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**Helping or hindering solo mothers in need?**  
A rapid realist review of Aotearoa New Zealand's  
welfare state and support for solo mothers

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## Abstract

Solo mothers are some of the most vulnerable people in Aotearoa New Zealand. They face a suite of complex, intertwined hardships exacerbated by the housing they live in (Pehi et al., 2025; Stanley & Monod de Froideville, 2020), the employment they can access and the wages they are paid (Campbell et al., 2016; Martin et al., 2024), the food they can afford (Macaulay et al., 2023; Riol & Connelly, 2023), and the way they are treated by the very people employed to help them (Cram et al., 2020, Gray, 2019). The welfare state, a web of services and support designed to be a safety-net for the most vulnerable, is built into the foundations of most Western countries (Flora & Heidenheimer, 1981; Kuhnle & Sander, 2021). Yet, in many, poverty rates are stubbornly high (Horemans & Marx, 2018; Pérez-Corral & Moreno-Mínguez, 2025), including in Aotearoa (Dwyer, 2015; Madden, 2016). The research used a critical realist theoretical position, executed through a rapid realist review, to explore the extent that Aotearoa's welfare state supports solo mothers in the context of these complex, intertwined hardships. The research examined three types of policy interventions: cash transfers, in-kind benefits, and Active Labour Market Policies (ALMPs). A de-facto best-practice model was developed, setting out how welfare states support solo mothers across these intervention types using international and local evidence, and was then tested against Aotearoa's suite of welfare policies. The research found that a welfare state that supports solo mothers is generous, universal but with tailored targeting of some services, flexible to changing circumstances, and with a broad-spectrum of in-kind and cash support. In Aotearoa, there are a number of gaps and opportunities to address the differential between the current provision of welfare and this ideal model for solo mothers, and a long way to go to establish a welfare state that fundamentally helps, not hinders, their success. While the research does not set out explicit recommendations for change, it presents a suite of potential pathways for future research to determine how Aotearoa can develop a welfare state that truly supports solo mothers.

## **Acknowledgements**

This research is dedicated to my mum, Kim Romola Smith. Your heart of gold and tireless dedication to supporting my brothers and I through hardship has made me who I am today. The obstacles you faced in life were never fair, and I hope this research goes some way to honour you and carve a path to a better future for all solo mothers. Thank you.

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# Table of Contents

<b>Abstract</b> .....	<b>ii</b>
<b>Acknowledgements</b> .....	<b>iii</b>
<b>Glossary</b> .....	<b>vi</b>
<b>Chapter 1: Introduction</b> .....	<b>1</b>
1.1 Research aim .....	1
1.2 Context and rationale .....	2
1.3 Author motivation.....	3
1.4 Definitions .....	4
1.5 Report structure .....	5
1.6 Summary.....	6
<b>Chapter 2: The welfare state conceptualised</b> .....	<b>7</b>
2.1 A short history of the welfare state .....	7
2.1.1 The 1880s to 1900s: the birth of the welfare state .....	8
2.1.2 1900s to 1970s: Growth and the post-war consensus .....	8
2.1.3 1970s to late 2010s: Neoliberalism and the Third Way .....	9
2.2 Positioning welfare states.....	10
2.2.1 Political economies viewed through decommodification and activation .....	10
2.2.2 Aotearoa’s welfare state.....	13
2.3 Drivers of change in the welfare state .....	14
2.3.1 Gendered outcomes and feminist reforms .....	15
2.3.2 Redefining the ‘deserving’ users of the welfare state.....	16
2.4 Summary.....	17
<b>Chapter 3: The solo mother and the welfare state</b> .....	<b>18</b>
3.1 Use of different interventions to support solo mothers .....	18
3.1.1 Cash and in-kind benefits.....	18
3.1.2 ALMPs .....	19
3.1.3 The argument for targeting within universalism.....	20
3.1.4 Resolving structural issues through policy.....	21
3.1.5 Summary.....	22
3.2 Conceptualising solo mothers in the welfare state.....	22
3.2.1 Solo motherhood as a new social risk .....	22
3.2.2 Structural violence and dehumanisation of solo mothers.....	24
3.2.3 Structural sexism of the welfare state .....	25
3.3 Summary.....	27
<b>Chapter 4: Methodology</b> .....	<b>28</b>
4.1 Author positioning .....	28
4.2 Theoretical positioning .....	28
4.3 Critical realism.....	29
4.4 Realist review methodology .....	30

<b>4.5</b>	<b>Data collection and analysis .....</b>	<b>32</b>
4.5.1	Step one: scope clarification .....	33
4.5.2	Step two: search .....	33
4.5.3	Step three: data extraction .....	34
4.5.4	Step four: synthesis to create key findings .....	35
4.5.5	Step five: comparison against Aotearoa’s welfare state .....	35
<b>4.6</b>	<b>Ethics.....</b>	<b>36</b>
<b>4.7</b>	<b>Limitations .....</b>	<b>36</b>
<b>4.8</b>	<b>Summary.....</b>	<b>37</b>
<b>Chapter 5: Findings .....</b>		<b>38</b>
<b>5.1</b>	<b>Initial key programme theory inception (step one – scope clarification).....</b>	<b>38</b>
<b>5.2</b>	<b>Identification and theming (steps two – search; three – data extraction).....</b>	<b>41</b>
<b>5.3</b>	<b>Iterating the key programme theory (step four – synthesis) .....</b>	<b>41</b>
5.3.1	CMO statement one: cash transfers.....	42
5.3.2	CMO statement two: universality .....	46
5.3.3	CMO statement three: in-kind benefits.....	49
5.3.4	CMO statement four: ALMPs .....	52
5.3.5	Overarching summary statement.....	54
<b>5.4</b>	<b>Summary of findings .....</b>	<b>55</b>
<b>Chapter 6: Analysis of Aotearoa’s welfare state.....</b>		<b>56</b>
<b>6.1</b>	<b>Contextualising Aotearoa’s welfare state .....</b>	<b>56</b>
6.1.1	The role of the liberal and neoliberal label for Aotearoa .....	56
6.1.2	Testing Aotearoa’s context against the key programme theory .....	57
<b>6.2</b>	<b>Comparing the features of a welfare state that supports solo mothers.....</b>	<b>59</b>
6.2.1	Generosity and proportionate universalism .....	59
6.2.2	Flexibility and freedom of choice .....	61
6.2.3	Broad-mix of support throughout the life of a solo mother .....	63
6.2.4	Summary.....	65
<b>6.3</b>	<b>Considerations for Aotearoa’s welfare state .....</b>	<b>65</b>
6.3.1	The fiscal argument for a more comprehensive welfare state .....	66
6.3.2	The challenge of lingering ideologies .....	67
6.3.3	Implications for Aotearoa’s policymakers .....	68
6.3.4	Summary.....	68
<b>Chapter 7: Conclusions .....</b>		<b>70</b>
<b>7.1</b>	<b>Summary of key findings and research conclusion.....</b>	<b>71</b>
<b>7.2</b>	<b>Implications .....</b>	<b>72</b>
<b>7.3</b>	<b>Limitations and considerations for future research .....</b>	<b>72</b>
<b>7.4</b>	<b>Final conclusion .....</b>	<b>73</b>
<b>References .....</b>		<b>75</b>
<b>Appendix 1: Current core welfare services in Aotearoa .....</b>		<b>108</b>
<b>Appendix 2: Logic Maps .....</b>		<b>115</b>

## Glossary

<b>ACC</b>	Accident Compensation Corporation
<b>ALMP</b>	Active Labour Market Policy
<b>CMO</b>	Context-mechanism-outcome (statement)
<b>KPT</b>	Key programme theory
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>UK</b>	United Kingdom
<b>WEP</b>	Winter Energy Payment
<b>WFF</b>	Working for Families
<b>WINZ</b>	Work and Income New Zealand

# Chapter 1: Introduction

Aotearoa New Zealand's (Aotearoa) welfare state is held in high regard internationally; historically one of the earliest examples of a comprehensive support system for people in-need (Cheyne et al., 2005; Kuhnle & Sander, 2021). Over the last century, Aotearoa's welfare state has changed shape and size, from a singular targeted pension scheme to the wide-reaching and multi-intervention apparatus that exists today. Through this transition, the people seeking out the state's helping hand have also changed. Solo mothers are now the main users of Aotearoa's welfare state, and face some of the toughest living circumstances (Dwyer, 2015; Madden, 2016). This research seeks to understand whether or not Aotearoa's welfare state is doing enough for solo mothers by comparing Aotearoa's welfare state against international and local best-practice.

This chapter sets out the aim and rationale behind the research, provides context for the study, discusses the author's motivation behind the research, defines key terms, and outlines the structure of the paper.

## **1.1 Research aim**

The aim of this research is to explore the extent that Aotearoa's welfare state is designed to support solo mothers. Specifically, this research seeks to:

- 1) examine how governments construct and use normative models of motherhood and employment to design welfare policies;
- 2) explore how wider societal influences affect the behaviour of solo mothers in relation to labour market participation, and if welfare states effectively respond to this; and
- 3) compare outcomes such as maternal/child poverty and employment opportunities for solo mothers in Aotearoa's welfare state to international best-practice.

## **1.2 Context and rationale**

For high-income countries like Aotearoa, poverty and hardship can be complex to solve (Barbieri & Bozzon, 2016; Wallander et al., 2021). A majority of Aotearoa's population is in employment and not reliant on day-to-day support from the State (Ministry of Social Development, 2025; Perry, 2024); the State's role is less about minimising any life-threatening impacts of poverty, and rather about providing opportunity and investment to shift people out of poverty (Waite, 2021). The role of the welfare state is, in effect, to be a safety-net in times of need. However, for those who are stuck in that safety-net, and who are in persistent need, the role of the welfare state changes. It becomes a daily reliance and the foundation of someone's wellbeing. If it is not designed well enough, or has insufficient levels of support, it creates the very outcomes it seeks to minimise: hardship, poverty and disadvantage. It can create more harm than it solves or, at best, just fix one part of a complex web of problems that a struggling person faces. As such, it is important to know just how much a welfare state responds to disadvantage and how much it breeds disadvantage. This research navigates this question in the context of solo mothers in Aotearoa.

In the wealthiest countries, solo mothers tend to face higher disadvantage than their peers (Fasang et al., 2024; Van Lancker et al., 2015). The average European Union solo parent household poverty rate was 20% in 2022, with countries such as the United Kingdom (UK), Denmark, Spain, and Ireland performing particularly poorly, and Aotearoa comparably sitting at 31% (Perry, 2024). Contextually, the State provides support below-median incomes in Aotearoa, meaning solo parent households make up a significant proportion of low and very-low income households (Dwyer, 2015). Further, as 88% of sole parents on welfare are mothers (Ministry of Social Development, 2021) and are 95% of Sole Parent Support recipients (Ministry of Social Development, 2025), the hardship in Aotearoa is weighted towards solo mothers. An increasing body of evidence also suggests that by simply being a solo mother, there is greater risk of poverty and multiple disadvantage than peers (Gibb et al., 2014; Haines & Grimes, 2022; Madden, 2016). It is therefore reasonable to suggest that the primary client of Aotearoa's welfare state are solo mothers. Therefore, exploring the interaction between solo mothers and the state's

role in mitigating their disadvantage is critical. This research seeks to interrogate one aspect: exploring the extent that solo mothers are supported through three policy intervention-types.

There are challenges to solving solo mother disadvantage in Aotearoa, and traditional policy solutions may not necessarily be fit-for-purpose in doing so. If employment is the tool to reduce solo mother poverty, Aotearoa continues to have some of the lowest rates of solo mother employment amongst OECD countries (Ministry of Social Development, 2021). If providing sufficient targeted benefits is the ultimate tool to reduce solo mother poverty, current policies do little to reduce fuel poverty (O’Sullivan & Viggers, 2021; Shorter et al., 2022), reduce crippling food insecurity (Macaulay et al., 2023; Riol & Connelly, 2023), or provide an environment where those with complex disadvantage feel like they can seek help (Dixon et al., 2020; Neill-Weston & Morgan, 2017). Irrespective of the goals or intent of Aotearoa’s welfare state, the statistics for solo mothers suggest that significant gaps remain between their needs and what they are given.<sup>1</sup> In a first-world country with an abundance of resource, it is important to understand how to truly support solo mothers, and where Aotearoa may fall short and may succeed.

### **1.3 Author motivation**

As a Pākeha male born and raised in Te Whanganui-a-Tara Wellington, I grew up in a single parent household. My mum raised three boys on her own after my father, the main breadwinner, left when I was young. He had positioned himself as the sole-earner and did not let my mum work. When he left, she relied on the State for support and struggled to enter the labour market. My formative years were therefore spent in a household reliant on welfare and bearing witness to failures of the State to provide sufficient support to my mother to look after our family. My desire to undertake this research is closely linked to this upbringing and a desire to understand whether Aotearoa’s welfare state is designed to support solo mothers, like my mum. I hope this research presents a view that

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<sup>1</sup> A high-level view of current welfare services available in Aotearoa is set out in **Appendix 1**.

critically engages social policy design and analysis, behavioural economics, and political theory to offer new ways to think about how we create a welfare state for all.

## 1.4 Definitions

This section defines a number of important terms used throughout this paper.

- **Activation:** the act of states implementing policies to enable labour market participation, with the intent to shift people away from public benefits.
- **Active Labour Market Policies (ALMPs):** policies designed to enable labour market participation, with the intent to shift people away from public benefits.
- **Decommodification:** the act of the state removing or reducing the reliance of individuals on the market for basic needs (Castles & Mitchell, 1993; Esping-Andersen, 1990); discussed further in Chapter Two.
- **Intervention-type:** broad groupings of welfare policies, including cash transfers, in-kind transfers, and Active Labour Market Policies (ALMPs).
- **Key programme theory (KPT):** a statement or set of statements to explain how and why certain programme(s) do or do not work, considering the context, mechanism, and outcomes they create (Hunter et al., 2022).
- **Labour market participation:** working-age people either employed (part-time or full-time) or actively seeking employment.
- **Targeting:** the provision of something to a limited group of people based on demography, geography, or other conditions.
- **The state:** government (“State” or “Government” if referring to a specific country).
- **Third sector:** non-profit/community sector.
- **Universalism:** the provision of something to everyone with no conditions, unless a given by nature of the offering (e.g., childcare being limited to parents) (Brady & Burroway, 2012; Zagel & Hübgen, 2018).
- **Welfare state:** the structure and suite of services and supports provided by the government, often for people in-need, to protect their economic and social wellbeing.

## **1.5 Report structure**

This research report has seven chapters. Chapter One introduces the research aim and context, explores the research rationale, and sets out author motivation. It defines key terms and summarises the report structure.

Chapter Two introduces the international and local historical context of the welfare state and explores core concepts and theories related to social policy.

Chapter Three applies the theoretical foundations identified in Chapter Two to explore how welfare states engage with and support solo mothers. It defines and examines types of welfare interventions that form part of the methodology in Chapter Four. Chapters Two and Three contribute to the research scope clarification and the development of the initial insights as part of an exploratory search defined in the method.

Chapter Four details the critical realism theoretical positioning of this research and how it informs the rapid realist review methodology. It defines the five-step method and the approach to how Aotearoa will then be compared against the findings. This chapter also sets out the ethics and initial limitations of the research.

Chapter Five sets out the findings of the rapid realist review and steps through the process of developing an initial theory on how a welfare state should support solo mothers. This is then tested and iterated into a final state.

Chapter Six analyses and discusses Aotearoa's welfare state in the context of the findings from Chapter Five. It compares key features of a welfare state that supports solo mothers against the Aotearoa's and thus forms a conclusion to the research aim.

Chapter Seven summarises the research. It briefly discusses the limitations, and implications and considerations for future research, before making final concluding remarks.

## **1.6 Summary**

Solo mothers are structurally disadvantaged, and it is possible that Aotearoa's welfare state is not doing enough to break this disadvantage. This research seeks to identify what best-practice is for supporting solo mothers and intends to compare Aotearoa against this. The following six chapters provide detailed insight into the current state of solo motherhood across the globe, and analyses how to solve the ongoing challenge of solo mother disadvantage. Chapter Two begins by setting out the international and local historical context of the welfare state, alongside key concepts and theories.

## **Chapter 2: The welfare state conceptualised**

Chapters Two and Three traverse current and historical discourse to help respond to the research aim: exploring the extent to which Aotearoa's welfare state supports solo mothers. Chapter Two sets out international and local historical context of the welfare state and explores concepts and theories that help position solo mothers in the welfare state. It establishes the theoretical foundations of the research and navigates the principles behind policies and how they relate to different types of welfare states. Chapter Three then examines the practical application of these theories; identifying welfare intervention-types and discussing evidence on whether these support solo mothers.

Both chapters contribute to the initial findings in Chapters Five, and form part of an initial exploratory search per the chosen methodology. They explore international and local literature, examining a mix of book chapters, peer-reviewed journal articles, and government and non-government sources. The primary keywords used in the literature review were: solo (or sole or single) mother, welfare state (or policy or policies or intervention), employment (or unemployment), poverty (or outcomes), and gender. Literature was used from 2000 onwards, with some additional contextual historical literature (pre-2000s). A purposive sampling method was used, supplemented by snowballing for more complex or context-specific searches. Google Scholar, Scopus and the Massey University Discovery Service were used.

### ***2.1 A short history of the welfare state***

The welfare state as we know it dates back to the late 1800s, with a complex history of fluctuating expansion and retrenchment. Providing a brief overview of that history and contextualising features of the welfare state will provide insight into the ideologies that influence the modern welfare state today.

### **2.1.1 *The 1880s to 1900s: the birth of the welfare state***

The welfare state has existed in various iterations since the late 1800s and early 1900s. The term itself is relatively recent, having emerged in Britain in the 1940s following World War II and the establishment of social insurance and comprehensive pension schemes in a number of Western nations (Briggs, 1961; Flora & Heidenheimer, 1981; Kuhnle & Sander, 2021). However, the seeds of the welfare state were laid much earlier, with Germany first introducing comprehensive social insurance under Otto van Bismarck's autocratic and pro-monarchical State in the early 1880s (Fay, 1950; Flora & Heidenheimer, 1981; Korpi, 2008). Western states took time to follow suit, with the UK introducing accident insurance in 1897 and an old age pension in 1908, and Aotearoa setting up an old age pension in 1898 (Cheyne et al., 2005; Kuhnle & Sander, 2021). Today's modern and more comprehensive welfare state began emerging much later.

### **2.1.2 *1900s to 1970s: Growth and the post-war consensus***

Although the welfare state can be traced back to Bismarck's autocratic Germany, its boom came following the World Wars and continued as part of a post-war consensus<sup>2</sup> built from social democratic<sup>3</sup> and Keynesian economic principles.<sup>4</sup> Core welfare policies in Western states were established throughout the early 1900s, including pension schemes, universal healthcare, social and injury insurance, and unemployment benefits (Briggs, 1961; Cheyne et al., 2005; Kuhnle & Sander, 2021). As the economic impact of both the Great Depression and World War II worsened, Keynesian economic ideals took hold in the form of the post-war consensus and agreement that the government should take a greater role in limiting the impacts of economic and social crises (Blinder, 1988; Lowe, 1990; Schott, 1982). This included government intervention to deliver full employment and price stability, leading to calls to establish a comprehensive state safety-net. Social democratic parties seized interest in Keynesian thought to do just that,

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<sup>2</sup>The post-war consensus refers to the post-World War II period where cross-spectrum political parties generally agreed in a social and economic structure founded in Keynesian economic principles and social democracy (Lowe, 1990).

<sup>3</sup>Social democracy is an ideology that focuses on social and economic equality within a mixed economy (roles for both the state and the market) (Callaghan, 2002; Esping-Andersen, 1990).

<sup>4</sup>Keynesian economics refers to theories by John Maynard Keynes that recognise the impact of both fiscal and monetary policy on demand and employment, and that suggest there is a role for the government in mitigating the impacts of economic cycles/downturns (Blinder, 1988).

leading to a golden age of social democracy and welfare state expansion right up to the 1970s (Callaghan, 2002; Merkel, 1992; Sejersted, 2011). The foundations of the modern welfare state were laid during this time.

### **2.1.3 1970s to late 2010s: Neoliberalism and the Third Way**

The rise of neoliberalism came shortly after the fracturing of the post-war consensus and Keynesian economics in the 1970s and 1980s. Neoliberalism, a pro-market ideology seeking privatisation and austerity, drove welfare state change and posited questions of individual responsibility and public safety net viability (Hartman, 2005; Humpage, 2016; Palley, 2020). Reforms were undertaken to diminish social services, privatise swathes of state responsibilities, and enforce conditionality on numerous welfare policies (Alami et al., 2024; Jensen & Tyler, 2015; MacLeavy, 2016). Aotearoa was seen as a leader in enacting these neoliberal reforms (Cheyne et al., 2005; Humpage, 2016; Kelsey, 2015).

As the desire for neoliberalism faded, a *Third Way* was conceived out of Tony Blair's New Labour and Bill Clinton's New Democrats. In Aotearoa, the Third Way was however framed as *social development* (Lunt, 2008). Taking learnings from both neoliberalism and social democracy, it promoted a necessary but paired back role for the state in context of neoliberal privatisation (Cummins, 2021; Grady, 2010; Heywood, 2021; Palley, 2020) and utilises neoliberalism principles combined with neo-communitarian theories (Fyfe, 2005).<sup>5</sup> Today, features of neo-communitarianism remain visible in the form of a strong state-sanctioned role for voluntary organisations in responding to social issues (Beck & Gwilym, 2022; Lindberg et al., 2023; Riol & Connelly, 2023). Many entrenched neoliberal ideals also continue to influence policy, with ongoing privatisation and a continued role for the market in solving societal problems (Alami et al., 2024; Palley, 2020), continuation of core neoliberal policies (Beck et al., 2024; Humpage, 2016; Roper, 2024), and maintaining the status-quo welfare state (Manwaring et al., 2023; Roper, 2024).

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<sup>5</sup> Neo-communitarianism refers to where a third sector (the voluntary sector) plays a prominent role in resolving society's social and economic challenges (Fyfe, 2005).

## **2.2 Positioning welfare states**

Modern welfare state understanding bloomed in the 1990s following the publishing of *The Three Worlds of Welfare Capitalism* by Gøsta Esping-Andersen. This work is now seen as central to understanding welfare state types and how scholars can differentiate and assess them. Esping-Andersen's assessments were founded on the concept of the political economy that, in simple terms, looks at the way the economy and means of production are organised and interact with political and social institutions, systems, and processes (Esping-Andersen, 1990; Gamble, 1995; Mosco, 2009). Understanding the political economy spectrum of welfare states, and where Aotearoa stands, assists in comparing Aotearoa's support for solo mothers.

### **2.2.1 Political economies viewed through decommodification and activation**

The welfare state in a capitalist economy is about government intervention for the purposes of resolving or mitigating unacceptable consequences of economic production (or lack thereof). Fundamentally, this is a discussion about the political economy. Esping-Andersen (1990) uses this argument to detail three political economies of the welfare state: the liberal, the corporatist, and the social democratic. These largely reflect a state's ideological positioning and support for government intervention. While other groupings of political economies exist, such as the ten worlds of welfare regimes by Aspalter (2020), Chapters Two and Three focus on those in Esping-Andersen (1990). Alternative groupings generally consider a broader scope of welfare states including those in Eastern Europe and the Global South, and use alternative comparators such as extent of social rights and degree of individualisation (Aspalter, 2020; Jawad and Gal, 2019), which are not directly relevant to the research aim.

Two of the three welfare states are sought to be understood: the liberal (to which Aotearoa is prescribed) and the social democratic, which is often seen as a more comprehensive support system. The liberal welfare state features targeted, means-tested and often modest levels of welfare, focusing on employment and minimal decommodification (defined in below paragraphs). It is seen as a necessary safety-net but one that should be limited, driven by an individualistic ideology and weak labour

movement (Buhr & Stoy, 2014; Powell & Barrientos, 2004). The social democratic welfare state instead focuses on universalism, in effect the provision of welfare with no conditions unless by nature (such as childcare being limited to parents) (Brady & Burroway, 2012; Zagel & Hübgen, 2018), and equality (or equity) supported by high decommodification of goods including childcare, education, and healthcare. These states have strong labour movements and collectivist roots, supplemented by a strong public service and above-average income equality (Buhr & Stoy, 2014; van der Veen & van der Brug, 2013).

Two points of interest provide insight into how these welfare states support solo mothers: their approach to decommodification and activation. Both variables indicate how a welfare state provides support across core needs (e.g., childcare or housing) that are highly correlated with child development, maternal welfare, and other social indicators (Bouchard et al., 2021; Duncan et al., 2019; Gennetian et al., 2021; Zagel & Van Lancker, 2022). They also indicate a welfare state's ability to provide long-term transitional support to enable independence and stable employment. These are of particular interest in assessing whether a welfare state supports solo mothers.

Decommodification refers to a situation where the state has removed or reduced reliance on the market for basic needs, effectively treating it as a right (Bochel, 2018; Castles & Mitchell, 1993; Holden, 2003; Mathieu, 2016). This research considers a broad definition of decommodification relating to goods that support solo mothers and their freedom of choice to work, care, study, etc. Welfare states that have higher levels of decommodification tend to provide greater levels of support and deliver more universal welfare (Castles & Mitchell, 1993; Esping-Andersen, 1990), which is beneficial for solo mothers and their children (Brady & Burroway, 2012; Holden, 2003; Shaefer et al., 2024). In particular, high decommodification of childcare supports solo mothers in their pursuit of employment and independence (Bravo-Moreno, 2021; Ferragina, 2020), a critical example of where welfare states can decouple traditional family structures from policy. The welfare states that closely align with this approach to decommodification are typically social democratic (Esping-Andersen, 1990).

Activation refers to how states treat labour and enable labour market participation. This includes welfare conditionality, surveillance, welfare-to-work policies, and education or training (Dwyer et al., 2022; Holden, 2003; Jaehrling et al., 2015; Kiely & Swirak, 2021). These policies are used to reduce welfare dependency and create independence, although their success in doing so is variable (Brady & Cook, 2015; Cook, 2012; Martin, 2015; Sakamoto, 2023). ALMPs, often job-matching or placements, are a common form of employment activation (Bonoli, 2010; Martin, 2015). However, ALMPs in less-comprehensive welfare states are often designed for immediate employment outcomes rather than long-term stability or reduced structural unemployment (Brady, 2021; Carter & Whitworth, 2017; Jaehrling et al., 2015; Kiely & Swirak, 2021; O'Brien, 2012). When using a mix of ALMPs, there tends to be greater success: with a suite of incentive reinforcements, employment assistance, occupation-based policies, and human capital investment policies (Bonoli, 2010). In some instances, there are also arguments for benefit reductions, sanctions, and conditionality, but these can further drive welfare recipients, including solo mothers, further into poverty and poor mental health (Gray, 2019; Katikireddi et al., 2018; Kiely & Swirak, 2021) and act as an employment disincentive (Härkönen et al., 2016; Jaehrling et al., 2015; Kowalewska, 2023). As with decommodification, social democratic welfare states tend to use a more comprehensive ALMP approach compared to liberal welfare states, with particular foci on employment assistance and human capital investment (Bonoli, 2010; Danneris, 2016; Martin, 2015).

Decommodification and activation interact in many ways, so are not to be seen as mutually exclusive. For instance, decommodification of childcare has some impact on the success of activation policies, particularly for solo mothers (Martin, 2015), and in combination with other policies can help reduce gendered employment outcomes (Budig et al., 2015; Kushi & McManus, 2018). The alignment of decommodification and activation to Esping-Andersen's three political economies helps provide further context behind the intentions of welfare state policy and establishes the foundations to discussing the extent that the welfare state supports solo mothers.

### 2.2.2 Aotearoa's welfare state

Aotearoa is a liberal welfare state, grouped alongside the likes of Australia and the UK, with low levels of decommodification and market oriented welfare (Esping-Andersen, 1990). More recent assessments using Esping-Andersen's three political economies or similar confirms Aotearoa's positioning as liberal or neoliberal in some form (Aspalter, 2020; Deeming, 2017; Schroder, 2013). Assessments of the political economy of Australia, Aotearoa, the UK, and Canada also suggest that these welfare states are significantly more liberal than they were in 1990 following Esping-Andersen's original work (Deeming, 2017).

Aotearoa's modern welfare state is one of low decommodification and inconsistent or outdated activation policies. While healthcare is a high decommodification good (Bambra et al., 2018), other supports that are critical to providing a baseline safety net to foster success and wellbeing of welfare recipients, such as housing and childcare, have low decommodification compared internationally (Cole, 2020; Deeming, 2013; Pehi et al., 2025; Press et al., 2018). Like other liberal welfare states, there is a gendered approach to decommodification, driving poor outcomes for women (Chan & Yu, 2024; Fasang et al., 2024; Kowalewska, 2023). This is compounded by poorly designed or outdated activation policies such as Working for Families<sup>6</sup> (WFF) (Creedy et al., 2018; Posner, 2023; Stephens et al., 2025); a small number of ALMPs with limited effectiveness (Welfare Expert Advisory Group, 2019); and an intense surveillance, conditionality, and sanction regime (Hodgetts et al., 2022; Humpage et al., 2023; Marriott, 2018; O'Brien, 2019). A high-level breakdown of current welfare policies in Aotearoa are set out in **Appendix 1**.

Aotearoa's welfare state has numerous other deficiencies beyond what is set out above. A fragmented view of social risk exists,<sup>7</sup> informed by incomplete data and built on an idea of vulnerability that assumes parental or whānau failure (Staines et al., 2020; Stanley &

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<sup>6</sup> Working for Families (WFF) refers to tax credits paid to low-to-medium income families to support with the cost of raising a family.

<sup>7</sup> Social risk refers to the risks that the population (both at an aggregate and individual level) faces to which the state generally has a role in responding to, i.e., areas of *social protection* (Holzmann & Jørgensen, 2001).

Monod de Froideville, 2020; Stuart, 2019); a discriminatory view of welfare recipients amongst the media and general public (Cram et al., 2020; Gray, 2019; Neill-Weston & Morgan, 2017); health policies lacking tailoring based on need, particularly for women and children in poverty (Dawson et al., 2022; Edmiston, 2016; Gibb et al., 2019; Jeffreys et al., 2022; Neely et al., 2020); and economic and financial policies that discriminate against welfare recipients (Barrett & Marriott, 2020; Marriott, 2017; McKague et al., 2016; Ware et al., 2016). Supplemented by the fact women more generally rely on the welfare state (Fraser et al., 2021; Krassoi Peach & Cording, 2018), particularly for those who bear children young (Gibb et al., 2014; Wallander et al., 2021), Aotearoa's welfare state has numerous issues. This research identifies what a welfare state should be doing to support solo mothers and compares Aotearoa to this in context of the above issues.

### **2.3 Drivers of change in the welfare state**

The welfare state is never stagnant, constantly facing challenges and opportunities driven by electoral cycles and political decision-making. These challenges and opportunities come in the form of retrenchment, expansion, and reform. Retrenchment refers to an approach, generally taken by right-wing or libertarian governments, of shrinking the size of the welfare state (Ebbinghaus, 2015; Starke, 2021). Expansion seeks to increase welfare state size and is often undertaken by left-wing governments (Cheyne et al., 2005; Kuhnle & Sander, 2021), but does not necessarily translate to a more equal welfare state. Reform seeks to deliver long-term structural change to the welfare state.

Two somewhat, but not entirely, antithetical approaches to reform can be explored. On one side, reform is about shifting the state's perspective on non-work time (i.e., time spent caring) and the male breadwinner model which enforces traditional family structures, the gender pay gap, and the role of women in domestic duties (Kushi & McManus, 2018; Lewis, 1992; Neyer, 2021). On the other, reform is about redefining who is deserving of welfare and limiting entitlements to only old-age or sickness, while enforcing traditional family values through state non-intervention (Busemeyer et al., 2021; Chueri, 2022; Donoghue & Kuisma, 2021). This latter approach is largely driven by

far-right<sup>8</sup> and populist ideals, and is useful to understand potential impacts on solo mothers from welfare retrenchment and dismantlement. The former approach is a feminist perspective and supports this research, asking: what is being done for the highest-use and worst-off users of the welfare state, solo mothers? Are we at a junction where reform is needed, or has Aotearoa already established sufficient support for solo mothers?

### **2.3.1 Gendered outcomes and feminist reforms**

Feminist perspectives on reforming the welfare state are built upon critique of patriarchal structures and economic inequality of women: interactions between family, market and state. The male breadwinner model is one of these structures that is commonly critiqued and seen as part of the foundation of modern welfare state policy, positioning men as the sole or primary provider in households and ignoring any gendered outcomes (Bravo-Moreno, 2021; Kushi & McManus, 2018; Neyer, 2021). In liberal welfare states, the male breadwinner model is in greater use compared to comprehensive social democratic welfare states: childcare is a mostly commodified good versus high decommodification in social democratic welfare states (Andersen, 2020; Kowalewska, 2023; Neyer, 2021); universal policies that have a significant impact on poverty are less common, making way for highly targeted and conditioned welfare (Bostic, 2023; Brady & Burroway, 2012; Carey & Bell, 2022); and labour-market policies focus on inflexible, low-opportunity, transient work (Budig et al., 2015; Harkness, 2018; Jaehrling et al., 2015; Sakamoto, 2023). However, social democratic welfare states are not perfect and in some instances perform worse on gendered economic indicators (Kowalewska, 2023) or have similar rates of persistent solo parent deprivation (Watson et al., 2021). Feminist critiques are useful to understand the types of challenges women face in the welfare state, how they could potentially be worse for solo mothers, and how better outcomes are delivered.

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<sup>8</sup> Far-right refers to ideologies that are extreme or radical and to the right of the political spectrum, often promoting anti-immigration, anti-state, and fascist ideas (but are not limited to these) (Castelli Gattinara & Pirro, 2018).

Feminist reforms seek to respond to these challenges through providing choice and flexibility for women, while de-gendering or feminising social services. Specifically, de-familisation, which is a broad theory of reducing a mother's dependency on family for their standard of living or goods/services such as childcare (Kowalewska, 2023; Lister, 1994; Mathieu, 2016), and de-motherisation or de-genderisation, which relates to the idea of reducing dependency on mothers for care and domestic duties (Kurowska, 2016; Mathieu, 2016). These policies seek to enhance universal state provision of services like childcare and provide broad choice and opportunity for training, education, labour market participation, or continuation of full-time care with sufficient state support. This includes recognising and responding to the proportionally greater levels of undereducation and poor employment trajectories of women on welfare (Härkönen et al., 2016; O'Brien, 2012) and the need to drive sustained long-term employment outcomes while supporting flexibility for parental duties (Brady & Cook, 2015).

### ***2.3.2 Redefining the 'deserving' users of the welfare state***

Increasingly, both liberal and social democratic welfare states are facing challenges by far-right or populist ideologies that raise the question of who should be eligible for state support. Intending to fundamentally reform the welfare state to be more targeted, these ideologies perpetuate conversations around limiting welfare for so-called undeserving recipients who are often immigrants, people of colour, those who do not or are unable to seek out work, the disabled community, and young people (Atzmüller et al., 2021; Bussemeyer et al., 2021; Chueri, 2022; Donoghue & Kuisma, 2021). This includes some solo mothers.

The arguments for this type of reform are fuelled by ongoing and growing discontent for the current welfare state (Vlandas & Halikiopoulou, 2022). Public trust in government is globally declining, particularly in states with inadequate safety nets or social protections (Garrizmann et al., 2021; Haugsgjerd & Kumlin, 2019). This allows cynicism to propagate and a desire for radical reform to take hold, creating a path to mainstream populist welfare reform. Where these ideologies take hold, shifts towards traditionalism, chauvinism and a historical interpretation of the welfare state (e.g., responding to old

social risks, focusing on male-breadwinners and nuclear family structures) become common and often lead to poorer or more stringent conditions for welfare recipients (Enns-Jedenastik, 2021; Rinaldi & Bekker, 2020).

## **2.4 Summary**

The welfare state has changed shape significantly over the last 100 years. Esping-Andersen's three welfare state regimes paint a useful picture for segmenting and understanding characteristics of welfare states, and concepts such as decommodification, activation, and de-familisation set the foundations for how and why policies deliver particular outcomes. All welfare states, including Aotearoa's, have long histories and continue to face challenges in navigating the future, fuelled by arguments for or against retrenchment, expansion, and reform. This chapter has set out the foundations of these arguments, important concepts and theories behind the welfare state, and frames Chapter Three's exploration of solo mothers within the welfare state.

## **Chapter 3: The solo mother and the welfare state**

To respond to the research aim and explore the extent that Aotearoa's welfare state is designed to support solo mothers, it must first be established how solo mothers interact with, and are positioned within, welfare states. This chapter explores the characteristics and challenges in both liberal and social democratic welfare states as defined in Esping-Andersen (1990). This chapter applies the theoretical foundations explored in Chapter Two and examines welfare state interventions and their interaction with solo mothers. The chapter also explores structural issues facing welfare states, the types of social risk that the welfare state intends to respond to, and how perception affects policy decisions. Understanding this context, and how the welfare state responds to solo mothers, is critical to establishing variables for comparison.

### **3.1 Use of different interventions to support solo mothers**

Welfare states use numerous interventions to respond to social challenges. These can generally be grouped as cash transfers/benefits and in-kind transfers/benefits (Boston, 2019). Cash transfers are direct monetary provisions made between the state and a welfare recipient, whereas in-kind benefits are non-monetary provisions, such as childcare, social housing, food parcels, and healthcare. A third type of intervention involves a less direct provisioning of goods: ALMPs, which enable labour market participation through education, training, and work experience (Herbst-Debby, 2019; Jaehrling et al., 2015; Sakamoto, 2023). Across all of these interventions, there can be layers of conditionality (conditions placed on receipt, such as job market engagement), surveillance (e.g., monitoring of conditions and spending), and targeting (limiting who can access) to restrict and monitor welfare recipients; explored next.

#### **3.1.1 Cash and in-kind benefits**

Both cash and in-kind benefits have their role in a modern welfare state. Cash transfers are often simpler and more effective in reducing poverty than in-kind, but not necessarily for all goods or services (Baird et al., 2018; Currie, 1994; Guio et al., 2022; Tabor, 2002;

Thurow, 1974). Childcare, for instance, is highly effective in improving childhood development and is better suited as an in-kind benefit (Adema et al., 2020; Bouchard et al., 2021; Duncan et al., 2019; Zagel & Van Lancker, 2022). Contrastingly, providing cash transfers for food and energy promotes independence and choice, recognising that welfare recipients know their needs best, and generally reduces poverty more than in-kind provisions (Beck & Gwilym, 2022; Bradshaw et al., 2018; Gennetian et al., 2021; Lindberg et al., 2023). There are no simple answers to which is better and, as it is highly contextual, this research explored how a mix of both could support solo mothers.

Understanding the drivers and implications of successful cash or in-kind transfers provides context to effectiveness. For instance, food in schools programmes are successful in poverty reduction, educational improvement, and health prevention (Cohen et al., 2021; Garton et al., 2023) but can distract from questions about suitability of household incomes and food insecurity. If public health and childhood nutrition is the intervention logic then the investment seems understandable, albeit potentially ineffective unless applied universally (Cohen et al., 2023). If poverty reduction is the driver, these funds could arguably be used to increase more-effective cash transfers to the lowest income families. Both types of interventions have some role in successful welfare states (Aerts et al., 2022; Guio et al., 2022) but they must be considered amongst the wider policy context and as a welfare package.

### **3.1.2 ALMPs**

ALMPs, also known as welfare-to-work, promote labour market participation and try to reduce welfare dependency. Examples of ALMPs include education, training, on-job experience, and job market preparation (Andersen, 2020; Carey & Bell, 2022; Cook, 2012; Herbst-Debby, 2019; Sakamoto, 2023; Struffolino et al., 2020). Childcare, an in-kind benefit, is sometimes viewed as an ALMP but is more distinct than direct job training or work experience programmes and instead supports other ALMPs, freeing up time for solo mothers to commit to education or training (Cook, 2012; Sakamoto, 2023; Struffolino et al., 2020). ALMPs have mixed effectiveness, with some evidence suggesting their impact on labour market participation is negative (Sakamoto, 2023), and

other evidence suggesting that only policies improving education and promoting independence and flexibility are successful (Jun, 2023; Martin et al., 2024; Struffolino et al., 2020). Economic context is also important: if there is a high rate of in-work poverty, ALMPs are unlikely to be successful, driving limited welfare exits (Jaehrling et al., 2015).

ALMPs in Aotearoa are mostly limited to WFF and targeted work training programmes. WFF is a cornerstone policy that has since been viewed as driving disincentives to work and discriminatory practices. Although it had early benefits on the incomes of whānau Māori (Boulton & Gifford, 2011), these impacts have been overshadowed by the discriminatory practices towards part-time-employed welfare recipients, with abatement rates discouraging full-time employment and promoting welfare exit (St John & Dale, 2012). WFF is seen as ineffective for most single-parent families too, placing them on higher effective marginal tax rates (Posner, 2023; Stephens et al., 2025); enabling a more extreme level of poverty for the unemployed, including compared to Australia and Canada (Neuwelt-Kearns & St John, 2021; Posner, 2023); and delivering marginal impacts on solo parent labour market participation (Creedy et al., 2018). Other ALMPs, including transition-to-work support and some job-matching programmes, are hyper-targeted or poorly designed with incentive models that limit better employment outcomes (Carr et al., 2021; Hodgetts et al., 2022; Martin et al., 2024). Although clear there are challenges to the delivery of ALMPs, understanding their potential impact provides insight into how welfare states could reduce welfare dependency and break cycles of poverty through employment, education, and training.

### ***3.1.3 The argument for targeting within universalism***

Across all three intervention-types, there are examples of targeting and universalism that have varying impacts on solo mothers. Often, the universality or targeting argument is seen as one side of the coin or the other, rather than as potentially in tandem. Generous universalism may be more effective in reducing solo mother poverty; especially so if there is some targeting within the universalism (Brady & Burroway, 2012). If poverty rates are generally lower then solo mother poverty likely is too and the state can then target more discrete support to those in highest need. Having a generous universal welfare

state therefore becomes the first-order argument (Biegert et al., 2022; Bostic, 2023; Brady & Bostic, 2015; Ferragina, 2020), followed by targeting policies towards the most at-risk or high-needs groups and applying discrete interventions (Aerts et al., 2022; Jacques & Noël, 2020; Morissens, 2018; Van Lancker et al., 2015). However, this will depend on the wider economic context, with some data showing diverging trends and the need for a strong foundational welfare state with sufficient resources in the first instance (Van Lancker et al., 2015; Zagel et al., 2022), potentially not true for liberal welfare states. In understanding why and where universalism works, and where targeting may be better suited, this establishes part of the framing to assess whether Aotearoa's welfare state supports solo mothers.

### ***3.1.4 Resolving structural issues through policy***

Understanding the effectiveness of cash and in-kind transfers, the role of ALMPs, and the universal versus targeted argument, helps build an understanding of how the welfare state supports solo mothers. Consideration of these interventions in the context of intractable societal challenges provides the grounds to assess whether the welfare state is effective in supporting solo mothers.

Complex structural issues within the welfare state, like poverty traps (self-reinforcing cycles that keep individuals in sustained poverty, from which it is hard to escape [Barrett et al., 2016; Carr et al., 2021]) require numerous intense interventions over many years (Savage, 2019; Termeer et al., 2019; Van Belle et al., 2017; Van Lancker et al., 2015). Food poverty, indicating if a person can feed themselves and their family, is common in liberal welfare states that fail to provide sufficient support to adequately feed those in-need, leading to high reliance on food banks and third-party services (Beck & Gwilym, 2022; Hossain et al., 2021; Lindberg et al., 2023; O'Connell & Brannen, 2021). By enabling a role for the third sector, the state's responsibility to care for the poor is lessened, reinforcing neo-communitarianism ideals as discussed in Chapter Two (Beck & Gwilym, 2022; Lindberg et al., 2023; Riol & Connelly, 2023). Solo mothers in particular face higher levels of food poverty compared to peers, placing them and their children at risk of malnourishment and illness (Jovanovski & Cook, 2020; Macaulay et al., 2023). In some

instances, insufficient levels of welfare support may be intentionally designed to promote welfare exit rather than promoting education, training, or employment (Barrett et al., 2016; Cooper & Whyte, 2017; Dwyer et al., 2022; Hodgetts et al., 2017; Mills & Pring, 2023; Norberg, 2021; Wright et al., 2020). This means that those who cannot find employment or who are unable to work, including some solo mothers, remain in extreme levels of prolonged poverty.

### **3.1.5 Summary**

The three intervention-types explored in this section provide the structure and framing to the research method. Cash transfers, in-kind benefits, and ALMPs are interventions that each play a unique role in supporting welfare recipients to live dignified lives and achieve their goals. Understanding how these interact with arguments of targeting versus universalism, and the benefits of targeting within universalism, provide the foundations to informing how and what Aotearoa's welfare state can be assessed against.

## **3.2 Conceptualising solo mothers in the welfare state**

Beyond understanding the intervention-types and their relation to solo mothers, it is useful to know how solo mothers are positioned within the welfare state. This includes considering how the state views solo motherhood, the treatment and perception of solo mothers by the public and state, and the role of gender in policy design. These three areas, explored in this section, supplement the theoretical considerations set out in Chapter Two and establish potential policy arguments behind particular interventions, helping assess if Aotearoa's welfare state is designed to support solo mothers.

### **3.2.1 Solo motherhood as a new social risk**

*Social risk* is not new, but remains an effective tool in understanding how and why welfare states respond to complex social, economic, and cultural challenges including solo motherhood and related poverty. The theory of social risk argues that comprehensive welfare states were designed to respond to specific subsets of challenges or social risks that the market could not address, including uneven social cohesion, old age, and unemployment (Bonoli, 2005, 2007; Huber & Stephens, 2007;

Taylor-Gooby, 2004). Old social risks have long been superseded by newer social risks that comprehensive welfare states are not necessarily designed to respond to, including poverty, solo motherhood, non-traditional and broken family structures, and job market fluidity (Alm et al., 2020; Busemeyer & Sahm, 2021; Ferragina et al., 2015). Of particular interest to this research, solo motherhood is seen as a new social risk, driven by greater numbers of poor single-parent households since the late 1980s and changing family structures (Alm et al., 2020; Bonoli, 2013; Huber & Stephens, 2007).

Solo motherhood as a new social risk should be viewed as the intersection of multiple systemic problems, including disproportionate poverty, structural unemployment (where the skills, work experience or location of a person does not match the job market [Jackman & Roper, 1987]), unsafe housing, and systemic racism (Alm et al., 2020; Cram et al., 2020; Hakovirta et al., 2013; Helgesen & Arvesen, 2022; Zagel & Hübgen, 2018). Each of these problems has layers too, with poverty including absolute poverty, where household income is below a level to afford food, housing or clothing (Haigh, 2021; Shaw, 1998); intergenerational poverty, where poverty is persistent across generations of a family or whānau (Madden, 2016); and specific poverty types such as food poverty. This research seeks to explore whether, as a new social risk, solo motherhood is a catalyst to other poor outcomes because of the state's inability to provide the right support in solo motherhood.

As a general trend amongst liberal welfare states, newer social risks, like solo motherhood, have been downplayed. In some instances, the state has been accused of ignoring the challenges and complexities of solo motherhood in policy design (Bonoli, 2007; Cook & Titterton, 2023; Neyer, 2021; Watson et al., 2021). In Aotearoa, solo mothers were first recognised as deserving poor during the social welfare reforms of the 1970s (Scott & Masselot, 2018), but Aotearoa has to date ineffectively addressed problems such as economic inequality (Dwyer, 2015; Hodgetts et al., 2022), equal access to welfare (Cram et al., 2020; Gray & Crichton-Hill, 2019), and food poverty (Macaulay et al., 2023; Riol & Connelly, 2023), most of which disproportionately affects solo mothers. The practical implications of solo motherhood as a new social risk and the state's treatment of solo mothers are explored in the rest of this section.

### **3.2.2 Structural violence and dehumanisation of solo mothers**

While the intent of the welfare state is to support those in need, the perception of whether the state executes is mixed. Liberal welfare states are commonly seen as dehumanising or cruel by welfare recipients, driven by a continued use of ineffective and counterproductive obligations that lead to worse outcomes (Liegghio & Caragata, 2016; Wright et al., 2020). The state's use of continued austerity for example has resulted in perceptions that structural violence is being committed against welfare recipients as a de-facto punishment for being poor (Hodgetts et al., 2022; Mills & Pring, 2023; Norberg, 2021). Two of the policy tools seen to drive worse outcomes but maintained as pillars of the liberal welfare state are conditionality and surveillance, often promoting government overreach into private affairs and driving nanny-state intervention (Carey & Bell, 2022; Hodgetts et al., 2022; Kiely & Swirak, 2021; Klein, 2021). In policing the lives of welfare recipients rather than focusing on support and community reintegration, the state places them in worse positions with worse outcomes, including poorer mental health for solo mothers (Katikireddi et al., 2018; Kiely & Swirak, 2021). While these policies were largely established under centre-left neoliberal or Third Way governments (Cummins, 2021; Dwyer et al., 2022; Wright et al., 2020), they are continually entrenched on both sides, including right-wing governments emboldened by public distrust in the welfare state and anti-welfare rhetoric (Gray, 2019; Wright et al., 2020).

However, dehumanisation goes beyond policies, with negative public perceptions of solo mothers affecting their mental health and ability to seek help. Shame and condemnation are commonly felt by welfare recipients, driven by public perceptions and interactions with the state (Boroumand, 2022; Carey & Bell, 2022; Cook, 2012; Cram et al., 2020; Herbst-Debby, 2019; Jun, 2022). Solo mothers face particularly negative public sentiment that drives them away from help, worsens poverty and isolation, and places them at higher risk of developing or exacerbating existing mental health issues (Evans, 2022; Finn & Murphy, 2022; Jun, 2022; Kiely & Swirak, 2021). A local study explored how this stigmatisation is worse for younger solo mothers and, in many instances, is present in interactions with welfare agencies such as Work and Income New Zealand (WINZ)

(Neill-Weston & Morgan, 2017). This experience is common overseas too, with an underbelly of stigma, stereotypes, and state-endorsed racism (Cram et al., 2020; Liegghio & Caragata, 2016; McArthur & Winkworth, 2018; Neill-Weston & Morgan, 2017; Samzelius, 2023).

As noted in Chapter Two, the rise of stigmatisation against welfare recipients through populist or right-wing ideologies is leading to discourse on changing welfare entitlements and disbaring so-called undeserving welfare recipients, often minorities (Busemeyer et al., 2021; Churi, 2022; Donoghue & Kuisma, 2021; Enns-Jedenastik, 2022). This is, in practice, ideologues using rhetoric as a tool of power to drive change through seeking buy-in from the general public (Donoghue & Kuisma, 2022; Haugsgjerd & Kumlin, 2020), using a dimension of power that recognises the usefulness of mass manipulation of thought (Lukes, 2005). This approach is similar to that used during periods of neoliberal-led privatisation (Samson, 1994; Hartman, 2005). While not core to the research aim, this provides useful understanding to why particular interventions may have been implemented and why welfare states support or do not support solo mothers currently.

### **3.2.3 Structural sexism of the welfare state**

The positioning of solo mothers in the welfare state is unique; different to that of solo fathers or other welfare recipients by nature of comparatively worse outcomes (de Gendre et al., 2021b; Krasso Peach & Cording, 2018; Mitchell, 2016; Schmitz et al., 2023). Patriarchal structures drive much of this differential, with the motherhood penalty an example of disadvantage experienced by solo mothers that sees lower wages, employment disparities, and other cumulative challenges from either having a child or simply being a woman in the workforce (or one trying to enter) (Herbst-Debby & Achouche, 2023; Hübgen, 2018; Lee & Craig, 2024). Financial support for solo mothers is often inadequate, and there is a disproportionate burden on women that is often unaddressed (Andersen, 2020; Bradshaw et al., 2018; Carey & Bell, 2022; Cram et al., 2020; Zagel & Van Lancker, 2022). Awareness of these structures and their role in the welfare state is critical to know the interaction between drivers of policy and how they fuel inconsistencies in the treatment of solo mothers.

Much of the welfare state is built on a male breadwinner model that positions non-work time (or care time) as lesser than paid work (Bravo-Moreno, 2021; Neyer, 2021). Solo mothers not only face a motherhood penalty but also remain the sole carer for their children, meaning they have a higher workload (including care time) compared to their partnered peers, creating labour market engagement challenges that are not easily resolved by ALMPs (Jaehrling et al., 2015). Interventions are also often designed without consideration for gender, ignoring a continued and well-documented disparity (Wennberg, 2007). For example, child support legislation and policy in Australia places an administrative burden on solo mothers to recoup costs, losing them valuable time and forcing them to take on an additional unpaid role beyond being a primary caregiver (Natalier et al., 2019). These barriers to solo mothers breaking out of poverty or engaging in the labour market are highly complex and require consideration of often-overlooked variables, including how and where care of the child fits in the policy solution (Andersen, 2020; Bravo-Moreno, 2021; Cook, 2012; Jun, 2023).

Further, the economic consequences of a male-breadwinner welfare state are stark for solo mothers. An Australian report by the IZA Institute of Labor Economics found that solo mothers faced worse economic outcomes as a result of welfare reforms compared to their partnered peers (de Gendre et al., 2021b). Solo mothers experience greater poverty and ongoing economic uncertainty (Harkness, 2018; Hübgen, 2020; Zagel & Van Lancker, 2022), greater variation in sanctions and inconsistent access to welfare (Carey & Bell, 2022; Evans, 2022; Liegghio & Caragata, 2016), and more unstable employment (Harkness, 2018; Struffolino et al., 2020). Solo mothers also work later in life than their partnered peers, reflecting a less-than-ideal economic position that requires employment to sustain retirement (Schmitz et al., 2023). Further, the economic impacts of solo motherhood vary at different points of life, with younger parenthood associated with worse economic outcomes (Lorentzen & Syltevik, 2023). Fundamentally, the economic consequences of being on welfare are disproportionately worse for solo mothers.

### **3.3 Summary**

This research aims to explore the extent that Aotearoa's welfare state has been designed to support solo mothers. In this chapter, the foundations for how this is assessed was established, laying out the three intervention-types: cash transfers, in-kind transfers and ALMPs, and framing the challenges solo mothers face. Understanding solo motherhood as a new social risk and placing both structural violence and sexism within the context of the liberal welfare state supplements the theoretical foundations in Chapter Two. This chapter has provided useful insight into how the welfare state perceives and positions solo mothers, and where success and failure exist. In Chapter Four, the theoretical foundations from Chapter Two and the intervention-types established in this chapter will be used to inform the methodology and method for this research. Both chapters will also inform the initial theories in Chapter Five.

## **Chapter 4: Methodology**

This research aims to explore the extent that Aotearoa's welfare state supports solo mothers. This chapter explores the theoretical positioning of the research and the methodology of choice. It explores the author's positioning, the importance of the chosen theoretical positioning, and how the methodology was executed using a five-step method, setting up the foundation for comparison with Aotearoa in Chapter Six.

### **4.1 *Author positioning***

My own relation to this research is deeply personal and I undertake it with an insider-outsider perspective: where I have both experienced the impacts of the foci of this research (the welfare state and its treatment of solo mothers), while no longer living in the same environment where I, as a child, was close to the direct relationship being researched (between the welfare state and solo mother). Insider-outsider perspectives provide useful insight and provide a depth of critique and analysis that potentially pure insiders or outsiders may not achieve (Kersen, 2016). I not only understand the tangible outcomes being assessed and the potential areas of foci, but I have indirectly experienced it and understand the struggle that solo mothers across Aotearoa face.

### **4.2 *Theoretical positioning***

Theoretical positioning uses schools of thought, such as critical realism, as a foundation to inform the undertaking, interpretation, and critiquing of research (Hathcoat et al., 2019). For qualitative research, having a clear theoretical position is important to understand how the research navigates interpretations of the real world and causal relationships behind objects of inquiry (Wiltshire, 2018). This line of thinking exists in a post-positivist world, where there is an objective reality to be studied, albeit imperfectly, with unobservable variables to consider (Fox, 2008). The post-positivist world of theoretical positioning is of particular interest in this research, as explored shortly.

Within a theoretical positioning, two concepts affect methods and subsequent analysis: epistemology and ontology. Epistemology explores the way we obtain knowledge, whereas ontology involves the study of reality and how we view reality (Fleetwood, 2015; O’Gorman & MacIntosh, 2015). Ontology categorises the understanding of reality as either subjective or objective (O’Gorman & MacIntosh, 2015). The role of ontology within social science and the creation of an objective view of reality is necessary to sufficiently define and explore society and its many parts (or structures). Rather than focusing on interactions between two humans or variables, social sciences focus on transcendental structures created by the sum of many unique individuals and how these structures impact on objects of study (e.g., welfare policies for solo mothers). To enact this approach, critical realism is the theoretical positioning of choice.

### **4.3 Critical realism**

Critical realism as a theoretical position originated in the 1970s from the philosopher Roy Bhaskar, formed in a post-positivist world that recentres ontology within social sciences (Fleetwood, 2015; Gorski, 2013). Critical realism seeks to explain outcomes within a stratified understanding of reality and both observable and unobservable causal relationships (Bhaskar, 1975/2008; Fleetwood, 2015; Gorski, 2013; Stutchbury, 2022). Through reinforcing the boundaries of ontology and epistemology, critical realism seeks to re-focus social science research on the nature of reality and what exists rather than how knowledge is created and retained (Bhaskar, 2020; Fleetwood, 2015).

Critical realism and its grounding of ontology is supported by the idea that there is reality independent of human understanding, with transcending societal influences and causal mechanisms that affect the outcomes and experiences of people (Fleetwood, 2015; Gorski, 2013; Zhang, 2022). Critical realism suggests that, like structures in natural sciences, these structures (the influences and causal mechanisms) can be investigated and are ontologically distinct from the actions of humans that form these structures (Joseph, 1998). The stratification of this independent reality is in the form of three interacting domains of reality, defined in Bhaskar’s early works (Bhaskar, 1979/2015; Fleetwood, 2015; Joseph, 1998; Kjørstad & Solem, 2017; O’Gorman & MacIntosh, 2015).

The first, the empirical domain, are the subjective perceptions, experiences, and observations of a person or people. The second, the actual domain, are the events and non-events, both observed and unobserved, that objectively occur and act as catalysts to the empirical domain. The third, the real domain, are the structures and mechanisms, both observed and unobserved, that enable and constrain events and exist with enduring properties. The interaction between the three domains creates a stratified and transcendental reality that can explain why things happen, while giving sufficient recognition to the contexts in which they exist (Bhaskar, 1979/2015; Fleetwood, 2015; Gorski, 2013; Zhang, 2022). As a theoretical position, critical realism views complex problems like solo motherhood in the context of wider influences, rather than as discrete issues. This helped position successes and failures of welfare states in supporting solo mothers, informing the development of a best-practice comparator.

#### **4.4 *Realist review methodology***

This research was conducted using a rapid realist review methodology underpinned by the critical realism theoretical position. A realist review seeks to understand how and why systems work as they do, providing a depth of insight that supplements existing research or acts as a precursor to more detailed research (Hunter et al., 2022; Paré & Kitsiou, 2017; Pawson, 2006; Saul et al., 2013; Wong, 2018). Realist reviews posit the question: what works for whom, in what circumstances, and how? (Pawson et al., 2005; Pawson, 2006). Numerous realist reviews are undertaken within the social sciences, providing a basis for understanding potential challenges or opportunities within this research. Example topics include welfare (Keady et al., 2012; Ng et al., 2017; O'Campo et al., 2015), healthcare (Best et al., 2012; Kantilal et al., 2020), and child development (Barnish et al., 2021; Coles et al., 2015). Due to the research size and scope, a rapid realist review was undertaken: a compact realist review using the same method but in a shorter timeframe and with focused, context-specific conclusions (Saul et al., 2013). This is appropriate for the shorter timeframe and limited research length, while narrowing scope to Aotearoa's context.

The focus of realist reviews are on establishing a programme theory, which describes how a policy or policies should work and in what context (Sharpe, 2011), that can be tested and refined (Mukumbang et al., 2025; Pawson et al., 2004). In this research, a key programme theory (KPT) is used: a statement or set of statements to explain how and why certain programme(s) do or do not work, considering the context, mechanism, and outcomes in which they operate/of which they create (Hunter et al., 2022). Although realist reviews often use intervention-specific programme theories, system-level programme theories that assess a suite of interventions and their broader impacts on societal outcomes can also be used (Endalamaw et al., 2025; Millar et al., 2012; Rogers, 2008), as can those assessing multiple countries and points in time (Rinaldi & Leone, 2023). This research used a single system-level programme theory to formulate a cross-welfare-state view, with findings to inform future research on intervention-specific programme theories.

The very nature of programme theories, and in this case the KPT, are built on three domains of reality within critical realism: the real, the actual, and the empirical (Kjørstad & Solem, 2017; Sayer, 2000). The KPT used for this research set out to investigate the relationship between the observations/experiences of solo mothers (the empirical: outcomes/indicators of poverty/economic inequality and direct experiences of solo mothers) and the events/actions (the actual: focusing on the policies of the welfare state) that drive these observations/experiences, enabled or constrained by underlying societal structures and mechanisms (the real domain, observable or unobservable). An important feature of this approach is recognition of the real domain and its impact on the outcomes experienced by individuals. Defined by the ability to create observable effects, this includes physical or biological structures; social classes, ideologies or political economies; and psychological structures or dynamics (Houston & Montgomery, 2017; Kjørstad, 2017; Levers, 2013; Longhofer & Floersch, 2012; Mercier et al., 2023). Informed by Chapters Two and Three, this research observed the real domain as including the nuclear family structure or male breadwinner model, misogyny and racism, neoliberalism, and the biological and psychological dependencies within mother-child relationships. This situated the research within a critical realism positioning and helps to inform the context of the KPT.

#### **4.5 Data collection and analysis**

The method involved five steps, shortly explored in detail. First, the scope of the research was clarified through defining the review question and nature of the intervention(s) being assessed; second, a four-step evidence search was conducted; third, data was extracted to compare against the KPT; fourth, data was synthesised to finalise the KPT; and fifth, this finalised KPT was compared against Aotearoa. As realist reviews are not intended to be undertaken using a standardised formulaic approach and are instead malleable to the researcher's needs (Pawson et al., 2004), the method was built on the realist review steps in Pawson (2006), the rapid realist review method set out in Saul et al. (2013), and similar methods in other literature (Hunter et al., 2022; Keady et al., 2012; Molnar et al., 2015; Wong, 2018).

The KPT was established by a set of context + mechanism = outcome (CMO) configurations, underpinned by critical realism. As aforementioned, this research used a single system-level programme theory to formulate a cross-welfare-state view, supported by a set of intervention-type-specific CMO statements. These set out how an intervention-type works, establishing the context of operation (the features that drive an intervention-type's ability to succeed, including economic, social, cultural, and societal circumstances – the real domain) that triggers mechanisms that drive solo mothers' decisions (the reasoning, behaviour, or norms that underpin solo mothers' decision-making, including in relation to seeking employment – the action of which forms the actual domain), resulting in an outcome (the empirical domain) (Duddy & Wong, 2023; Kjørstad, 2017; Pawson, 2006; Sayer, 2000; Wong, 2018). Using a CMO structure to inform the KPT, this reflects interactions between the real-actual-empirical layers within critical realism and recognises the unobservable structures and mechanisms that affect outcomes (Peters, 2024). The model that was tested, including the KPT, is set out in Chapter Five.

#### **4.5.1 Step one: scope clarification**

Scope clarification required three stages of work: firstly, identifying the intervention-types, relevant population, and the outcomes of interest; secondly, to map the KPT; and thirdly, to formalise this through establishing a model to test (a combination of both). The intervention-types (broad groupings of policies) of interest are cash transfers, in-kind benefits, and ALMPs; the relevant population being solo mothers (and secondarily their children); and the outcomes of interest being poverty, labour market outcomes, and health and mental health outcomes.

This step was partially informed by Chapters Two and Three, providing the above context and framing of key concepts, supplemented by an additional scoping search that helped develop a set of three logic trees for each of the above intervention-types and a number of supplementary research questions. The logic trees set out the desired output and flow-on outcomes in an ideal welfare state and provided a structure and overarching policy logic to inform the KPT, with consideration for the outputs and outcomes identified and the translation of these to mechanisms and outcomes. This flexible approach was chosen as realist reviews are not only intended to be malleable but also are non-linear in nature and include initial scoping prior to conducting research (Pawson et al., 2004).

#### **4.5.2 Step two: search**

In the second step, four sub-searches were undertaken to test the KPT and CMO statements in a non-linear manner (Pawson et al., 2004). The first sub-search, an initial exploratory search to test the availability of literature and the wider context, was conducted concurrently with step one and the formation of Chapters Two and Three, aligning to non-linearity guidance and the recognition that some steps occur alongside the research development and planning (e.g., literature review) (Pawson et al., 2004; Pawson, 2006). The second search was a progressive search on the principles and ideas of the KPT, stress-testing the logic to determine appropriateness for the research. The third search was more detailed, focusing on the CMO statements and subsets of the theory, reflecting the bulk of the research. The final search was undertaken alongside steps four and five as a final examination of evidence to refine the KPT.

Across all sub-searches, a purposive sampling technique was used with some instances of snowballing sampling. This sampling technique is aligned to Pawson's early realist review structure (Pawson et al., 2004). Purposive sampling, in this context, is the process of searching for evidence that has specific qualities relevant to or that could support the research aim (Ames et al., 2019; Creswell & Poth, 2016). Snowball sampling uses reference lists and citations to then identify further relevant literature (Wohlin et al., 2022). Data sources included peer reviewed journal articles, grey literature from verifiable government or non-governmental organisation (NGO) sources, conference proceedings, and statistical data. It included both Aotearoa and international literature across comparable welfare states in order to establish the comparator for step five. Data was sought from after 2015 but before 1 April 2025. To allow density and theoretical saturation, the sample size was 100-150 articles based on similar reviews (Hiebl, 2023). Throughout this step, data appraisal and review were undertaken concurrently to align with rapid realist review protocol (Saul et al., 2013).

#### **4.5.3 Step three: data extraction**

Step three was the first analysis step, involving extraction of data into a matrix in which key points were used for comparison in the subsequent step, helping to situate the data in particular contexts (Pawson, 2006). Data extraction involved coding data into an intervention-type grouping and summarising the findings from each document to allow tagging against the relevant CMO statement(s). This aligns with the data extraction approach in other realist reviews (Hunter et al., 2022; Molnar et al., 2015), in guidance on rapid realist reviews (Saul et al., 2013), and realist reviews more generally (Wong, 2018). Placing the data in a matrix helped create an accumulating explanation, which is a useful tool for building legitimacy and credibility in social research (Pawson, 2006; Wong, 2018).

All of the data informed parts of the three critical realism domains used to establish the CMO statements. Where data compared or discussed groups of welfare states or analysed an intervention, it discussed the wider economic and social context the

intervention existed in: directly or indirectly referring to the real domain. Data generally examined outcomes triggered by the use of a particular intervention (the empirical domain) and why this would occur, often looking at behaviours, societal norms and expectations, and the choice-sets available to welfare recipients (the actual domain and parts of the real domain). All data was viewed through this lens, informing the creation of key insights that then helped to finalise the KPT and CMOs statements discussed next.

#### **4.5.4 Step four: synthesis to create key findings**

Step four involved synthesising the data to then finalise the KPT and CMO statements, which are the key findings of the research. As aforementioned, this step also coincided with a final consolidatory search to identify data gaps. Testing of the KPT involved iterating the CMO statements based on data, assessing whether they are accurate; an approach informed by similar realist reviews on the welfare state (Keady et al., 2012; O'Campo et al., 2015; Rinaldi & Leone, 2023). Refining of the CMO statements is complex and requires layers of iteration that may not produce clear findings (Millar et al., 2012) and could identify aspects that intersect the context-mechanism-outcome layers (Jagosh et al., 2013). Once the CMO statements were finalised, the KPT was updated and used as the key finding of the research, informing the analysis in step five and thus the research conclusion.

#### **4.5.5 Step five: comparison against Aotearoa's welfare state**

Step five is an additional step beyond traditional realist reviews and positions the findings within the research aim to create a conclusion. The finalised KPT and the CMO statements were compared against a view of Aotearoa's welfare state as of 2025. The level of cash transfers, the availability and scope of in-kind benefits, and the use of ALMPs in Aotearoa were themed and compared against the refined CMO statements. The analysis built on the critical realism theoretical positioning established earlier, exploring how Aotearoa supports solo mothers compared with an in-effect transcendental stratified reality of what is suitable or not-suitable for solo mothers in the form of the finalised KPT (Bhaskar, 1979/2015; Joseph, 1998; Kjørstad, 2017). This meant Aotearoa's context (the real domain) was first assessed against those in the key findings

for suitability, followed by positioning the outcomes (the empirical domain – such as poverty rates or labour market participation) against states that use different policies to support solo mothers, and determining variations in Aotearoa’s policy mix and how this translates to whether the welfare state supports solo mothers. This meant there was an objective best-practice comparator that was suitably comparable (i.e., similar contexts and aspects of the real domain) for Aotearoa to be assessed against.

#### **4.6 Ethics**

While this research did not involve human participation, it required consideration of appropriate ethical protocols on desk-based research. Ethical protocols in similar research include consideration for three core principles summarised as transparency, accuracy, and subjectivity, and maintenance of academic integrity through non-plagiarism and appropriateness (Suri, 2018; Wagger & Wiffen, 2011; Wassenaar & Mamotte, 2012). To reflect this, the research followed the Massey University Code of Responsible Research Conduct relating to data integrity, plagiarism, authorship attribution, and responsible dissemination (Massey University, 2015) and examines the transferability limitations of rapid realist reviews (Saul et al., 2013).

#### **4.7 Limitations**

Qualitative research in the social sciences is sometimes viewed as lesser than the natural sciences, with positivists arguing that social structures are not objective and cannot be accurately studied (Sutton, 1993; Wiltshire, 2018). Therefore, qualitative research faces limitations in being seen as robust or legitimate (Ryan et al., 2007), particularly realist reviews which have a higher level of complexity (Mukumbang et al., 2025). Further, as the welfare state is large and complex, the assessment provided by only looking at three broad intervention-types may be viewed as insufficient enough to adequately conclude if the welfare state supports solo mothers, as other state supports are out of scope of this research (e.g., healthcare).

To respond to these limitations, clear implications of the conclusions have been set out. By nature of using a modified rapid realist review method, as realist reviews are both complex and time intensive (Pawson et al., 2005; Saul et al., 2013; Wong, 2018), the conclusion is context-specific to Aotearoa and, while replicable, is upfront about the adjusted nature of the method and approach (Pawson et al., 2004). Positioning the research honestly means the scope is tighter and readers are informed if seeking to undertake further analysis.

#### **4.8 Summary**

This chapter set out the research approach, including the theoretical foundations and methodology used. The research aims to explore how Aotearoa's welfare state is designed to support solo mothers and uses critical realism as the foundation of this assessment. Delivered through a rapid realist review and analysed using a system-level KPT and supporting CMO statements to establish de-facto best-practice, a single picture of Aotearoa's welfare state and its ability to support solo mothers is assessed through three intervention-types, delivering on this research aim. Chapter Five sets out the findings and begins with the initial KPT and supporting CMO statements.

## Chapter 5: Findings

This research aims to explore the extent that Aotearoa's welfare state supports solo mothers. To undertake this assessment using critical realist theory, a de-facto comparator must be created through the development of a KPT and set of CMO statements across the three intervention-types previously explored: cash transfers, in-kind transfers, and ALMPs. As outlined in Chapter Four, the use of a rapid realist review leads to creating the comparator. This chapter presents the findings of the rapid realist review that will then be used in Chapter Six to discuss relevant implications and contrast to Aotearoa.

### **5.1 Initial key programme theory inception (step one – scope clarification)**

This research adopted a five-step rapid realist review methodology starting with development of an initial KPT. The focus of this research is on how the state's use of three intervention-types (cash transfers, in-kind transfers, and ALMPs) affect poverty, labour market, and health and mental health outcomes of solo mothers and their children. To begin, the research aim was iterated into the supplementary research questions below that informed what the KPT is responding to and focuses on interrogating the actual and empirical domains (i.e., the events and outcomes resulting from respective interventions given the context – or real domain – they exist in).

1. Must cash transfers be generous to support solo mothers into employment, and are universal transfers more effective than targeted ones in reducing poverty?
2. Do sanctions or conditions increase likelihood of achieving lower poverty rates and better labour market outcomes?
3. Does providing consistent access to in-kind benefits and ALMPs throughout a solo mother's life produce better employment outcomes than singular, discrete policies?
4. What goods are best de-commodified to enable employment for solo mothers, and should these be universal? (i.e., what in-kind services should the state provide all solo mothers?)

5. Are formal education, training, or employment services better for solo mothers, should there be a mix, and should participation be compulsory?
6. What are the drivers of reduced long-term welfare dependence and reduced likelihood of intergenerational poverty?

Through the above questions, supplemented by an initial exploratory search against the research aim, three logic trees across the intervention-types were developed (**Appendix 2**), setting out the desired output and flow-on outcomes in an ideal welfare state. This provides a logic and structure to inform the KPT and CMO statements.

Combining the research aim, the structured logic trees, an initial exploratory search, and the contextual information in Chapters Two and Three, the initial KPT was developed. This was in the form of four CMO statements summarised by an overarching statement: *the KPT suggests that a welfare state that supports mothers is one that is, across the life of solo mothers, generous, universal but with tailored targeting of some services to solo mothers, and with a broad-spectrum of support.* **Table 1** below sets out the CMO statements that provide the detail behind this overarching statement.

**Table 1: Initial CMO statements**

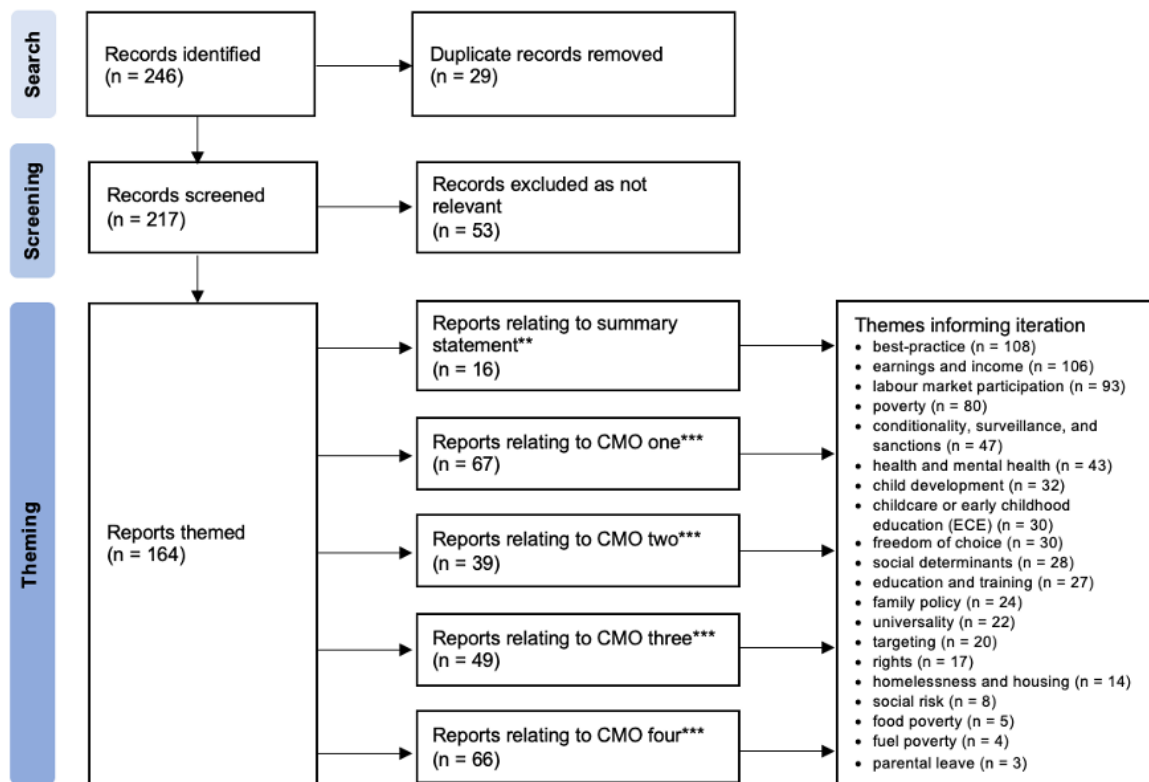
Interest	Initial CMO statement	Key literature*	Relevant questions
<b>Cash transfers</b>	<b>One:</b> In welfare states with high solo mother unemployment and high poverty (C), solo mothers need generous cash transfers to care for their children and promote childhood development, with this being a first-order priority ahead of any desire to seek employment, education or training (M). Any reduction in poverty rates, improvements in health outcomes, and greater transitions to employment (O) are driven by generous cash transfers.	Baird et al. (2018); González and Trommlerová (2022); Macaulay et al. (2023); Scruggs and Tafoya (2022); Zagel and Van Lancker (2022)	(1), (6)
<b>Universality</b>	<b>Two:</b> In states where employment in low-wage sectors is transient, poverty rates are high, and solo mother unemployment is high (C), solo mothers have little time to focus on potential employment, education or training opportunities and are instead trying to figure out how to feed their children or heat their home (M). Universal benefits provide a strong safety net to all citizens and reduce across-the-board poverty, leading to reduced poverty rates for solo mothers and therefore better employment outcomes, including through greater flexibility to seek-out better labour market outcomes rather than short-term transient employment (O).	Brady and Bostic (2015); Gibb et al. (2019); Scruggs and Tafoya (2022); Van Lancker et al. (2015)	(1), (2), (4), (6)
<b>In-kind benefits</b>	<b>Three:</b> Where single-parent families are common, and the barriers to employment for solo mothers are high (C), solo mothers will prioritise making ends meet and caring for their children ahead of searching for employment, with a belief that the state should provide services where these enable economic activity and employment (M). The transition to employment and therefore reduced reliance on the state for main benefits (O) is reliant on reduced barriers to employment through provision of in-kind benefits like childcare (decommodification).	Bouchard et al. (2021); Guio et al. (2022); Herbst-Debby and Achouche (2023); Klein (2021); Murphy (2019)	(2), (3), (4), (6)
<b>ALMPs</b>	<b>Four:</b> Where wages are low, poverty rates are high, and maternal employment outcomes are poor (C), solo mothers seek out choice and flexibility in their employment with the aim for better long-term economic outcomes to support their children (M). To drive employment outcomes for solo mothers (O), choice and flexibility through a suite of education, training and employment opportunities should be available, with limited conditions, surveillance, or sanctions, and these should be accessible throughout their lives and continued after rolling off a main-benefit.	Brady and Cook (2015); Carter and Whitworth (2017); Jaehrling et al. (2015); Kowalewska (2017); Martin (2015); Sakamoto (2023)	(2), (3), (4), (5), (6)

\*Note: Not all literature is listed here, only those that had significant or direct impact in formulating the CMO statement.

## 5.2 Identification and theming (steps two – search; three – data extraction)

Figure 1 sets out the studies identified in step two and the themes extracted in step three, which informed the CMO statement iteration.

Figure 1: Studies in step two\*



\*Literature in Chapters Two and Three, and literature used in the initial KPT, are not included in this diagram.

\*\*As set out in Chapter Four, reports relating to the summary statement were identified in the first search within Step Two and were therefore not used to iterate any of the CMO statements. Therefore, the 16 records listed are discrete records not included in the other four CMO-related numbers.

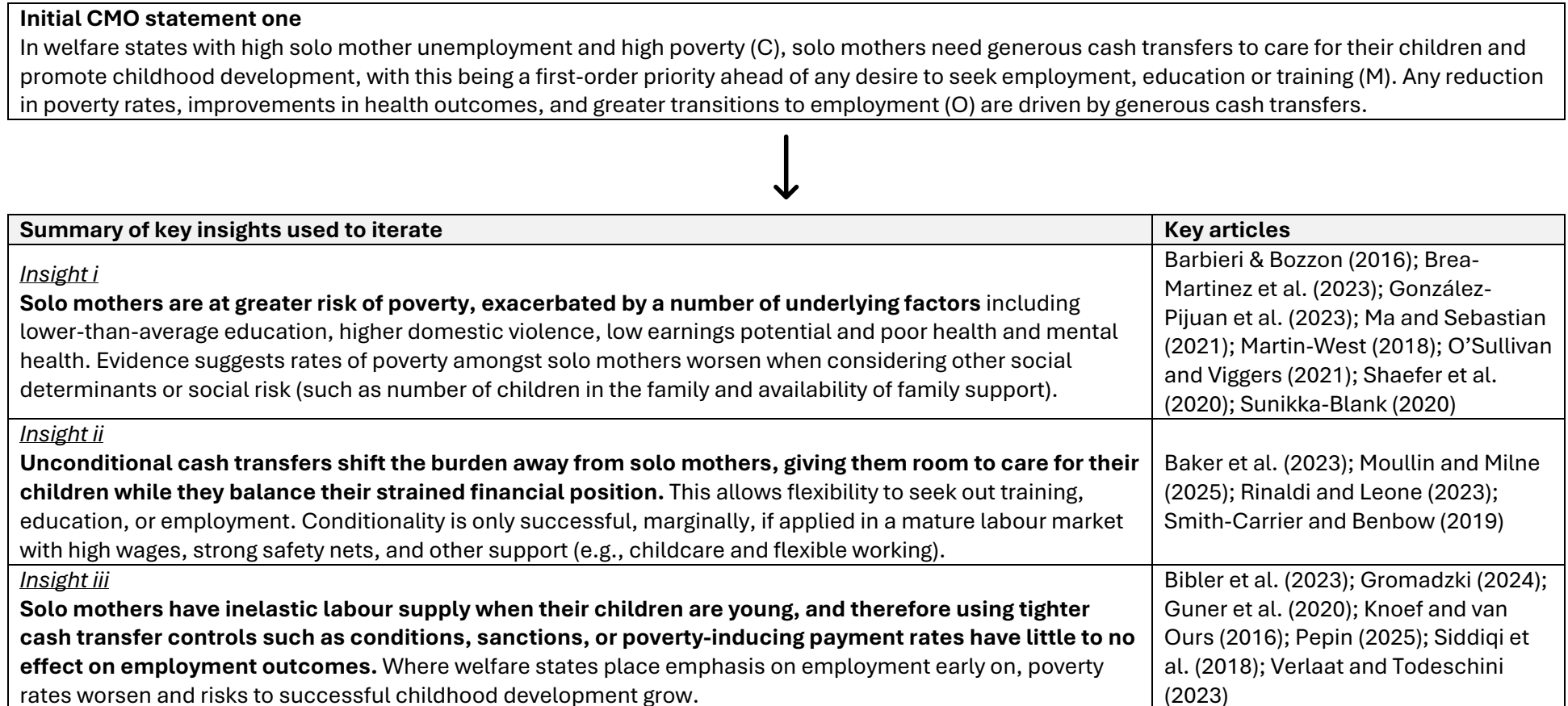
\*\*\*Literature identified for use in CMO iterations may be used across multiple CMO iterations, so numbers will not total to the number of reports themed.

## 5.3 Iterating the key programme theory (step four – synthesis)

In the following sections, a flow diagram presents the findings, setting out the initial CMO statement, key insights used in iterating, and the final CMO statement. Each key insight has been allocated a roman numeral (e.g., “insight ii”) that corresponds to commentary in the summary paragraph outlining how the CMO statement was finalised.

### 5.3.1 CMO statement one: cash transfers

**Figure 2:** CMO statement one flow diagram



<p><i>Insight iv</i></p> <p><b>Generous welfare benefits are effective in limiting poverty in solo mother households in the short-and-long-term;</b> less generous welfare benefits produce poorer outcomes, even with add-ons like childcare, given inconsistency in access and unrealistic eligibility thresholds.</p>	<p>Aizer et al. (2016); Aizer and Lleras-Muney (2025); Brülle (2021); Goderis and Vlekke (2023); Jacques and Noël (2018); Martin-West (2018); Notten and Guio (2024); Pérez-Corral and Moreno-Mínguez (2025); Petit (2024); Richards et al. (2016); Shaefer et al. (2024); O’Campo et al. (2015)</p>
<p><i>Insight v</i></p> <p><b>Some spending on in-kind benefits is more effective in reducing poverty than cash benefits,</b> and therefore should form part of a cohesive, substantive welfare programme.</p>	<p>Cai (2024); Israel and Spannagel (2019); Nygård et al. (2019); Pérez-Corral and Moreno-Mínguez (2025); Richards et al. (2016); Sakamoto (2024)</p>
<p><i>Insight vi</i></p> <p><b>Solo mothers are in more precarity than others and need a greater level of support to respond to shocks.</b> Minor changes to expenditure (e.g., higher-than-usual utility bills, rent increases) have significant flow-on effects given their limited buffer. Generous cash transfers provide greater flexibility to manage change, particularly so if unconditional or with limited restrictions.</p>	<p>Bullock et al. (2020); Cai (2024); Cheetham et al. (2024); Ma and Sebastian (2021); McKenzie and McKay (2018)</p>
<p><i>Insight vii</i></p> <p><b>Solo mothers want to contribute to society, but society does not recognise that caring for children forms part of that contribution (particularly in early years).</b> The first priority for solo mothers is to protect their children from short-term debilitating poverty; any personal development (education, employment or training) are second-order considerations.</p>	<p>Isola et al. (2021); Jun (2019); McKenzie and McKay (2018); Millar (2019); Smith-Carrier &amp; Benbow (2019)</p>
<p><i>Insight viii</i></p> <p><b>Generous cash benefits have positive health and mental health impacts on both solo mothers and their children,</b> while contributing to child development if benefits are substantial in the early-years.</p>	<p>Aizer &amp; Lleras-Muney (2025); Bullinger et al. (2023); Fuller et al. (2022); Kessler and Hevenstone (2022); Petit (2024); Siddiqi et al. (2018); Smith-Carrier &amp; Benbow (2019)</p>
<p><i>Insight ix</i></p> <p><b>Generosity in cash transfers needs to be maintained throughout a person’s life to protect poverty reductions and support labour market engagement,</b> and any return to lower cash transfers must be replaced with other support (e.g., in-kind provision of childcare or housing).</p>	<p>Amorim (2022); Koebel and Schirle (2016)</p>

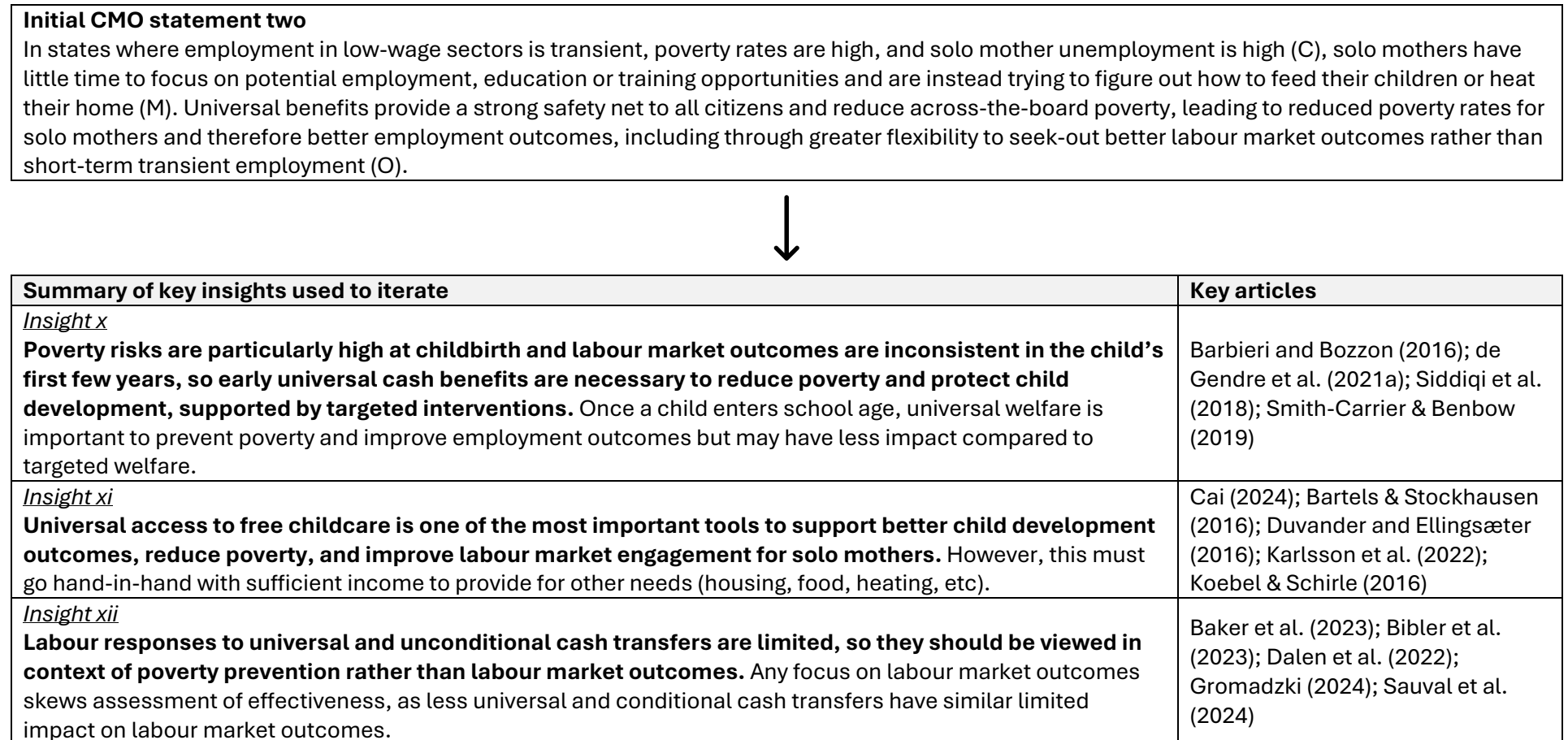
**Final CMO statement one**

In welfare states where solo mothers are at greater risk of poverty and face a number of complex and poor social outcomes (C), solo mothers need generous and unconditional cash transfers to provide flexibility and freedom of choice, with care duties and household stability a first-order priority ahead of labour market participation (M). Any reduction in poverty rates or improvements in health outcomes and childhood development (O) are driven by generous, unconditional cash transfers that are consistent over the life of the solo mother.

As per **Figure 2**, the initial CMO statement set out that cash transfers are a core intervention for solo mothers and must be generous to drive poverty reductions, health improvements, and higher employment. The literature largely aligned with this, although identifying the need for the welfare state to be both generous and unconditional (see **insights ii, viii and ix**). In doing so, the burden is shifted away from solo mothers, giving them flexibility and freedom in times of need and impacting how they respond to policies in the actual domain (thus impacting the effectiveness of particular interventions). This translates to improved health and mental health outcomes, compounded by improved ability to afford basic necessities such as food, housing, and fuel/energy (Brülle, 2021; Israel & Spannagel, 2019; Richards et al., 2016; O'Campo et al., 2015). Some outlier data indicated that a generous welfare state may drive perverse labour market outcomes, but many of the articles on generosity found that more generosity shifts solo mothers out of poverty, which is a better catalyst for labour market re-entry (**insight iv**). In fact, in most welfare states, solo mothers have relatively inelastic labour supply when their children are young (<5 years old), limiting the extent they participate, no matter the generosity of the benefits offered (**insight iii**). This is an interesting insight into the mechanisms that drive solo mother decision-making and their response to policies in the actual domain. The final CMO statement reflects the same idea set out initially but expands solo mothers' welfare state expectations.

### 5.3.2 CMO statement two: universality

**Figure 3: CMO statement two flow diagram**



<p><i>Insight xiii</i>  <b>Unconditional and universal cash transfers have significant impacts on poverty reduction and better health outcomes when generous.</b> Countries with less universal welfare systems are less effective in poverty reduction.</p>	<p>Almeida et al. (2025); Guner et al. (2020); Hamilton and Martin-West (2019); Jacques &amp; Noël (2018); McKay et al. (2023); Notten &amp; Guio (2024); O'Campo et al. (2015)</p>
<p><i>Insight xiv</i>  <b>Purely universal policy solutions are expensive and may not produce as cost-effective outcomes compared to mixed universal and targeted solutions: proportionate universalism is the alternative.</b> In creating a universal baseline welfare level combined with targeted interventions for the most at-risk, this combines across-the-board poverty reductions with specific tailored interventions for the worst poverty.</p>	<p>Burström et al. (2017); Goderis and Vlekke (2023); Karlsson et al. (2022); Marx et al. (2016)</p>
<p><i>Insight xv</i>  <b>Conditionality and sanctions create poverty and do little for labour market outcomes, so unconditionality must go hand-in-hand with universalism.</b> This includes removing child limits on benefits and unnecessary hurdles in application processes.</p>	<p>Hamilton &amp; Martin-West (2019); Holdsworth (2017); Machin (2017); Sabaté (2021); Thomas et al. (2016)</p>
<p><i>Insight xvi</i>  <b>Universalism creates overall better outcomes for society, including higher levels of trust and reduced pressure on other public services.</b></p>	<p>de Gendre et al. (2021a); Tamilina and Tamilina (2020)</p>




<p><b>Final CMO statement two</b>  In welfare states with high rates of solo mother and child poverty (C), solo mothers face greater risks than their peers and do not respond well to sanctions or conditions placed on their welfare, with labour market outcomes largely unaffected by these, nor the size or scope of benefit provision in the early stages of their child's life (M). Therefore, a baseline level of universal benefits, both cash transfers and in-kind (with in-kind childcare as a high priority), supplemented by a regime of generous targeted interventions for solo mothers, is needed to provide a sufficient safety net and substantially reduce both poverty and poor health outcomes (O).</p>
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The second CMO statement (**Figure 3**), iterated through 39 documents, posited that universal benefits are necessary to reduce solo mother poverty and promote better labour market participation. Most literature suggested that universal welfare states are effective in reducing, but not eliminating, the differential poverty risks for solo parents (**insights x, xiii**) and that universal benefits are important in early life to support childhood development and long-term health outcomes (**insight x**). Both universal child benefits (cash transfers) and childcare (primarily in-kind) are touted as the most effective interventions in reducing child poverty and engaging solo mothers in labour markets (**insights x, xi**). However, aligned with CMO statement one, labour market engagement in early postnatal years is relatively sticky and does not consistently respond to universal benefits (**insight xii**) nor conditions or sanctions (**insight xv**). The concept of proportionate universalism, where baseline universal transfers are provided (e.g., childcare or child benefits) and coupled with targeted support for the greatest needs, was flagged as more effective than universal policies alone given it responds to multiplex policy problems while broad-brush reducing overall poverty (**insight xiv**).

### 5.3.3 CMO statement three: in-kind benefits

**Figure 4: CMO statement three flow diagram**

<p><b>Initial CMO statement three</b> Where single-parent families are common, and the barriers to employment for solo mothers are high (C), solo mothers will prioritise making ends meet and caring for their children ahead of searching for employment, with a belief that the state should provide services where these enable economic activity and employment (M). The transition to employment and therefore reduced reliance on the state for main benefits (O) is reliant on reduced barriers to employment through provision of in-kind benefits like childcare (decommodification).</p>	
	
Summary of key insights used to iterate	Key articles
<p><i>Insight xvii</i> <b>Access to quality, free childcare supports labour market participation but should not be contingent on this.</b> Where solo mothers have freedom of choice, there are better labour market outcomes, engagement in education/training, and improved health and mental health.</p>	<p>Bartels and Stockhausen (2016); Cai (2024); Haeck et al. (2015); Hagiwara (2025); Hufkens et al. (2020); Lee et al. (2023); Mahringer and Zulehner (2015); Millar and Crosse (2018); Morrissey (2017); Müller and Wrohlich (2020); Nepal and Paris (2016); Räsänen and Österbacka (2024); Van Lancker (2018); Vuri (2016)</p>
<p><i>Insight xviii</i> <b>In-kind provision of services like childcare must go hand-in-hand with other tools to prevent in-work and out-of-work poverty,</b> otherwise the in-kind services are only a temporary support and have minimal impact on longer-term poverty or labour market outcomes. E.g., if free childcare allows solo mother labour market entry, but in a poverty-wage job, the loss of childcare access means there are few incentives to stay employed.</p>	<p>Dalen et al. (2022); Francesconi et al. (2015); Millar and Crosse (2018); Nepal and Paris (2016); Simpson et al. (2024)</p>
<p><i>Insight xix</i> <b>In-kind benefits are not a substitution for insufficient levels of income and can prevent independence and freedom of choice.</b> Where households cannot afford basics like food, housing, or energy, in-kind benefits are insufficient and demeaning so higher levels of cash transfer to provide the basics are needed as a first-order priority.</p>	<p>Bullock et al. (2020); Danson et al. (2015); McCloskey (2021); Nepal and Paris (2016); Pérez-Corral and Moreno-Mínguez (2025); Simpson et al. (2024)</p>

<p><i>Insight xx</i>  <b>Stable housing is an important indicator of poverty, so access to long-term and secure public or private housing is important (with mixed use of in-kind and cash transfers).</b> Often, market solutions are insufficient and social housing provides a secure foundation for solo mothers and their families.</p>	<p>Aizer and Lleras-Muney (2025); Ma and Sebastian (2021); Martin-West (2018); Nieuwenhuis and Zagel (2023); Verbist and Grabka (2017); Warburton et al. (2018); Williams and Merten (2015)</p>
<p><i>Insight xxi</i>  <b>In-kind benefits are effective at reducing poverty and positioning solo mothers to re-enter the labour market or undertake education and training.</b> Access to free childcare is one of the most effective tools to reducing poverty.</p>	<p>Bartels and Stockhausen (2016); Cai (2024); González-Pijuan et al. (2023); Nygård et al. (2019)</p>
<p><i>Insight xxii</i>  <b>In-kind benefits should not be lost upon employment,</b> as often labour market entry is into low-paying, unstable jobs. Support must be ongoing and prevent continued instability.</p>	<p>Cai (2024); Holdsworth (2017); Ma and Sebastian (2021)</p>
<p><i>Insight xxiii</i>  <b>Market solutions for fundamental needs (housing, food, and energy) are often insufficient,</b> particularly so for solo mothers, and welfare states must respond with either in-kind benefits or sufficient cash transfers.</p>	<p>Martin-West (2018); Nieuwenhuis and Zagel (2023); Richards et al. (2016); Sunikka-Blank (2020)</p>
<p><i>Insight xxiv</i>  <b>Access to in-kind benefits should have limited or no conditions, and be easily accessible.</b> Where access to in-kind benefits is complex, solo mothers miss out compared to peers.</p>	<p>Dalen et al. (2022); Thomas et al. (2016); Warburton et al. (2018)</p>




<p><b>Final CMO statement three</b>  Where solo mothers have overall poor social indicators, including housing stability, poverty rates, health and mental health, and market solutions to basic needs (health, housing, food, and energy) are insufficient or too costly (C), solo mothers need a level of ongoing security provided through unconditional in-kind support combined with a sufficient level of cash transfers in order to engage in the labour market without fear of the impact of sudden shocks or changes in circumstance (M), leading to overall reduced poverty, smoothed access to basic needs and better health and mental health outcomes (O).</p>
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CMO statement three explored the role of in-kind benefits, particularly for reducing employment barriers. Iterated through 49 further documents, the insights in **Figure 4** reflect an increased role for in-kind benefits as part of a suite of welfare policies. As in CMO statement two, access to free childcare is an enabler of labour market engagement whether education, training or employment (**insights xvii, xviii**), noting that it is not necessarily a given. Solo mothers face some of the worst poverty rates, with often high-threshold access to in-kind benefits like childcare, housing, and energy support, leading to large swathes of the in-need population not receiving sufficient support (**insights xxii, xxiii, xxiv**). This is particularly true for in-kind benefits that are lost upon employment, which disincentivises continued labour market engagement, and leads to relapsed unemployment (**insight xxii**). The insights shift the CMO statement away from positioning the state as needing to provide in-kind services to enable economic activity and employment to needing to provide in-kind services as part of a suite of social investments to provide basic needs and stability.

### 5.3.4 CMO statement four: ALMPs

**Figure 5:** CMO statement four flow diagram

<p><b>Initial CMO statement four</b> Where wages are low, poverty rates are high, and maternal employment outcomes are poor (C), solo mothers seek out choice and flexibility in their employment with the aim for better long-term economic outcomes to support their children (M). To drive employment outcomes for solo mothers (O), choice and flexibility through a suite of education, training and employment opportunities should be available, with limited conditions, surveillance, or sanctions, and these should be accessible throughout their lives and continued after rolling off a main-benefit.</p>	
	
Summary of key insights used to iterate	Key articles
<p><i>Insight xxv</i> <b>As solo mothers often enter low-wage and insecure work, education and training are foundational to support solo mothers out of long-term poverty.</b> Where women have the ability to upskill, they will often take it, but are rarely given that choice to a level that makes substantial impacts on their labour market outcomes.</p>	<p>Achdut (2016); Amado et al. (2016); Arlow (2019); Benda et al. (2020); Kroutilová Nováková et al. (2023); Parsland and Ulmestig (2022); Wood et al. (2025)</p>
<p><i>Insight xxvi</i> <b>On-work experience produces better sustained labour market outcomes than other ALMPs, and are more successful when combined with formal or specialised training.</b></p>	<p>Achdut (2016); Benda et al. (2020); Brown and Koettl (2015); Wood et al. (2025)</p>
<p><i>Insight xxvii</i> <b>Conditions, surveillance, and sanctions have mixed labour market outcomes but do little for poverty.</b> Where there are problems in solo mother engagement, targeted interventions and tailored solutions are needed rather than punitive measures which drive solo mothers into low-paying, low-security jobs.</p>	<p>Avram et al. (2018); Brady (2021); Codreanu and Waters (2023); Hudson-Sharp et al. (2018); Kowalewska (2015); Li and Avendano (2023); Rafferty and Wiggan (2017)</p>
<p><i>Insight xxviii</i> <b>Solo mothers are particularly sensitive to local labour market changes, so any ALMPs must have sufficient flexibility to protect from both local and national economic shocks.</b></p>	<p>Achdut and Stier (2016, 2020); Mantouvalou (2020)</p>

<p><i>Insight xxix</i>  <b>Hands-on, tailored ALMPs are more effective than those that are self-led and place burdens on solo mothers, who are juggling a number of complex problems.</b> Tailored, hands-on support is needed for better outcomes and boosting confidence in re-entry to the labour market.</p>	<p>Amado et al. (2016); Dengler (2019); Lindsay et al. (2018)</p>
<p><i>Insight xxx</i>  <b>ALMPs that focus purely on shifting someone into employment results in worse labour market outcomes, return to welfare at a higher rate, and longer-term dependency on the state.</b> The alternative is to focus on human capital development and re-entry when appropriate to more secure, stable employment.</p>	<p>Arlow (2019); Casey (2023); Hudson-Sharp et al. (2018); Kowalewska (2015); Løken et al. (2018)</p>
<p><i>Insight xxxi</i>  <b>ALMPs must be free or very low-cost to be effective, with little burden placed on recipients and no compulsory engagement.</b> Policies that only support entry to education or training, but still charge, are often ineffective. Solo mothers are wary of taking on debt that they may still need to pay back if circumstances change and they exit education or training.</p>	<p>Blundell et al. (2021); Brady (2021); Braund et al. (2022)</p>
<p><i>Insight xxxii</i>  <b>ALMPs must be part of a suite of tools supporting solo mothers out of poverty and into work, including sufficient cash transfers and in-kind provision of services like childcare.</b> Removing day-to-day burden allows solo mothers to have freedom of choice and shift their focus to their future.</p>	<p>Mantouvalou (2020); Millar and Crosse (2018); Nepal and Paris (2016); Sakamoto (2024); Tennant &amp; Bowey (2019)</p>
<p><i>Insight xxxiii</i>  <b>Effective ALMPs must be continually available to support re-entry into the labour market at any point, particularly as a tool to respond to those with higher rates of welfare dependency or who have a disability.</b> Requiring a solo mother who has not worked in 15 years to return to work will fail compared to shifting into education or training that then can lead to better and less transient labour market outcomes.</p>	<p>Achdut and Stier (2016); Blundell et al. (2021); Ingold &amp; Valizade (2017)</p>



<p><b>Final CMO statement four</b>  Where solo mothers have indicators of poor labour market-outcomes, such as low education, low historical labour market participation, and high rates of poverty (C), solo mothers respond best to programmes that give high levels of flexibility in case of changing circumstances, provide immediate support to them and their child(ren) while creating opportunity for long-term self-improvement (through education or training), and are available when they are ready to engage, rather than when the state is ready (M). This tailored, hands-on support allows them flexibility and freedom to re-engage with the labour market when they feel it is right and creates better long-term employment outcomes (O).</p>
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Iterated through a further 66 papers, CMO statement four focused on the role of ALMPs in promoting employment and long-term economic outcomes (**Figure 5**). The insights support the initial statement and identified additional evidence suggesting there are benefits in placing solo mothers in education, training, and on-work experience (**insights xxv, xxvi, xxix**) rather than using activation-based sanctions and conditions that create poverty (**insights xxvii, xxx**). Solo mothers have a single goal in mind: to give their children a better life (**insights xxv, xxxii** – critical to informing whether policies should enable or dismantle the expectations set out in the real domain). In a critical realism context, this effectively means that solo mothers disregard the neoliberal and male breadwinner structures that promote the wage gap and low-security employment for women, and place greater emphasis on nurturing the mother-child relationship. Where policies were successful, they often pushed-back on imposed expectations on solo mothers (such as requiring employment when children reach school age, which ignores the carer role a mother plays and reinforces male worker dominance): an indication that policies which identify and respond to the real domain deliver better results. In particular, these were instances where ALMPs were coupled with sufficient cash transfers and in-kind benefits (**insight xxxii**), creating wrap-around support that reduces poverty and gives solo mothers freedom to shape their future; and where ALMPs were flexible and accessible throughout life and did not drop off at a point in time (**insights xxviii, xxxiii**). The focus in resource-scarce households will be the short-term (often cash transfers and in-kind benefits), rather than the long-term (potential upskilling or education to promote employment prospects), so flexibility is necessary. This is not an indication of a lack of desire by solo mothers for independence, but rather an indication of welfare state design failures explored in Chapter Six.

### **5.3.5 Overarching summary statement**

The overarching summary statement provides the encompassing view of the CMO statements, iterated through the insights above and 16 further documents providing an all-of-welfare-state perspective. Three core themes were identified. Firstly, single motherhood is a strong predictor for long-term poverty, welfare dependence, and poor

labour market outcomes, likely because policy does not respond to real domain structures that place solo mothers in tough circumstances. Providing ongoing support throughout life at levels sufficient to meet basic needs (e.g., food, housing, heating) is critical. Secondly, handing down poverty to their children (creating intergenerational poverty) is tied to a solo mothers' financial circumstance and whether they can afford basic needs. Comprehensive and generous support (a mix of universal and targeted; cash transfers, in-kind, and ALMPs) is necessary for welfare states to reduce poverty. Thirdly, where welfare states place conditions on solo mothers' access to resources, there are higher poverty rates, worse outcomes, and greater long-term dependence on the welfare state. These core themes have led to the refined summary statement: *the KPT suggests that a welfare state that supports solo mothers is one that is generous, universal but with tailored targeting of some services to solo mothers, flexible to changing circumstances, and with a broad-spectrum of in-kind and cash support.*

#### **5.4 Summary of findings**

The final KPT and supplementary CMO statements reflect the initial KPT that was set out earlier in this chapter with some CMO variation to reflect a wider scope for the welfare state in protecting and supporting solo mothers. The findings suggest a role for all three intervention-types with substantial levels of support needed to deliver better outcomes for solo mothers regardless of their situation. A welfare state that truly succeeds in supporting solo mothers is one that reduces day-to-day stresses of life that aggravates poor health and mental health and affects the development and educational achievement of their children. Rather than placing pressure on solo mothers and providing less-than-liveable incomes, welfare states should reflect a level of generosity that nurtures freedom of choice, flexibility, and care. In Chapter Six, Aotearoa's welfare state will be assessed against these findings.

## Chapter 6: Analysis of Aotearoa's welfare state

This research aims to explore the extent that Aotearoa's welfare state supports solo mothers. Chapter Five outlined the rapid realist review findings, creating a de-facto comparator to assess Aotearoa against. The rapid realist review deduced a KPT with an overarching summary statement: *a welfare state that supports solo mothers is one that is generous, universal but with tailored targeting of some services to solo mothers, flexible to changing circumstances, and with a broad-spectrum of in-kind and cash support*. This chapter concludes how Aotearoa compares against this KPT and sets out potential implications.

### 6.1 Contextualising Aotearoa's welfare state

Before assessing Aotearoa, it must first be contextualised against other welfare states and in the framing of the CMO statements. This involves returning to the examination of Aotearoa against other Western states through the *Three Worlds of Welfare Capitalism* (Esping-Andersen, 1990), followed by testing Aotearoa against the context framing of the CMO statements. This helps establish the relative ideological positioning of Aotearoa against those states that have informed the comparative KPT.

#### 6.1.1 The role of the liberal and neoliberal label for Aotearoa

As discussed in Chapters Two and Three, welfare state positioning is important to understand wider ideological context. Per Esping-Andersen (1990), Aotearoa is one of a handful of Western countries classified as liberal welfare states with targeted, means-tested, modest welfare, explored in greater detail shortly. On the contrary, social democratic welfare states focus on universalism and equality (or equity), with high decommodification of childcare and other services. Sweden, Norway, and Denmark are classified as social democratic, whilst Australia, Aotearoa, the UK, and Canada are liberal or neoliberal (Deeming, 2017; Esping-Andersen, 1990). Contextualised politically, social democratic welfare states have stronger labour movements and a collectivist history (Buhr & Stoy, 2014; van der Veen & van der Brug, 2013), whereas liberal welfare

states have weaker labour movements driven by intense neoliberalism in the 1990s that lingers today through ongoing privatisation and austerity (Alami et al., 2024; Cheyne et al., 2005; Humpage, 2016; Jensen & Tyler, 2015; MacLeavy, 2016). These two welfare state types not only have different ideological and political foundations but, as discussed shortly, a different approach to policy too.

The key features of these two welfare states are informed by a number of variables, some part of the aforementioned real domain in critical realism. For instance, a social democratic welfare state that has high childcare decommodification indicates that features of the real domain (e.g., the male breadwinner model or misogyny and racism) are recognised and sought to be dismantled or at a minimum dampened to reduce effects on the empirical and actual domains (e.g., the behaviours and outcomes of solo mothers). For liberal welfare states, the male breadwinner model is an invisible hand informing policy decisions, by nature providing low-level decommodification and enforcing stringent employment expectations on welfare recipients regardless of their caring responsibilities (Aspalter, 2020; Bochel, 2018). Rather than recognising the challenges solo mothers face in balancing employment and childcare, liberal welfare states enforce conditions that shift solo mothers into low-wage, unsecure employment (Mantouvalou, 2020; Marchal & Marx, 2018) and worse health (Casey, 2023; Katikireddi et al., 2018). Put simply, social democratic welfare states, like Sweden, recognise the joint role that solo parents have to play, and will compensate or provide in-kind support (e.g., childcare) accordingly (Cohen & Samzelius, 2020). Liberal welfare states do not; and, as noted earlier, Aotearoa sits comfortably in the liberal categorisation.

### **6.1.2 Testing Aotearoa's context against the key programme theory**

An important aspect of a realist review is establishing CMO statements that include a context framing to set out where it can be applied. This is the "(C)" in the CMO statement; often influenced by the real domain. The four CMO statements finalised in Chapter Five detail a number of contextual traits that apply to Aotearoa's welfare state.

In CMO statements one and two, high rates of poverty amongst solo mothers and their children is included in the context framing. In Aotearoa, the Ministry of Social Development has estimated the hardship rate for solo parent households in 2022-23 was 31%, above the European comparative median of 20% (Perry, 2024). This is similar to Germany, Spain, and France, but lower than the UK and Ireland, and higher than Scandinavian countries. Compared to their local peers, Aotearoa's solo mothers are more vulnerable and at greater risk of multiple disadvantage, including severe material hardship (Krassoi Peach & Cording, 2018; Mitchell, 2016). Even for those in-work, poverty remains persistent (Martin et al., 2024). With above average poverty, Aotearoa aligns to the context set in CMO statements one and two, indicating assessment against these statements is appropriate.

In CMO statements three and four, broader outcomes are included in the context framing: housing, health and mental health, education, and historical labour market participation. Aotearoa's solo mothers have consistently poor outcomes across most indicators of wellbeing and access to basic needs (Madden, 2016) and have low education rates (Dwyer, 2015). Fuel and food poverty is also common, with high reliance on food banks (Riol & Connelly, 2023) and many having to decide between feeding their children and heating their home (McKague et al., 2016; O'Sullivan & Viggers, 2021). Although the rate of solo mothers working has risen from 38% in 1996 to 59% in 2018, this is still lower than solo fathers or partnered mothers (Manatū Wahine, 2022). With solo mothers continuing to be at a disadvantage, the context of Aotearoa sufficiently meets the threshold to compare against CMO statements three and four.

As established in the above paragraphs, the KPT can be applied to Aotearoa given the context in which the welfare state exists, and the outcomes facing solo mothers. The next section discusses how Aotearoa compares against other features of the KPT from Chapter Five.

## **6.2 Comparing the features of a welfare state that supports solo mothers**

Understanding how Aotearoa compares to the de-facto comparator from Chapter Five requires assessing aspects of the KPT against Aotearoa's policy mix. The following subsections explore an aspect of the KPT and the detail supporting this from the CMO statements, comparing against Aotearoa to form the research conclusion.

### **6.2.1 Generosity and proportionate universalism**

As per Chapter Five, generosity and proportionate universalism are critical principles in welfare states that truly support solo mothers. By international comparison, Aotearoa has one of the least generous welfare states (Beckfield & Bambra, 2016; Scruggs & Tafoya, 2022). Analysis against 20 countries shows Aotearoa ranks last in terms of welfare generosity, far behind the top-performers of Norway, Belgium, and Portugal (Scruggs & Tafoya, 2022). Generosity fell by over 16% between 1980 and 2018 when looking purely at unemployment benefits and is almost half the rate of the most generous. Assessed only against other liberal welfare states including the UK, Canada, and Australia, Aotearoa consistently ranked below average (Beckfield & Bambra, 2016). In fact, estimates suggest that Sole Parent Support is over 30% lower than it should be to cover basic expenses, and the Jobseeker benefit over 40% lower (Waite, 2021).

In the context of performing worse than other liberal welfare states, noting that these countries generally provide less-generous benefits than social democratic comparators, Aotearoa takes an approach that enables poverty and disregards evidence suggesting generous welfare states are more effective. The overall downwards trend of generosity coupled with consistently high solo mother poverty in Aotearoa (Perry, 2024) have a likely causation if viewed from the perspective of CMO statements one and two. A generous welfare state is more effective in limiting poverty (Aizer & Lleras-Muney, 2025; Goderis & Vlekke, 2023; Jacques & Noël, 2018) and often creates flow-on effects that, if applied over a longer period, improves other social determinants such as child development and health (Aizer et al., 2016; Kessler & Hevenstone, 2022).

Viewed from a critical realist theoretical position, the behaviours of solo mothers (as examined through the mechanism aspect of the CMO) are not singular and are often tied to perception of family obligations and responsibilities to their child(ren) (Campbell et al., 2016; Holdsworth, 2017). If solo mothers value their parenting responsibilities high, benefits that are below the poverty line are ineffective in shifting them into work, further compounded if the jobs available do not offer exit from poverty. Therefore, the argument of welfare generosity shifts from using decreasing generosity to activate the unemployed, to increasing generosity to prevent poverty and improve both short-term health outcomes and long-term labour market outcomes. This translates to an argument for either a welfare state aligned to the liberal approach (low generosity, ineffective in reducing poverty) or one aligned to a social democratic approach (higher generosity, potentially more effective in reducing poverty). The social democratic welfare states, by nature of higher generosity, create greater opportunities to break intergenerational poverty cycles and reduce longer-term societal impacts that are created from having mothers and their children unable to afford basic needs (Barbieri & Bozzon, 2016). By liberal welfare states, including Aotearoa, not taking this approach and failing to respond to the needs of solo mothers through less-than-generous welfare provision, there is an ongoing cultivation of poverty traps and long-term welfare dependence.

The lack of generosity in Aotearoa's welfare state is supplemented by a highly targeted policy regime, with a handful of universal interventions flawed by design. On paper, Aotearoa's welfare state is one of a handful that practices proportionate universalism, but this is driven by a universal and comparatively generous pension scheme consuming a large portion of total social expenditure (Jacques & Noël, 2021). In reality, policies for working-age people are means-tested and tagged with numerous conditions (Pierson & Humpage, 2016; Spies-Butcher, 2020). Many policies with aspects of universalism fail to address the inequity differential between solo parents and other welfare recipients, embedding poorer outcomes for those with the highest needs. For example, the Winter Energy Payment (WEP), a core policy intervention in the prevention of fuel poverty, is minimally variable based on whether someone has children or the number of children they have, creating a disparity where a solo mother with three children receives the same support as a couple or solo mother with one child (Shorter et al., 2022). By assumption,

heating a household of four will be more expensive than heating a household of two. As solo mothers face greater rates of fuel poverty than their peers (Bowman & Wickramasinghe, 2020; González-Pijuan et al., 2023; Sunikka-Blank, 2020), this is an example of where a semi-universal policy (i.e., the WEP is given to all beneficiaries and pensioners) lacks sufficient proportional considerations to ensure that effects are equitable. It also differs to other welfare policies that are largely targeted and variable based on need, family size, and income.

Other policies promote poverty traps and establish disincentive structures for solo mother labour market participation, often through inconsistent eligibility. Within the WFF tax credit, there are low abatement thresholds and counterintuitive eligibility rules that result in many part-time-employed solo mothers being ineligible, and minimal incentives to shift from part-time to full-time work because of income losses (Martin et al., 2024; Neuwelt-Kearns & St John, 2021; Welfare Expert Advisory Group, 2019). By nature, it ignores the outcomes solo mothers face taking on work (the empirical domain) and reinforces the structures that create ongoing disadvantage for solo mothers (the real domain: the male breadwinner model, nuclear family structure and misogyny). Similar issues arise when looking into the provision of in-kind benefits such as the 20-hours free early childhood education programme (Dwyer, 2015). Aotearoa has, in-effect, created a two-tier welfare where solo mothers are locked into poverty by disproportionate application of policies and poor mixing of universalism and targeting. There is clear evidence that Aotearoa's welfare state is neither generous nor proportionately universal for working-age solo mothers, and it is likely that these policies are sustaining high poverty rates.

### **6.2.2 Flexibility and freedom of choice**

In a welfare state where solo mothers are the majority of those on unemployment benefits, it is important to consider their needs and behaviours. As discussed in Chapters Four and Five, the critical realist theoretical position argues that there are structures and mechanisms (both observable and unobservable) which affect the events and subsequently outcomes created from policy interventions. In the KPT, the

behaviours and expectations of solo mothers are set out in the mechanism-aspect of CMO statements.

Across all four CMO statements, a common theme is that solo mothers need welfare that provides flexibility and freedom of choice rather than conditions, surveillance, and sanctions. Similar to the poverty argument explored earlier in this chapter, placing greater pressure on solo mothers does not consistently create better labour market outcomes (Brady, 2021; Brady & Cook, 2015; Klein, 2021) and drives them further into poverty (Hudson-Sharp et al., 2018; Katikireddi et al., 2018; Li & Avendano, 2023). Their behavioural responses, potentially not by choice, are that care obligations take precedence over work obligations because they are the only person looking after their child(ren) (Campbell et al., 2016; Holdsworth, 2017). A welfare state must therefore be cognisant of these behavioural responses and the drivers behind them: it must be flexible and promote freedom of choice. In practice, welfare states that tend to provide this freedom of choice are those with more comprehensive ALMP programmes and high decommodification of services like childcare: correlating with social democratic welfare states and those with strong labour movements (Andersen, 2020; Bonoli, 2010; Danneris, 2016; Kowalewska, 2023; Martin, 2015; Neyer, 2021). For these states, the flexibility and freedom of choice enabled by strong labour movements pushing equality and equity for mothers provides the foundations to not only promote greater labour market participation amongst solo parents (Cohen & Samzelius, 2020; Spitzer et al., 2022) but substantially reduce poverty (Barbieri & Bozzon, 2016).

Contrastingly, Aotearoa's welfare state, founded on more liberal ideals, uses a number of policy tools to control and surveil solo mothers. Within law, the treatment of income from main benefits and cash gifts or compensation payments are different, meaning those on main benefits face greater eligibility restrictions for ACC and StudyLink payments (Barrett & Marriot, 2020; Marriot, 2018). Further, accusations of welfare fraud are extended to partners of the individual, affecting their welfare receipt, compared to a built-in assumption of partner-innocence in tax evasion investigations (Marriot, 2017). This suggests that the two-tiered welfare state discussed earlier in this chapter extends beyond eligibility and into the legal treatment of individuals, their income, and their rights

to fair justice. More commonly, reduced financial autonomy is used to enforce expectations of solo mothers through conditionality of payments or use of payment cards (Cram et al., 2020; Humpage et al., 2023). This approach, albeit outdated and founded in neoliberal ideals (Boulus-Rødje, 2019; Holdsworth, 2017; Jørgensen, 2018), continues to be used: the Sixth National Government recently re-introduced payment cards and tightened welfare eligibility for 18-and-19-year-olds. This reinforces the idea that the state should be correcting and punishing certain behaviours rather than providing support in times of need (Cram et al., 2020). Solo mothers are not being treated as people in-need facing unfair circumstances; Aotearoa's welfare state considers them as secondary, potentially undeserving, individuals that are fiscal and legal risks to be managed and closely monitored. It is not a flexible, nor free, approach to welfare, but certainly aligns to the liberal school of thought.

### **6.2.3 *Broad-mix of support throughout the life of a solo mother***

A core aspect of this research is understanding how the welfare state provides support throughout the life of a solo mother, not just at a singular point in time. Viewed through critical realism, the findings in Chapter Five suggest that having a broad-mix of support that is continually available rather than only at discrete points in time allows solo mothers to make decisions that are best for them and their families at given points in time. This limits the unfavourable outcomes in the empirical domain and softens the impacts of real domain activities on solo mother behaviours. An example of this, as set out in CMO statements one and four, is that solo mothers often have inelastic labour supply even when additional support is available (empirical outcome), largely reflective of their self-imposed expectations of care and views of the mother-child dependency relationship (existing in the real domain) (Gromadzki, 2024; Guner et al., 2020; Pepin, 2025). Rather than viewing this negatively, it should be recognised that solo mothers respond differently to different interventions at different points in time (Casey, 2023). Homogenous support is not the answer, nor is keeping solo mothers in poverty if labour market participation does not increase. On the other hand, a broad-mix of support may be one solution to creating a welfare state that supports solo mothers.

Contrary to the best-practice explored in the KPT, Aotearoa's welfare state emphasises point-in-time welfare based on State-determined need, aligning with the restrictive and targeted approach from liberal welfare states globally (Aspalter, 2020; Deeming, 2017). Established earlier in this chapter, most of Aotearoa's welfare is less-than-generous and is below adequate levels. A solo mother in 2019 with one child on Sole Parent Support would have a NZD\$199 (33%) shortfall based on average expenses, but this would increase to NZD\$277 (43%) when shifting to a Jobseeker benefit upon their child turning 14 (Waite, 2021). Additionally, while there is access to numerous childcare subsidies and 20-hours free early childhood education, this is decommodification well-below comparatively generous social democratic welfare states, which have better labour market participation viewed in the context of activation policies (Kowalewska, 2017; Vuri, 2016). There are also limited or no supports in place for children aged 5+, effectively locking solo mothers into seeking employment that coincides with school hours. With most solo mothers exiting welfare into low-security and low-pay jobs (Mantouvalou, 2020; Parsland & Ulmestig, 2022), this is impractical as the cost and time implications of after-school care cannot be realistically met (Dukelow et al., 2023). ALMPs on the other hand often require that work obligations still be met, creating unrealistic hurdles that complicate self-development and reduce the effectiveness of the ALMP package (Welfare Expert Advisory Group, 2019).

Rather than accepting the intricate complexities of solo motherhood and the need for broad, consistent support throughout a solo mother's life, Aotearoa's welfare state creates an ideal solo mother and assumes all follow this path. Combined with a weak labour movement (Ibsen & Tapia, 2017; Lafferty & Dorsett, 2018), solo mothers are given little recognition of their role as a carer and are expected to enter a labour market with generally low wages, poor flexibility and conditions, and low decommodification of goods. Expecting a solo mother who may have faced domestic violence, may have a history of anxiety and depression, and may have no formal education or minimal work experience, to re-enter the labour market at any point is a challenge. Doing so when their child is young may reinforce existing child development or health issues (Brady & Cook, 2015; Campbell et al., 2016; Cheetham et al., 2024). Alternatively, entering the workforce 10 years later when their child is older is also unrealistic, does not align to available

support, and places high expectations on the labour market accepting a 10-plus-year-unemployed mother with no formal qualifications. Packaged with limited and time-sensitive in-kind benefits and less-than-generous cash transfers, Aotearoa's welfare state does not align with the expectations in the KPT that good welfare states provide solo mothers a broad-mix of support.

#### **6.2.4 Summary**

Across the KPT, which sets out how a welfare state can support solo mothers, Aotearoa measures poorly: informing the conclusion to this research that Aotearoa's welfare state is not fit-for-purpose to support solo mothers. Although with a comparatively generous pension system, main benefits are less-than-generous and tagged with unrealistic and demeaning conditions that do not improve labour market participation. Solo mothers are treated as second-class, undeserving welfare recipients and are given little flexibility or freedom to decide what is best for their families (informing how they respond to policies, thus impacting the empirical domain). Support is largely cash-based, and any in-kind or ALMP support is point-in-time and inconsistent, placing pressure on solo mothers whose children are school-age. Combined with Aotearoa's poor performance in child and solo-parent-household poverty statistics (an important aspect of the real domain and the contexts set out in CMO statements), the research found that Aotearoa's welfare state is fundamentally inadequate to support solo mothers. However, this conclusion may not be entirely unique to Aotearoa's context and may result from the similar real domain features within liberal welfare states, including weak labour movements, male breadwinner models, and neoliberal ideals. As set out above, the KPT likely aligns better to social democratic welfare states and those with strong labour movements that promote equity for solo mothers: a very different real domain than Aotearoa exists in.

### **6.3 Considerations for Aotearoa's welfare state**

With the conclusion that Aotearoa's welfare state is insufficient to support solo mothers, attention can be turned to the potential challenges and opportunities to create a welfare state that is better-suited. In particular, the fiscal argument behind a more comprehensive welfare state and how this interacts with liberal ideals, the challenges of

lingering ideologies, and the implications and opportunities for policymakers are discussed in the remainder of this chapter. Many of these relate to the structures, observable and unobservable, in the real domain that affect how solo mothers respond to particular policy interventions.

### **6.3.1 *The fiscal argument for a more comprehensive welfare state***

In the context of this research, it is reasonable to compare Aotearoa against the KPT and highlight the comparative successes of social democratic welfare states. However, the practical lift-and-shift of policies from one welfare state to another is not easy and the political appetite for a higher-spending, more comprehensive welfare state must be considered. In liberal welfare states, policy is focused on perceived value-for-money and measures in dollar-terms rather than long-term impacts or the ability of all citizens to meet basic needs. For instance, many use market-oriented policies or those which promote neo-communitarianism as a way to reduce fiscal burden (Beck & Gwilym, 2022; Fyfe, 2005; Richards et al., 2016; Riol & Connelly, 2023). In Aotearoa, most people are comfortable with historical levels of spending on welfare (Cotterell & von Randow, 2016; Humpage, 2011), disregarding the high poverty rates correlated to current spending. This means that the public appetite for a conversation on greater spending may be limited.

Therefore, a strong fiscal argument must be made on why a more generous, comprehensive welfare state is good for the taxpayer. As discussed in CMO statement two, the argument for proportionate universalism is that universal services are highly effective in reducing poverty, but are expensive and so should be intentionally applied (Brady & Bostic, 2015; Jacques & Noël, 2018). Countries that spend more in child benefits and family policies (or, put simply, recognise and respond to the behaviours of solo mothers and create policies that respond to the structures which influence these behaviours, existing in the real domain) see numerous long-term fiscal benefits. This includes better medium-term labour market engagement when coupled with good ALMPs and in-kind benefits (Sakamoto, 2023), reduced preventative hospitalisations of children and infant mortality (de Gendre et al., 2021a; Siddiqi et al., 2018), and better child developmental outcomes (Brydon et al., 2024; Shaefer et al., 2024). In providing a

safety net that limits poverty, the pressure on other publicly-funded services reduces and so too does the long-term cost implication on society. However, this requires a significant short-term investment which is often politically unpalatable. Here, again, we see the effect of the unobservable real domain playing a role: neoliberalism and other ideological perspectives promoting a culture of austerity and caution, leaving little appetite for substantive change. The policy decisions and the actual and empirical domains are being warped by ideologies lingering from historical decisions. The challenge remains as to how Aotearoa, and other welfare states, transition from a largely targeted and liberal welfare state model to one that is more comprehensive and proportionately universal.

### **6.3.2 *The challenge of lingering ideologies***

Reforming a welfare state requires the right political dynamic and Aotearoa does not yet have that. In liberal welfare states today, neoliberal and Third Way influences remain. Much of Aotearoa's welfare state is founded on the idea of personal responsibility and an acceptance of the market's (or third-sector's) role in resolving society's challenges (Aspalter, 2020; Humpage, 2016; Lunt, 2008; Riol & Connelly, 2023). Arguing for a broader, more generous, and flexible welfare state with fewer conditions as per the KPT contradicts these ideas. Not only are those living in Aotearoa broadly comfortable with welfare settings and spending (Cotterell & von Randow, 2016; Humpage, 2011), the idea of a harsh welfare state is not seen as problematic if it produces results (Hodgetts et al., 2017) and some are comfortable treating welfare recipients as second-class (Humpage, 2011). This is even though the key findings of this research shows that penalties and harshness do little to promote self-responsibility or independence. The ambivalence and sometimes indifferent perspectives of those living in Aotearoa towards those in-need has allowed consecutive governments to continue to promote neoliberal ideals and impose laws and policies that create a second-class of citizens. With both major parties in Aotearoa contributing to the entrenchment of this approach to welfare (Boston, 2019; Gray, 2019; Humpage et al., 2023), challenging the political dynamic is incredibly complex. This is further compounded by the growth of populism and far-right ideology in the West which seeks to promote an even tighter definition of the deserving (Busemeyer

et al., 2021; Chueri, 2022). Creating change in a welfare state where poverty-enforcing ideologies and values continue to linger is a large task, meaning any change is unlikely to be immediate for those solo mothers who face challenges day-in and day-out.

### **6.3.3 Implications for Aotearoa's policymakers**

Aligned with the critical realist theoretical position of this research, one of the failings of Aotearoa's welfare state is the lack of recognition that external structures affect how solo mothers respond to policy interventions (i.e., that the real domain affects the behaviours of solo mothers). Focusing on immediate labour market outcomes and drawing a line of causation between a policy intervention and outcome is poor practice and fails to accept that there are external structures affecting behaviours, as examined earlier in this chapter. Identifying potential unintended consequences is part of the policy design process, but there is a lack of holistic consideration of the bigger-picture structures and dynamics (the real domain) such as the male breadwinner model, misogyny and racism, neoliberalism, and the biological and psychological dependencies within mother-child relationships. These affect how solo mothers, and other welfare recipients, respond to policies and can determine whether or not an intervention is successful. For policymakers to create the effects they desire, they should consider the existence and implications of this objective reality. Part of this involves recognising the role that lingering ideologies such as neoliberalism play in our society, and the impact of weak labour movements on both worker's rights and, more specifically, the rights of women and solo mothers, and how this all relates to wages and labour market incentives. Although idealistic in the current political climate, reducing the rhetoric around the benefits of austerity and turning to the evidence that suggests comprehensive welfare states are not only more effective at reducing poverty, but improving labour market outcomes and thus economic growth, is also needed.

### **6.3.4 Summary**

The challenges and opportunities in shifting Aotearoa away from a targeted, liberal model are numerous. Of particular importance to this research is how these are viewed in the context of the findings from Chapter Five and the application of critical realism.

Recognising the fiscal argument that is often a foremost consideration in a liberal welfare state is important, but so too is the need to consider solutions through a critical realist lens to account for the structures and mechanisms that affect solo mothers' behaviours. Without this, any fiscal argument is flawed as it assumes a response to a policy intervention that will likely not eventuate. Finally, examining the public perceptions of the welfare state and lingering ideologies that inform these views will help inform how to shift the conversation towards one that is about dignity and care for solo mothers and their families.

## Chapter 7: Conclusions

This research aimed to explore the extent that Aotearoa's welfare state supports solo mothers. Combining the findings in Chapter Five and the analysis and discussion in Chapter Six, this chapter reminds the reader of the research aim and methods, discusses the overarching conclusion of the research, and sets out considerations for future research. The chapter ends with recommendations on next steps for Aotearoa.

To respond to the research aim, this research used a critical realism theoretical framework and a rapid realist review methodology with a five step method. Throughout the research, the empirical-actual-real domains within critical realism were navigated in the context of the KPT and CMO statements, which were iterated using a suite of insights across the three intervention-types and concepts of universalism and targeting. The final KPT and CMO statements are the key findings of the research: setting out what a welfare state that supports solo mothers looks like. Through creating this de-facto comparator to assess Aotearoa against, a conclusion could be made on whether Aotearoa's welfare state supports solo mothers.

The research started off in Chapters Two and Three, exploring how governments construct and use normative models of motherhood and employment to design welfare policies. This data helped to shape the initial CMO statements tested in Chapters Five and Six, with the normative models unpacked in detail through the mechanisms (e.g., behavioural responses) explored in each CMO statement, setting out how solo mothers respond to particular policies and whether that aligns with the normative models set out in policy interventions. The research used the rapid realist review data to refine the CMO statements and KPT, exploring how wider societal influences affect the behaviour of solo mothers in relation to labour market participation through the examination of the real domain. The final KPT was used in Chapter Six to assess how Aotearoa's welfare state compares against international best-practice, assessing objective performance in a number of areas. Through this approach, the research aim: to explore the extent that Aotearoa's welfare state supports solo mothers, has been achieved.

## **7.1 Summary of key findings and research conclusion**

The research aimed to explore the extent that Aotearoa's welfare state supports solo mothers. The KPT and CMO statements were the key findings that then allowed assessment of Aotearoa's welfare state and, thus, a conclusion to the research. The final summary KPT statement set the tone of the key findings: *a welfare state that supports solo mothers is one that is generous, universal but with tailored targeting of some services to solo mothers, flexible to changing circumstances, and with a broad-spectrum of in-kind and cash support*. Individual CMO statements set out key findings in greater detail, painting a picture of an ideal welfare state for solo mothers. In short, it is one that aims to substantially reduce poverty through baseline universal support, supplemented by a regime of generous interventions targeted to solo mothers (CMO statement two). It is a welfare state where generous and unconditional cash transfers provide flexibility and freedom of choice (CMO statement one); ongoing security is provided through unconditional in-kind benefits with a particular focus on childcare (CMO statement three); and tailored, hands-on education, training, and work experience programmes provide high flexibility and create long-term labour market opportunities (CMO statement four).

Through using the KPT and CMO statements as the key findings, Aotearoa's welfare state was assessed and the research conclusion was made in Chapter Six: that Aotearoa's welfare state is not fit-for-purpose to support solo mothers. With some of the highest poverty rates in the Western world, particularly high for solo parents (Perry, 2024), policies do little to combat poverty and welfare dependence and largely juxtapose the best-practice set out in the key findings. Within the conclusion that Aotearoa's welfare state is not fit-for-purpose, the research suggests that solo mothers are not only given insufficient support to lead successful and thriving lives, but are treated as second-class, undeserving welfare recipients. There is little flexibility or freedom to reorient themselves and decide what is best for their families, and it is not immediately clear if this is a policy intent or an unintended consequence. However, the key findings suggest that, in context of the conclusion for Aotearoa, there is not one simple fix to the welfare

state. The solution is broad-scope, in-depth reform adjusting a suite of policy interventions, legislation, and welfare state culture. While this research concluded that Aotearoa currently does little to support solo mothers, it also provides a foundation of knowledge to determine next steps.

## **7.2 Implications**

The conclusion of this research is clear: Aotearoa's welfare state is not fit-for-purpose for solo mothers, and there is a long way to go to provide the right opportunities to succeed. There are a number of challenges facing Aotearoa's welfare state: high rates of solo mother poverty (Madden, 2016; Perry, 2024), core welfare programmes being not fit-for-purpose or outdated (Creedy et al., 2018; Posner, 2023; Welfare Expert Advisory Group, 2019), lagging and mismatched indexation (Boston, 2019), and below-average performance in poverty indicators compared to other welfare states (Perry, 2024). Coupled with the key findings of this research, there is categorical evidence that Aotearoa needs to do more to protect and support solo mothers. The immediate focus should be on a sharp reduction in poverty rates for solo mothers and establishing a long-term plan to fundamentally change the welfare state to respond to new social risks like solo motherhood (Alm et al., 2020; Bonoli, 2013; Huber & Stephens, 2007). Without doing this, Aotearoa risks reinforcing intergenerational poverty for decades to come.

## **7.3 Limitations and considerations for future research**

As discussed in Chapter Four, there are a number of limitations to this research. Most importantly, the research should be viewed using the principle of proximal similarity: transferable to countries with conditions, populations, and welfare states similar to Aotearoa. The KPT, while developed from international and local literature, could also vary if another researcher attempted to replicate it: the complexity of rapid realist reviews and the iterative nature of CMO statements (Pawson et al., 2005; Saul et al., 2013) means a researcher could formulate different findings, but these would be expected to broadly align with this research KPT. As the KPT explores a holistic view of

the welfare state, it also does not consider intricate details that could produce nuanced policy-by-policy findings.

Nonetheless, this research provides useful insights, findings, and conclusions that can be applied to future studies. Of particular interest, CMO statement two found proportional universalism was one of the most effective tools to combatting poverty, but there was limited detail on scope and policy options (e.g., a universal basic income). Further, understanding the cost implications and implementation challenges of any policies in Aotearoa's context would be useful. Given the current political climate, and tight fiscal constraints, significant expansion of Aotearoa's welfare state may not be possible, so alternative pathways within the existing funding envelope would need to be considered. This research also focused on unemployed solo mothers (with some consideration to early-in-employment mothers), and it would be of use in future research to determine in greater detail the welfare state's treatment of solo mothers who are employed, but in low-wage jobs. There are also further opportunities to investigate intersectionality, such as the significant discrepancies in outcomes between Māori solo mothers and Pākeha solo mothers; solo mothers with disabilities; or solo mothers who are not citizens and do not have access to welfare.

#### **7.4 Final conclusion**

This research aimed to explore the extent that Aotearoa's welfare state supports solo mothers. As set out in Chapter Six, the conclusion indicates that Aotearoa has a long way to go and does not sufficiently support solo mothers. There are a number of important key findings from this research, as discussed in Chapter Five, and these provide a foundation to ask questions about what can be done to shift the dial and return to a welfare state that is truly caring. For policymakers and academics alike, there are numerous questions resulting from this research but a single indication that the only direction forward is smarter investment and policy design. Without these, the continued poor outcomes facing solo mothers will only be entrenched further and the cycle of poverty will continue. In a country like Aotearoa, with the riches of our whenua, we can afford to – and should – do better. For those mothers, like mine, who wake up every day

and contemplate if they can afford to put bread on the table or fuel in their car: Aotearoa owes it to you to do better. As the name of the final report by the Welfare Expert Advisory Group in 2019 suggests: now is the time to *restore dignity to social security in Aotearoa New Zealand* once and for all.

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## **Appendix 1: Current core welfare services in Aotearoa**

This appendix sets out the core welfare services currently available in Aotearoa as of 1 April 2025. This is a self-compiled list based on available information on the Ministry of Social Development website and reflects point-in-time information. It is not a complete list of all welfare services in Aotearoa and some information may be missing or partially incorrect. Exclusions from this list include Working for Families tax credits, publicly funded healthcare services, disability support services, and temporary additional support.

All content is sourced from [www.workandincome.govt.nz](http://www.workandincome.govt.nz) and [www.msd.govt.nz](http://www.msd.govt.nz).

## Cash transfers

Name	Value	Description / commentary	Eligibility	Conditions / sanctions
<b>Jobseeker Support</b>	\$361.32 after tax; \$412.51 before tax	Some supplementary assistance including disability support, but is excluded in this analysis.	All unemployed; those who are not on Sole Parent Support (e.g., families with all children aged over 14).	Can have temporary exemptions from work obligations. A client granted Jobseeker Support must be seeking and willing to undertake full-time employment; this includes being available for work of at least 20 hours per week or more than 30 hours per week, accept any job suitable within their abilities, not restrict job search to within their own trade or chosen occupation.
<b>Sole Parent Support</b>	\$505.80 after tax; \$587.64 before tax	Some supplementary assistance including disability support, but is excluded in this analysis.	Aged 20 or older; single parent; one or more dependent children under 14; not in a relationship; no adequate financial support.	<p><i>You must prepare for work if your youngest child is under 3 unless you have a health condition, injury or disability. To meet your work preparation obligations you need to:</i></p> <ul style="list-style-type: none"> <li>- take reasonable steps to prepare and plan for work</li> <li>- attend and take part in work preparation interviews, where we ask you to</li> <li>- attend and take part in work related activities or programmes such as a work assessment, a programme or seminar to increase particular skills or enhance motivation where we ask you to</li> <li>- attend and take part in any other activity that we require you to (including rehabilitation but not medical treatment, voluntary work or activity in the community).</li> </ul> <p><i>You must also take reasonable steps to meet social obligations as a parent or a caregiver such as:</i></p> <ul style="list-style-type: none"> <li>- enrolling your child with a health practitioner/medical practice that is part of a PHO</li> <li>- enrol your child in an ECE or other programme from age 3 till school</li> <li>- ensure child is up-to-date with core Well Child/Tamariki Ora checks</li> <li>- enrolled and attending school from age 5</li> </ul>

				<p><i>If your youngest child is aged 3 to 13 (including any child you get Orphan's or Unsupported Child's Benefit for), you have the following part-time work obligations:</i></p> <ul style="list-style-type: none"> <li>- be available for and take reasonable steps to get a suitable part-time job</li> <li>- take any offer of suitable part-time or temporary work, or work that is seasonal or subsidised</li> <li>- attend and take part in any suitable job interviews we ask you to</li> <li>- take and pass any drug test potential employers or training providers require</li> <li>- attend and take part in interviews with us as required</li> <li>- work with us to plan how you'll find a suitable job</li> <li>- take part in any other activities that we refer you to, such as attend any job training courses, seminars, work experience or work assessments (including rehabilitation, but not medical treatment) that will improve your work readiness or help you get work</li> <li>- let us know how you're meeting your work obligations as often as we reasonably require.</li> </ul>
<p><b>Accommodation Supplement</b></p>	<p>Between \$70 and \$165 per week non-taxable (dependent on location) if no children</p> <p>OR</p> <p>Between \$80 and \$235 per week non-taxable with one child; between \$120 and \$305 per week with two or</p>	<p>Has not changed since 2018; previously changed in 2007 (max increase between 2007 and 2018 was +\$20 for this group)</p>	<p>Must be paying &gt; \$90 in rent or board per week; must not be in public housing (owned by CHPs or Kāinga Ora)</p>	<p>None beyond general advising of changes to situation.</p>

	more children (dependent on location)			
<b>Winter Energy Payment</b>	\$20.46 per week, untaxed if single  OR  \$31.82 per week, untaxed if with child.	Paid from 1 May to 1 October, does not affect other payments and does not change for number of parents.	Receiving a main benefit (no dependent children, rates are higher if you have children).	None.
<b>BestStart</b>	\$73 per week, untaxed.	Paid until child's third birthday.	Eligible for Working for Families (including main benefit recipients)	None.

### In-kind benefits

<b>Name</b>	<b>Value</b>	<b>Description / commentary</b>	<b>Eligibility</b>	<b>Conditions / sanctions</b>
<b>Community Services Card</b>	Reduced costs for healthcare; free prescriptions; subsidised public transport; emergency dental care from hospitals; glasses; and some home help.	Cheaper services but not free, services are largely not universal and are available case-by-case (some services opt out of CSC services)	Income below a certain threshold (above the main benefit)	None
<b>Childcare: subsidy</b>	9 hours per week if not working, studying or training; up to 50 hours if		Child aged under 5 and attending an approved early childhood	Interacts with 20 hours free ECE funding.

	working, studying or on approved training course or involved in an activity that WINZ has asked them to do. Maximum \$326.		education programme or service for 3 or more hours per week; below income threshold.	
<b>FamilyBoost</b>	25% of weekly childcare fees or maximum of \$975 every 3 months	Assumes that someone can afford full childcare costs; reimbursement process so requires payment upfront.	Above and beyond childcare subsidy. Household income below \$140k	
<b>Childcare: 20 hours free ECE</b>	20 hours free ECE	20 hours free ECE for all children aged 3, 4 and 5 before school	All	Interacts with childcare subsidy.

### Active Labour Market Policies

Name	Value	Description / commentary	Eligibility	Conditions / sanctions
<b>Digital training and education services</b>	Various options	Digital Passport - basic digital skills ( <a href="https://www.digitalpassport.co.nz/">https://www.digitalpassport.co.nz/</a> ) CS Online Food Safety Certificate ( <a href="https://check.msd.govt.nz/services/you-likely-qualify/international-culinary-studio">https://check.msd.govt.nz/services/you-likely-qualify/international-culinary-studio</a> ) Learning Planet Video Library ( <a href="https://check.msd.govt.nz/services/you-likely-qualify/learning-planet-limited">https://check.msd.govt.nz/services/you-likely-qualify/learning-planet-limited</a> ) MySkill healthcare pathway towards Level 2 NZ Certificate in Health & Wellbeing ( <a href="https://myskill.co.nz/career-opportunities/">https://myskill.co.nz/career-opportunities/</a> ) THRIVE programme for skilled professionals courses ( <a href="https://thrive.net.nz/">https://thrive.net.nz/</a> ) Te Heke Mai digital employment coach ( <a href="https://tehekemai.co.nz/">https://tehekemai.co.nz/</a> ) Agricademy Dairy Programme online course ( <a href="https://check.msd.govt.nz/services/you-likely-qualify/agricademy-dairy-programme">https://check.msd.govt.nz/services/you-likely-qualify/agricademy-dairy-programme</a> )	All main benefit recipients.	Supports meeting job seeking requirements.

<b>Transition to work grant</b>	Up to \$1500; payment for things like clothing, living expenses, tattoo removal, childcare for an interview, etc		Getting a main benefit and shifting to paid work of more than 30 hours per week or 20 hours if a sole parent	
<b>Course Participation Assistance</b>	Up to \$1000; for course and tuition fees, transport, care costs, and any clothing required for the programme.			Programme must be less than 12 weeks, supplied by a WINZ provider or matched to a specific vacancy.
<b>Flexi-wage</b>	A contribution to wages (paid to employer), training, and ongoing support.	Only to support a job that someone already has lined up and requires training or support to get into. Job must be already ready.		Must be ongoing.
<b>Mana In Mahi</b>	Support to get into work through accredited employers; on-job training; extra learning support; mental health support and in-work support		<i>You may be able to get Mana in Mahi if you: - are likely to need a benefit for a long time if you don't get this assistance - haven't worked before or have been out of work for a long time - need support to commit and stay in study or training.</i>	

<b>Training Incentive Allowance</b>	\$138.77 per week up to \$5,550.80 per year. Intended for study costs like transport, childcare, tuition fees, books, etc. Either weekly or upfront (upfront payments straight to providers).		Be on SPS or Jobseeker (while able to meet work obligations); enrolled in a recognised course of study that is 12 weeks or more.	If you cancel the training, you must pay it back.
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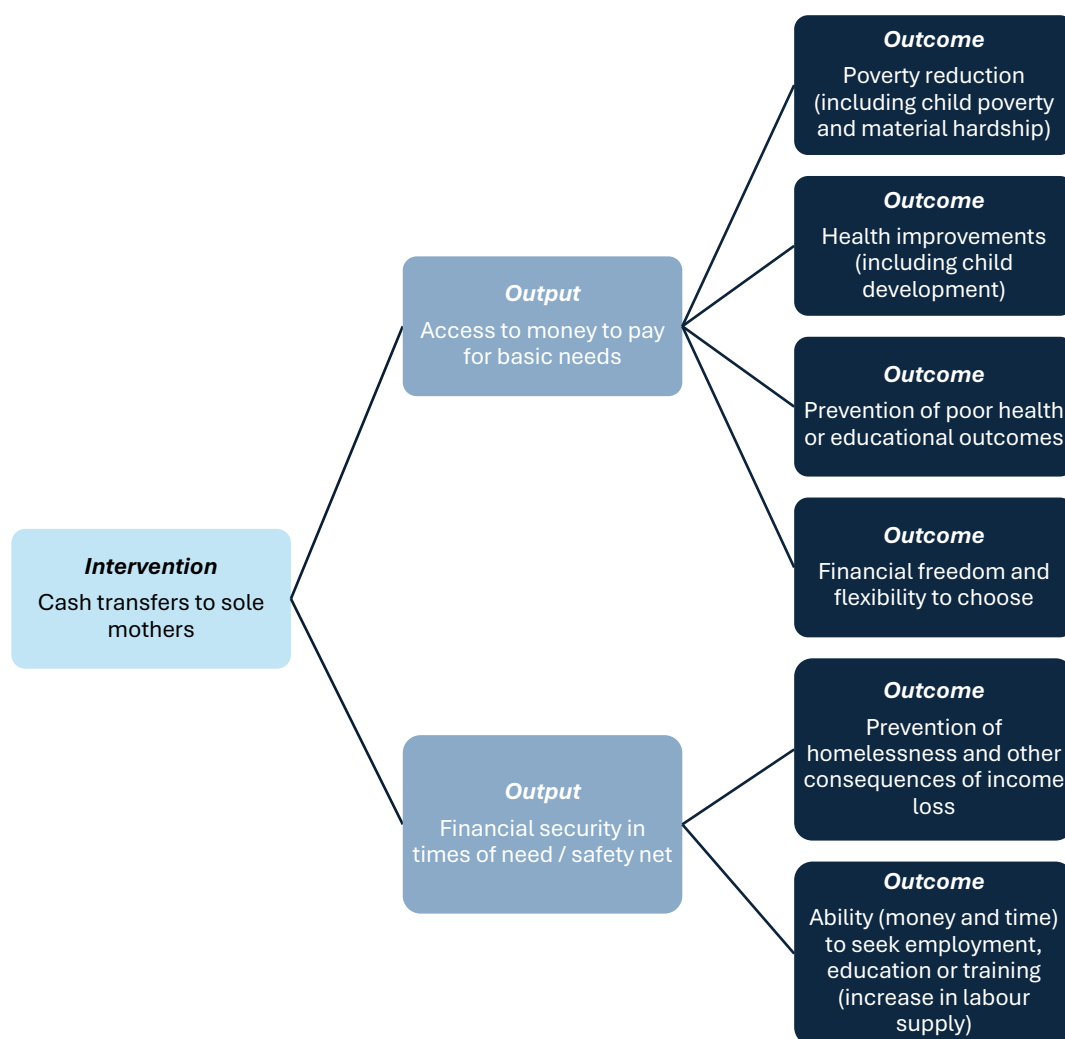
## Appendix 2: Logic Maps

These logic maps were developed to formulate a clear policy logic behind the three intervention-types (cash transfers, in-kind transfers, and active labour market policies [ALMPs]), and may therefore be based on literature outside of the scope or boundaries set in the methodology. They do not affect the findings of this research, but rather set out the high-level policy intervention logic to structure an understanding of how each intervention type works.

The following pages include three logic maps:

- **Figure A2.1:** Logic map for cash transfers (mixed and unconditional)
- **Figure A2.2:** Logic map for in-kind benefits
- **Figure A2.3:** Logic map for Active Labour Market Policies (ALMPs)

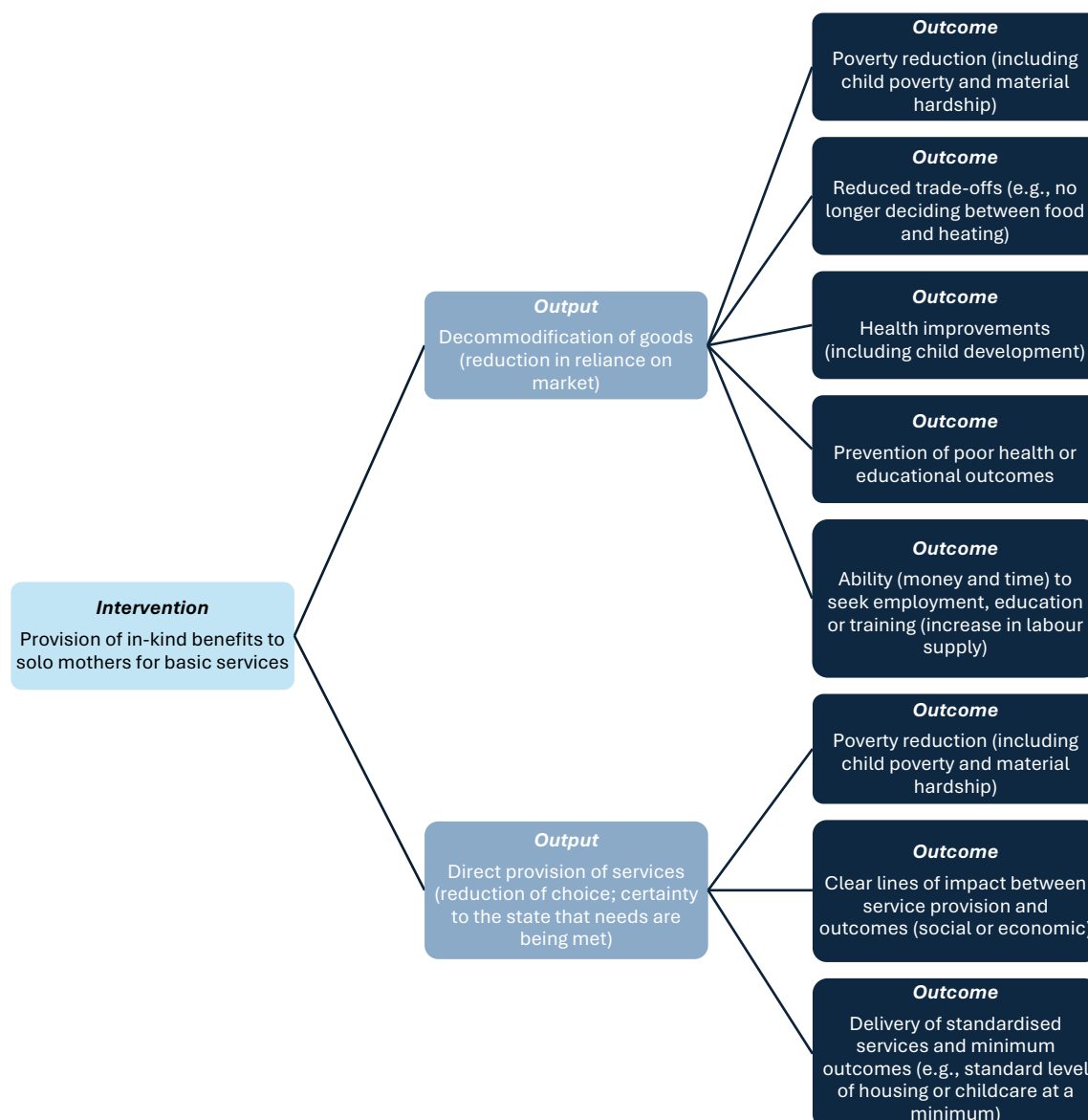
**Figure A2.1:** Logic map for cash transfers (mixed and unconditional)



The below list sets out the key sources that have informed the logic map:

- Boston, J. (2019). Redesigning the welfare state: rethinking the indexation of cash and non-cash assistance. *Policy Quarterly*, 15(1), 3-9. <https://doi.org/10.26686/pq.v15i1.5289>
- Bradshaw, J., Keung, A., & Chzhen, Y. (2018). Cash benefits and poverty in single-parent families. In R. Nieuwenhuis, & L. C. Maldonado (Eds.), *The triple bind of single-parent families* (pp. 337-358). Policy Press. <https://doi.org/10.2307/j.ctt2204rvq.21>
- Browne, E. (2013). *Theories of change for cash transfers*. GSDRC Applied Knowledge Services Help Desk Research Report. Governance and Social Development Resource Center (GSDRC). <http://www.gsdr.org/docs/open/HDQ913.pdf>.
- Dwyer, M. (2015). Sole parents in poverty: it's time to update the policy paradigm. *Policy Quarterly*, 11(1), 19-24. <https://doi.org/10.26686/pq.v11i1.4523>

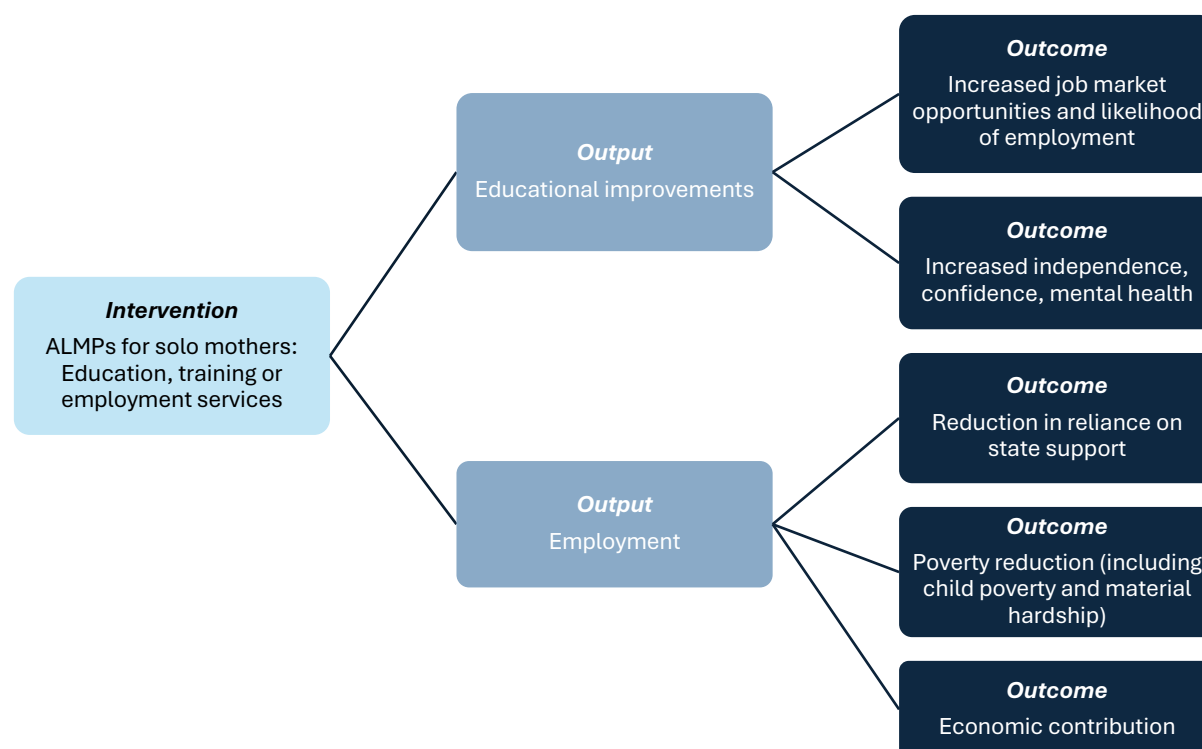
**Figure A2.2:** Logic map for in-kind benefits



The below list sets out the key sources that have informed the logic map:

- Boston, J. (2019). Redesigning the welfare state: rethinking the indexation of cash and non-cash assistance. *Policy Quarterly*, 15(1), 3-9. <https://doi.org/10.26686/pq.v15i1.5289>
- Currie, J. (1994). Welfare and the well-being of children: the relative effectiveness of cash and in-kind transfers. *Tax Policy and the Economy*, 8, 1-44. <https://www.jstor.org/stable/20061817>
- Dwyer, M. (2015). Sole parents in poverty: it's time to update the policy paradigm. *Policy Quarterly*, 11(1), 19-24. <https://doi.org/10.26686/pq.v11i1.4523>

**Figure A2.3:** Logic map for Active Labour Market Policies (ALMPs)



The below list sets out the key sources that have informed the logic map:

- Bonoli, G. (2010). *The political economy of active labour market policy* (Working Papers on the Reconciliation of Work and Welfare in Europe, REC-WP 01/2010). University of Edinburgh. <https://doi.org/10.1177/0032329210381235>
- Bonoli, G. (2013). *The origins of active social policy: Labour market and childcare policies in a comparative perspective*. Oxford. <https://doi.org/10.1093/acprof:oso/9780199669769.001.0001>
- Starke, M., & Hollertz, K. (2022). Theoretical underpinnings of active labour market programmes implemented by municipal and non-governmental organisations in Sweden. *European Journal of Social Work*, 26(5), 788-802. <https://doi.org/10.1080/13691457.2022.2063809>