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Surviving through crisis: The impact of the cost of living crisis on the ability of social workers to effectively support people in communities in Aotearoa New Zealand

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Abstract

The cost of living crisis has been widely debated in recent years, with its effects evident across media, public policy, and everyday life. This qualitative study explores how the crisis has impacted social workers' ability to effectively support people in communities. Drawing on semi-structured interviews with six practitioners, thematic analysis revealed three central themes: the overall impact of the crisis on social work practice, systemic and policy barriers to effective support, and the strategies social workers employed in response. Participants described navigating under-resourced environments, increasing client hardship, and structural systems that often undermine their efforts. While a growing number of disciplines are investigating the cost of living crisis, research from a social work perspective remains limited. This study aims to address this gap by providing valuable insights from frontline practitioners. The findings offer relevant implications for policymakers, educators, and organisations working to strengthen community well-being and support those surviving through crisis.

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Chapter One – Introduction

1.1 Background of the Study

The cost of living crisis in Aotearoa New Zealand, has reached such severity that an average of 191 New Zealanders are leaving the country each day, most bound for Australia, in search of better opportunities (Tame, 2025). While this exodus reflects personal financial pressures, it also signals growing discontent with the political responses to the crisis. Based on recent Treasury updates, the government's current trajectory suggests it would take approximately 12 years for New Zealand to close the wage gap with Australia, and that is only assuming their wage growth remained static, which is highly improbable (New Zealand Herald, 2025, May 21).

This crisis has been mounting for some time and was formally acknowledged by the government in 2022 (Quinlivian, 2022). New Zealand's experience reflects a broader global trend, with many countries facing an economic crisis marked by inflation outpacing income growth, leaving many households struggling to afford everyday essentials (Broadbent et al., 2023; Lapavitsas et al., 2023; Webster & Neal, 2022). The convergence of global disruptions, including the Covid-19 pandemic, the war in Ukraine, and a resurgence of trade protectionism, has significantly contributed to the crisis (Broadbent et al., 2023; Daniels, 2025; Molina et al., 2022).

In Aotearoa, these global forces are compounded by longstanding, internal inequities. The deeply entrenched systemic injustices of colonisation, alongside the neoliberal reforms of the 1980s, continue to exacerbate structural inequality (Rashbrooke, 2021; Te Kōmihana, 2022), a pattern that appears to be mirrored in the current political landscape (Barker & Dreyer, 2023; Roper, 2024).

Recent data reflect the intensification of these hardships, with over 400,000 people receiving welfare assistance by the end of 2024, disproportionately affecting Māori and Pasifika communities (Barber & Ika, 2025). Political decisions and sustained underinvestment in addressing poverty throughout the cost of living crisis have contributed to worsening food and housing insecurity (Barber & Ika, 2025). Within a single generation, housing has become unaffordable and increasingly difficult to access or maintain (Te Waihangā, 2024), with growing numbers of people being pushed into homelessness (Barber & Ika, 2025).

For many New Zealanders, access to good, healthy food is becoming a luxury, if attainable at all (Rush et al., 2023; The Salvation Army, 2025) and community food banks and food hubs are struggling to meet the escalating demand (New Zealand Food Network, 2025; RNZ, 2023, May 23). Unsurprisingly, these pressures contribute to a rise in mental distress, with increasing numbers of people reporting the cost of living as having a negative impact on their mental health (EMA, 2024; Public Service Association, 2025).

Together, these global and local pressures have formed a compounding crisis that strains public services and increases reliance on community and social support systems (Horan, 2024). Social workers are on the frontline of this response. However, their ability to provide effective support is exponentially constrained by funding cuts, systemic barriers, and growing demand. This study explores the extent of these dynamics and investigates how they affect social workers' capacity to meet the communities' escalating needs.

While a growing body of literature from various academic disciplines addresses the cost of living crisis, limited research has been conducted through the lens of social work practice. There is a clear gap in the literature, particularly from an Aotearoa New Zealand perspective. This study aims to address this gap by centring the experiences and insights of social workers navigating the cost of living crisis in the field.

1.2 Research Objectives and Aims

This study aimed to explore how the cost of living crisis impacts social workers' ability to effectively support people in communities. This research examined the extent of this impact by investigating the severity of financial strain that social workers observed within the communities they served, as well as the challenges they faced in providing support under these conditions. This study also aimed to identify specific barriers to service delivery, including systemic obstacles, increasing demand for services, and resource shortages at both the micro and macro levels. Finally, the research explored what practice interventions or strategies social workers were using or hoped to use in the future to help mitigate the effects of the crisis. This includes considering relevant policy changes and the role of education or professional development in supporting more sustainable and effective responses.

1.3 Significance of the Study

This study addresses a critical gap in understanding the impact of the cost of living crisis on social work practice in Aotearoa New Zealand. Gaining insight into how this crisis is shaping social workers' ability to support people in communities is essential to ensure that both practitioners and those they assist are not further marginalised. This research offers valuable perspectives on the pressures faced by social workers. These include constrained resources, escalating demand, and entrenched systemic barriers to the profession. By exploring how practitioners respond to these challenges and the strategies they use or envision to maintain effective support, this study aims to generate knowledge that can inform practice and guide responsive policy development. The findings highlight the urgent realities within the sector and help identify both practical and structural changes needed to strengthen service delivery. The anticipated outcomes of this study include improved support mechanisms for social workers,

more effective service delivery to marginalised communities, and policy recommendations that contribute to a more equitable and resilient social service system during economic crises. This timely and relevant research addresses an urgent societal issue with implications for social work practice, policy, and education.

1.4 Positioning of the Researcher

Positionality refers to a researcher's worldview, reflecting the stance that an individual brings to their work, and it can influence how research is approached, interpreted, and presented (Rowe, 2014; Savin-Baden & Major, 2013). Insider research involves aligning one's personal experiences and self-interest with the subject of the study (Jacobson & Mustafa, 2019). In this context, I would be considered an insider, as I can strongly relate to the content and lived realities underpinning this research.

As a beneficiary and solo parent of four children at the time of writing this thesis, many of the participants' narratives closely mirrored my own. During periods of financial hardship, I relied on food grants and parcels to meet basic needs. When a significant rent increase made independent living unsustainable, we moved back in with my mother. While this arrangement provided practical relief, it also caused considerable emotional and relational strain. As many participants also shared, our choices were limited, and sometimes, all it takes is one more added life stressor to push things to the limit. This research is part of a broader vision to build a better future for my children and me through education. It represents an effort to break free from the shackles of poverty that have shaped so much of my life. These experiences are not just personal; they reflect the structural conditions facing many families under pressure from rising living costs, insecure housing, and inadequate wages or welfare support.

An enduring insider–outsider definition holds that “insiders are the members of specified groups and collectives or occupants of specified social statuses; Outsiders are non-members” (Merton, 1972). In this sense, I am also positioned as an outsider, as I am not yet a practising social worker and may lack the professional knowledge or experience of those within the participant group. This reflects the understanding that researchers can simultaneously occupy both insider and outsider roles, straddling the boundaries of both positions (Mohammed, 2001). However, as an aspiring social worker, I was motivated to explore how to offer useful and practical support within a context of limited resources.

1.5 Structure of the Thesis

This study comprises six chapters.

Chapter One – Introduction

This chapter introduces the research, outlining the background of the study, aims and objectives, significance of the study, and structure of the thesis.

Chapter Two – Literature Review

This chapter examines the literature on how the cost of living crisis is impacting social workers’ ability to effectively support people in communities. It highlights how structural inequality and economic pressures limit practitioners’ capacity to respond to increasing demand. Drawing on local and international research, this chapter explores how material deprivation contributes to entrenched poverty and social exclusion. It also considers the political forces shaping these outcomes, positioning social workers as frontline practitioners and advocates for systemic change focused on equity, well-being, and social justice.

Chapter Three – Methods

This chapter outlines the methodology and methods used in this study, including the study design, participant recruitment, data collection, and data analysis. It also discusses the strategies used to ensure the trustworthiness and integrity of the research, followed by an overview of the ethical considerations pertinent to this study.

Chapter Four – Findings

This chapter presents the findings from the semi-structured interviews with the participants. Thematic analysis was used to identify three major themes: (1) the overall impact of the cost of living crisis, (2) the systemic and policy barriers to effective support, and (3) strategies to navigate the cost of living crisis. These themes were further explored through interrelated subthemes, offering a deeper understanding of the challenges social workers face and the strategies they employ to address the issues arising from the cost of living crisis.

Chapter Five – Discussion

This chapter interprets the findings in relation to the study's central aim: to explore how the cost of living crisis is affecting social workers' ability to support people in communities. It connects participants' experiences to the existing literature and examines the broader social, political, and systemic forces that shape frontline practice. The discussion is organised around three key themes and highlights the growing tensions between rising need, limited capacity, and a shifting political landscape.

Chapter Six – Recommendations and Conclusion

This chapter concludes the thesis. It summarises the key findings, reflects on the research processes, and discusses the limitations, concluding with the implications for social work practice and recommendations for future research and policy.

Chapter Two – Literature Review

2.1 Introduction

The cost of living crisis has emerged as a significant challenge affecting various sectors of society, including social work and community support systems. This literature review aims to critically examine the existing body of research investigating the complex relationship between the cost of living crisis and its impact on the ability of social workers to effectively support people in communities. The scope encompasses studies that analyse how economic pressures, rising inflation, and financial instability influence social workers and the individuals they serve. This chapter begins by exploring the broader global and national forces contributing to the cost of living crisis, providing context for understanding its scale and complexity. It then considers the essential role of social workers in responding to hardship, highlighting the importance of their presence and advocacy in the community. Subsequently, the discussion turns to the political and structural conditions that shape social services, identifying both enabling and restrictive policies that influence social workers' abilities to create meaningful change. This review further examines the most acute dimensions of the cost of living crisis, including funding constraints, housing and food insecurity, barriers to education, energy poverty, and the psychological toll of material deprivation. These challenges are analysed not only in terms of their effects on service users but also in relation to the growing pressures experienced by social workers themselves. The final section focuses on the social work profession, drawing attention to workforce challenges, burnout, and the declining capacity of community organisations under economic duress. By synthesising these interconnected themes, this literature review aims to provide a comprehensive understanding of how the cost of living crisis is reshaping the landscape of social work in Aotearoa New Zealand. It also informs and shapes the direction of this research by identifying key issues, gaps, and priorities for assisting both practitioners and the communities they support during periods of economic hardship.

2.2 Overview of the Cost of Living Crisis: Global Forces, Local Consequences

Aotearoa New Zealand has been facing a cost of living crisis since late 2021, with the government formally acknowledging it in March 2022 (Quinlivian, 2022). The cost of living crisis is commonly defined as a situation in which the cost of everyday essentials rises faster than the average household income (Lapavitsas et al., 2023; Webster & Neal, 2022). A growing body of literature has documented this international trend, highlighting how inflation has consistently outpaced income and strained household budgets (Gabel et al., 2023; Hill & Webber, 2022; Molina et al., 2022; Webster & Neal, 2022). According to the most recent *What Worries the World* survey, published in March 2025, inflation has been the top global concern for several consecutive years (Ipsos, 2025).

The literature identifies multiple interrelated causes of the current economic crisis. Among the most immediate are inflationary pressures resulting from the COVID-19 pandemic and the war in Ukraine (Broadbent et al., 2023). Historically, Russia and Ukraine have been major exporters of key commodities such as natural gas, crude oil, wheat, corn, and sunflower oil (Molina et al., 2022; Pugh, 2023). The combined aftermath of the pandemic and war triggered global shocks, disrupting supply chains and significantly increasing food and energy costs (Molina et al., 2022). Consequently, geographically isolated places such as New Zealand, which are heavily reliant on imports, have experienced a surge in externally driven inflation and heightened economic volatility (New Zealand Productivity Commission, 2024).

Recent global developments have further complicated this phenomenon. In April 2025, U.S. President Donald Trump announced sweeping tariffs on global imports, reigniting concerns about protectionism and its implications for inflation and trade (Daniels, 2025; Edmunds, 2025). Lemieux (2024) argues that these measures are likely to raise consumer prices and further disrupt supply chains, particularly in smaller, trade-dependent nations with limited

influence in global markets. Roper (2024) notes that escalating tensions between the U.S. and China reflect a broader geopolitical power struggle, predicting that beyond 2030, the global order will be shaped primarily by these two superpowers. In the same vein, the New Zealand Productivity Commission (2024) warns that changing patterns in global trade, rising geopolitical instability, and the growing effects of climate change are likely to result in more frequent disruptions in the years ahead.

While global interferences provide essential context, longstanding domestic structural issues amplify the cost of living crisis for low- and middle-income earners in Aotearoa (Humpage, 2011; Stats NZ, 2024, July). The legacy of neoliberal reforms from the 1980s and the 1990s is particularly salient in this regard (Humpage, 2011; Polacko, 2021). Researchers have identified key catalysts of widening inequality during this period, including tax cuts for high-income earners, welfare retrenchment, and weakened union representation (Creedy et al., 2018; Polacko, 2021; Rashbrooke, 2021). Despite some political resistance, particularly from the left, neoliberalism remains entrenched in policy and practice, shaping outcomes that often disadvantage those most affected by inequality (Roper, 2024). Rashbrooke (2021) contends that such disparities are not inevitable but rather the result of deliberate policy choices that widen income gaps. Polacko (2021) observes that high levels of inequality are rarely sustained indefinitely, as they tend to provoke or coincide with manmade disruptions that eventually lead to rebalancing. However, as Rashbrooke points out, the top ten per cent of New Zealanders now control over half of the nation's wealth, while the bottom half collectively own just two per cent, which has remained unchanged for the last decade (Stats NZ, 2022, March).

Recent data further illustrate this deepening of hardship. Barber and Ika's (2025) *State of the Nation 2025* report documents the most significant decline in living standards since the 2008

global financial crisis, with economic growth failing to keep pace with inflation and population growth. They highlighted that by the end of 2024, over 400,000 people were receiving welfare assistance, the highest figure recorded since the 1990s, with Māori and Pasifika communities disproportionately represented among the unemployed. Correspondingly, these inequities are compounded by the long-term impact of colonisation. The literature consistently shows that the loss of land, language, and economic sovereignty has produced entrenched disadvantages for Māori (Graham et al., 2022; Rashbrooke, 2021; Te Kōmihana, 2022). These effects are visible across indicators such as housing, health, income, and employment and are reinforced by persistent ethnic pay gaps (Stats NZ, 2023, Jan). Both Māori and Pasifika men and women earn less than their Pākehā (New Zealanders of European descent) counterparts; consequently, these communities remain disproportionately represented in poverty indicators (Graham et al., 2022; Stats NZ, 2023).

Together, these global and domestic forces have created a complex and compounding cost of living crisis in Aotearoa. The literature reflects the mounting pressure on low-income households, rising poverty rates, and a deepening reliance on social support systems. For Māori and Pasifika communities, these challenges are not new but have intensified due to long-standing structural inequities. As the crisis unfolds, it places a growing strain on community services and social workers, who must navigate increasingly complex needs with limited resources to address them.

2.3 Importance of Social Workers in Community Support

Social workers play a critical role in delivering essential services and support to vulnerable and often marginalised populations in the country. A substantial body of literature positions social workers as frontline responders to poverty, mental distress and crises (Beddoe, 2020; Bland et

al., 2020; Fook, 2003; Xiang, 2023). In these contexts, they draw on both theoretical frameworks and practice-based knowledge to address the multifaceted challenges of social disadvantage within communities (Allan & Briskman, 2020). This aligns with the International Federation of Social Workers' (2014) definition, which states:

Social work is a practice-based profession and an academic discipline that promotes social change and development, social cohesion, and the empowerment and liberation of people. Principles of social justice, human rights, collective responsibility and respect for diversities are central to social work. Underpinned by theories of social work, social sciences, humanities and indigenous knowledges, social work engages people and structures to address life challenges and enhance wellbeing. The above definition may be amplified at national and/or regional levels.

The Aotearoa New Zealand Association of Social Workers (ANZASW, 2019), a member of the IFSW, is guided by these principles of social justice. Te Tiriti o Waitangi (the Treaty of Waitangi) is particularly important for shaping social policy and health systems in Aotearoa (Beddoe, 2018; Kidd et al., 2022). This significance is reflected in the ANZASW's Bicultural Code of Ethics, which requires members to promote Māori participation in policy development and decision-making while affirming that Te Tiriti should permeate all aspects of social work practice in Aotearoa (ANZASW, 2019). The code envisions collaborative approaches to practice and governance that uphold the rights and aspirations of Tangata Whenua (people of the land), reinforcing the obligation of social workers to advocate for equitable outcomes for both Tangata Whenua and Tauwiwi (representing all immigrant persons from a variety of cultures).

Van Der Westhuizen (2023) highlights that social work in community settings emphasises self-help, voluntarism, and collective responsibility to promote the well-being of all members. The social worker's role is inherently empowering, aiming to strengthen community systems and relationships through collaborative decision-making and capacity building (Van Der Westhuizen, 2023). However, Opačić (2021) argues that inequality disrupts internal and external social dynamics and weakens trust and social cohesion. A lack of resources fosters fear and uncertainty, leading to a struggle for survival and the breakdown of social organisation, where norms and structures begin to erode, reinforcing negative stereotypes, and deterring external support. Consequently, the community becomes more isolated, with diminished resilience, making it increasingly difficult for external interventions to be effective, thus perpetuating the cycle of inequality (Opačić, 2021). Under these circumstances, the effectiveness of social work is compromised, as the conditions that practitioners aim to address hinder their ability to intervene constructively. In response to these challenges, the ANZASW (2025) has deliberately focused on promoting public trust and confidence in the profession, recognising this as essential to strengthening the role of social work in communities under strain.

Jordan (2021) observes that few professions, if any, have been as repeatedly reshaped by sweeping political and economic shifts as the social work profession. Its purpose and practices are often redefined in response to external pressures. In recent years, shifts in policy reform, alongside the rising cost of living, have placed increasing strain on the community services sector, creating growing complexity for those receiving services, those delivering them, and the organisations themselves (Horan, 2024). As Opačić (2021) argues, inequality acts corrosively on the fabric of all societies it touches. In the face of growing hardship, the profession's enduring commitment to empowerment, justice, and respect for human dignity is more important than ever.

2.4 A Political Scope

Neoliberalism plays a significant role in all structures of social work practice, influencing how social issues are framed, how welfare systems are organised, and the extent to which professionals can intervene meaningfully (Renau et al., 2023; Rogowski, 2018). A broad consensus among scholars suggests that neoliberalism privileges the capitalist market over collective social values, fostering a mindset that neglects structural disadvantage and entrenches poverty and inequality (Feldman, 2019; Haigh, 2021). These ideological underpinnings are reflected in the policy direction of the National-ACT-New Zealand First coalition government elected in 2023, which pursued a neoliberal economic agenda focused on tax reductions funded by significant cuts to public services (Eketone, 2024; Roper, 2024). As Roper (2024) argues, this signals the continued entrenchment of neoliberal governance which is likely to prevail in the foreseeable future. Based on Spolander et al.'s (2015) analysis, which remains highly relevant today, the social work profession must find its collective voice to critically examine, interpret, and respond to the impacts of neoliberal reforms if it is to endure. The consequences of these political decisions are far-reaching, placing a disproportionate strain on those already affected by poverty, hardship, and marginalisation (Grant & Prickett, 2019; Norman, 2024).

Evolving Policies and the Implications for Social Work

The social work sector has expressed alarm over the coalition government's return to conservative social values and neoliberal ideals, particularly regarding the erosion of Māori-led initiatives (Beddoe et al., 2024). The Aotearoa New Zealand Association of Social Workers (2023) warned that the coalition's political direction signals "an intention to recolonise Aotearoa rather than decolonise." These concerns were heightened by the disestablishment of

Te Aka Whai Ora/Māori Health Authority and cuts to Māori development funding totalling 96.7 million dollars (ANZASW, 2024; Kyne, 2024). Barker and Dreyer (2024) contend that the disestablishment of Te Aka Whai Ora undermined efforts to address entrenched health inequities, an outcome that Te Kōmihana (2022) believes hinders progress toward achieving equity and equality through Māori-led structures. The ANZASW (2024) views these actions as reflective of a broader governmental stance on Te Tiriti obligations, which is in direct opposition to the core values of the social work profession. Furthermore, the removal of Māori wards and a government directive prioritising English in public communications have drawn criticism for diminishing the public status of te reo Māori (the Māori language) and silencing Māori voices in governance (Barker & Dreyer, 2024; Kapa-Kingi, 2024).

Compounding these issues, the introduction of the Treaty Principles Bill, which sought to redefine the principles of Te Tiriti o Waitangi within legislation (Ministry of Justice, 2025), has been met with widespread condemnation. Kyne (2024) demonstrates how the Bill advanced narrow interpretations of Treaty principles, recognising only government sovereignty and restricting Māori rights to historical settlements. The literature shows a broad consensus that the Bill posed a major threat to Māori, with critics warning that it would dismantle protections, undermine Māori sovereignty, and reverse decades of progress in Māori-Crown relations (Barker & Dreyer, 2024; Kyne, 2024). Although the Bill was ultimately opposed by the National and New Zealand First parties after its first reading, its introduction marked a significant and controversial moment in New Zealand's political history.

The government further undermined progress toward fairness with the rushed introduction of the Pay Equity and Pay Transparency Bill in May 2025 (RNZ, 2025, May; Van Velden, 2025). Van Velden (2025) argued that the legislation was necessary to address insufficient evidence and overly broad claims. Critics contend that it weakens existing pay equity mechanisms and threatens women workers' ability to secure fair wages, particularly in feminised, low-paid

sectors such as healthcare, education, and social work (McConnell, 2025). The Bill extinguished 33 active pay equity claims, including the Social Service Providers Aotearoa (SSPA, 2025) Pay Equity Claim, which sought to address long-standing pay disparities across frontline roles, such as youth workers, family support workers, and financial mentors. Coordinated by Te Pai Ora SSPA, the claim represented approximately 1,200 kaimahi (staff), 70% of whom are women working in a sector already under strain from funding cuts and rising demand. Sector leaders warn that the amendments introduce further uncertainty, threatening years of advocacy to ensure fair pay for those delivering essential support to children and whānau (families). This rushed legislative process, which lacked public consultation, has been widely condemned by unions, advocacy groups, and former Equal Employment Opportunities Commissioner Dame Judy McGregor, who called it a "cruel abuse of human rights" (McConnell, 2025). For the social work sector, which is predominantly female, this represents a significant setback in efforts to address systemic undervaluation.

Additionally, the coalition government's early policy decisions have translated into concrete changes that are reshaping the material conditions of low-income communities. Policy reversals, such as the removal of the First Home Grant and cuts to emergency housing support, have increased pressure on already vulnerable populations (Bishop, 2024). In early 2024, the government reinstated full mortgage interest deductibility for residential landlords, reversing the previous Labour policy. This change is expected to cost \$2.9 billion over four years, which is \$800 million more than originally projected, and has been described as disproportionately benefiting property investors rather than improving rental affordability or access to housing (Coughlan, 2024). Currently, 19,308 households are on the public housing waitlist, a figure likely underrepresenting actual need, as census data indicate that 112,496 people are experiencing severe housing deprivation (Ministry of Social Development, 2025; Stats NZ, 2023). Critics argue that the government's Kāinga Ora "turnaround plan", while aimed at

addressing housing supply, reflects a broader agenda of privatisation and cost-cutting that fails to meet the growing demand (Bishop, 2025; Scoop, 2025).

Similarly, in education, restructuring the Ka Ora, Ka Ako school lunch programme in the name of cost efficiency has raised concerns about nutritional adequacy and food safety, potentially exacerbating food insecurity for thousands of children (McKelvie-Sebileau et al., 2024; De Seymour et al., 2025). Education Minister David Seymour restructured the previous Labour-led programme to reduce taxpayer money by an estimated \$107 million annually and outlined it as the “Smarter lunch programme feeds more, costs less” by “embracing innovation and commercial expertise” (Seymour, 2024, para. 1). However, food safety complaints increased markedly in the first term of 2025, with the Ministry for Primary Industries investigating 17 incidents, equivalent to the total number investigated in the previous seven years (O’Dwyer, 2025). These developments are particularly concerning, given that more than a quarter of children in Aotearoa live in food-insecure households (De Seymour et al., 2025).

Social assistance in Aotearoa New Zealand, has undergone significant reform with the introduction of a performance-based “traffic light” welfare system (Upston, 2024). These changes impose stricter eligibility criteria and compliance measures, with critics warning that they could entrench stigma, penalise beneficiaries, and fail to address the structural drivers of poverty and unemployment (Hanly & Palmer, 2024; Menéndez-March, 2024). Phase two of the “traffic light” sanctions system, introduced in May 2025, added further measures, including ‘Money Management’ and ‘Community Work Experience’ sanctions (Upston, 2025). Critics argue that these reforms deepen the punitive character of welfare, increasing financial hardship and reinforcing stigma while offering little support for meaningful transitions into employment (Menéndez-March, 2024; Hanly, 2025).

Benefit sanctions have become increasingly common in high-income countries. However, a growing body of evidence suggests that they may do more harm than good. A comprehensive scoping review by Pattaro et al. (2022), covering 94 international studies, found that although some sanctions were linked to short-term employment gains, they were often accompanied by declines in job quality, employment stability, and long-term economic participation. Pattaro et al. (2022) also identified significant adverse social consequences, including increased material hardship, deteriorating mental and physical health, and negative effects on child well-being. While most studies relied on non-experimental methods, the overall trend of harm was striking and raised serious questions about the effectiveness of sanctions.

Pattaro et al.'s review (2022) further reported associations between sanctions and heightened financial distress, including debt accumulation, food and energy insecurity, dependence on food banks, and, in more extreme cases, rent arrears, eviction, and homelessness. Moreover, sanctions were found to disrupt family life and negatively affect children's development and emotional well-being. Although the Minister for Social Development has framed these as more "reasonable" alternatives to traditional financial penalties, critics maintain that the impacts remain materially harmful (Hanly, 2025).

Furthermore, concerns about service delivery capacity within Aotearoa New Zealand's welfare system have been widely documented in recent literature and policy analyses. The Regulatory Impact Statement (2024) acknowledges that the Ministry of Social Development (MSD) bears sole responsibility for implementing the new sanctions regime, with limited reliance on external support beyond community partners involved in the Community Work Experience Program. Despite the scale of the reform, no formal stakeholder consultation was undertaken during policy development, with officials citing the reforms' inclusion in pre-election commitments as a justification (Regulatory Impact Statement, 2024).

A group of leading organisations representing child rights, community advocacy, and beneficiary support have criticised MSD's service delivery arm, Work and Income New Zealand, for fostering what they describe as "demeaning and inhumane" practices (Save the Children, 2021). These organisations highlight systemic failures, including inconsistent application of rules, insufficient staff training, and a punitive organisational culture that undermines clients' access to timely and appropriate assistance. Individuals are frequently left confused about their entitlements and encounter stress, delays, and stigma while seeking help. The Citizens Advice Bureau, one of the signatories to the group's open letter to Parliament, reported that nearly 30 per cent of their caseload involved directly intervening to help clients navigate Work and Income's inconsistent guidance (Save the Children, 2021).

Similar findings were reported by the Welfare Expert Advisory Group (2019), which argues that the existing welfare system is no longer suited to the realities of contemporary New Zealand society. The group identified a range of barriers to effective service delivery, including complex bureaucracy, inconsistent communication of entitlements, procedural delays, short appointment durations, and an often unwelcoming atmosphere at service centres. Additionally, the system's reliance on performance measures that prioritise efficiency and liability reduction over individual well-being was found to exacerbate client distress. The report also emphasised that Māori, Pacific peoples, disabled people, and those with health conditions are disproportionately affected by these systemic shortcomings due to longstanding structural inequalities and the enduring effects of economic reforms since the 1980s.

Recent literature suggests that these pressures continue to affect frontline operations. MSD case managers have expressed concern about their ability to support clients effectively, citing oversubscribed phone lines and administrative burdens that compromise homelessness prevention efforts (Menéndez-March, 2025). These concerns are further reflected in

observations that under-resourced agencies struggle to keep pace with growing demand, placing access to support at risk (Almeida, 2025).

Taken together, the literature presents a consistent picture of a welfare system constrained by structural barriers, administrative overload, and limited responsiveness. These conditions raise significant questions regarding the feasibility and fairness of implementing additional conditionality or sanctions-based policies within the current service delivery framework.

In summary, the coalition government's policy trajectory has introduced systemic and legislative changes that undermine the foundations of equitable and inclusive social work practice. These include contested interpretations of Te Tiriti o Waitangi, the erosion of Māori-led initiatives, the rollback of pay equity mechanisms, welfare reforms, and cuts to essential housing and education support services. Together, these decisions reflect a shift toward individualised, cost-focused governance. This approach limits the social sector's ability to meet growing needs and disproportionately affects women, Māori, and low-income community members. For social workers committed to advancing social justice, these developments present significant challenges in upholding core professional values, such as equity, dignity, and culturally grounded practice. Social workers have not remained passive in their response to this. Protests, public submissions, union actions, and open letters have become prominent tools of resistance, challenging regressive reforms and demanding investment in community welfare. This activism underscores a professional commitment to systemic change, even when practices are constrained by policy.

2.5 A Crisis Within a Crisis: Housing, Hunger, and a System Under Strain

The convergence of global shocks and domestic structural inequalities has culminated in a prolonged cost of living crisis that reverberates throughout Aotearoa New Zealand. For social

workers, this environment is defined by growing caseloads, constrained resources, and communities with acute needs (Horan, 2024). As rising inflation outpaces both wages and welfare provisions, social workers' ability to deliver effective and sustainable support is significantly hindered. The following sections explore the key areas where the cost of living crisis is most acutely felt. These include funding constraints, rising basic needs, shifting demographics, and deepening mental health challenges, highlighting both the systemic strain on the profession and the expanding vulnerability of those it serves.

One of the most immediate impacts of the crisis has been the contraction of public and community sector budgets, resulting in reduced services and increased pressure on frontline workers (Horan, 2024). Many organisations report downsizing programmes and freezing recruitment, even as demand intensifies (Public Service Association, 2025). These funding cuts reflect broader austerity-driven policy shifts, often justified by fiscal restraint, but they leave critical gaps in support systems that are already strained. The *State of the Sector* report found that iwi, community, and volunteer organisations had not fully recovered from the pandemic's impact (Horan, 2024). The combined pressures of the cost of living crisis and political volatility have left many organisations struggling to meet rising demand.

This pressure is most evident in the health system. A national survey by the Public Service Association (2025) revealed that clinics under Health New Zealand – Te Whatu Ora are operating at reduced capacity due to unfilled vacancies, and that patient wait times are worsening. Eighty-one per cent of respondents agreed that recent cuts and restructuring harmed the quality of services delivered. These findings highlight the growing concern that chronic underfunding compromises care, drives workforce burnout, and undermines public health infrastructure.

The forced contraction and restructuring of services have intensified fears that Aotearoa New Zealand is shifting toward a more privatised model of healthcare (Brettkelly, 2024). Critics warn that such actions risk deepening inequality by favouring those who can afford private care while leaving lower-income groups vulnerable. “Just look at the health system in the USA where the private sector dominates and sick people without health insurance are left at hospital doors” (Public Service Association, 2025). These longstanding patterns of marketisation in the United States, increasingly mirrored in the United Kingdom, have contributed to the rise of two-tier systems that exacerbate existing health and financial inequities (Dickman et al., 2017; McKee & Stuckler, 2012). These trends reflect not only structural underfunding but also a deeper ideological shift that redefines the role of the state in public health.

Byttebier (2024) argues that this ideological shift reframes healthcare as an individual burden rather than a collective responsibility. According to Byttebier, under this neoliberal logic, the state’s role is reduced to merely alerting citizens that they should take personal responsibility for health risks and outcomes such as illness or disease. This has resulted in a profound policy shift, where health governance is no longer seen as a public duty but rather as a private obligation. As Byttebier (2024) explains, healthcare becomes a matter of individual self-insurance and self-care, while the state retreats from addressing structural determinants of health. This repositioning reinforces a model that prioritises personal autonomy over social equity, often to the detriment of those already facing the greatest barriers to well-being.

The strain on the health system is further magnified by the broader erosion of the social determinants of health. Factors such as income, education, access to transportation, housing stability, and nutritious food are foundational to well-being (Sumibcay, 2024; World Health Organization, 2024). Income plays a central role in shaping these determinants by influencing access to essential resources and supporting social participation, which helps reduce isolation (Broadbent et al., 2023; Rashbrooke, 2021; Thomson et al., 2022).

During the cost of living crisis, these income-related challenges intensified. A recent survey by Rangahau Aotearoa titled *One in Two New Zealanders Are Affected by the Cost of Living Crisis* revealed a widespread decline in household consumption of basic needs (Kalafetalis, 2025). As more income is absorbed by rent and mortgages, households are cutting back on necessities: one-third of respondents reported forgoing medical care when unwell due to cost, while others struggled to afford power, water, or the internet. Nearly 30 per cent found transport unaffordable, and one in four went without enough food or groceries. Kalafetalis (2025) noted that these trends persisted over the past two years with little sign of improvement.

Housing Insecurity

In Aotearoa, the rising cost of housing is frequently cited as the primary driver of the cost of living crisis (Nunns, 2021; Stats NZ, 2022, Oct). The existing literature on housing insecurity is extensive and consistently identifies it as a core indicator of economic inequality, with significant implications for health and well-being. Haigh (2021) argues that the worsening housing crisis is one of the most urgent manifestations of poverty, reflecting and entrenching broader structural disparities in society. Over the past two decades, Aotearoa has recorded the fastest inflation-adjusted house price increases among all Organisation for Economic Co-operation and Development (OECD) countries (Te Waihanga, 2024). Consequently, housing has shifted within a single generation from being widely accessible and relatively affordable to becoming increasingly scarce and out of reach (Te Waihanga, 2024). This is further supported by Lee et al. (2022), who documented a widespread decline in housing affordability across developed nations, especially for low-and middle-income households. A longitudinal analysis by Nunns (2021) reveals that average house prices have increased by more than 430% since 1990 and rents by over 180%, while average hourly earnings have only risen by 125%. Nunns states that this affordability gap is particularly high in cities like Auckland and Queenstown,

where soaring housing costs have led some residents to relocate for cheaper living, including overseas.

Correspondingly, Zayats (2024) emphasises how housing challenges in Aotearoa have escalated because of ongoing shortages, rising demand, and deteriorating housing quality. An increasing number of renters now spend more than 40% of their disposable income on substandard homes, often affected by cold, damp, and overcrowded conditions, which correlates with adverse health outcomes. Perry (2021) reinforces this finding, noting that Aotearoa ranks highest in the OECD for housing affordability stress among privately renting low-income households, with over 60% spending a disproportionate share of their income on rent, which is more than twice the OECD median. Broadbent et al. (2023) defined how housing insecurity can sever social ties, isolate families from essential support networks, and increase the likelihood of unsuitable living or overcrowded environments. Howden-Chapman et al. (2024) highlight overcrowding in their research, reporting a higher incidence of infectious disease and lower levels of well-being, particularly for Māori and Pasifika households due to socioeconomic disadvantage. Despite widespread recognition of the issue, recent data from the 2023 Census suggest that household crowding is gradually worsening in the country. Approximately one in 16 households' experience overcrowding, up from one in 17 in 2018 and one in 20 in 2013 (Hargreaves, 2024; Stats NZ, 2023, Dec). Overvaluation, poor housing quality, and escalating costs have contributed to rising levels of housing insecurity, placing heightened pressure on the already overstretched housing sector (Sequeira & Filippova, 2021). Reflecting these pressures, Fasoro et al. (2024) highlighted the extent of these challenges, revealing a growing reliance on emergency accommodation, such as motels. Their findings linked stable housing to improved mental health and reduced hospitalisation. However, in 2024, the government introduced stricter criteria for accessing emergency housing (Ministry of Social Development, 2024, Aug). This has led to a sharp decline of nearly 80 per cent of

people being accommodated, marking the lowest figure in over eight years (Barber & Ika, 2025). Data from the Ministry of Social Development (2025, March) show that the number of people in emergency housing reduced from 2,625 in March 2024 to just 459 in March 2025, reflecting an even steeper decline of 83%. However, this reduction does not indicate a decreased need for social support. Instead, it highlights how stringent policy settings further exacerbate hardship. This is emphasised in the *State of the Nation 2025* report, which revealed rising homelessness as one of the most pressing challenges observed across communities where the Salvation Army is active (Barber & Ika, 2025). The report describes visible street homelessness as merely "the tip of the iceberg", masking a much broader and deepening crisis of severe housing deprivation in Aotearoa. Broadbent et al. (2023) outlined the harsh realities of homelessness, correlating it with negative health outcomes and increased mortality rates. The findings presented here reinforce the broader literature linking housing affordability and security to overall well-being, highlighting the social costs of a housing system under strain.

Food Insecurity

Several studies have identified a strong correlation between food insecurity and the cost of living crisis, underscoring how rising living costs reduce access to adequate and nutritious food (Broadbent et al., 2023; Stone et al., 2024). Accumulating evidence points to a decline in food availability throughout Aotearoa, with an increasing number of households facing nutritional hardship (Ministry of Health, 2019; NZ Food Network, 2025). These pressures are further compounded by climate change and severe global and local weather events. Climate Change and Nature New Zealand (2025) highlighted examples such as Cyclone Gabrielle in 2023, which not only devastated crops ready for harvest but also destroyed orchards expected to take four to eight years to regrow. They suggested that these orchards may no longer be viable once they recover, due to worsening weather patterns and rising temperatures. On a global scale, the

organisation reported that prolonged drought between 2022 and 2023 affected nearly two billion people, placing immense pressure on food and water systems worldwide. They further noted that such droughts, combined with ongoing geopolitical conflicts, disrupted global shipping routes and exposed the interconnected vulnerabilities within global supply chains.

Together, these environmental and economic pressures intensify the persistent lack of food access, highlighting the broader issue of food insecurity. This term refers to limited access to safe and nutritious food required for healthy growth and development (Myers, 2020; Richling et al., 2024). Financial strain fundamentally restricts this access, with some households being unable to afford healthy food or, at times, any food at all (Broadbent et al., 2023). Broadbent et al. (2023) noted that households with reduced or single incomes are particularly vulnerable, with parents, especially single mothers, frequently missing meals to ensure that their children can eat. Reflecting this reality, The Salvation Army (2025) reports that one in four New Zealand households cannot provide their children with enough food, and the Child Poverty Action Group estimates that approximately one in seven children experiences food insecurity (Rush et al., 2023). These figures underscore the depth of hardship faced by many families and point to a growing structural issue driven less by food availability and more by economic constraints.

Richling et al. (2024) further emphasised this by recognising that, while food insecurity can stem from supply shortages, in Aotearoa, it is primarily driven by limited financial resources. In 2020, the Food and Agriculture Organization of the United Nations estimated that 15 per cent of New Zealanders experienced moderate to severe food insecurity (Richling et al., 2024). According to the organisation's latest 2024 report, these figures have risen to approximately 21 per cent, indicating a significant deterioration over four years (Mathias, 2024). Contributing to these pressures, food prices rose by 2.4 per cent in the 12 months to February 2025, intensifying affordability challenges across the country (Stats NZ, 2025, March). This is acknowledged by New Zealand's Finance Minister, who stated, "One major driver of the cost of living is the high

prices many Kiwis pay for their basic groceries. After housing, food is the second-most expensive item in Kiwis' household budgets" (Willis, 2025). This concern was echoed in the latest report from the New Zealand Food Network (NZFN), Aotearoa's largest for-purpose surplus food distributor. Between July and December 2024, the NZFN and its partner Food Hubs provided food to over 500,000 people each month, an increase from approximately 454,000 in the previous reporting period (NZFN, 2025). The growing scale of food insecurity is clear, with many Food Hubs struggling to meet demand because of limited supply. As a result, food parcel sizes have been reduced, and new recipient agencies are being turned away from the program.

The rising cost of living remains the most frequently reported reason for seeking food support (93 per cent), followed by low or single household incomes (67 per cent), unemployment (59 per cent), and unexpected expenses (51 per cent). According to NZFN CEO Gavin Findlay, this escalating demand reflects broader socioeconomic pressures. An increasing number of families, including those with dual income, are seeking assistance. Notably, nearly one-third of those requesting food parcels had not previously accessed such support, highlighting the widening reach of food insecurity among socioeconomic groups in the country. A recent commentary by Helen Robinson, Chairperson of the Zero Hunger Collective for Auckland City Mission, mirrors these concerns (RNZ, 2023, May 23). She observed that individuals from a wide range of demographic backgrounds now seek help. The City Mission's annual food parcel distribution increased from 10,000 a decade ago to nearly 50,000 by 2022. Although the 2023 Budget allocated \$22 million to the City Mission over two years, Robinson noted that this funding was insufficient to meet the scale of need. She attributes the shortfall to the compounding effects of the pandemic, natural disasters, and limited nationwide funding, which has left the organisation reliant on food donations from individuals and community groups.

Although this support remains generous, it is no longer enough to meet the growing demand (RNZ, 2023).

The health consequences of food insecurity are extensive. Research links limited food access to higher rates of obesity, eczema, and asthma in children, as well as the long-term risks of chronic illness and poor mental health (Khan, 2022; Richling et al., 2024). These impacts are not evenly distributed. Māori and Pasifika communities are disproportionately affected by food insecurity and its associated health burdens (Richling et al., 2024). Recent findings from McKelvie-Sebileau and Swinburn (2024) underscore the severity of this issue, showing that New Zealand ranked second worst in the OECD for the proportion of students regularly missing meals because of financial hardship. They note that food-insecure students perform up to four years behind their food-secure peers in reading, mathematics and science. This is consistent with Utter et al. (2018), who found that adolescents experiencing food insecurity are more likely to face academic difficulties, school suspensions, poor mental health, and an increased risk of suicidal behaviours. The psychological toll is further highlighted by Graham et al. (2019), who reported heightened experiences of shame, social exclusion, and depression, particularly among adolescents.

Barriers to Education

Material deprivation and chronic family stress, both exacerbated by financial hardship, are key determinants undermining children's development (De Schutter et al., 2023; Ministry of Social Development, 2018). These factors are strongly linked to poorer cognitive, social, behavioural, and health outcomes, which can severely compromise educational achievement and long-term prospects (Ministry of Social Development, 2018). Against this backdrop, education is widely recognised as a critical pathway for breaking cycles of poverty and improving long-term well-

being (De Schutter et al., 2023; Hofmarcher, 2021). However, the cost of living crisis in Aotearoa has intensified barriers to educational participation, particularly for children from low-income households (KidsCan, 2023).

Although primary and secondary education is largely free, families face substantial economic difficulties due to the associated costs of uniforms, stationery, digital devices, Internet access, school camps, and transportation (Digital Inclusion Research Group, 2017; Edmunds, 2025, March). Consequently, children increasingly miss out on educational opportunities. Many parents are turning to Work and Income loans, Buy Now Pay Later services, and credit cards. These options often lead to long-term financial strain (Edmunds, 2025, Mar). While schools have the potential to act as levelling spaces, they often mirror and reinforce broader social inequities, particularly where access to quality resources, support, and opportunities remains unequal (De Schutter, 2023).

Emerging challenges threaten educational equity. This includes a decline in participation in extracurricular activities, such as sports, which are vital for health, social development, and school engagement (Sasayama et al., 2024; Schwanecke, 2023). Particularly concerning is evidence from the Child Poverty Action Group, which reports that an estimated 15,000 students are working between 20 and 50 hours a week to contribute to household living costs. This significantly increases the risk of educational disruption and narrows future opportunities (Child Poverty Action Group, 2024). Burkett (2014) argues that low educational attainment limits future employment prospects and reinforces the cycle of intergenerational disadvantage.

Adding to the educational and cost of living pressures is the government's decision to remove the previous Labour-led initiative that provided free public transport for children aged 5 to 12 and half-priced fares for those aged 13 to 24 (1News, 2024). Transport affordability is frequently cited as a barrier to equitable access. Rising transport costs further constrain low-

income families' ability to support consistent school attendance, access employment, attend health appointments, and meet basic needs, such as grocery shopping (Dudding et al., 2024). Broader definitions of essential mobility also highlight the importance of access to social, cultural, and religious activities, as well as sports, leisure, and government services. These activities are often overlooked but are vital for social participation and psychological well-being (Dudding et al., 2024; Monzon & Lopez, 2020).

Energy Poverty

More recent attention has focused on the growing prevalence of energy poverty, particularly as it intersects with the cost of living crisis and its impact on household well-being (Halkos et al., 2021). It is increasingly recognised as a significant material deprivation, particularly affecting those without the protective buffer of home ownership or other financial assets (O'Keefe, 2024). O'Keefe (2024) defines energy poverty as a household's inability to adequately heat or cool their home, which is largely determined by the proportion of income spent on energy and disproportionately affects low-income households. These households often pay more for energy, both per unit and relative to their income (O'Sullivan et al., 2024). Certain groups are particularly vulnerable to persistent energy hardship, including single parents, older adults, people living alone or with disabilities, and immigrants from non-English speaking backgrounds (O'Keefe, 2024).

In Aotearoa, electricity represents a substantial part of household spending, with low-income, regional, and rural communities bearing the greatest burdens (Meade & Söderberg, 2025). O'Sullivan et al. (2024) forecast significant price increases beginning in April 2025, with estimated monthly increases of ten to twenty dollars. These anticipated increases intensify existing affordability concerns. Based on data from the 2019 Household Economic Survey,

O’Sullivan et al. estimated that 140,000 households had taken out loans to pay their electricity bills and that 38,000 households had experienced disconnection due to non-payment. Many households are resorting to extreme energy rationing by limiting usage to essentials such as lighting and refrigeration, while reducing laundry, showering, and rarely, if ever, heating their homes.

Although financially necessary, these cost-saving behaviours expose people to unsafe housing temperatures, particularly during the colder seasons. O’ Sullivan et al. (2024) articulated how New Zealand’s ageing and poorly insulated housing quality worsens this issue by requiring more energy to maintain safe living conditions. They also outlined the substantial public health implications of cold, damp, and mouldy housing. Energy poverty contributes to increased rates of respiratory illness, circulatory conditions, and severe mental distress, costing the health sector more than 38 million dollars annually. Additionally, “living in poor quality housing and energy poverty forces people to make difficult ‘heat or eat’ trade-offs between energy use and other household expenses.” (O’Sullivan et al., 2004). para. 2) The compounding nature of these interconnected hardships underscores the broader impacts of the cost of living crisis and the growing demands it places on social services, with social workers inevitably at the forefront.

The Psychological Impacts

Growing evidence highlights the significant role of economic stressors in shaping mental health outcomes (Marazziti et al., 2021). Drawing on the global impacts of the 2008 financial crisis, Marazziti et al. noted widespread deterioration in mental well-being, attributing much of it to rising unemployment. While unemployment is identified as a primary contributor, they also point to the compounding effects of low household income, adverse working conditions, and limited social support in exacerbating mental health issues.

Extending this analysis, Broadbent et al. (2023) argued that poverty restricts access to material necessities and undermines an individual's sense of security and control. Prolonged exposure to financial strain, such as debt, insecure housing, and the risk of unexpected expenses, can lead to psychological distress. This may inadvertently prompt some individuals to adopt maladaptive coping mechanisms, including substance use, gambling, and other risk-taking behaviours. Broadbent et al. contend that such responses, often understood as forms of 'self-medication,' have contributed to an increase in so-called 'diseases of despair' such as addiction, suicide, and substance-related mortality. These effects are most acute among those already experiencing socioeconomic marginalisation, reinforcing a persistent cycle of hardship that is difficult to break (Broadbent et al., 2023).

Recent national data from the Employment and Manufacturers Association (EMA, 2024) and nib New Zealand (a health insurance company) reinforce these concerns. According to the 2024 Workplace Well-being Survey, four out of five workers (80%) reported being negatively impacted by the rising cost of living. Of those affected, half stated that it harmed their mental health, and over a quarter noted a decline in their physical well-being. Notably, younger employees aged 16–30 years reported the highest levels of mental strain, with 63 per cent acknowledging negative impacts. Concern for others was also apparent, with 64 per cent of respondents worried about the mental well-being of their family members.

These findings echo a wider trend, where employees are increasingly anxious about burnout, with 52 per cent of EMA respondents identifying it as a current risk. Similar concerns are raised in the Public Service Association (2025) report, which highlights how funding cuts and staffing shortages place immense pressure on health and social sector employees. Many are being pushed to their limits, working extended hours without adequate breaks or leave, and managing unmanageable workloads. The cumulative impact includes fatigue, panic attacks, burnout, and, in some cases, severe stress-related health conditions. Employees report feeling disempowered

and ethically compromised because they cannot deliver care that aligns with their professional standards and personal values. Some are turning to medication as a means of coping, while others are finding it increasingly difficult to maintain personal relationships or access their own sources of support. The broader picture remains one of cumulative stress, overstretched services, and insufficient resources. This backdrop has significant implications for social workers, who are themselves exposed to these stressors while attempting to support others through similar or worse hardships.

2.6 The Cost of Living Crisis and the Social Work Profession

While an increasing body of literature examines the cost of living crisis from multiple disciplinary perspectives, there remains limited academic research that captures the lived experiences and reflections of social workers during this period. Nevertheless, sector-based surveys such as *ComVoices*' (2022), now *Community Networks Aotearoa, State of the Sector* report (2024), and the Social Workers Registration Board *Demand for Social Work Services* report (2022) offer valuable insights into how co-occurring crises have affected social workers, organisations, and the profession itself.

The 2022 *ComVoices* report highlights how the combined effects of the global pandemic and the emerging cost of living crisis significantly intensified service demand. During this period, volunteer numbers declined, prompting a 10 per cent increase in paid staff without corresponding growth in grants, government funding, or donations (Rice & Stone, 2022). While some organisations reported stable volunteer engagement, most described a decline and ongoing difficulties in recruitment (Rice & Stone, 2022).

These pressures are expanded upon in the *Community Networks Aotearoa* report, which illustrates how financial strain has deepened across the community sector (Horan, 2024).

Declining donations and sponsorships reflect broader economic hardship, and smaller organisations, in particular, report making difficult trade-offs, such as cancelling community events to cover rising overhead costs. Many highlight a growing mismatch between escalating service demand and stagnant or declining funding, with increasing difficulty in retaining staff or meeting their wage expectations.

The *Demand for Social Work Services* report (2022) similarly paints a picture of an overstretched sector. Respondents reported an average of three vacancies per organisation, with positions taking an average of three and a half months to fill. Some of these positions remained unfilled for over a year. NGOs, in particular, struggled to match the salaries offered by government agencies, and a national skill shortage created additional recruitment challenges. In some cases, job titles were altered to remove the term "social worker" to attract applicants for vacant positions.

Together, these reports trace a clear trajectory of the research. Compounding crises have placed sustained and intensifying pressure on the community sector, undermining service capacity, destabilising the workforce, and constraining the sector's ability to meet vulnerable populations' needs. Widespread challenges, including high workloads, staffing shortages, and limited resources, have led to elevated stress and high turnover rates among social workers in New Zealand.

A substantial body of literature links high job demands and low job resources to poor health and well-being outcomes for employees. These conditions frequently result in burnout and chronic stress (Geisler et al., 2019), which are not new concerns in the field. International research has long documented high levels of stress and burnout among social workers, citing sustained work pressures, role conflict, limited autonomy, and an increasing emphasis on administrative or investigative tasks over relational work with clients (Barck-Holst et al., 2021;

Hirst, 2019). Rose and Palattiyil (2020) highlighted concerning retention trends, noting that the average employment duration for social workers is only eight years. This contrasts with other health professions, such as nurses, who remain in the profession for an average of 15 years, and doctors, who average 25 years (Curtis et al., 2010).

Given the high demands of the profession, it is critical to provide adequate job resources. Supportive work environments, particularly those offering strong supervision and peer support, are consistently linked to increased job satisfaction, improved retention, and greater organisational commitment (Geisler et al., 2019; Hirst, 2019). Social workers frequently identify collegial relationships and effective leadership as key protective factors against work-related stress and burnout in their work. While many are driven by idealism and a strong sense of altruism, excessive workloads can force compromises, including longer hours, faster work, or a decline in work quality. Such reductions in professional standards are associated with poor health outcomes and increased staff turnover (Geisler et al., 2019). Job satisfaction is a critical factor in employee retention. Although turnover rates are high, existing research suggests that many social workers report a strong sense of purpose and ongoing engagement in their roles, reflecting their commitment to public service despite the pressures they face (Häkanen et al., 2018). These conditions are essential for sustaining the workforce and improving outcomes for both practitioners and the communities they support.

Collaboration is widely recognised as a core feature of effective social work practice, particularly in contexts involving complex health and social needs. A growing body of research emphasises the value of cross-sector and interdisciplinary collaboration in responding to rising service demand, workforce pressures, policy reform, and the multifaceted challenges facing communities (Glover et al., 2022). Graham and Barter (1999) argue that in times of deepening social and economic inequality, social workers must move beyond siloed practice and actively pool resources across professions, agencies, and communities. From a systems perspective,

sustainable service delivery depends not only on organisational resilience but also on practitioners' capacity to work in integrated, team-based settings (Glover et al., 2022). Such collaboration is essential for enabling coordinated responses that are both adaptive and effective in the face of ongoing social and economic pressures, particularly within the constrained service environments highlighted in this study.

However, the *Community Networks Aotearoa State of the Sector 2024* report highlights a worrying decline in collaborative efforts. Only 37 per cent of organisations reported participating in a collaborative funding proposal in the past two years. This figure represents a decrease from 40 per cent in 2022 and 64 per cent in 2020 (Horan, 2024). Although the advantages of collaboration are well documented, this downward trend suggests increasing difficulty in sustaining partnerships amid competitive and resource-constrained conditions.

Several barriers were identified in this report. These include adversarial funding models, rising expectations to over-deliver, and a lack of opportunities for joint planning or co-design. Respondents spoke of power imbalances with government agencies and a fragmented sector in which multiple organisations pursue similar work in isolation because of funding structures (Horan, 2024). Nonetheless, some organisations have reported innovative adaptations. Funding pressures have prompted reflections on sustainability and encouraged the development of new forms of partnerships and shared outcomes. These responses illustrate how collaboration holds potential as a mechanism for resilience and innovation, despite constraints.

Henry and Austin (2021) posit writing as a fundamental but frequently underemphasised aspect of social work practice. They note that despite the centrality of documentation, advocacy, and communication across both micro and macro settings, professional writing is often overlooked in social work education and training curricula. Social workers are estimated to spend between 20 and 30 per cent of their time writing or preparing written materials, and their ability to

present well-structured, persuasive arguments is crucial (Henry & Austin, 2021). This is especially important in contexts where resources are scarce or where practice requires written recommendations, such as in courts, schools, or government agencies. Alter and Adkins (2006) argue that client well-being is frequently dependent on social workers' ability to clearly articulate the meaning of their professional judgment and present persuasive arguments. Consequently, there is a growing call within the literature to elevate writing instruction as a core element of social work education to better prepare practitioners for the written demands of the profession (Henry & Austin, 2021).

To fully understand and respond to the impacts of the cost of living crisis, social workers must engage with the political structures that shape social conditions and sectoral responses. Radical social work emphasises a macro-level analysis of systemic issues such as poverty, inequality, and oppression and argues that public policy often upholds power structures that disadvantage marginalised communities (Flanagan et al., 2023). As Bečević and Herz (2023) assert, “anger and social change go together”, underscoring the growing frustration among practitioners and service users in response to regressive policy reforms.

However, recent research suggests that many social workers lack sufficient political literacy. For example, Renau et al. (2023) found that social workers often have a limited understanding of neoliberalism and place little value on ideological awareness in their practice. This gap in engagement undermines the profession's ability to address structural injustices. Scholars are increasingly calling for social workers to become more politically informed, arguing that transformative change requires a profession attuned to the ideological forces that shape policies and service delivery (Bečević & Herz, 2023; Renau et al., 2023). As Bečević and Herz (2023, p. 1175) contend, “Social work must develop its own political agenda because, as the saying goes, politics is too important to be left to politicians.” This imperative is becoming increasingly visible through growing resistance to policy reforms that entrench inequality. One

example is the recent hikoi opposing proposed changes to Treaty-related policy, in which many members of the Aotearoa New Zealand Association of Social Workers (2024) actively participated (Cox et al., 2024). Such collective action is likely to intensify as the current government advances further reforms that increase hardships and reduce social protections.

2.7 Summary

This literature review examined the far-reaching effects of the cost of living crisis on social work practice in Aotearoa New Zealand, highlighting how structural and economic pressures constrain social workers' ability to provide effective community support. Drawing from both international and local research, it outlines how global disruptions, national policy settings, and persistent inequality have intersected to create a crisis that is not only economic but also deeply social in its nature. The literature review presented above reveals that the cost of living crisis is eroding access to essential needs such as food, education, transport, and mental health support. These are not discrete challenges but overlapping forms of material deprivation that compound each other, reinforcing cycles of poverty and exclusion. As Rogowski (2024) states plainly, "It is little wonder that public services of all kinds are under exceptional pressures" (p. X). While service users experience deeper hardship, social workers are increasingly burdened by rising needs amid stagnant or shrinking resources. This dual pressure of growing demand and limited capacity has contributed to workforce stress, burnout, and declining organisational stability across the community sector.

Throughout this chapter, the role of social workers has been positioned as not only service providers but also vital advocates for systemic change. However, political and structural barriers to effective support are significant. Without targeted policy reform to address income inadequacy, the high cost of housing, and the underfunding of essential services, social workers

will continue to be on the frontlines of systemic failure. Ultimately, improving outcomes for both practitioners and the communities they serve requires a shift toward equity-focused investment and preventive policies. This includes sustained funding for the community sector, improved working conditions for social workers, and reorienting public policy toward social well-being. By understanding the multiple and intersecting impacts of the cost of living crisis, this review contributes to a growing call for evidence-informed responses that prioritise dignity, access, and justice. The following chapter discusses the methodology and methods applied in this research.

Chapter Three – Methodology and Methods

3.1 Introduction

The aim of this study, aligned with the central research question, was to explore how the cost of living crisis impacts social workers' ability to effectively support people in communities. The objective was to investigate how social workers perceive the challenges posed by the crisis, how these challenges affect their professional practice, and the strategies they employ to continue supporting their clients despite these difficulties. A qualitative approach was used to guide the research, allowing for an in-depth exploration of social workers' perceptions and experiences. This chapter begins with an overview of the study design, followed by a description of the research methodology. The methods used, including participant recruitment, data collection, and data analysis procedures, are outlined. This chapter also discusses the strategies implemented to ensure the trustworthiness and integrity of the research. Finally, it concludes with an examination of the ethical considerations relevant to this study.

3.2 Study Design

An interpretive qualitative approach was most appropriate for addressing the research questions, drawing on the theoretical underpinnings of constructivism to achieve the study's objectives. Qualitative research was suitable for capturing the narratives of social workers and their perceptions of their clients' lived realities. This approach aims to develop a deeper understanding of how individuals or groups construct meaning around human or social problems, particularly how people interpret their world and experiences within it (Creswell, 2012; Merriam, 2009).

Qualitative research explores meanings and processes that cannot be measured solely using quantitative methods (O'Leary, 2021). Instead, it seeks a profound understanding of

phenomena from the perspective of those who live it (Alharahsheh & Pius, 2020). Fundamentally, this method enables an in-depth exploration of individuals lived experiences and daily lives, accommodating diverse perspectives and environmental factors without explicitly avoiding political agendas (O’Leary, 2021). Qualitative strategies are not typically designed for large sample sizes, thereby allowing for a more manageable and detailed analysis (O’Leary, 2021). The small sample size of six participants was sufficient to support the depth of analysis required for this research.

3.3 Methodology

This research is grounded in a constructivist theoretical perspective, which posits that individuals construct meaning based on their positional standpoints and personal experiences (Tanlaka & Aryal, 2025). According to this view, knowledge and truth are not objective facts but are created through interpretation, with reality existing in multiple forms depending on the individual’s perception. This perspective is well-suited to this study, which explores how social workers understand and respond to the impacts of the cost of living crisis on their clients. As each social worker's experience is shaped by personal, social, and cultural contexts, constructivism allows for the recognition of multiple, equally valid realities.

This study also draws on an interpretivist epistemological framework that aligns closely with constructivism. As Pulla and Carter (2018) argue, interpretivism supports qualitative enquiry by seeking to understand the deeper meanings of human behaviour, societal dynamics, and lived circumstances. This framework is particularly relevant to social work research, which aims to understand how individuals make sense of their social worlds and the challenges they encounter. Pulla and Carter contend that interpretivism emphasises empathy and subjectivity,

enabling researchers to explore participants' narratives and the meanings they attach to their stories.

The interpretivist paradigm enabled a nuanced understanding of how social workers perceive and navigate the cost of living crisis in their professional roles. In many cases, these reflections inadvertently seeped into their personal narratives, revealing the intertwined nature of their professional and lived experiences. Given the diversity of the participants' backgrounds, roles, and organisational contexts, such as the differences between government and NGO social workers, their interpretations of the crisis varied. Interpretivism supports this multiplicity by recognising that there is no single objective reality, but rather a range of perspectives shaped by context (Guest et al., 2012). This paradigm enabled an in-depth exploration of the participants' encounters, recognising that each social worker's story was unique and experienced differently.

3.4 Methods

A qualitative approach was used to collect and analyse the research data, consistent with the study's constructivist and interpretivist paradigms. In-depth semi-structured interviews were conducted with a purposive sample of social workers to explore their personal and professional experiences of the cost of living crisis. This structure facilitated participants' reflection on their realities in their own words, while enabling me to follow up on key issues as they emerged. The interviews were transcribed verbatim, and thematic analysis was used to identify key patterns and insights within the data. This method allowed for an exploration of the participants' subjective interpretations, with attention given to the personal, social, and environmental factors influencing their responses.

3.5 Study Participants

The recruitment process commenced once the Ethics Application submitted to the Massey University Human Ethics Committee (Appendix A) was assessed as low risk. Purposive sampling was applied to this study, as Mweshi and Sakyi (2020) correlate it with exploratory studies, aligning it with the design of this research. Purposeful sampling is frequently used in qualitative research across the social sciences and involves selecting participants based on specific characteristics, experiences, or criteria relevant to the study (Stratton, 2024). This sampling method operates on the principle that the researcher selects the most relevant cases for study, thereby generating the most valuable data and outcomes. In essence, the more closely participants are related to the topic, the richer the data will be (Mweshi & Sakyi, 2020).

The selection criteria for this research comprised two components: (1) participants must be qualified social workers and (2) they must be actively employed. To facilitate the efficient identification and recruitment of participants, these criteria were discussed in detail with my supervisors before commencing the study. It was deliberated whether the inclusion criteria should stipulate that social workers must be registered; however, concerns were raised that such a requirement might limit the number of potential participants and that being registered was not perceived as an essential factor for the study's validity and reliability. This decision was substantiated and confirmed by the fact that one of the participants did not have their social work registration at the time of the interview and excluding them would have prevented the collection of valuable data.

A multi-model approach for recruitment was implemented, involving passive and active strategies. Passive methods, such as social media posts, newsletters, and flyers, are more commonly used than active strategies involving person-to-person interactions (Negrin et al.,

2022). Initially, advertisements were posted on both mine and my supervisor's social media platforms, targeting social work sites to recruit participants. These advertisements included a summary of the study aimed at generating interest and inviting individuals to make contact if they wanted to participate.

Recruitment can be influenced by participants' motivations to volunteer; however, studies indicate that altruistic individuals are more likely to engage (Newington & Metcalfe, 2014). After a period, I sought to generate additional interest in the study by engaging peers and past colleagues within the field. The likelihood of participation increases when individuals have a personal interest in the topic or perceive the research question as important and within their capacity to contribute (Negrin et al., 2022). This is particularly relevant given the widespread impact of the cost of living crisis on individuals during this time.

Purposive sampling was instrumental in this study, as Stratton (2024) contends that this method effectively targets a specific population to represent a group or issue under investigation. This is particularly valuable for examining current concepts, standards, and social issues, and for obtaining deeper insights into research questions. Additionally, purposive sampling offers advantages in terms of resource efficiency and time savings compared to traditional research methods (Stratton, 2024).

Once interest was confirmed, potential participants were provided with a copy of the participant information sheet (Appendix B), the consent form (Appendix C), and the interview questions (Appendix D) for review before any agreement to proceed was arranged. All participants received a koha (gift), provided by me, which primarily comprised self-care items and

thoughtful treats. This gesture was extended to acknowledge their invaluable contributions to my research and to recognise the demanding nature of their work in the field.

3.6 Data Collection

Following confirmation and acknowledgement of the information sheet and agreement to participate, a mutually convenient time and venue were scheduled. Semi-structured interviews, as outlined in Appendix D, were the primary data collection method for this study. According to DeJonckheere and Vaughn (2019), semi-structured in-depth interviews are widely employed in qualitative studies and are the most prevalent source of qualitative data in health services research. Semi-structured interviews involve a core set of guiding questions complemented by follow-up probing questions tailored to participants' responses (DeJonckheere & Vaughn, 2019).

During the development phase, discussions with my supervisors were focused on defining the initial and supplementary probing questions. The interviews featured eight questions for participants, and a selection of prompting questions was submitted to a Research Ethics Advisor at Massey University for potential use if needed (Appendix E). The researcher in the semi-structured interview process usually starts with a broad question and then invites the respondent to discuss the topic freely (Queiros et al., 2017). Although predefined questions were used, this approach permitted the freedom for in-depth exploration of specific questions, as necessary. Furthermore, the flexibility to probe responses for detailed descriptions and explanations of experiences, behaviours, and beliefs is considered one of the greatest advantages of qualitative data collection (Queiros et al., 2017).

Due to geographical distance, one of the scheduled interviews was held via an online meeting, and the five remaining interviews were conducted face-to-face. While online interviewing mitigates the issue of distance, O’Leary (2021) argues that in-person interviews are typically more effective for building trust and rapport, motivating participants, providing clarification, prompting responses, and interpreting body language and nonverbal cues. However, to address the limitations of the online format, I made a concerted effort to help the participant feel at ease by engaging in informal conversation and whakawhanaungatanga before commencing the interview. This approach allowed for more comfortable and in-depth conversations.

At the commencement of each interview, the participants were briefed on the study’s purpose, as well as their rights and responsibilities. Permission was sought to audio record the in-person interviews and audio/video record the online interview for ease of transcribing before signing the consent form (Appendix C). According to Punch (2016), the researcher is positioned as the primary instrument in the qualitative data collection and analysis process.

Audio recording was essential as it preserved the raw data for future reference and enabled transcription. As O’Leary (2021) highlights, it is also beneficial to record observations in quick succession to ensure the study’s rigour. Documenting these observations after each interview contributed to data collection and provided valuable insights that informed subsequent interviews. The duration of each interview was approximately one hour. The online interview was conducted using Zoom, whereas the in-person interviews were audio-recorded using Otter.ai. Both Zoom and Otter.ai have transcribing capabilities, which were reviewed verbatim against the audio recordings before documenting the data.

3.7 Data Analysis

Thematic analysis was used to aggregate and examine the data, allowing me to explore varying perspectives and commonalities. I selected this method for its accessibility, as it is particularly suited for beginner researchers due to its relative simplicity compared with other complex and theoretical methods (Braun & Clarke, 2006). Additionally, it supports experiential research by enabling the identification of patterns within and across data related to participants lived experiences, thoughts, feelings, and behaviours (Braun & Clarke, 2017). This method involves identifying, analysing, organising, and reporting themes within a dataset, providing a comprehensive and detailed account (Braun & Clarke, 2006). Through this process, I was able to uncover and interpret patterns and gain new insights and a deeper understanding of the data.

The primary aim of qualitative analysis is to convert raw data into meaningful insights, which I accomplished through an ongoing comparative analysis that aligned emerging themes with the research questions (O’Leary, 2021). Thematic analysis can be used for both data-driven (inductive) and theory-driven (deductive) analyses, allowing for the identification of explicit and implicit meanings (Braun & Clarke, 2017). O’Leary (2021) describes the analytical process as cyclical, with researchers frequently moving between inductive and deductive reasoning phases. I applied an inductive approach that involved coding the data without conforming to pre-existing frameworks or personal biases that could influence the process (Nowell et al., 2017). Although I considered deductive analysis, which is guided by theoretical interests and allows for the examination of specific features (Braun & Clarke, 2006), the predominant strategy in this study was inductive. This allowed the codes and themes to emerge naturally from the participants' own words.

Throughout my research, I remained mindful of my assumptions, biases, and preconceived notions, actively reflecting on how these factors might influence my analysis. As noted by O'Leary (2021), it is essential for researchers to consciously acknowledge these factors to effectively manage subjectivity throughout the analytical process. By acknowledging my perspectives, I aimed to enhance the credibility and depth of these findings.

The initial phase, guided by Braun and Clarke's (2006) thematic analysis process, involved manually transcribing the data by listening to the recordings repeatedly and typing them word for word, which enabled deep familiarisation with the content. During this process, I identified quotations that vividly illustrated the emerging themes and authentically captured participants lived experiences. For example, one participant remarked, "People are just struggling. We're struggling to obtain food support. We're struggling to obtain budgeting support. We're struggling to access all sorts of things for families." This statement exemplifies the broader patterns that emerged from the dataset during analysis.

The second phase necessitated a thorough examination of the interview data to identify recurring patterns and terms that reflected the participants' experiences and perceptions (Braun & Clarke, 2006). This stage involved highlighting specific phrases and assigning initial codes or keywords. These keywords reflected the immediate realities faced by the participants and laid the groundwork for deeper interpretation.

In the third phase, coding was assigned to short phrases and segments of data that captured the recurring patterns and concepts. According to Naeem et al. (2023), this process simplifies complex texts into a theoretical framework that highlights elements relevant to the research questions. For example, codes such as service reductions and rising demand began to cluster,

suggesting a growing sense of strain within services. Similarly, repeated mentions of policy shifts and frustrations with changing governments reflected the perceived lack of systemic support and structural barriers. These early clusters signalled possible thematic directions, which were refined and developed in subsequent phases. Keywords were essential, forming the basis for analysis and transforming raw data into manageable information (Naeem et al., 2023).

The fourth phase required a transition from detailed coding to the development of more abstract themes. At this stage, the codes were organised into coherent categories that revealed the relationships between different aspects of the participants' experiences. For instance, the theme strategies to navigate the cost of living crisis emerged from codes such as 'creative responses', 'advocating for change', and 'what we need going forward', revealing how social workers are not only responding to challenges but are actively seeking systemic improvements. These themes provided a framework for interpreting broader patterns in the data concerning the research questions.

The fifth phase focused on defining and naming the final themes and subthemes of the study. This involved clarifying the specific focus of each theme and ensuring that it captured a distinct and coherent data aspect. For instance, the subtheme rising demand for basic essentials was named to reflect both the participants' language and the analytical insights developed during the coding process. This concept was grounded in frequent references to difficulties such as consistently accessing food grants, reliance on food parcels, and being unable to afford electricity or water. These insights remained closely tied to the participants' accounts, enhancing the traceability and integrity of the analysis. As Naeem et al. (2023) emphasise, incorporating real data that capture the richness and complexity of participants lived experiences is essential for producing credible and trustworthy qualitative research. By

connecting each conceptual insight to the words of social workers, this phase ensured that the findings remained firmly anchored in practice-based realities.

The sixth and final phase of the thematic analysis process is the development of a conceptual model that provides a distinctive representation of the data and is often informed by existing theories (Naeem et al., 2023). This stage represents the culmination of the analysis, summarising the key findings and insights derived from the data (Naeem et al., 2023). The conceptual model presented in this thesis was designed to address the research questions and highlight the study's contributions to the existing body of knowledge.

3.8 Trustworthiness

In contrast to quantitative research, which prioritises generalisability, qualitative research seeks a depth of understanding. Therefore, transferability suggests that the findings offer relevant insights for similar contexts rather than claiming universal applicability (Lim, 2024). The confirmability and rigour of this research were supported through meticulous record-keeping of field notes and transcripts, which allowed me to accurately represent the narratives of the social work participants who informed this study. Ensuring quality and rigour in qualitative research is essential. Robust qualitative studies are characterised by thoroughness, informed analysis, and comprehensive documentation (Nassaji, 2020). I maintained these standards to preserve the integrity, credibility, and trustworthiness of this research. This aligns with the framework developed by Lincoln and Guba (1985), who refined the concept of trustworthiness. The objective is to validate that the enquiry's findings are "worth paying attention to" (Lincoln & Guba, 1985, p. 290). Credibility is central to this process and is established when readers can recognise the experiences described (Guba & Lincoln, 1989), reflecting how well the researcher's interpretations align with the participants' perspectives (Nowell et al., 2017).

To enhance the rigour and trustworthiness of this study, I followed a qualitative research process that ensured clarity and dependability in the findings. Establishing trustworthiness in qualitative research does not depend on a single perspective or method but rather on demonstrating integrity throughout both the research process and its outcomes (Enworo, 2023).

3.9 Ethical Considerations

Following careful deliberation, this research was assessed as being low risk in terms of potential harm to participants. It was determined that the nature of the research enquiry, primarily focusing on the experiences of the social workers' clients through the eyes of social workers rather than the clients themselves, mitigated the potential for harm. Nevertheless, to my knowledge, Employee Assistance Program (EAP) services and professional supervision were available to each social worker who participated in this study, ensuring that appropriate support mechanisms were in place should any distress have arisen during or after the interviews. The low-risk ethics application was submitted to the Massey University Human Ethics Committee (MUHEC) and approved (Appendix A) following the submission of a copy of the participant interview questions to a Research Ethics Advisor (Appendix E).

This research was conducted in accordance with ethical guidelines and adhered to the Massey University Code of Ethical Conduct for Research, Teaching, and Evaluations Involving Participants (Massey University, 2017). Throughout the conduct of this thesis, I aimed to uphold MUHEC's overarching principles, which include the universal ethical principles of autonomy, non-maleficence, beneficence, justice, and special relationships. Additionally, I prioritised the obligations and principles of Te Tiriti o Waitangi, which encompass whakapapa (relationships), tika (purposefulness), manākitanga (cultural and social responsibility), and mana (justice and equity) (Massey University, 2017).

Punch (2016) emphasises the necessity of executing a sound plan to address ethical issues related to access, consent, and the protection of participants. Each participant was fully informed and capable of making decisions before and throughout their participation in this research. Additionally, I adhered to the ethical principles delineated by O’Leary (2021), ensuring that participants were voluntary by nature and able to make self-directed and self-determined choices. Participants were informed that they could withdraw from the study no later than 14 days after the interview (Appendix B).

Confidentiality concerning the protection of participants' identities throughout the research was maintained using pseudonyms, with all identifying data securely retained in a password protected folder. Additionally, copies of the transcripts were provided to the supervisors of this thesis in compliance with MUHEC requirements. As part of the research process, all participants were offered copies of their audio files and transcripts; however, this offer was declined by all. During the transcription process, I was the sole individual who listened to the recordings, which were securely stored in a password-protected folder on my personal computer. Upon completion of this thesis, a brief summary of the research outcomes will be provided to all six participants.

3.10 Summary

This chapter outlined the methodology and methods employed in this study. A qualitative interpretivist approach was adopted, using semi-structured interviews grounded in constructivism to explore the impact of the cost of living crisis on social workers’ ability to support their clients. The interpretivist framework enabled a deeper understanding of the participants’ experiences while recognising the uniqueness of each narrative. Thematic

analysis was used to identify patterns and themes within the data, and strategies were implemented to ensure rigour, trustworthiness, and integrity throughout the process. This chapter concludes with a detailed discussion of relevant ethical considerations. The following chapter presents the findings from the six social workers who participated in this study.

Chapter Four – Findings

4.1 Introduction

The cost of living crisis has become a formidable issue across Aotearoa New Zealand, with rising economic pressures impacting people nationwide. Social workers play a critical role in supporting vulnerable populations and face increasing challenges in navigating the financial pressures of the crisis, which affects their ability to provide essential services. This research set out to explore the impact of the cost of living crisis on social workers' ability to effectively support people in communities. The findings presented here are based on the voices and perspectives of six social workers who participated in semi-structured interviews.

On the frontlines of crises, social workers aim to ensure the well-being of individuals who face significant personal and societal obstacles. This chapter begins by providing background information on the participants, including a timeline of the interviews and a general overview of their roles that are relevant to this study. To ensure confidentiality, pseudonyms were assigned to each social worker, and any identifying details were omitted to protect their identity. The chapter proceeds to explore the three major themes that became evident from the data, including:

1. The overall impact of the cost of living crisis,
2. The systemic and policy barriers to effective support, and
3. Strategies to navigate the cost of living crisis.

These themes are presented in detail, with supporting subthemes drawn from participants' direct quotes to help interpret the impact of the cost of living crisis within their professional practice. The cost of living crisis is a multifaceted issue that influences various aspects of social work, often blurring the lines between personal and professional challenges. While the findings

are discussed in a logical order for clarity, some subthemes may overlap, reflecting the complex and interconnected nature of the issues faced by social workers during these challenging times.

4.2 Brief Profile of the Study Participants and Interview Timeline

At the time of this study, the participating social workers were aged between 25 and 74 years old. Only one participant was employed by a government agency, the remaining participants were employed in Non-Governmental Organisations (NGOs). The interviews were conducted over several months, spanning different seasons. This timeline provides context for the reader to understand the possible shifts in attitudes and external influences for each of the participants. An overview of the social work participants involved in this study is presented in the following table.

	<i>Age Range</i>	<i>Gender</i>	<i>Date of Interview</i>	<i>Ethnicity</i>	<i>Work</i>	<i>Field of Practice</i>	<i>Education/Registration</i>
<i>Anna</i>	25-34	Female	09/07/24	Pacific Islander	East/South Auckland	Adult Mental Health	Bachelor of Social Work Registered
<i>Kathy</i>	45-54	Female	08/08/24	European	North Shore	Women & Children	Bachelor of Social Work Registered
<i>Lana</i>	25-34	Female	17/08/24	Māori	West Auckland	Clinical Mental Health	Bachelor of Social Work Registered
<i>Keith</i>	65-74	Male	13/09/24	Māori	Whangārei	Community Mental Health	Bachelor of Social Work Unregistered
<i>Laura</i>	45-54	Female	31/09/24	European Māori	West Auckland	Family Services Manager	Bachelor of Social Work Registered
<i>Jack</i>	25-34	Male	03/12/24	European	West Auckland	Senior Social Worker Family Harm	Bachelor of Social Work Registered

Theme One: The Overall Impact of the Cost of Living Crisis

The ongoing cost of living crisis has imposed widespread burdens, presenting significant challenges for individuals and families, likewise for the social workers who assist them. As perceived by all social workers, these challenges have intensified, with participants striving to deliver effective services under increasingly difficult circumstances. The first theme explores the profound impact of the cost of living crisis, focusing on the various pressures it places on both social services and the communities they serve. The following subthemes, identified through participants' narratives, highlight key areas of concern, including:

- Theme 1.1 – Structural issues: Funding cuts and service reductions,
- Theme 1.2 - The rising demand for basic necessities,
- Theme 1.3 - Escalating mental health challenges, and
- Theme 1.4 - A shifting client demographic.

Each of these factors underscores the far-reaching effects of the cost of living crisis on the social work profession and the people who depend on these services.

Theme 1.1 – Structural Issues: Funding Cuts and Service Reductions

Funding cuts and the loss of social services were mentioned by all participants in this research and emerged as a dominant topic in most interviews. Many social workers described how widespread funding reductions eroded essential support systems, making it increasingly difficult to meet the full range of needs presented by whānau (families). Kathy described this shift, noting:

The biggest challenge is the downgrading of services and there are so many funding cuts across the board that so many services don't have the resources that we used to be able to tap into in order to be able to support families, all of their needs.

Organisations receiving flexi-funding appeared to experience less strain, as this system allows funding to be tailored to individual needs, rather than rigid resource allocation. However, participants still expressed concern about the shrinking capacity of collaborative partners, with some organisations reducing services or shutting down entirely. Jack reflected on these changes, stating:

There are cutbacks across the board, and what's left? It either falls on other organisations to provide support, or it leads to people not getting the support they need, and then those issues growing into larger problems.

The downstream consequences of these changes were deeply felt, not only by clients but also by social workers, whose ability to provide sustained and responsive care was undermined. As Lana explained:

There have been heaps of changes with NGOs and their funding, heaps, and they've really pulled back. One of the crucial ways they've pulled back is they've limited their number of Community Support Workers (CSWs), and for my patients that I support, they all need a support worker...

Taken together, these perspectives illustrate how funding constraints limit the reach and reliability of essential services. This has intensified the pressure on social workers and widened the service gaps for those in need. The loss of services and ongoing funding cuts continue to place considerable strain on the remaining organisations. This strain was evident in many interviews, particularly in relation to rising wait times for services such as counselling and

budgeting support. Laura spoke of the long wait lists for both, noting that “companies are still playing catch up from Covid.” When discussing her organisation’s counselling services, she described how clients often disengaged after receiving their initial six to eight free sessions due to affordability issues. Unfortunately, the organisation does not receive sufficient funding to provide additional sessions. Laura illustrated this detriment by explaining how clients make progress only to regress, “moving two steps forward and four steps back...” In relation to budgeting, several participants also emphasised that many services offering food grants or parcels now impose specific thresholds or require individuals to engage with budgeting support as a prerequisite for receiving assistance. Anna highlighted the tightening conditions many individuals now face, explaining the following:

Many of our clients go to food parcel banks, but you are only allowed to use them once a month... and that just shows where the cost of living is at... things are getting harder, and organisations are tightening down.

This tightening of access was echoed by Keith, who reflected on the significant decline in service availability in recent years:

All the different agencies have been flooded; maybe four years ago, you could make an appointment to see a budgeter, and you could guarantee that you would be able to get in within three or four days. They’ve got waiting lists probably a couple of months before you can get in there, a lot of those budgeting services have been closed through lack of funding...

Kathy similarly described the compounded difficulties caused by overlapping cutbacks, noting that:

The Salvation Army has cut back on food banks, food bank support, and food parcels. Many budgeting services have had cutbacks, which means we cannot go to them because they do not have the capacity to support us.

The participants' commentary highlights the severe consequences of funding cuts, particularly the strain these cuts place on organisations designed to support vulnerable populations. The social workers' observations underscore the growing challenges faced by their clients, driven by rising living costs and reduced access to critical services. Keith expressed the urgency of timely support noting, "If you want a food parcel today, and you have to wait three or four days before you get it, that's not going to help them. That's not helping anyone." Ultimately, the redirection and delay in accessing essential support further compound the difficulties faced by vulnerable individuals and families, intensifying the cycle of poverty and hardship.

Funding cuts and reductions in social services have contributed to a pervasive sense of uncertainty. Participants conveyed their concerns regarding the organisational changes. Lana described her knowledge of a collaborative service that had undergone a complete restructuring, resulting in the dismissal of over 60 employees. Several participants shared their own experiences of restructuring, communicating their worries about their future roles within their organisations. Jack outlined the pressures his organisation had faced, describing how the volume of work exceeded the number of staff available, and employees leaving without being replaced. Subsequently, the remaining staff had to handle greater caseloads. Lana echoed these challenges, expressing unease over her lack of time to accomplish everything needed to support more clients towards wellness. Lana asserted, "with so many people losing their jobs, it's creating bigger caseloads, bigger responsibilities." She also mentioned that her role has a particularly high staff turnover, expressing that she had "seen so much staff come and go".

This ongoing instability has raised concerns about workforce sustainability. Jack illustrated the potential long-term fallout, stating:

I saw today that they're anticipating job cuts through 2027, so they're just going to keep laying off more people...It's going to reach a critical mass at some point, where the whole thing is going to come down, there's not going to be enough people to cover all the work, and that's when things are going to get bad.

Similarly, Laura voiced concerns about the future of her role and the services her organisation provides:

Will I have a job here next year? We don't know what the funding looks like mid next year, we don't know if we'll get contracts for housing next year, which means we would lose jobs here. If the government doesn't give us the funding that we currently have, it's job losses...

These substantial changes have left many participants feeling uneasy and uncertain about their future. A palpable sense of instability loomed, with several participants apprehensive about their long-term prospects. Growing frustration was evident, as conveyed by Laura, who, despite her reluctance, questioned whether she might be forced to leave the sector and return to her previous industry. Many participants also indicated that they would consider relocating to Australia in search of better opportunities if job conditions continued to deteriorate. Overall, there was a fear that if the current trajectory continued, the situation could worsen before any improvements were seen.

Theme 1.2 - The Rising Demand for Basic Necessities

The provision of basic necessities was a central theme in all interviews. Each participant described how their clients struggled to access essential resources, such as food, housing, utilities, transport, petrol, and basic school supplies. In addition, clients face barriers to attending healthcare appointments, which subsequently affect their ability to access necessary medications. The cost of living crisis has evidently affected more than just low-income households, with people who were once able to contribute through donations or community support now facing similar financial pressures themselves.

What we are seeing is that people who previously donated to food banks and local support organisations have less capacity to do so because they themselves are struggling. It is a huge issue within middle New Zealand, who used to be the people who did lots of the donating, which means that donations are down, which means that it's harder for us to access food support for the communities that we support because there just isn't the availability (Kathy).

Consequently, the strain on the availability of essential resources has worsened, further complicating social workers' ability to meet their clients' needs. Laura's interview highlighted these difficulties, particularly regarding food access. She described how her workplace, Pataka Kai (community food pantry), struggles to supply food to families in need. Her organisation also runs a community supermarket, where people are given limited amounts based on family size and can purchase goods at considerably lower prices than regular supermarkets. However, Laura states that “even that is just not affordable for many families”. Laura explained how the Pataka Kai service has notably reduced its operating hours from four days a week to two. This adjustment was made simply because they “Just don't have the food to give to people...although it is a walk-in service, very rarely now are they even able to offer the basics.”

Additionally, with fewer people donating, the quality of food in the Pataka described by Laura tends to be aged fruit and stale bread.

Kathy's interview reflected a similar tone, during which she referenced a study indicating that food prices had increased by approximately 32% in the year to 2024. The study highlighted that the healthy foods that most families would ideally consume, such as fruits, vegetables, meat, eggs, and dairy, have become unaffordable for the majority of mainstream New Zealanders. This issue is further reflected in the limitations of food parcels, which, despite being crucial support for many families, are largely unable to provide the essential nutrients people need. Kathy emphasised this by stating, “food parcels in general are smaller, and they’re not providing quite the things that you’d want your families to have.” When prompted about a timeline for the decline in food parcel availability, Kathy noted a definitive shift from “mid 2022 to the start of 2023,” adding that “people just haven’t had the money, and it’s got worse.” She further asserted that “2024 is by far the worst year... They want to donate, but they haven’t had the money, so they’re donating in much smaller numbers or much smaller amounts.”

We must consider the flow-on effect. We want a nation of healthy people, right? The only way to get that is... a level of exercise and a level of healthy eating... but when we put the price of food, of good food, so out of reach, we just end up with people needing more health support... and our health service is already overburdened, so it’s a knock-on effect (Kathy).

In addition to food scarcity, many participants discussed the exorbitant rent prices that New Zealand residents are paying, noting that many of their clients are spending large percentages of their household income on accommodation costs. Kathy protested, “look at how much of everybody’s income goes on rent, it’s no wonder we can’t afford to do anything else.” This financial strain further complicates the challenges that people face in meeting other essential

needs. Laura shared a perception of her clients struggles, “we’re noticing a lot more people are going without basic essentials”. As the cost of living continues to rise, people are compelled to make difficult choices to get by.

Anna observed that many individuals are returning to live with their families to cover bills. However, she noted that this is especially heartbreaking for older adults who no longer have family to rely on. Many of Anna’s clients are particularly vulnerable because they live alone in rented units or social housing. She stated, “The people that I see living alone, I feel sorry for them. They’re the ones that I can see that have a sort of hopelessness in them”. Some are left with as little as sixty dollars a week, feeling obliged to choose between essentials, such as food or fulfilling the goals set by her organisation. She reiterates the tough choices her clients are faced with by stating, “simply using the heat pump for clients, if they’re even using it, is going to increase their power bill massively, so there’s a choice between food or warmth”. This was a prevailing theme that social workers shared, with individuals and families forced to make arduous decisions about which essentials they needed to prioritise.

I’ve got families that are not running their heating because they’re afraid of the size of their power bills, and that if they have to pay a higher power bill that takes from their limited food budget. Because what we know is that the movable part in everybody’s budget...is the food portion. That’s the bit you can always change up... you can’t not pay your power bill... you can’t not pay your water rates (Kathy).

At the time of Kathy’s interview, one of her clients had recently had a heat pump installed in their rental property. Under New Zealand law, the landlord was legally obligated to provide this installation as part of the Healthy Homes Standards (Tenancy Services, 2025). These

standards, which came into effect on 1 July 2019 require landlords to ensure that rental properties meet specific requirements for heating, insulation, ventilation, and moisture control (Tenancy Services, 2025). Following the installation of the heat pump, the landlord increased the rent by \$40 per week, while Kathy's client only received an additional \$13 in her accommodation supplement. The landlord was justified in their actions, as the Residential Tenancies Act 1986 permits landlords to raise rent prices once every 12 months, provided the tenant has been given at least 60 days' notice. However, despite the heat pump installation and rent increase being within legal bounds, Kathy's client was unable to use the heat pump because it was unaffordable. This situation highlights the broader issue of how rent increases, even when legally justified, can negatively impact individuals and families who are already struggling financially to maintain their homes.

I've got a family with a five-month-old baby in a very cold house. We're trying to move them out of their house...they don't run their heat pump, because having changed providers twice, they still can't find one where they've got a bill that they can afford to pay. So, they rug up all day, every day, every time I go there, they're all in big jackets and coats and things, I know they're sleeping in three layers. The best I've been able to do so far is access more bedding for them and warm winter clothes... It wouldn't even matter if they turn the heat pump on, the house is drafty and cold. The hot air is going out the cracks and the windows... And they're paying seven hundred a week for the privilege (Kathy).

Similarly, Laura spoke about the families she works with, expressing relief at finally securing housing and providing a foundation. However, she was irritated by the ongoing challenges they continued to face due to the rising costs of living. Laura noted that receiving items like a fridge or washing machine through Work and Income New Zealand (WINZ) is often easy, although they are rendered useless without the means to function. An illustrated example was a family

who, three weeks after moving, was without bedding and furniture and was forced to sleep on blankets on the floor. Even after months of being housed, they had a brand-new refrigerator and washing machine but could not afford water or food. This story exemplified what seemed to be a common occurrence in Laura's everyday practice, highlighting the persistent barriers and struggles families face despite having the foundation of a home to call their own.

The catalyst of housing deprivation was underscored by Lana, who explained that for those who fall through the cracks, housing instability often results in chronic transience and homelessness. She shared her experience of working with clients who could no longer access emergency or supported housing due to severe funding reductions across key providers. “Unfortunately, a lot of people who are in that situation are real transient, they’re just nomads.” Lana expressed concern about recent government decisions to significantly reduce contracts with providers such as Kāinga Ora and Kahui Tu Kaha. With fewer placements available, individuals with high needs are left to drift between services or disappear altogether, often not resurfacing until they are picked up by the police or admitted to the hospital under crisis. Lana explained:

What’s going to happen is they’re just going to float... That’s why I’m always running, trying to find them if they’re unwell, and then I’ve just got to leave it. As long as I’m doing everything I can, there’s actually nothing I can really do until they are picked up, usually by police and brought back into the hospital.

The shortage of inpatient beds only worsens this cycle, with hospitals forced to discharge people earlier than is clinically safe because of capacity issues. “I’ve had two failed discharges just in the last month,” Lana added, “but it’s the bed pressure, so it’s a juggling act because the hospitals are full.” This reflection exemplifies the severity, highlighting the intersection

between housing deprivation and healthcare, where limited resources in both sectors create a revolving door for vulnerable individuals.

In addition to the challenges already mentioned, the rising costs of living continue to strain household budgets, with education and transportation becoming prominent issues for many families. Kathy expressed frustration over the difficult choices her clients face, particularly when they are forced to consider disconnecting their internet. She noted, “You have to be able to access the internet on some level for everything, and if you don’t have the internet, then you’re setting your kids behind the eight ball because they can’t complete their homework.” Many families in New Zealand are struggling with the costs associated with education, with school fees and uniforms becoming financial burdens. As a result, parents are considering sending their children to out-of-zone schools because of the unaffordable costs of their in-zone options.

These situations create further hardships, as families must budget for transportation costs to send their children to distant schools. Rising fuel costs and expensive public transport limit people’s access to essential services and support, such as community organisations and resources that can help, while also hindering children's education. These financial pressures underscore the ongoing difficulties families face, further limiting children’s educational opportunities and reinforcing cycles of poverty and disadvantage.

Additionally, some participants outlined their organisation's goal-oriented approaches, explaining that while they have resources available to transport clients, the aim is to foster client independence. However, with the rising cost of living, many clients are finding it difficult to achieve such goals. With an organisational intention for clients to transition to public

transportation or private vehicles, they are often unable to do so due to financial strain. As Laura stated, “One of the biggest costs of living these days is petrol for those with cars, even our public transport system, their prices...are quite expensive...and a lot of our clients can’t access stuff because they just can’t get here.” To resolve these challenges, social workers must rely on limited community or peer support workers, which consumes valuable time that could otherwise be spent addressing other pressing client issues.

Theme 1.3 - Escalating Mental Health Challenges

This subtheme examines the mental health challenges that social workers report their clients are experiencing as a direct consequence of the cost of living crisis. Some participants shared their observations of their clients' mental health, which included isolation, feeling whakamā (shyness or embarrassment), financial stress, and a tendency to resort to substance abuse as a coping mechanism. During Anna’s interview, she highlighted that isolation is a key concern for many of her clients, exacerbated by financial pressures. She explained that isolation constitutes a significant portion of the challenges her clients face, noting that it accounts for approximately three-quarters of their current issues. Anna further emphasised that many of her clients are isolated, living alone, and lacking a sense of community.

I know people might say, oh you don’t need money to socialise, but you do need money to get from A to B, you do need money to get that coffee...if they’re on the strictest budget and they are budgeting, they are being smart, and there is nothing left in their budget. Then they cannot get out of that isolation, which is the biggest, or one of the biggest issues I see with clients... (Anna).

While community groups provide opportunities for clients to socialise, Anna noted that they often fail to provide food or coffee, hindering their ability to participate. This further illustrates how financial strain can deepen social isolation, amplifying the emotional and psychological toll on individuals. Additionally, many participants described their clients feeling whakamā about not being able to manage, particularly when requesting or receiving assistance. Participants also reported their clients' discouragement concerning the bureaucracy of some agencies, especially when their requests for assistance are declined. Laura explained that:

A lot of families have been so discouraged by...agencies that are supposed to help that they have kind of put themselves into a space of giving up... They're embarrassed about what they're going through, and a lot of them sit in this space of sheer frustration, that they won't go and try and advocate for themselves, because they know that it's just going to make them angry.

Kathy echoed this sense of disillusionment, stating:

When you've had the courage to ask for help in any space, you should never have to then fight a whole other battle, because you've already fought a battle having the courage to ask for help.

Subsequently, this frequently deters clients from seeking further advocacy, which could potentially alter the outcome. The reluctance to seek further advocacy, as highlighted by Laura and Kathy, reflects deeper systemic issues. After struggling to navigate bureaucratic hurdles and unhelpful agencies, many individuals become discouraged and believe that fighting for assistance is pointless. This frustration often leads to resignation, preventing access to necessary support and deepening the hardships. The emotional toll increases isolation, worsens

mental health, and increases anxiety and depression, which may drive individuals to use alcohol and substances as coping mechanisms.

We're still seeing alcohol-induced harm, but it does seem like there's maybe a bit less of it, but sort of a lot more financial stresses causing arguments. We've seen some people who cut down on their alcohol use, but then we also find people who feel stress and turn to substance use. I guess we're seeing a definite increase in the amount of mental health that we're seeing (Jack).

Correspondingly, Lana, in her clinical social work role, confirmed an increase in the level of unwellness with her clients, particularly during the period of the interview. She explained that the acuity was high, and she felt as though she was constantly running from one crisis to another. People presented with drug-related diagnoses, likely used as coping mechanisms for significant trauma. Lana attributed this rise in acuity to the financial pressures and stress associated with the current economic climate, suggesting that these factors are playing a major role in the worsening of mental health and substance abuse. Similarly, Jack observed the impact of financial stress on substance use, noting a shift in the patterns of harm.

We always see an increase in the number of people who come through here as the season gets warmer; in spring, there's a bit of a surge. As people stop being in winter mode, they start going outside and drinking more. In summer, we see a bit of a surge. It's a lot more this year than we have had in previous years; we're seeing sort of record numbers, and we anticipate that once we get closer to Christmas it's definitely going to pick up. Christmas is always busy; it's the financial stuff; there's a lot of stress around Christmas. We see a definite increase in family harm (Jack).

Jack's interview, conducted in December as the holiday season approached, occurred at a time when many families experience heightened financial stress. He highlighted the significant impact of this strain, noting that it often leads to increased family conflict, further compounding the emotional and psychological toll on clients. This observation reflects a broader trend in which economic hardship not only affects individuals' financial stability but also contributes to increased mental health issues and substance use as coping mechanisms. The combination of financial stress and its psychological toll creates a cycle of vulnerability, making it increasingly difficult for people to break free from the persistent challenges they encounter.

Theme 1.4 - A Shifting Demographic

The cost of living crisis, as observed by several participants in the interviews, has revealed notable shifts in the demographics of those seeking social work support. Jack reported a significant shift from primarily working with older clients to increasingly assisting a growing number of younger individuals. While Māori and Pasifika communities are often over-represented in most inequality indicators (Marriott & Alinaghi, 2021), this did not appear to be an inherent factor in the interviews. Instead, participants highlighted that people from all ethnicities are being impacted, with the cost of living crisis affecting individuals across the board.

I think it's affecting a lot more people now; it used to back in the day probably affect more so, the beneficiaries. Now, it's affecting people that work. The cost of living is definitely a broad spectrum of who it affects and although statistically, we have Māori and PI that sort of sit at the bottom of all our high statistics for not doing so great. Now, we have a lot of other communities that are coming through that we see are being affected as well. I don't think the cost of living crisis that we're experiencing targets anyone in particular, other than those that just can't afford to get by (Laura).

This reflects the reality that economic pressures have not eased for anyone, and their effects are being felt universally, regardless of background or ethnicity. Social workers have observed a shift in the landscape of those seeking support, with the impact no longer limited to low-income households. “I feel that the cost of living is affecting huge amounts of people. I mean, you have got your...poor, working people now,” exclaimed Keith. Middle-income earners are now also feeling the strain, as the cost of living crisis extends its reach across a broader range of socioeconomic groups.

I speak for myself as someone who’s considered a middle-income earner. How is it that I’m still walking around the supermarket with a pen and paper, budgeting every last cent, the same as I did when I was a sole parent and a student? (Kathy).

Similarly, Keith shared his insights on shifting demographics, noting how the trend is moving beyond lower-income households. He stated, “It’s not just lower income people that are going to get food grants or food parcels now. You’ve got a lot of the middle class, middle income going in there now, because they can’t live on what they’re getting.” Keith further elaborated by explaining that middle-income earners were increasingly utilising support services, such as budgeting assistance. According to Keith, their familiarity with navigating the system allowed them to be assisted more quickly, which, in turn, detrimentally impacted lower socioeconomic households by reducing the availability of resources for those in greater need. When questioned about whether he believed middle-income earners needed support any less, Keith emphasised that they, too, were in need, as they had "nothing left."

They just can’t afford it, and I’m not blaming them, I’m blaming the situation. If you need budgeting, or you need a food grant, you’re going to go and get it...you’ll trample over people to get it if you’re feeding your family (Keith).

Correspondingly, Jack described the demographic shifts he observed, noting an increase in the number of educated and qualified people using his services. He largely attributed this change to funding cuts. When the government decides to terminate a significant number of employees through the closure of entire organisations, individuals with initial financial stability are left without the support they once had. This can create considerable turmoil and distress in their lives. This point was further emphasised with a description of the emergency safety nets that people accrue, which are no longer sufficient to cover the costs of living today. As Jack noted, “People who were ready to make it through a few months a decade ago, have that same safety net, and it is not necessarily enough to support them”. This highlights the growing disparity between what people once considered a sufficient safety net and the increasingly high living costs, leaving many financially vulnerable despite their previous stability.

Theme Two: The Systemic and Policy Barriers to Effective Support

Theme two examines the structural challenges that hinder access to social services, a key concern raised by all participants. Social workers expressed significant outrage over the rapid and unpredictable changes in government leadership and policies, which created a climate of instability and uncertainty. Many participants spoke of the government's inability to respond effectively to the needs of grassroots communities, resulting in a disconnect between policymakers and those most affected by the changes. As economic pressures rise and job losses increase, social services such as the Ministry of Social Development (MSD) have become crucial for individuals with limited or no viable alternatives. Consequently, participants highlighted several systemic issues, including government discontent, stricter beneficiary requirements, mistreatment, incompetent practices, and barriers to seeking assistance. The following subthemes encapsulate the main concerns voiced by participants including,

- Theme 2.1 - Changing governments, changing policies, and
- Theme 2.2 - Strained benefit systems and accessibility challenges.

Each of these subthemes reflects the broader systemic and policy barriers that impede effective support for social workers' clients throughout the cost of living crisis.

Theme 2.1 - Changing Governments, Changing Policies

Many participants expressed considerable discontent with the current government in Aotearoa New Zealand. They conveyed frustration and anger over the swift and erratic changes being implemented across the country, particularly in relation to funding cuts and the closure of essential organisations. Several participants also raised concerns about the government's disconnect from the realities of poverty, asserting that policymakers are out of touch with the vulnerable populations they serve. Participants expressed deep resentment towards politicians and the Prime Minister, conveying the belief that they had likely never experienced true hardship.

The concern I have is that our government just don't understand the grassroots needs of people. Because when we have a Prime Minister who actively told the public that his wife took his daughter to the Philippines to see poverty, I can't even speak to the rage that causes in me. He could see poverty. He could take her to see poverty in South Auckland, or in West Auckland, or...on the North Shore...
(Kathy).

Participants argued that these leaders were not faced with the struggles of feeding their children while going without or sleeping with their children in a single room to conserve warmth because they simply could not afford to heat the entire house. As Laura stated, "Our

government gets to go home to their pretty houses...pretty cars, with their pretty children and...pretty bank accounts, and wave their pens across papers that will now dictate how people are supposed to live, and they're removed..." This sentiment was echoed in her comparison to social work, where it is believed that those with lived experience, along with formal training, are more attuned to the challenges faced by others. Laura questioned the depth of politicians truly understanding the realities of those they are making decisions for, posing the question, "How many of our politicians are actually at that level of getting it?"

Our government really needs to look at how they dish out their funding...our government here from the likes of our researchers, statistic takers, our Chief Executive Officers and our regional managers...none of those people are on the ground; none of those people are working with the people that we are working with. We see, we hear, they report, and because of that scenario, a lot of things end up being like tick boxes, then people, and that's where our system fails our people big time (Laura).

Correspondingly, most participants held the government accountable for the country's current state, deeming politicians responsible for the widespread damage observed within their profession. Some participants were furious regarding the developments since the change in government, citing rising costs, increased unemployment, and an overall deterioration in conditions. During Kathy's interview, the question was raised as to whether she believed there was "light at the end of the tunnel" (Coughlan, 2024), as asserted by the current government. Her response, tinged with both sadness and frustration, highlighted the disconnect between political promises and the reality on the ground: "I'm concerned that that light is just a train, coming through the tunnel, because I don't see that, I don't see any light for the families that I work with."

The state that we live in...I don't believe there's light at the end of the tunnel, because I'm not seeing it. They've had a year and nothing they said would change has changed, like nothing (Kathy).

This perspective was echoed by other participants, with Keith bluntly stating, "Everything has just turned to sh**." Anna expressed that "If things don't change, there will be more people in the system and the system is already flooded." Jack also provided an overview of the policy changes that had been enacted, describing the general atmosphere surrounding these shifts. He noted that the climate of uncertainty and fear had led to increased stress among individuals: "The general energy around everything is making people a bit more reluctant, everything's a bit freaky and everyone's just feeling a bit freaked out, that leads to a bit of stress." Kathy criticised the government's prioritisation of economic strategies over the needs of its citizens, arguing, "I do understand economics, but when you cut funding to ground-level services, you are not going to make things better."

Rather than cutting funding to vital services so that people can get a ridiculously low tax break...I would much rather that we put funding into lowering supermarket prices, restoring some of these vital services we need, like budgeting, and supporting organisations that provide food support, than giving people 20 extra bucks a week (Kathy).

This sentiment reflects widespread frustration with the government's decision-making regarding funding allocation, with many participants considering the approach to be deeply flawed and a bit of a joke.

Additionally, the policy change, involving the disestablishment of the Māori Health Authority and the reduction of Māori health services, has resulted in immediate and significant ramifications for both patients and staff. Lana disclosed that her organisation is under considerable pressure and at risk of being shut down, alongside collaborative organisations that have been reorganised, leading to the dissolution of entire cultural services. She reflected on the substantial impact these reductions will have on Māori patients, particularly in terms of the sense of disconnection they often experience when unwell and presenting at the hospital. As Lana stated, “with Māori unwell and getting admitted, they’re calmer when they see a Māori face.”

Ideally, what would be great is that everyone was able to work with Māori, that’s the dream, but...then you’re not creating that safe space... with powhiri (ceremonial Māori welcome), karakia (prayer)...it's holding that space and if we’re gone, oh my god it will be so sad (Lana).

These cuts, compounded by the government's shifting policies, make it increasingly challenging for Māori to access culturally safe care. Lana further emphasised the critical role of kaupapa Māori services, explaining that “Cultural advisors are sitting in mental health hospitals now, in in-patient units because it has effectively brought Māori seclusion rates down...” The reduction of these services poses not only a risk to the quality of care provided to Māori patients but also undermines the ability of social workers to address the unique needs of Māori communities.

In addition to ongoing concerns about the government's broader economic policies, the newly introduced traffic light system implemented for beneficiaries was a key discussion point in most interviews. Under this system, green signified compliance with obligations, amber

indicated the need for further action, and red meant that the individual would be cut off from their benefits. Many participants expressed concerns regarding its potential impact on clients.

I feel under this new system and regime that they're running with this traffic light thing; it's going to be like a tick box system as opposed to an individual...person-based way of interviewing people and actually hearing what's happened for them... (Laura).

Laura also questioned how the system could function fairly for those without consistent access to communication tools:

How does a person know what traffic light system they're on if they don't have a phone? How does a person know that they've received an email through their, My MSD (online App), if they haven't got access to My MSD?

Keith also shared examples of the traffic light system, explaining that communications regarding appointments were frequently not received, leaving clients unaware and consequently placed in the red zone, resulting in the suspension of their benefits. These miscommunications add further strain to social workers, who are required to advocate on behalf of their clients to resolve such situations. The consensus was that the system would create additional challenges. By reducing complex cases to simple colour-coded statuses, the nuanced circumstances that affect clients' ability to meet requirements risk being overlooked. Social workers expressed that the policy failed to consider the broader social and economic factors that may prevent compliance, such as mental health issues, financial hardship, or lack of access to necessary resources. Laura voiced the concern that it could “potentially screw a lot of people

over,” emphasising the potential for harm caused by a system that does not consider the individual complexities of each case.

Theme 2.2 - Strained Benefit Systems and Accessibility Challenges

A common theme that emerged in most interviews was the mistreatment and accessibility challenges encountered by clients when interacting with MSD. Jack, however, shared his belief that MSD had become more accommodating compared to his experience in 2019, when he worked in an advocacy agency. He explained that during that time he had to fight Work and Income on almost everything, contrastingly, he feels that “Work and Income is genuinely just a bit easier to work with now.” Despite this more positive perspective, Jack also acknowledged the increasing pressure caused by recent changes to the benefit system by stating the following:

The new changes to the benefits with much more stringent requirements are making it a lot harder for people. I mean, I feel like it doesn’t really need to be said, but then again, it has to be said, or else it risks being ignored. Changes to the JobSeeker benefit are definitely putting pressure on people.

This reflects a nuanced view, where Jack recognises some improvements in the system but also identifies areas where recent changes have created additional challenges for clients. Conversely, the other participants shared a more negative view, describing their clients’ experiences with MSD services as increasingly difficult to navigate. An example of the difficulties described by Kathy is how clients “have to meet much harder criteria to get WINZ food grants; they have to provide the necessary documents,” such as invoices and receipts as proof of having fulfilled the required conditions.

If people are wanting to get a bit more help from MSD, a lot of them now will say you need to see budgeter. So that wait can be a couple of months to see the budgeter. They can go back with the information that they already knew that they weren't getting enough money, but WINZ still won't turn around and give them anymore on Temporary Additional Support payments or anything like that (Laura).

Participants also indicated that many clients are extremely hesitant to go into MSD alone, as they are often met with questioning and statements from case managers that seem unreasonable. One example involved a client attempting to obtain food assistance after providing evidence of a car payment, only to be questioned on why they had not saved for it; Kathy conveyed her annoyance, stating, "How does that work, you've got nothing... How do you save when you've got nothing?"

You shouldn't have to fight so hard; this is my whole issue with the system, you shouldn't have to fight so hard, because I don't know that WINZ staff understand the courage it takes for so many people to go in there to ask for help... (Kathy).

Lana described several scenarios she has encountered while supporting her mental health clients with WINZ. She shared her encouragement for her clients to take the lead in meetings, reinforcing positive coaching and reminding them, "don't feel like you're begging; these are your entitlements, and they should be offering them to you." There was a clear sense of the time and effort Lana invested in coaching her clients to engage with MSD in the first place. These interactions were described as debilitating, with many clients often shaking, struggling to breathe, and feeling overwhelmed with anxiety. Frequently, many of her clients would later express, "they don't usually treat me that well when I'm by myself." Lana further conveyed the emotional toll these encounters had on her clients, stating, "Imagine having voices in your

head, saying you're useless, you're sh**, everyone's looking at you—they know you're sh**, and that behaviour from WINZ is reinforcing that.”

This vivid description highlights the psychological impact of negative experiences, offering insights into the challenges many participants face when advocating for clients with MSD. While some participants reported positive interactions, many felt that the lack of professionalism exhibited by the case managers often exacerbated their clients' anxiety and distress. Participants noted that their clients were treated more respectfully when they received advocacy, and as a result, encouraged them to schedule appointments during their availability to achieve better outcomes. The point is driven home by Keith, who remarked, “All you need to do is wear a name tag around your neck and you walk in there, and they actually treat those people like human beings.” Considering these reflections, it is evident that the treatment of clients could benefit from improvements in professional development for WINZ employees.

Correspondingly, participants raised concerns about inadequate knowledge and training among some MSD employees, particularly regarding their understanding of the laws under which they operate. Several participants described instances where they felt compelled to cite legislation to case managers after their clients were wrongly denied assistance. Lana illustrated this frustration by explaining:

A lot of them don't even know the Social Security Act that they work under, and then I have to be an a***hole and quote the Social Security Act, because I'm just like – No! But then there are levels in advocacy, I only do that if I really have to because then I'm pi**ed off...we should not be going in there begging...they can't offer everything, but they shouldn't degrade and berate you because you're in need and in a vulnerable position, it's...the culture.

Kathy echoed this concern, recounting her own experience challenging a case manager's lack of legal knowledge:

I had an interesting altercation with a WINZ worker...who told me that I was making him uncomfortable, and I said I'm really sorry that I'm making you uncomfortable, but you are governed by a piece of law in New Zealand, it's called the Social Securities Act and the Social Securities Act states that you may not create further hardship for your clients...how ridiculous that I should have to say, well shall we take this up with your manager, to get you to do your job. I did recommend to him that he use some of his downtime to read the Social Securities Act, so he understood the law that governs his job.

Participants reported that situations like those described frequently resulted in case managers being visibly confused, frantically searching their computers for answers, or having to rely on their managers to resolve the situation. These events, which are often time-consuming, hinder the effectiveness of employees and social workers, while also increasing the stress experienced by clients who are already apprehensive about attending MSD appointments. The participants who reported these issues expressed frustration over having to take such steps but affirmed their willingness to undertake them to effectively advocate for their clients.

Building on previous concerns, accessibility barriers were also a considerable issue reported by participants. It was noted that engaging with MSD posed consequential challenges, especially for individuals without internet access and those with a limited understanding of their entitlements. Laura spoke candidly about the difficulties many clients face when accessing MSD support, describing it as a widely acknowledged sentiment within the social work sector that MSD often fails to inform beneficiaries of the full range of assistance they are eligible for:

Something that becomes quite prominently and blatantly out there is unless you know, you don't know. MSD will not inform you of your entitlements unless they think you have an inkling that you're entitled to it. If you're not going in there with a social worker that does know what your entitlements might look like, a lot of people are none the wiser, and therefore they basically get diddled by the system (Laura).

This lack of information means that individuals who are unaware of their rights may never discover or access the help they are entitled to, further perpetuating disadvantage for those in greatest need. Furthermore, the Covid-19 pandemic significantly altered MSD's procedures by shifting most in-person meetings to online platforms. This transition has created substantial barriers, particularly for lower-income families who typically have access to smartphones but not laptops or desktop computers. Many clients struggle to navigate MSD online forms, further complicating access for these families.

Try filling out a WINZ form on a phone, it's incredibly hard, but then when you say that to them, they say, "oh well you can come in here and use the computer." Well, if they can come in and use your computer, they can come in and sit down with someone. This is my argument (Kathy).

These challenges are especially significant for individuals with limited digital knowledge, effectively hindering their ability to engage with the services they require. When asked whether these challenges primarily affect older generations, Kathy responded, "Nope, it's everybody, it's everybody, everybody!" Consequently, social workers are spending an exponential amount of time printing out Work and Income forms for clients to complete before submitting them for timestamping, ensuring that the forms are not "lost" in the transition, as they frequently are.

Theme Three: Strategies to Navigate the Cost of Living Crisis

This final theme explores the proactive approaches social workers employ, as well as their vision for improved practices to effectively support clients throughout the cost of living crisis. With increasing economic pressures and rising demand for social services, social workers are compelled to adopt creative and resourceful methods to ensure their clients' well-being. The strategies shared by the participants reflect the broader challenges social workers face in navigating systemic barriers and limited resources. These approaches encompass both short- and long-term strategies aimed at mitigating the effects of the cost of living crisis, which are outlined in the following subthemes:

- Theme 3.1 – What social workers are doing, and
- Theme 3.2 – What social workers want to see.

These subthemes provide deeper insights into the strategies being implemented and the changes social workers hope to see in the future to better address the growing difficulties arising from the cost of living crisis.

Theme 3.1 - What Social Workers are Doing

It is widely acknowledged in social work practice that strong networking skills and the ability to establish meaningful connections are essential. These skills are emphasised throughout social work education, and their importance is becoming increasingly evident in the field. This theme was consistently reflected in the interviews conducted for this research, where participants identified effective networking, client consent, building rapport, and the ability to write clear and concise referrals as the most significant factors in helping clients access the

necessary support. Consent is crucial, and participants conveyed the importance of gaining client consent to speak with other professionals involved in their care. As Kathy outlines:

We talk early on with our families about giving us consent to speak with other professionals who work with them. But also, to bring in other professionals if they don't have anybody else working with them and then I particularly am very open to help from all sectors. Anybody and everybody who wants to help me support a family on their journey are welcome to do so, and that's the thing. Other people know things that you don't know, and you don't know what you don't know...Other people might be more familiar with services in an area, or with another level.

In addition to obtaining consent, the participants highlighted the pivotal role of strong referral writing in connecting clients with appropriate services. Effective referrals ensure that clients are matched with the right resources to address their needs. Lana emphasised the importance of crafting compelling referrals, noting, "I'll do a referral for a support worker, and I'll have to make it look really amazing, just for it to be accepted." A well-written referral clearly outlines the client's needs and justifies the requested services. This process of writing a "good story", as described by some participants, requires social workers to balance clarity and empathy while adhering to organisational requirements. In the current climate of rising costs, funding cuts, and reduced services, building rapport and being resourceful in practice have become essential for social workers to effectively advocate for their clients.

It's a good opportunity for social workers to really put themselves out there and network by going to different organisations. If your organisation can't help out, see what can be pulled from another organisation (Anna).

Correspondingly, Jack highlighted an instance where a service that had previously provided food parcels reduced its distribution area, leaving his organisation without that support. However, his NGO coordinator's ability to network with multiple services, particularly those not directly aligned with family harm, allowed them to arrange food parcel distributions more easily for their clients. Jack emphasised that providing food parcels to clients experiencing family harm not only addressed an immediate need but also encouraged engagement from individuals who might otherwise have been hesitant to seek help.

Expanding networking efforts beyond the immediate scope of social workers' practice is vital in today's environment. Many participants stressed the importance of this, noting that the social work field can sometimes become siloed. For example, family harm services tend to operate within their own domain, mental health professionals collaborate separately, and food banks function independently; however, these sectors do not always interlink. Several participants expressed frustration with professionals who prefer to work in isolation, emphasising that collaboration and networking are essential. They conveyed that no one could manage all aspects of support alone, especially given the increasing closure of various organisational services. Therefore, participants argued that cross-sector networking is a critical short-term strategy for effectively supporting clients during these challenging times.

Theme 3.2 - What Social Workers Want to See

In exploring long-term strategies to mitigate the impacts of the cost of living crisis, participants emphasised the crucial need for systemic change, first and foremost at the political level. They highlighted the importance of ensuring that everyone has a voice in the next election, advocating for the changes that both participants and clients want to see. As Keith stated, "You can put in recommendations, but that's as far as you are going to go. That's the change that has to happen at the top and the top is the beehive." Beyond political action, participants called for

enhanced collaboration with MSD services, more comprehensive mental health training, and the inclusion of mandatory community work experience prior to engaging in statutory roles. Nonetheless, it was clear that for these changes to be truly effective and sustainable, political action and public engagement in elections were essential for achieving the necessary reforms. Participants emphasised the importance of MSD working more collaboratively with social workers to effectively address their clients' needs. Given social workers' expertise in WINZ processes and forms, Jack noted that such partnerships could streamline the process, enabling quicker processing and confirmation. This would ease the system for all involved, reducing stress for clients, social workers, and MSD employees alike. Laura highlighted the success of such initiatives, where a select group of MSD case managers visit her organisation's office to engage directly with clients.

Having an onsite MSD come in once a week is really great, creating that network with MSD is really great, because you get to know the case workers...it's a better quality of service that I feel we are giving our clients and MSD are giving us and our clients...It's a good way to negotiate around things. Whereas in an office, you'd get nope, nope, that's what we're saying today, thank you for coming, goodbye! So, a little bit more flexibility I feel when the networking is quite a tight one...is good (Laura).

This approach has helped mitigate the challenges faced by clients who feel whakamā when expressing their needs within the MSD office, thereby alleviating some of the associated anxieties. Lana also emphasised the importance of this collaboration, reporting that her organisation has been advocating for the inclusion of social workers or a representative from the DHB within MSD offices. She said, "I would prefer it if there were more social workers in places like WINZ, then we could work social worker to social worker and address the concerns". This would help manage mental health clients who are unwell, stressed or

aggressive. However, as of the time of the interview, Lana shared that “nothing has eventuated from that so far.”

The second aspect of this subtheme addresses the growing mental health challenges observed within communities. Participants expressed the belief that the rise in mental health issues was partly a direct consequence of the cost of living crisis. Jack highlighted that the current mental health curriculum is not always aligned with the realities reflected in the field.

I think that increased training in working with people with mental health issues would definitely help. It does seem like as things get harder, the people who have those underlying needs do start to come out of the woodwork a bit. You see a lot more of them, and I mean, whichever field you work in, you're probably going to come across mental health needs. But it does seem like that need is sort of being exacerbated by the cost of living crisis (Jack).

While some professional development opportunities are interesting, they are not always applicable to the everyday practice of social workers, particularly in contrast to mental health, which is a prevalent concern in their daily work. Whether the cost of living crisis is the causal element or any other crisis altogether, it is evident that these challenges inevitably affect people's mental well-being. Given the prevalence of mental health concerns, participants stressed the need for more relevant professional development opportunities that focus on mental health. Such opportunities would ensure that social workers are equipped with the knowledge and skills to address these issues effectively in their daily practice.

The final component of this subtheme examined the proposal that social workers should be required to complete a mandatory period of community-based practice before being eligible to

work in statutory organisations. Participants expressed concerns regarding the limitations of the current statutory framework, particularly the tendency for social workers in these settings to operate within a rigid, “tick-box” approach. They argued that this system often fails to address the more complex and nuanced needs of individuals and communities.

That’s the change that social work needs to see. That everybody should have to work in the community for a couple of years before they make the next steps in their career...so that you can become a well-rounded practitioner, who is able to fight systems from within when you need to. Rather than standing in a box defending a broken system, and we have a lot of broken systems in this country (Kathy).

Additionally, several participants highlighted the stark contrast between community-based social work and statutory work, noting that when working in settings such as Oranga Tamariki, hospitals, or prisons, social workers are often exposed to a black-and-white lens shaped by strict bureaucracy and protocols. These environments were described as ones where social workers could become “blinkered” by the system, creating a disconnect from the broader, more holistic approaches needed for effective practice. It was conveyed that community social workers learn to be adaptable, think on their feet, and approach challenges creatively. This perspective suggests that community social workers practice with a more person-centred mindset, focusing on the full spectrum of a client’s needs rather than strictly adhering to rigid frameworks. Their work is driven by the immediate needs of the individuals and communities they serve, requiring a dynamic and resourceful approach to problem-solving. In contrast to the constraints of statutory work, it was suggested that hands-on experience in community social work would offer social workers a deeper, more grounded understanding of the challenges clients face at the grassroots level. Such experiences would not only broaden their

perspectives but also equip them with a more holistic and comprehensive approach to practice, enabling them to respond more effectively to the diverse and evolving needs of their clients.

4.3 Summary

This chapter examined the impact of the cost of living crisis on social workers' ability to effectively support people in communities. The findings of this research are explored through three major themes. The first theme addressed the overall impact of the cost of living crisis, with supporting subthemes including the structural issues with funding cuts and service reductions, the rising demand for basic necessities, escalating mental health challenges, and a shifting demographic. The second theme focused on the systemic and policy barriers to effective support, with participants identifying key subthemes such as changing governments, changing policies, and strained benefit systems and accessibility challenges. Finally, the third theme explored the strategies social workers use to navigate these challenges, with participants conveying both what social workers are doing and what social workers want to see. Through these themes and subthemes, this chapter highlights the complex, interconnected challenges that social workers face during this period of economic strain, while also showcasing their resilience and commitment to support their clients. The following chapter compares these findings with the current literature to provide a broader understanding of the issue.

Chapter Five – Discussion

5.1 Introduction

This chapter interprets the findings in relation to the central aim, which was to explore how the cost of living crisis is impacting social workers' ability to effectively support people in communities. Specifically, it examines the financial strain observed by social workers, the challenges and barriers they face in delivering support, and the strategies they use or propose to use in response to the same. These strategies range from day-to-day frontline practices to broader policy changes, professional development, and long-term reform considerations.

This discussion is organised around three key themes that emerged from the research:

1. Shrinking capacity and rising demand: A sector under strain,
2. The political constructs of power: systemic and policy barriers to practice, and
3. Practice, power and possibility: Social work responses to the cost of living crisis.

The analysis draws on the literature reviewed in Chapter Two and uses a thematic and critical lens. While social work literature has broadly addressed aspects of economic hardship, there remains a limited academic focus on the specific effects of the current cost of living crisis on frontline practice in Aotearoa New Zealand. This study addresses this gap by situating participants' insights within a wider policy, economic, and professional context.

The first theme highlights the broad and intensifying effects of the crisis on both social workers and the communities they support. Participants described increasing demand, service contraction, growing mental health concerns, and shifting client demographics. Many practitioners have observed an increasing number of working families and middle-income earners seeking support, highlighting the escalating need. These changes are expanding the

scope and intensity of social work, with practitioners expected to do more with fewer resources. This theme is significant because it demonstrates how the cost of living crisis is not only impacting service users but is also undermining the conditions under which social workers operate. This raises urgent questions regarding the sustainability of support in the face of prolonged economic pressures.

The second theme explores how systemic and policy-level factors constrain social workers' ability to respond effectively. Participants expressed deep frustration with political decision-making, inconsistent policy direction, and the fragmented nature of support systems. Many spoke openly about their resentment and anger toward the current government, which they felt was enacting punitive reforms, ignoring community needs, and exacerbating their hardships. This sense of betrayal and political alienation was strongly linked to growing fatigue and disillusionment within the profession. This theme is critical because it shows how structural constraints and political agendas can undermine the efforts of even the most committed professionals. This underscores the need for stable, coordinated, and responsive policy frameworks to address these issues.

The final theme focuses on how social workers navigate the challenges of the cost of living crisis while striving for meaningful change. Participants described working collaboratively, sharing limited resources, improving referral pathways, and advocating for systemic reform, and more targeted professional development. They also articulated broader aspirations for the future of the profession, including the introduction of mandatory community-based experience before entering statutory roles. These forward-thinking ideas underscore the commitment to strengthening practice and enhancing support systems. This theme is a quintessential element of the discussion because it captures the immediate strategies social workers are using and reflects their drive to reshape the conditions under which they practice. Their responses show

a strong desire to improve their working environment to better support the communities they serve.

5.2 Shrinking Capacity and Rising Demand: A Sector Under Strain

The cost of living crisis has placed unprecedented strain on social workers in Aotearoa New Zealand. Participants attributed many of the pressures on social work services to widespread service reductions and funding cuts. These insights extend beyond individual anecdotes, reflecting the broader structural issues facing the sector. For instance, the data revealed patterns of defunding, hiring freezes, extended waitlists, and increasingly restrictive eligibility thresholds as emblematic of a sector under duress. These organisational contractions have emerged in parallel with growing community hardship, creating a dual crisis: one of diminishing capacity to deliver support and another of worsening health and well-being outcomes for both clients and practitioners. This section explores these direct impacts in depth, focusing on how shrinking organisational capacity, increasing material deprivation, and escalating mental health challenges are reshaping the frontline.

The data demonstrate how macroeconomic pressures translate into operational constraints, particularly for those working in organisations without the buffer of flexible funding. These conditions align with warnings of a shift towards the privatisation of care in Aotearoa (Brett Kelly, 2024), mirroring neoliberal models from the United States and United Kingdom. Under such models, access to essential services becomes increasingly conditional, reinforcing inequality and exclusion among lower-income populations (Dickman et al., 2017; McKee & Stuckler, 2012). Importantly, the data suggest that this is not a marginal trend but a sector-wide experience. As Kathy explained, “There are so many funding cuts across the board that many services no longer have the resources we used to be able to tap into in order to support families

with all of their needs.” This reflects Horan’s (2024) analysis of how fiscal constraints narrow the scope of social services in Aotearoa, increasing pressure on frontline staff and undermining equity and preventative care.

The convergence of rising caseloads, increased responsibilities, and agency under-resourcing was a consistent theme in the data collected. This is substantiated by the Public Service Association (2025), which reports program downsizing and recruitment freezes amid escalating demand. Jack’s comment that “It either falls on other organisations to provide support, or it leads to people not getting the support they need, and then those issues growing into larger problems,” illustrates the compounding effects of systemic shortfalls. These experiences echo the research by the Public Service Association (2025) report that 81 per cent of respondents believe that restructuring and cuts have negatively affected service quality.

The cumulative burden of long hours, unmanageable workloads, and persistent underfunding, as described by participants, is corroborated by recent findings that link these conditions to rising levels of burnout and mental distress among community workers, with some reportedly turning to medication or withdrawing from personal relationships as coping mechanisms (EMA, 2024; PSA, 2025). This pattern is echoed in the work of Barck-Holst et al. (2021), Geisler et al. (2019), and Hirst (2019), who identify excessive workloads and role conflict as key drivers of burnout and turnover in social work. They posit that in under-resourced environments, administrative and compliance demands often take precedence over relational, client-focused practice, contributing to a loss of professional satisfaction and a sense of integrity in the role.

Consequently, staff attrition has emerged as an extension of these pressures. Lana’s reflection on having seen “so much staff come and go” highlights the instability now endemic in the workforce. This is consistent with Horan’s (2024) report of worsening issues related to staff

retention and wage expectations. The Social Workers Registration Board's *Demand for Social Work Services* report (2022) further exacerbates the issue, noting that some vacancies have remained unfilled for over a year. These national patterns resonate in the accounts of participants, who spoke of insecurity and uncertainty about their roles and whether funding would allow them to remain employed in the future. Some reported considering relocation overseas in pursuit of better working conditions if the situation continued to decline, drawing attention to the potential loss of experienced and qualified professionals in the sector.

These compounded issues heighten the risk of further workforce attrition and contribute to the ongoing destabilisation of already fragile service. This highlights a systemic issue in which the capacity of services is shrinking at the tipping point of escalating demand. Rogowski (2024) identifies austerity-driven funding cuts as a key contributor to the erosion of social work capacity, resulting in reduced service quality and moral distress among practitioners.

The financial pressures identified by participants not only strained service delivery but also intensified social isolation, shame and stress among clients. Isolation has been repeatedly identified as a major consequence of financial strain. Anna explained that for many of her clients, isolation was "three-quarters" of the problem, emphasising that even basic forms of social connection often require resources that clients simply do not have. This finding is supported by studies showing that income is a major determinant of social participation and psychological well-being (Broadbent et al., 2023; Rashbrooke, 2021; Thompson et al., 2022).

The cost of living crisis is exacerbating these issues, with the data conveying a worrying decline in community access to basic necessities. This aligns with the broader literature documenting the rise in material deprivation driven by economic pressure (Broadbent et al., 2023; Ministry of Health, 2019; Richling et al., 2023). The findings revealed significant challenges for service users, especially regarding food, housing, utilities such as power and water, essential

educational resources, and transportation. While existing academic literature often focuses on the impact on low-income communities, a key contribution of this study is the identification of a widening demographic of need, which increasingly affects middle-income and working people. Many participants highlighted this shift, with Keith noting, “The cost of living is affecting huge amounts of people, you have your poor working people now” adding that middle-income individuals were now accessing food grants and parcels because they could no longer live on what they had. This observation aligns with reports from organisations such as the New Zealand Food Network (2025) and the Auckland City Mission (RNZ, 2023).

Donations were identified as a contributing factor, with Kathy noting that many middle-income New Zealanders, once key donors, were now facing financial hardship themselves. Consequently, numerous food support organisations have scaled back or restricted their services, unable to keep up with the rising demand amidst declining contributions. Laura captured this reality, stating, “We just don’t have the food to give to people.” This situation reflects the concerns of the Auckland City Mission chairperson, who observed that food banks are now assisting a broader range of socioeconomic groups, while limited funding and donations fall short of meeting the surge in need (RNZ, 2023). Similarly, the New Zealand Food Network (2025) reported that its Food Hub distributors were under strain, with reduced supply resulting in capped food parcel volumes and an inability to support additional recipient agencies. These converging pressures have severely depleted community resources, restricted access to food and other essentials, and compounded the burden on frontline social services.

Consistent with the research by Barber and Ika (2025) and McKelvie-Sebileau and Swinburn (2024), this study confirms a stark increase in food insecurity, both in terms of prevalence and severity. Laura’s accounts underscore how even subsidised community-based food supermarkets struggle to meet demand due to diminishing donations and rising food prices, particularly for nutritious options. Consequently, the nutritional adequacy of food parcels is

compromised, echoing academic evidence linking economic hardship to poorer diet quality and adverse health outcomes (Broadbent et al., 2023; Khan, 2022; Richling et al., 2024).

Similar patterns are evident in housing, where limited availability makes it increasingly difficult to secure stable accommodation for those in need. Affordability and quality issues further intensify the hardships faced by many families in New Zealand. The data convey the disturbing reality of people spending large portions of their income on rent, often for poorly insulated or cold homes, forcing difficult trade-offs between food, heating, and other essentials. This echoes Perry's (2021) report, which found that over 60% of renters spend an unsustainable share of their income on accommodation, placing Aotearoa among the worst countries in the OECD for housing affordability stress. These findings are reinforced by broader research on New Zealand's housing stock, with studies highlighting significant increases in house prices, deteriorating housing quality, and widespread housing stress (Howden-Chapman et al., 2021; Nunns, 2021; Te Waihanga, 2024; Zayats, 2024).

The consequences of housing deprivation are extensive and far-reaching. At the extreme end, poor housing conditions and instability are linked to increased mortality (Broadbent et al., 2023). At a broader level, the cumulative health impacts of inadequate housing contribute to a significant public health burden, with one study estimating the annual cost to the health system at over \$38 million (O'Sullivan et al., 2024). Energy hardship is a key dimension of this deprivation, as many households are unable to operate their heat pumps because of the cost of electricity, forcing families to endure freezing conditions and forgo essential heating to manage expenses. The emotional and physical toll, with families sleeping in layers, living in draughty homes, and struggling to pay utility bills, adds depth to the concept of energy poverty by grounding it in the lived experience. This aligns with the findings of O'Sullivan et al. (2024), who reported that many households actively limited their energy use as a coping strategy in response to escalating cost pressures.

The findings also reveal a growing trend of people moving in with their extended families to survive rising living costs. While this strategy offers short-term relief, it has led to increased overcrowding, which carries its own health and social risks, as noted in recent studies (Broadbent et al., 2023; Howden-Chapman et al., 2024; Stats NZ, 2023). However, the options for those without family support are even more limited. Lana highlighted that many clients had become transient or homeless, describing them as “nomads” due to funding cuts to Kāinga Ora and Kahui Tu Kaha. This reflects a particularly concerning dimension of systemic breakdown, wherein people are not only underserved but are effectively rendered invisible within policy and service systems. These accounts echo national trends, pointing to a hidden and escalating housing crisis, with worsening homelessness and housing insecurity increasingly recognised as a reality for many (Barber & Ika, 2025; Haigh, 2021; Sequeira & Filippova, 2021).

Despite the severity of the crisis, recent policy settings risk exacerbating housing inequality. The government’s decision to reinstate full mortgage interest deductibility for landlords, which is projected to cost \$2.9 billion over four years, reflects the ongoing prioritisation of private property interests over investment in affordable housing and tenant protections (Coughlan, 2024). Although the policy is framed as a strategy to reduce rental prices, emerging commentary suggests that it is more likely to benefit wealthier property investors, with little evidence that it will lead to lower rents (Menéndez March, 2025). This approach risks entrenching existing inequalities and diverting resources away from the support systems required to address rising housing insecurity. These findings reinforce the argument that housing is not only a matter of shelter but also a key determinant of health and well-being (Fasoro et al., 2024). Addressing this crisis requires urgent, coordinated policy responses that recognise both the human and economic costs of inaction.

Moreover, the funding cuts, service reductions, and rising demand identified in the data intersect with wider pressures, including barriers to education, limited access to essential

services, and escalating mental health challenges. Transport costs and digital connectivity have emerged as critical yet often overlooked dimensions of deprivation, particularly for families experiencing financial hardship (Digital Inclusion Research Group, 2017; Dudding et al., 2024; Monzon & Lopez, 2020). These findings align with the existing literature, which emphasises the interconnected nature of poverty across multiple areas of life (Broadbent et al., 2023; Burkett, 2014; Rashbrooke, 2021). As some families go without Internet access or are forced to enrol children in out-of-zone schools due to relocation or affordability constraints, educational inequalities and risks of social exclusion are further compounded, reinforcing entrenched cycles of disadvantage (Edmunds, 2025, March 28). These overlapping hardships collectively amplify the demand for essentials and expose critical service gaps, further challenging social workers' ability to respond to increasingly complex client needs.

The findings highlighted the emotional weight of financial insecurity, with clients feeling *whakamā* (shame or embarrassment) about their situation. This could be attributed to the repeated experiences of rejection by support agencies, which left clients disillusioned and discouraged from seeking further help. As Laura noted, "They're embarrassed... and a lot of them sit in this space of sheer frustration." This points to a broader systemic problem, indicating that services designed to support people in crisis often become sources of distress. This aligns with Graham et al.'s (2019) report on the psychological impacts of poverty, which outlines how psychological distress can manifest as increased feelings of shame, social isolation, and depressive symptoms. They also highlight the associated stigma, noting that many avoid seeking support from Work and Income due to feelings of humiliation, often choosing to go without help to protect their mental well-being (Graham et al., 2019).

Building on this emotional burden, the data suggest that prolonged exposure to economic stress and social stigma has profound implications for mental health. The findings revealed increasing levels of anxiety, depression, and substance use among clients, with participants linking these

outcomes directly to economic stress. Jack reported seeing “a definite increase in the amount of mental health” issues. This supports the existing literature on the psychological consequences of economic insecurity. Marazziti et al. (2021) argue that economic stressors, including unemployment and low income, contribute to a broader deterioration in mental well-being. Lana described “running from one crisis to another,” with many clients presenting with drug-related issues often rooted in trauma and financial pressure. This aligns with Broadbent et al.’s (2023) study, which highlights how financial strain can erode a sense of security and agency, often resulting in maladaptive coping strategies such as substance use, described as a form of “self-medication.” These patterns were clearly reflected in the data, particularly regarding addiction, trauma, and declining emotional resilience.

The challenges discussed do not exist in isolation but are embedded within the wider political and structural dynamics that shape the delivery of social support. Beyond the immediate impact on staff and service delivery, these findings have broader implications for the future of equitable and sustainable social service provision in Aotearoa. As services contract, it is often the most marginalised groups, including Māori, Pasifika, and low-income people, who face the greatest barriers to accessing support (Barber & Ika, 2025). The retreat of the state in response to economic pressures signals a deeper ideological shift that, as Byttemier (2024) contends, reframes collective welfare as an individual responsibility rather than a shared obligation. This ideological turn threatens to deepen structural inequities and increase pressure on communities and overstretched frontline health workers.

These intersecting pressures of funding cuts, organisational contraction, rising demand for essentials, and worsening mental health have serious consequences. The decline in middle-income donors, rising food prices, housing insecurity, and barriers to education and transportation illustrate a complex web of deprivation that practitioners must navigate daily. These patterns are not merely operational challenges; they reflect deeper systemic neglect.

They demand not only critical reflection but also urgent policy attention to ensure that the most vulnerable are not abandoned in times of crisis. Without such interventions, the cycle of crisis will only worsen, harming those in need and those tasked with providing support.

In summary, this section provided a detailed examination of how the cost of living crisis directly impacts social workers' ability to support people in communities. It addressed key aspects of the research objectives: exploring the financial strain observed by social workers and the challenges and barriers they face in service delivery. The findings reveal a sector under immense pressure, characterised by shrinking organisational capacity, surging demand for essentials, and deteriorating mental health outcomes among clients and practitioners. These insights illuminate how broader structural and policy conditions filter into everyday frontline practice, compromising social workers' ability to uphold their professional commitments and ethical responsibilities. While resilience and compassion are vital, they cannot replace the need for systemic investment in mental health services, fair workloads, and policy reforms that address poverty, housing instability, and distress at their core. The next section builds on these findings by further unpacking the systemic and policy-level barriers constraining effective social work support in the current climate.

5.3 The Political Constructs of Power: Systemic and policy Barriers to Practice

This section discusses how political and systemic conditions shape the practice landscape for social workers, drawing on participant accounts and connecting them to existing research. The findings reveal that policy-level constraints significantly limit social workers' ability to respond effectively to deepening needs within their communities. Following the 2023 general election, participants described a concerning shift in government direction, marked by cuts to essential services, the disestablishment of kaupapa Māori organisations, and stricter welfare reforms.

These developments were seen as exacerbating material hardship and undermining the values and commitments central to social work in Aotearoa New Zealand.

A prominent theme emerging from the data was a strong sense of discontent with the current government's direction. Participants commonly attributed this dissatisfaction to rising living costs, increased unemployment, and a perceived deterioration in social conditions. Criticism was particularly directed at funding decisions that prioritised symbolic tax relief over investment in essential public services. This concern reflects a broader disillusionment with policies that appear misaligned with the needs of those most affected by the crisis.

These findings align with Roper's (2024) argument that the current government's policy direction is firmly rooted in a neoliberal economic agenda, privileging austerity and market rationality over equity and social well-being. Moreover, this study confirms that the resurgence of neoliberal economic approaches is not simply ideological but has direct and harmful consequences for communities. Research on the reforms of the 1980s and 1990s similarly highlights how tax cuts for the wealthy, welfare retrenchment, and the erosion of union power were key drivers of social and economic divisions (Creedy et al., 2018; Polacko, 2021; Rashbrooke, 2021). However, Rashbrooke's (2021) contention that policies which entrench inequality are not inevitable, but the result of deliberate political choices is strongly supported by participants' reflections. Therefore, these findings suggest that the continuation of such neoliberal orientations is likely to reinforce systemic barriers and deepen existing inequalities.

Correspondingly, the data reveal a widely held belief that the government is increasingly disconnected from the grassroots realities of community life. For example, one participant questioned, "How many politicians are actually at the level of understanding it?" This finding reflects a growing mistrust of political leadership, which the data suggest contributes to a systemic disconnection between decision-makers and communities. Such disconnection not

only erodes public confidence but also appears to drive policies that further entrench inequality and hardship. These insights broadly support existing critiques of political disengagement from lived experience, highlighting how distance between policymakers and affected communities can perpetuate social exclusion and ineffective policy responses. Ironically, this growing mistrust is echoed in the public statement of Green MP Ricardo Menéndez-March (2025), who offers a sharp critique of current government directions, stating:

The Government has outlined their formula to get us back on track to grow poverty, grow inequality, grow the number of people living in their cars, and this formula includes cutting benefit increases, keeping benefit levels below the poverty line, then increasing unemployment, followed by increasing benefit sanctions. And just watch as more people experience material hardship and food insecurity, and as UNICEF reports that Aotearoa continues to be one of the worst countries for children's wellbeing in the developed world (Menéndez-March, 2025, para 1).

Given the stark reality of such political consequences, the data indicate that many individuals are increasingly reluctant to seek help, often perceiving support services as inaccessible or ineffective. This trend supports Opačić's (2021) argument that inequality disrupts both internal and external social dynamics, weakening social cohesion and diminishing the capacity for collective organisation. Within such contexts, resource scarcity fuels fear, stress, and ongoing struggles for survival, which in turn contribute to greater social isolation and heightened vulnerability (Opačić, 2021).

Consistent with this argument are findings that suggest individuals from middle-income backgrounds are often more adept at navigating bureaucratic systems and therefore more

successful in accessing support. In contexts where resources are limited and systems feel exclusionary or overly complex, people may feel compelled to prioritise personal or familial survival over communal wellbeing. This response reflects a growing sense of desperation and competitiveness, where the need to secure support can override previously held values of solidarity and mutual care. These dynamics highlight how survival instincts can erode communal cohesion, particularly in times of crisis. The findings reinforce that social workers are operating within a fractured landscape, where their ability to support communities is constrained not only by broader policy decisions but also by the erosion of resilience, trust, and solidarity within the very communities they aim to assist. This dynamic resonates with Opačić's (2021) argument that as support structures and social norms deteriorate, stigma is reinforced, and help becomes harder to accept or obtain.

While broader systemic and policy issues were identified in the data, one particularly salient concern centred on the disestablishment of Te Aka Whai Ora, which was seen as having direct implications for practice. The findings highlight the threat to kaupapa Māori services and the culturally grounded approaches they represent, with recent reforms signalling a broader erosion of Māori-led models of care across the health and social sectors. The observation from Lana that "Cultural advisors are sitting in mental health hospitals now, in in-patient units because it has effectively brought Māori seclusion rates down" underscores the tangible benefits of culturally embedded practice, while also drawing attention to the risks posed to Māori wellbeing if such roles are removed.

This aligns with research emphasising the critical role of Māori-led health structures in addressing longstanding inequities (Te Kōmihana, 2022) and suggests that dismantling such frameworks will undermine efforts to reduce entrenched health disparities (Barker & Dreyer, 2024). The data further highlights that the presence of Māori staff was not only comforting to clients but also essential for creating safe, culturally responsive spaces. While recognising the

aspiration for all practitioners to be culturally competent, the findings stress that the removal of dedicated roles and practices, such as pōwhiri and karakia would erode clients' sense of safety, connection, and cultural affirmation.

These findings reflect a broader consensus within the social work sector regarding the coalition government's return to conservative values and neoliberal priorities, particularly through reforms that undermine Māori-led initiatives (Beddoe et al., 2024). The disestablishment of Te Aka Whai Ora and the removal of \$96.7 million from Māori development funding are widely viewed as politically symbolic actions that breach Te Tiriti o Waitangi obligations and dismantle Māori-led solutions (Kyne, 2024; ANZASW, 2024). In this context, the data reveal how government decisions are reshaping the policy landscape and eroding the culturally safe infrastructure many Māori rely on for care, support, and dignity. While voiced by one participant, this concern holds broader relevance for the profession, pointing to the erosion of culturally grounded practice, an issue central to social work's values and commitments. Such actions fundamentally contradict the core principles outlined by the Aotearoa New Zealand Association of Social Workers (2019), reinforcing the need for advocacy and collective resistance within the profession.

Another relevant finding that stands out from the results is the government's punitive turn with the introduction of the traffic light system for beneficiaries. The data reveal strong opposition to this system, with participants arguing that it shifts welfare policy further away from person-centred support and entrenches a deficit-focused, compliance-driven model. This critique is consistent with international evidence showing that benefit sanctions frequently fail to produce long-term employment outcomes, while simultaneously compounding financial hardship, harming health, and negatively affecting families and children (Pattaro et al., 2022). The concern that the traffic light system could devolve into a "tick box" exercise reflects broader anxieties about bureaucratisation and the erosion of empathetic practice.

The punitive and exclusionary nature of the traffic light system operating in practice highlights how clients missed crucial communications, resulting in unintentional breaches and being pushed into the red category without warning. These issues, often outside clients' control, create additional pressure for social workers, who are left to navigate complex appeal processes to prevent or reverse unjust sanctions. Particularly contentious is the new "Money Management" sanction, which restricts half of a recipient's benefit to a payment card (Upston, 2025, May 26) despite Ministry of Social Development data showing that the average beneficiary spends over 53 per cent of their income on housing alone (Ministry of Social Development, 2024). This leaves little room to cover other essentials and suggests the sanction may be unworkable from the outset.

While the government claims these measures promote accountability and job-seeking, critics contend they are driven more by ideology than evidence, with limited proof that such policies lead to sustainable employment outcomes (McConnell, 2025). The weight of the data and recent literature suggests that sanctions often deepen hardship, entrench vulnerability, and overlook the structural barriers that hinder compliance (Pattaro et al., 2022; Hanly & Palmer, 2024). Members of the political opposition, including the Labour and Green parties, alongside other commentators, argue that policies restricting benefit spending or imposing unpaid labour further marginalise those already struggling to afford essentials such as food and rent (Hanly, 2025). These concerns are echoed by community and child advocacy organisations, which highlight inconsistent rule application and a punitive culture within Work and Income that leaves clients confused and underserved (Save the Children, 2021). Additionally, these changes arrive at a time when welfare agencies are already under-resourced, amplifying the risks of harm to vulnerable populations (Almeida, 2025; Menéndez-March, 2025). Laura's reflection that the policy could "potentially screw a lot of people over" encapsulates a wider concern, that

the system is not only unfit for purpose but fundamentally at odds with the values of equity and care.

Concerns about punitive and impersonal policy mechanisms echo broader critiques of welfare administration. A key finding shaping clients' experiences was the presence or absence of an advocate. The data indicate that individuals attending appointments alone were more likely to encounter suspicion, denial of entitlements, or a lack of empathy, whereas those accompanied by social workers tended to receive more equitable treatment. This dynamic reflects entrenched power imbalances and mistrust within the welfare system, where vulnerable individuals are placed in subordinate positions and are subjected to heightened scrutiny. These patterns align with findings from the Welfare Expert Advisory Group (2019), which identified barriers such as complex bureaucracy, poor communication, and a system that prioritises efficiency over well-being as key contributors to a distressing and often inaccessible welfare experience.

Correspondingly, issues surrounding case manager competence and consistency further complicate the service landscape. The findings suggest that frontline staff frequently lack adequate training or familiarity with relevant legislation, resulting in inconsistent service provision and a heightened reliance on external advocates to ensure that legal entitlements are upheld. These issues are not isolated. The Citizens Advice Bureau assists thousands of people each year in navigating Work and Income's contradictory processes and unclear guidance (Save the Children, 2021). The data point to a system increasingly oriented around surveillance and compliance, rather than care and support. This orientation often results in clients being unaware of their entitlements, or reluctant to engage for fear of sanctions. As one social worker told a client: "Don't feel like you're begging; these are your entitlements, and they should be offering them to you."

These practical realities are situated within a broader institutional context marked by austerity, systemic fragmentation, and a growing erosion of trust between communities and the state. This context is particularly concerning, as both the findings and the literature indicate that the welfare system is failing at a time when it is most urgently needed. Recent evidence of declining living standards and rising hardship highlights the increasing demand on social services (Barber & Ika, 2025). As one social worker warned, “If things don’t change, there will be more people in the system, and the systems already flooded.” In a climate of escalating need, the persistence of access barriers, inconsistent service delivery, and punitive compliance mechanisms raises critical questions about the adequacy, effectiveness, and ethical orientation of current welfare policies. Without substantive reform, these systemic and policy barriers risk entrenching hardship, exacerbating inequality, and limiting the social work profession’s ability to advocate for just and equitable support.

In summary, the findings demonstrate that systemic and policy barriers significantly constrain social workers’ ability to support communities during the cost of living crisis. These barriers are shaped by political decisions and neoliberal reform agendas. Austerity and divisive policy measures, such as the traffic light system and the dismantling of kaupapa Māori services, are exacerbating material deprivation. They are also undermining culturally responsive and relationship-based approaches to care. The data point to a widening disconnect between policymakers and the lived realities of those experiencing hardship, resulting in mistrust, exclusion, and heightened barriers to support.

This section addresses the study’s objective: to identify specific barriers to service delivery, including systemic obstacles and resource shortages at both micro and macro levels. The findings highlight the urgent need for systemic reform that prioritises social justice, cultural safety, and the dignity of all people. The next section explores the strategies social workers are

employing in response to these structural constraints, including how they navigate and resist the barriers outlined above, as well as the changes they hope to see implemented in the future.

5.4 Practice, Power and Possibility: Social Work Responses to the Cost of Living Crisis

The findings reveal that social workers are employing a range of creative and resourceful strategies to support clients amidst the growing challenges posed by the cost of living crisis. The data highlights what social workers are currently doing and what they want to see implemented in the future. In terms of present strategies, participants emphasised the critical importance of effective networking and collaboration across sectors. As funding cuts and service reductions have limited available resources, practitioners are relying heavily on their ability to build strong referral pathways and leverage relationships with other providers. This aligns with research highlighting the value of cross-sectoral partnerships in responding to complex community needs (Glover et al., 2022).

Social workers described going beyond their immediate practice areas to connect with a wider range of services, recognising that no single organisation can meet all client needs in the current climate. This strategic expansion of practice not only underscores the necessity of collaboration but also reflects what Graham and Barter (1999) describe as a necessary shift in social work practice; one that moves away from siloed interventions toward collective and innovative responses. In a context defined by deepening inequality and constrained resources, they argue that collaboration is no longer optional but essential. Professions, agencies, and communities must pool resources and rethink practice to meet the scale and urgency of need throughout the country.

Obtaining client consent to communicate across agencies was identified as crucial for coordinating holistic support. By enabling social workers to navigate multiple systems on

behalf of their clients, this approach has the potential to reduce some of the frustration experienced by service users. As highlighted in the Welfare Expert Advisory Group's (2019) report, many people are frustrated by the need to repeatedly provide the same information or complete the same actions across different agencies.

Additionally, social workers stressed the importance of writing compelling referrals that clearly articulate client needs and justify requested services. With resources increasingly scarce across the country, the ability to advocate effectively through referral writing has become an essential skill. This is consistent with literature that highlights the often overlooked but critical role of professional writing in social work practice (Henry & Austin, 2021). In high-stakes contexts such as courts, schools, and government agencies, the capacity to construct persuasive, well-structured written arguments can directly influence client access to support. Alter and Adkins (2006) similarly argue that client well-being is frequently contingent on social workers' ability to clearly convey the meaning of their professional judgement in written form. These findings underscore how social workers are adapting their practice to navigate systemic constraints while striving to maintain quality support for clients.

Looking to the future, social workers articulated aspirations for improving practice and reforming support systems, including enhanced collaboration with government agencies like the Ministry of Social Development. These calls align with longstanding critiques of New Zealand's welfare system, especially Work and Income, which is often described as transactional, exclusionary, and difficult to navigate. Social workers described a system that places the burden on clients while failing to offer consistent, humane, or informed support. Although some minor improvements in responsiveness were noted, the dominant view was that services remain adversarial and unwelcoming. This perspective is echoed in public advocacy, with organisations such as Save the Children (2021) condemning Work and Income's practices as "demeaning and inhumane." Such critiques highlight a punitive organisational culture

characterised by inconsistent rule enforcement and systemic barriers that cause stress, delays, and confusion for clients.

In addressing these challenges, social workers are calling for more integrated service delivery models, such as embedding social workers in welfare offices or enabling MSD staff to provide outreach at community organisations - an approach the data indicates as effective. These models could streamline access to entitlements and support more responsive, person-centred approaches. This vision is reinforced by the Welfare Expert Advisory Group (2019), which identified bureaucratic complexity, inconsistent communication, procedural delays, and a hostile service environment as key barriers to access. They argue that the current welfare system is ill-suited to the realities facing contemporary New Zealanders.

Social workers also called for expanded mental health training to equip practitioners for rising psychological distress linked to financial hardship. This aligns with research documenting increased anxiety, depression, and substance use associated with economic insecurity (Broadbent et al., 2023; Marazziti et al., 2021). Participants felt that current professional development often failed to address the complex mental health challenges they encounter daily. Several linked the rise in mental health issues directly to the cost of living crisis. As Jack noted, existing training does not always reflect the realities of practice, particularly as underlying mental health issues are increasingly exacerbated by financial stress.

These accounts reflect a broader trend identified in the literature, where prolonged exposure to poverty and insecurity undermines mental health and well-being (Broadbent et al., 2023). Moreover, as social workers themselves face increased workloads and emotional strain, calls for more relevant and applied mental health training highlight both a practice need and a workforce well-being issue. Targeted upskilling in this area could help practitioners respond

more effectively to rising client distress, while also supporting their own resilience in the face of mounting systemic pressures.

A compelling proposal from participants was to mandate a period of community-based experience before entering statutory roles. This suggestion was framed not merely as a training mechanism, but as a philosophical repositioning of how social workers should engage with people and systems. Participants were critical of the rigid, compliance-driven nature of statutory work, describing a "tick-box" culture that often overlooks the complex realities of people's lives. Kathy's reflection that "everybody should have to work in the community for a couple of years," encapsulates the belief that such experience creates more holistic, grounded practitioners who can better navigate bureaucracy without becoming complicit in its shortcomings. This critique echoes wider debates about fostering relationship-centred, responsive practice within increasingly procedural systems (Rogowski, 2018).

Van Der Westhuizen (2023) highlights how community social work draws on collaboration and collective responsibility to strengthen local well-being. However, as others note (Opačić, 2021; Horan, 2024), rising inequality and resource scarcity have strained these models, creating tension between professional values and systemic constraints. The emphasis on grassroots, relationship-based approaches stands in contrast to the siloed, technocratic nature of many statutory roles. While both domains are vital to the broader system of care, participants argued that starting in community-based practice may better prepare social workers to uphold principles of justice, empowerment, and responsiveness within rigid environments. This aligns with the IFSW's (2014) vision of social work as a practice rooted in social change and collective responsibility, and points to a key area for workforce development and policy reform.

Perhaps the most significant finding is that social workers perceive the changing political landscape as one of the most immediate and consequential threats to their ability to support

communities. Many voiced frustrations with policies perceived as deepening hardship and called for more equitable, sustainable approaches to addressing poverty and social exclusion. As Keith bluntly stated, “You can put in recommendations, but that’s as far as you are going to go. That’s the change that has to happen at the top and the top is the beehive.” This sentiment reflects not only a loss of faith in participatory governance but also an urgent call for political accountability and inclusion, particularly for communities marginalised by successive policy decisions.

These concerns align with critical perspectives in the literature, which highlight how neoliberal governance structures, now further entrenched by the coalition government, have prioritised economic efficiency and tax cuts at the expense of public services, equity, and well-being (Eketone, 2024; Roper, 2024). Neoliberalism, as scholars have long argued, privileges market logic over social justice, individualises structural disadvantage, and narrows the scope for meaningful social work intervention (Renau et al., 2023; Rogowski, 2018). The government’s political direction has intensified these dynamics, particularly through legislation that undermines Māori self-determination, cuts to essential housing, food programmes, and punitive welfare reforms, all of which were frequently referenced by participants as evidence of a system working against the very people it is meant to serve.

Social workers did not speak of policy change in abstract terms; they described direct consequences for their clients including families struggling to get food, babies living in freezing conditions as they struggle with energy costs, homelessness, and increased distress from navigating an increasingly punitive welfare system. Their frontline experiences reveal the tangible impacts of top-level political decisions and reinforce Spolander et al.’s (2015) call for social workers to find a collective voice in confronting neoliberal reforms. As participants advocated, change must begin at the ballot box, through voting and civic engagement that

reflects the values and priorities of communities, not just those of policymakers removed from the everyday realities of poverty and hardship.

In conclusion, social workers are employing adaptive strategies to navigate the cost of living crisis, while also articulating a vision for reformed systems that could better support communities. Their insights highlight the need for coordinated policy responses that address root causes of hardship and strengthen the capacity of social services to respond effectively. Further research exploring specific models of integrated service delivery and evaluating the impacts of community-based training could help inform such reforms.

This section addressed the study's objective: to explore what practice interventions or strategies social workers are currently using, or hope to use in the future, to mitigate the impact of the cost of living crisis. The findings illustrate a profession deeply committed to responsive, community-based approaches despite structural limitations. The data emphasises the importance of integrated service delivery, collaboration across sectors, and the need for policy reform that reflects lived realities. Social workers also advocated for greater investment in professional development and education to build capacity for long-term, sustainable practice. Their insights underscore a collective vision for practice that is grounded in equity, prevention, and meaningful engagement with those most affected by poverty and hardship.

5.5 Summary

This discussion chapter examined how the cost of living crisis is impacting social workers' ability to effectively support people in communities, drawing together key findings and situating them within the broader literature. The chapter is structured around three interrelated themes that reflect the complex, multi-layered challenges facing the social services sector. The first theme explores the direct impacts of the crisis on frontline social work practice,

characterised by funding cuts, resource scarcity, and rising demand for basic necessities. The second theme identifies systemic and policy barriers to effective support, shaped by political instability, austerity, neoliberal reforms, shifting policies, and the challenges posed by strained and often inaccessible benefit systems. The third theme focuses on how social workers are responding, highlighting both the practical strategies they employ and the broader systemic changes they hope to see. Despite operating in a context of crisis, participants described adaptive and collaborative efforts to support clients, including strengthening local networks and advocating for change. They also articulated a strong desire for reform that centres cultural safety, service integration, and policies grounded in lived experience and dignity. Taken together, these themes illustrate the severe and intersecting pressures confronting social workers in Aotearoa New Zealand. While frontline resilience remains strong, the chapter ultimately argues that without urgent and sustained systemic change, social workers will remain constrained in their ability to uphold their ethical responsibilities and support communities through ongoing hardship. The following chapter concludes this research by summarising the key findings, acknowledging its limitations, and outlining implications and recommendations for future practice and policy.

Chapter Six – Conclusion and Recommendations

6.1 Introduction

This research has explored how the cost of living crisis is impacting the ability of social workers to effectively support people in communities. It addressed this central aim by examining the severity of financial strain observed by social workers and the challenges they encountered in delivering support under these conditions. Analysis of interview data identified specific barriers to service delivery, including systemic obstacles, rising demand for services, and resource limitations at both micro and macro levels. These findings directly respond to the objective of exploring the key constraints faced by social workers during the cost of living crisis.

In addition, this study explored the practice strategies and interventions that social workers are currently using or hope to use in the future to mitigate the effects of the crisis. This included a focus on the role of policy shifts, organisational responses, and professional development opportunities. In capturing these perspectives, the research addressed the objective of understanding what supports or changes are needed to enhance practice during times of economic strain. This chapter synthesises the key findings related to the study's aims and objectives including: the direct impact on frontline practice; systemic and policy barriers to effective support; and the adaptive responses of social workers. By examining these areas, the research has shed light on the complex interplay between economic pressures, social work practice, and broader societal issues.

The study's limitations are outlined, and it draws on its insights to inform future directions in social work practice, policy development, and research. The implications and recommendations address immediate challenges faced by social workers and their clients,

while promoting long-term resilience and systemic change in the face of ongoing economic uncertainties.

6.2 Summary of the Key Findings

This research set out to examine how the cost of living crisis is impacting social workers' ability to effectively support people in communities. The findings demonstrate that the crisis has placed significant strain on social work practice, through the increasing complexity of client needs and the diminishing capacity of organisations to respond effectively.

The first objective, which focused on understanding the severity of financial strain observed by social workers, was addressed through widespread accounts of rising hardship across the communities they serve. Social workers reported a marked increase in demand for basic essentials such as food, housing, and emergency support, with many describing this as the most acute need they have encountered in their careers. These experiences reflect growing literature documenting the escalation of food insecurity and housing deprivation in Aotearoa New Zealand (Barber & Ika, 2025; NZFN, 2025; O'Sullivan et al., 2024).

This pressure was not limited to traditionally vulnerable populations. One of the most significant findings to emerge from the study was the increasing number of middle-income and working individuals now seeking support. People who were once key contributors to donation efforts are now struggling themselves, further stretching already limited resources. This shift in need is confirmed by food and advocacy groups, which have noted changes in the socioeconomic profile of those accessing services (NZFN, 2025; RNZ, 2023, May 23), highlighting the broadening reach of economic insecurity.

The second objective aimed to identify the specific barriers to service delivery that have emerged or intensified during the crisis. The findings indicate that systemic and structural

issues are significantly constraining the profession. Recent literature such as Roper's (2024) analysis of the coalition government's neoliberal agenda, highlights how tax reductions funded by cuts to public services have contributed to this issue. Frequent policy changes, funding reductions, and bureaucratic inefficiencies have weakened the social safety net and created uncertainty across the sector. This reflects existing literature outlining a system overloaded within organisations in Aotearoa, where services are reducing capacity or closing entirely, placing increased pressure on frontline workers (Horan, 2024).

Social workers also highlighted challenges associated with navigating the welfare system, describing it as inaccessible and, at times, harmful to those it is intended to support. These concerns have been echoed by political opposition and advocacy agencies calling for reform (Menéndez-March, 2025; Save the Children, 2021). As Roper (2024) argues, this neoliberal trajectory appears deeply embedded in New Zealand's political landscape, exacerbating the burden on those already experiencing poverty, hardship, and marginalisation (Grant & Prickett, 2019; Norman, 2024). These systemic limitations reflect a broader political and economic climate that prioritises austerity over investment in public services, placing an increasing burden on frontline practitioners.

Unsurprisingly, these pressures have also contributed to compounding mental health challenges within communities. Participants noted increased social isolation and a rise in substance dependency as coping mechanisms. This aligns with previous studies that link prolonged financial strain and insecurity with deteriorating mental health and well-being (Broadbent et al., 2023; Marazziti et al., 2021).

In response to the third objective, which explored current and potential strategies employed by social workers to navigate the crisis, the findings reveal a strong sense of professional commitment and adaptability. Practitioners are implementing pragmatic, values-driven

approaches, such as resource-sharing, interagency collaboration, and grassroots advocacy. Despite these efforts, participants also emphasised the need for broader structural change. Many identified the upcoming elections as a critical opportunity to influence policy and advocate for the voices of the communities they serve. They called for increased political responsiveness, improved collaboration between social workers and the Ministry of Social Development, enhanced professional development in mental health, and a mandate requiring time served in community-based social practice before entering statutory roles. This shift is intended to ensure new graduates develop the breadth of experience and understanding needed to influence systems from within and help dismantle bureaucratic barriers.

Together, these findings illustrate a sector under significant strain, responding with determination, creativity, and deep commitment in the face of rising demand, limited resources, and persistent systemic challenges.

6.3 Limitations of the Research

While this study provides important insights into how the cost of living crisis is impacting social workers' ability to effectively support communities, several limitations must be acknowledged. Firstly, the geographic scope of the research was limited. The majority of participants were based in the Auckland region, with only one participant from Whangārei interviewed online. As such, the findings do not fully reflect the diverse experiences of social workers across Aotearoa New Zealand, particularly in rural or other urban centres.

The sample size for this study was small, involving six participants. Although this allowed for in-depth, rich data collection, it limits the breadth of perspectives included. As Mandal (2018) notes, qualitative samples must strike a balance between capturing diverse experiences and

avoiding repetitive data. In this case, the size was sufficient for thematic exploration but not for generalisation across the sector.

Additionally, only one participant was affiliated with a kaupapa Māori organisation, which means the study does not offer a broad view of how Māori social service providers are navigating the crisis. This is a significant limitation given the disproportionate effects of poverty and marginalisation on Māori communities.

Literature on the cost of living crisis is also limited within the social work discipline. Much of the existing research is situated in fields such as health, economics, or policy, which made it more challenging to ground the findings in a robust social work-specific body of knowledge.

Finally, the political context in Aotearoa is rapidly changing. The findings and policy critiques in this research reflect the realities at the time of writing, but shifts in government or policy direction may alter the landscape significantly after the completion of this thesis.

As O’Leary (2021) posits, qualitative research carries inherent limitations and cannot be generalised to wider populations. However, this study still aims for a potential transferability of findings to similar populations of social workers navigating the cost of living crisis.

6.4 Implications and Recommendations

The findings of this study point to several critical implications for social work practice, policy, and future research in Aotearoa New Zealand. Central among these is the urgent need to address funding instability and organisational capacity within the social services sector. Participants consistently described how funding cuts and resource constraints have significantly undermined their ability to respond effectively to the increasing demand driven by the cost of living crisis. This suggests a strong need for the development of more sustainable and equitable

funding models that reflect the current scale of social hardship and allow organisations to maintain services, retain staff, and respond flexibly to community needs.

Equally important is the need to confront the structural drivers of material deprivation, particularly housing unaffordability and food insecurity. These are not secondary concerns but primary contributors to the distress experienced by communities, as echoed in the testimonies of frontline social workers. With rents outpacing incomes and families struggling to access basic nutrition, the current system continues to prioritise profit at the expense of well-being. There is an urgent need for bold policy reform, such as introducing rent caps or mandating minimum standards of nutritional support, to curb exploitative practices and protect public health.

The study also raises important concerns regarding the structure and delivery of welfare services, particularly those governed by the Ministry of Social Development. Participants described these systems as punitive, inaccessible, and disconnected from the lived experiences of clients. These accounts highlight the need for a comprehensive review of welfare policy that includes meaningful consultation with community-based professionals. Greater attention must be paid to making these systems more responsive, relational, and accessible, ensuring that support is provided in ways that uphold the dignity and rights of those seeking assistance.

Furthermore, the findings highlight the limitations of one-size-fits-all approaches to service delivery in the context of rapidly shifting social need. Many participants observed a notable change in the demographic makeup of those experiencing financial hardship, including increasing numbers of middle-income families and working individuals who were previously more financially stable. This suggests a need for policymakers to revisit assumptions around

vulnerability and to develop more inclusive support mechanisms that reflect the contemporary realities of economic strain.

In addition, the limited inclusion of kaupapa Māori perspectives within this study points to a broader gap in understanding how Māori providers and whānau are navigating the cost of living crisis. Greater engagement with kaupapa Māori organisations is necessary to ensure that culturally grounded responses are prioritised and supported.

These findings also carry implications for social work education and workforce development. Several participants voiced concern about the readiness of new graduates, particularly when entering statutory roles without prior experience in community-based practice. This indicates a need to reassess current training and placement structures, with consideration given to mandating time in community-based settings before entering higher-pressure statutory environments. Such a change would better prepare practitioners for the complexities of real-world social work and strengthen their capacity to advocate for structural change from within.

The knowledge produced through this study may be of particular value to educators, government agencies, social service organisations, and advocacy groups. It provides frontline insight into how practitioners are experiencing and responding to the cost of living crisis, which could be used to inform practice frameworks, advocacy strategies, and policy design. Organisations such as social work associations and unions may also benefit from these findings as they continue to campaign for workforce well-being, resourcing, and reform.

Importantly, the findings point to a growing need for collective social action. As social and economic inequality deepens, it becomes increasingly urgent for social workers, communities,

and allied professionals to work in solidarity. This includes advocating not only for services but also for systemic change. It means challenging the political decisions that enable hardship, calling for the redistribution of wealth, and building pressure for structural protections that place human need above profit.

Looking forward, future research could expand upon the present study by exploring a wider range of experiences, particularly those from other geographic regions or cultural contexts. In particular, more targeted research into the experiences of kaupapa Māori social workers and providers is urgently needed to strengthen bicultural responses to poverty and systemic inequity. Longitudinal studies that track the effects of policy changes over time could offer deeper insights into the long-term consequences of the cost of living crisis for both clients and social workers. In addition, future studies might examine particular models or practice interventions that show promise in mitigating the impacts of economic hardship, with a view to identifying scalable and sustainable approaches.

Ultimately, further research would enhance our understanding of how different populations experience and respond to hardship. It would also support more detailed and context-specific practice development, and contribute to more equitable and resilient social service systems in Aotearoa New Zealand.

6.5 Conclusion

This study has examined how the cost of living crisis is impacting social workers' ability to effectively support people in communities. The findings reveal the strain of rising need, systemic under-resourcing, and unstable political conditions. This research highlights the urgent need for better-resourced, culturally grounded, and inclusive approaches to social

service delivery. While limited in scope, it offers a timely contribution to understanding the realities faced by frontline practitioners and the communities they serve. Addressing the cost of living crisis and its interrelated dimensions, such as housing deprivation, food insecurity, and benefit inaccessibility, will require a collective response. Without decisive structural reform, there is a risk that the growing number of people struggling to access adequate accommodation or meet their basic needs will be further marginalised. Meanwhile, wealth will continue to concentrate in the hands of a privileged few. Meaningful change must be driven not only by policymakers and institutions but also through solidarity among practitioners, advocacy groups and communities.

Future research that centres practitioner and community voices will be key to shaping responsive policies and practices. Only through collaborative and justice-oriented approaches can we begin to build the light at the end of the tunnel that so many of our communities hope for and urgently need.

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Appendices

AI use statement

I, Carlee Turoa, hereby confirm that I used ChatGPT by OpenAI (<https://chat.openai.com/>) and Paperpal (<https://www.paperpal.com>) to Generate an outline and ideas for a literature review addressing how the cost of living crisis is impacting social workers' ability to effectively support people in communities (approx. 2–3 iterations/drafts). The tools were used to check sentence structure and grammar for clarity in addition to implementing a plagiarism detection feature (via Paperpal) to ensure originality of my literature review. The output from these tools was modified by rewriting sections, deeply integrating my own research, paraphrasing suggestions, and critically evaluating content for accuracy and relevance to my topic.

1. When using AI, I have ensured that the work produced is still my own and I understand that submitting unmodified output from a generative AI tool as my own is NOT acceptable. I understand that I am expected to build on the output, ensuring any submissions are my own ideas and knowledge.
2. I acknowledge awareness of any updates to the generative AI tools used, up to the date of this submission. This includes AI plug-ins or assistants included in existing programs, such as Grammarly. I take responsibility for any fabricated references or factual errors stemming from the use of these tools.
3. I have informed myself of the limitations and implications of using generative AI and related technologies, including the reinforcement of biases and propensity for fabrication.
4. I have used these tools ethically, including not uploading confidential, private, personal, copyrighted, or otherwise sensitive information.
5. To assist with maintaining academic integrity, I have appropriately acknowledged any use of generative AI in my work (list below as applicable).
6. I acknowledge that any undeclared use of generative AI will constitute academic dishonesty and will be dealt with according to relevant University policy.
7. I understand that I will be held accountable for any academic misconduct that arises in breach of any relevant University policy, as well as the consequences of such infringements.

Tool used: ChatGPT <https://chat.openai.com>

Date accessed: Multiple dates between April 9th –June 2025

Prompt(s) entered:

"Can you provide an outline for a literature review on how the cost of living crisis affects social workers' ability to support communities?"

"Can you check the sentence structure in this paragraph?"

Prompt output(s): Suggested outlines with sections such as introduction, key challenges, impact on services, and policy implications. Lists of relevant discussion themes (e.g., burnout, funding cuts, ethical tensions). Sentence restructuring suggestions for academic clarity and tone.

Modification for assessment:

I used the outline as a foundation and significantly restructured it based on my independent research. I rewrote all content in my own words, integrated abundant peer-reviewed literature, and tailored the discussion points to match my argument and fieldwork insights. Sentence suggestions were used to inform style but not copied verbatim.

Contribution to learning:

ChatGPT helped me clarify the structure of the complex nature of my literature review that was broad in scope, helping me to reign in my ideas and stay on task. It guided my articulation of my arguments but required me to think critically and assess each suggestion's relevance.

Tool used: Paperpal <https://www.paperpal.com>

Date accessed: May 05 – June 05

Prompt(s) entered: Uploaded full literature review document to check for grammar, clarity, and originality.

Prompt output(s):

Identified passive voice, complex sentences, and minor grammar errors.

Confirmed no plagiarism detected in the draft.

Modification for assessment:

I reviewed each flagged issue and chose which edits to accept based on whether they improved clarity. I ensured the final version maintained my own academic tone and argumentation. Plagiarism results were used for reassurance but not relied upon as a guarantee.

Contribution to learning:

Paperpal reinforced my learning by providing grammar feedback that helped me identify my common writing habits (e.g., overuse of passive voice). It also gave me peace of mind regarding originality, though I still took care to paraphrase properly and cite sources.

Appendix A – Low Risk Ethics Approval

From: humanethics@massey.ac.nz <humanethics@massey.ac.nz>

Sent: Wednesday, May 1, 2024 8:44 PM

To: carlz@hotmail.co.nz; Ksenija Napan <K.Napan@massey.ac.nz>; Lynsey Ellis <L.M.Ellis@massey.ac.nz>

Cc: Human Ethics <gmhumeth@massey.ac.nz>

Subject: [HE007] - Human Ethics Notification - 4000028934

Kia ora,

[Link to application](#)

HoU Review Group

Ethics Notification Number: 4000028934

Title: Surviving through crisis: How does the cost-of-living crisis impact the ability of social workers to effectively support people in communities

Thank you for submitting a low risk notification for your research/teaching/evaluation.

This email is to acknowledge receipt of the low risk notification and to inform you that the details of your project have been recorded in our database for inclusion in the annual reports to the Health Research Council Ethics Committee (HRCEC) and the Massey University Research Committee (URC).

You may proceed with your research, though it is advisable to provide a couple of weeks before commencing, as all low risk notifications are checked for completeness and clarity by a Research Ethics Advisor. You may be contacted if your application is incomplete and/or further clarification is required.

The low risk notification for this project is valid for a maximum of three years.

Please notify me if situations subsequently occur which cause you to reconsider your initial ethical analysis.

If a sponsoring organisation, funding authority (e.g., the Health Research Council) or a journal require evidence of ethical approval from a Human Ethics Committee (with an approval number), you need to complete a full Massey University Human Ethics application to be reviewed and approved by one of our Human Ethics Committees. Applications must be submitted and approved prior to the commencement of the research.

Please note that travel undertaken by students must be approved by the supervisor and the relevant Pro Vice-Chancellor and be in accordance with the Policy and Procedures for Course-Related Student Travel Overseas. In addition, the supervisor must advise the University's Insurance Officer.

Please include the following statement on all public documents (e.g., information sheet, consent form) related to your project:

This project has been evaluated by peer review and judged to be low risk. Consequently, it has not been reviewed by one of the University's Human Ethics Committees. The researcher(s) named above are responsible for the ethical conduct of this research.

If you have any concerns about the ethical conduct of this research that you want to raise with someone other than the researcher(s), please contact Massey University Human Ethics by email: humanethics@massey.ac.nz.

I wish you all the best in your research, teaching or evaluation activities and appreciate your thoughtful consideration of ethics principles and practices.

If you wish to print a copy of this letter:

1. Please login to the RIMS system (<https://rme.massey.ac.nz>).
2. In the Ethics menu, select Ethics Applications.
3. Using the Advanced option, select Ethics Applications (Area), Application ID (Search On), enter the ethics notification number in the Value area and select Find on the toolbar.

4. With the application in the Results Tab, tick the empty box on the far left of the application and select Reports from the toolbar.
5. Select the "Human Ethics - Low risk notification letter" link, this will open the report viewer.
6. Select the application code from the Report Parameters dropdown and submit. You can then select an export option from the top toolbar (Print, Save).

Ngā mihi nui,
Professor Tracy Riley
Acting Chair, Research Ethics Chairs' Committee

From: Human Ethics <gmhumeth@massey.ac.nz>
Sent: Monday, 6 May 2024 2:12 pm
To: carlz@hotmail.co.nz <carlz@hotmail.co.nz>; Ksenija Napan <K.Napan@massey.ac.nz>; Lynsey Ellis <L.M.Ellis@massey.ac.nz>
Cc: Human Ethics <gmhumeth@massey.ac.nz>
Subject: RE: [HE007] - Human Ethics Notification - 4000028934

Tēnā koe Carlee,

Thank you for submitting a Low Risk Notification to the Massey University Human Ethics team for your research/teaching/evaluation. I am a Research Ethics Advisor and part of my role is to check notifications for completeness and to clarify any aspects of the notification that may not be clear. These checks are conducted by me, in consultation with Acting Chair, Research Ethics Chairs' Committee as required, to make sure sufficient information has been provided in the notification. This process ensures ethical risks have been fully considered in research, teaching and evaluations deemed low risk by Massey University staff and students (see LRN Guidelines, 2023 doc attached).

I have reviewed your notification and would appreciate further information or clarification from you regarding the following points:

- Please can you share the list of interview questions?

Thank you. I appreciate your time and look forward to receiving your response.

Please don't hesitate to contact me or the Acting Chair, Research Ethics Chairs' Committee, if you have any questions about this process and your Low Risk Notification.

Ngā mihi nui
Thushi

Dr Thushini S. Jayawardena-Willis (She/her) | Research Ethics Advisor
Research Ethics Team
Graduate Research School and Ethics
Massey University | Te Kunenga ki Pūrehuroa
Private Bag 11 222, Palmerston North 4442 | New Zealand
P: DDI +64 6 356 9099 ext. 83904 | www.massey.ac.nz



From: Carlee Turoa <carlz@hotmail.co.nz>

Sent: Friday, May 10, 2024 11:09 AM

To: Human Ethics <gmhumeth@massey.ac.nz>; Ksenija Napan <K.Napan@massey.ac.nz>; Lynsey Ellis <L.M.Ellis@massey.ac.nz>

Subject: Re: [HE007] - Human Ethics Notification - 4000028934

Kia ora Thushi,

Thank you for your email. Please find attached a copy of the interview questions for the research. The first two pages are the questions including sub/prompting questions for myself, and the third page is for the participants.

If there is anything more required, please let me know.

Ngā mihi,
Carlee Turoa.

From: Human Ethics <gmhumeth@massey.ac.nz>

Sent: Monday, 6 May 2024 2:12 pm

On 15/05/2024, at 1:18 PM, Human Ethics <gmhumeth@massey.ac.nz> wrote:

Kia ora Carlee,

Thank you for your reply.

We are happy with this clarification and will record on our database against your notification.

All the best with your research!

Ngā mihi nui
Thushi

Appendix B – Participant Information Sheet



COLLEGE
OF HEALTH
TE KURA HAUORA TANGATA

Private Bag 102904, North Shore, Auckland 0745, New Zealand
T: 0800 MASSEY | www.massey.ac.nz/health

Surviving through crisis: How the cost-of-living crisis is impacting the ability of social workers to effectively support people in communities

PARTICIPANT INFORMATION SHEET

Researcher Introduction

Kia ora, my name is Carlee Turoa. I am a full-time student at Massey University in the 2024 Master of Social Work Programme, School of Social Work, College of Health. I am conducting a qualitative research enquiry that aims to explore how the rising cost of living affects social workers' ability to support people in communities effectively. The focus of this research has come about from both my firsthand encounters with the cost-of-living crisis and my observations of the communities and world around me. The hope is that effective interventions or strategies can be identified or highlighted in the findings, to improve current and future social work practice impacted by the cost-of-living crisis.

Project Description and Invitation

The purpose of this research is to explore how the increasing cost of living affects the ability of social workers to provide effective support to individuals and communities during times of crisis. Specifically, it will aim to investigate what the extent of the impact is, and any challenges faced by social workers in providing support amidst these conditions; what barriers or challenges social workers are experiencing in delivering services; and identify effective practice interventions or strategies social workers are implementing or envisaging to mitigate the cost-of-living crisis that can improve current and future social work practice.

I am inviting you to participate in this research project, and before you decide please take the time to read the following information carefully and do not hesitate to contact me if you need any further information.

Participant Recruitment and Identification

Recruitment method

This research will use a multi-model approach of both passive or indirect methods such as social media posts as well as active or direct strategies involving person to person interactions to recruit participants.

The selection criteria

Qualified social workers in active employment.

Number of participants

The number of participants required to conduct this research is 6-8, as this will achieve a balance between depth of insight and manageable data collection and analysis.

If you participate, what are the risks involved?

You may feel concerned about exposing your identity via video and/or voice recordings during your involvement in the interview and dissemination phase of this project. Please be reassured that your transcript data will remain confidential and only be viewed by me and my supervisors. No dissemination of your interview transcript data will happen without your explicit permission. Your data will be reported using an alias throughout the research to provide confidentiality.

Project Procedures

Participants are required to attend a 1 hour face-to-face or online interview to respond to a series of predetermined questions pertinent to the study. A copy of these questions will be made available to participants, for preparation and awareness prior to the interview.

The time and place will be subject to the participants' and researchers' availability.

If you participate, what are the benefits?

A koha (token of appreciation) will be given to each participant for their contribution and time towards the research. However, the greatest benefit of participation is likely to come from your contribution in support of the study that aims to provide better outcomes for social work practice in relation to the cost-of-living crisis.

Data Management

What will the data be used for?

The data collected from participants will be analysed to identify patterns and themes that can help to answer the research question. The hope is that the study's findings may inform policy decisions or recommendations aimed at addressing the impacts that affect social workers effectively supporting people throughout the cost-of-living crisis, while also improving future practice.

What will happen with the data?

This study will be conducted utilising the thematic analysis approach. Thematic analysis is a qualitative research method used to identify, analyse, and report themes within the data. It involves systematically coding and categorising the data from the interview transcripts, to provide insights into the underlying meanings, experiences, beliefs, or perspectives of the participants. This process aids in organising and interpreting the data in a structured manner, facilitating the exploration of key ideas, and generating a deeper understanding of the research enquiry.

If you participate, how will your data be managed and stored?

Once the data is obtained, raw data will be stored securely in password-protected electronic files or locked filing cabinets for five years after completion of the project, when it will be destroyed. This information will only be accessible to me and my supervisors (on request).

If you participate, what are your rights?

You are under no obligation to accept this invitation. If you decide to participate, you have the right to withdraw from the study at any point; participants may request withdrawal of their data from the study no later than 14 days following the date of their interview; ask any questions about the study at any time during participation; decline to answer any particular question (or reflect on any particular issue); ask for the recorder to be turned off at any time during the interview; provide information on the understanding that your name will not be used unless you give permission to the researcher. When the study is concluded, you will receive access to a summary of the research findings and will be given access to the full report upon request.

Who else is involved in this research?

The supervisory team includes Associate Professor Ksenija Napan and Dr Lynsey Ellis, from Massey University's School of Social Work, College of Health.

If you participate, what do you do if you have concerns about the research?

If you have any questions or concerns, please make initial contact with the Researcher Carlee Turoa, and contact either supervisor alternatively.

Carlee Turoa: carlz@hotmail.co.nz Ph: 022 0249918

Associate Professor Ksenija Napan: KNapan@massey.ac.nz Ph: 021 2983853

Dr Lynsey Ellis: L.M.Ellis@massey.ac.nz Ph: 09 2136349 (ext. 43349)

Yours Sincerely,

Carlee Turoa

This project has been evaluated by peer review and judged to be low risk. Consequently, it has not been reviewed by one of the University's Human Ethics Committees. The researcher named above is responsible for the ethical conduct of this research.

If you have any concerns about the conduct of this research that you wish to raise with someone other than the researcher, please contact the Director, Research Ethics, email humanethics@massey.ac.nz.

Appendix C – Participant Consent Form



COLLEGE
OF HEALTH
TE KURA HAUORA TANGATA

Private Bag 102904, North Shore, Auckland 0745, New Zealand
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Surviving through crisis: How the cost-of-living crisis is impacting the ability of social workers to effectively support people in communities

PARTICIPANT CONSENT FORM - INDIVIDUAL

I have read, or have had read to me in my first language, and I understand the Information Sheet attached as Appendix I. I have had the details of the study explained to me, any questions I had have been answered to my satisfaction, and I understand that I may ask further questions at any time. I have been given sufficient time to consider whether to participate in this study and I understand participation is voluntary and that I may withdraw from the study at any time.

1. I agree/do not agree to the interview being sound recorded.
2. I agree/do not agree to the interview being image recorded.
3. I agree to participate in this study under the conditions set out in the Information Sheet.

Declaration by Participant:

I _____ [print full name] _____ hereby consent to take part in this study.

Signature: _____ Date: _____

This project has been evaluated by peer review and judged to be low risk. Consequently, it has not been reviewed by one of the University's Human Ethics Committees. The researcher(s) named above are responsible for the ethical conduct of this research.

If you have any concerns about the conduct of this research that you wish to raise with someone other than the researcher(s), please contact the Director, Research Ethics, email humanethics@massey.ac.nz.

Appendix D – Participant Interview Questions



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Participant Interview Questions

1. Can you describe how the current cost of living crisis is affecting your ability to provide support to individuals and communities?
2. Have you encountered any challenges in accessing resources or services for your clients due to the cost-of-living crisis?
3. Have you noticed any disparities in how the cost-of-living crisis is affecting different demographic groups or communities?
4. Are there any systemic or policy-level changes that you believe could help alleviate the impact of the cost-of-living crisis?
5. What strategies or interventions have you found to be effective in mitigating the impact of the cost-of-living crisis for your clients?
6. How do you collaborate with other professionals or agencies to address the multifaceted needs of your clients in the context of the cost-of-living crisis?
7. Are there any specific training or professional development opportunities that you believe would better equip social workers to address the challenges posed by the cost-of-living crisis?
8. Looking ahead, what do you see as the biggest challenges or opportunities for social workers in effectively supporting people in communities amidst the ongoing cost of living crisis?

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Appendix E – Researcher Interview Questions – Prompting/Sub-questions



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Researcher Interview Questions

1. Can you describe how the current cost of living crisis is affecting your ability to provide support to individuals and communities?

Prompting/sub questions:

- In what specific ways have you noticed the cost-of-living crisis impacting the people you work with?
- Have you observed any long-term effects of the cost-of-living crisis on the individuals and communities you serve?
- How are the long-term effects addressed in your practice?

2. Have you encountered any challenges in accessing resources or services for your clients due to the cost-of-living crisis?

- What support or resources do you believe would be most beneficial for social workers in navigating the challenges presented by the cost-of-living crisis?
- How do you prioritise the needs of your clients in the face of increasing financial strain caused by the cost-of-living crisis?

3. Have you noticed any disparities in how the cost-of-living crisis is affecting different demographic groups or communities?

- How are these disparities being addressed in your practice?
- How has the cost-of-living crisis influenced the type of cases you're seeing or the needs of your clients?

4. Are there any systemic or policy-level changes that you believe could help alleviate the impact of the cost-of-living crisis?

- In your opinion, what are the most pressing policy changes needed to alleviate the burden of the cost-of-living crisis on vulnerable populations?
- How do you think social workers can contribute to advocating for policy changes?

5. What strategies or interventions have you found to be effective in mitigating the impact of the cost-of-living crisis for your clients?

- Are there any innovative approaches or practices that you or your organisation are implementing to address the challenges posed by the cost-of-living crisis?

6. How do you collaborate with other professionals or agencies to address the multifaceted needs of your clients in the context of the cost-of-living crisis?

- Can you describe any innovative partnerships or collaborations you've formed to address the unique challenges presented by the cost-of-living crisis?

7. Are there any specific training or professional development opportunities that you believe would better equip social workers to address the challenges posed by the cost-of-living crisis?

- How do you envision the role of social workers evolving in response to ongoing economic challenges and the cost-of-living crisis?

8. Looking ahead, what do you see as the biggest challenges or opportunities for social workers in effectively supporting people in communities amidst the ongoing cost of living crisis?

- Can you share any lessons learned or best practices that have emerged from your experiences in supporting individuals and communities through previous crises or economic downturns?