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The everyday conduct of precarious lives  
at the height of penal welfare

A thesis presented in partial fulfilment of the requirements for a

Master of Science

in

Psychology (Endorsement in Health Psychology)

at Massey University, Albany

New Zealand

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2020



## **Abstract**

Today, poverty is a pervasive social concern in Aotearoa/New Zealand. The concept of the precariat as an emerging social class is useful when engaging with the human costs and insecurities that accompany poverty and deprivation. The precariat is characterised by employment, income, housing, food, and other such insecurities. It encompasses many people who are rotating in and out of paid employment and welfare support. The purpose of this study was to investigate the everyday lives of two precariat households. Using materials from the Auckland City Mission's Family 100 Research Project, two case studies were comprised of repeat semi-structured interviews and participatory mapping activities that documented their experiences. These cases focused on the accounts of one participant from each household concerning insecurities relating to housing, health, finances, food, employment, and service engagements. The first focused on Solomon's household. Solomon migrated to New Zealand from Samoa and lives in South Auckland with his wife and eight children. This case explores how Solomon's migrant household navigates the precariat, including experiences of (un)employment, interactions with services, and times of respite and leisure. The second case focused on Trinity, who is of Cook Island descent and a single precariat mother of six children. This case has a particular focus on issues of (in)justice. Looking across both cases we can see how participants faced constant worry and stress, demonstrated considerable personal agency in response, and employed creative strategies in order to navigate their precarious lifeworlds. Key findings from this research relate to the chaotic and complex nature of everyday precarity and the lack of respect and dignity experienced by these households when interacting with service providers. These findings have implications for how precarity is understood in New Zealand and offers insights that support the need for the development of a more humane approach to our systems and services that respond to the needs of the growing precariat in Aotearoa.

## **Acknowledgements**

I would like to acknowledge that without access to the Family 100 Research Project materials which formed my case studies, this thesis would not be possible. Thank you to Professor Darrin Hodgetts, Professor Kerry Chamberlain, Dr Shiloh Groot, and Dame Diane Robertson who designed and conducted The Family 100 Research Project. Thank you to the participants who contributed their time and experiences.

I wish to express my sincere gratitude and appreciation to my supervisors, Professor Darrin Hodgetts and Dr Pita King. You have been invaluable sources of wisdom, reassurance, and guidance throughout this process. Thank you for sharing your unique perspectives. Thank you for pushing me to think more critically about justice and everyday life.

Thank you to my parents, Eric and Tina; my sister, Annalise; and my nana, Beryl. Thank you for your continual encouragement and support throughout life. Ashley-Ruth, I could not express enough gratitude for the time you spent proofreading my work and the input you have offered me during this process. Finally, Tofiq, thank you for everything you have done for me throughout this journey. Thank you for being there.

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## Chapter One: Introduction

More than 225 trillion dollars of wealth exists in the world. However, the distribution of these monetary resources is vastly uneven (Oxfam, 2017). The wealthiest one percent of individuals own more than half of this wealth, while in contrast, the poorest 50% own less than 0.25% of wealth in the world (Hodgetts & Stolte, 2017). Correspondingly, poverty officially affects more than 700 million people worldwide (United Nations Development Programme & Oxford Poverty and Human Development, 2019). In recent decades, the reduction of extreme poverty, when individuals live on less than \$1.90 per day, has been presented as one of the world's greatest achievements (Lawson et al., 2019). However, new evidence shows that rates of poverty reduction have significantly declined by up to 50% since 2013 (The World Bank, 2018). In fact, just under half of the world's population exists on The World Bank's (2018) new poverty line for extreme poverty in upper-middle-income countries at \$5.50 per day. It is becoming increasingly clear that life today is arguably more unequal than it ever has been at other points in history (Hodgetts & Stolte, 2017).

These numbers are important in establishing the extent of poverty globally, but we also need to consider what poverty actually is and what it is like for those directly affected. In this thesis, I adopt the position that poverty is a socio-economic issue that is persistent and pervasive across societies (B. Curtis & Cosgrove, 2017). I will offer more by way of the conceptualisation of poverty that informs this thesis in the section below. For now it is useful to note that poverty invokes issues of precarity and relative deprivation that impact, or are played out, across all domains of the everyday lives of people affected (Bobek, Pembroke, & Wickham, 2018). The concept of the precariat informs my contextual understanding of poverty (Rua et al., 2019) and will be conceptualised at a later point in this chapter. Briefly, the precariat is an emergent social class of people who experience cycles of employment and unemployment, which does not offer sufficient income for them to experience security in everyday life (Standing, 2011b, 2014).

An understanding of the precariat is valuable when considering poverty in New Zealand because it enables us to address issues that impact our society and communities (Rua et al., 2019). Such a focus is timely as New Zealand is facing a poverty problem, with far too many people living in precarious circumstances (Cochrane, Stubbs, Rua, & Hodgetts, 2017). Inequality in New Zealand has been

increasing since the 1980s and is now greater than it was in the 1920s prior to the upheavals of the 1930s (Organisation for Economic Co-operation and Development, 2014). As an increasing number of people face economic hardship, they must seek welfare assistance. However, interventions aimed at assisting the needs of precariat families have often focused on adjusting these people to an inequitable social system, rather than addressing the structural causes of poverty within New Zealand (Hodgetts, Chamberlain, Tankel, & Groot, 2014b).

Addressing New Zealand's poverty problem is important as poverty constrains the lives of many people. Such constraint may take on subtle forms such as skipping meals, avoiding heating homes in winter and reduced participation in social life (Bobek et al., 2018; R. Graham, 2019; Wilkinson & Jeram, 2016). Underlying my thesis is the assertion that the impact poverty has on daily life is not always immediate and may not always be obvious. Such experiences of the New Zealand precariat are important to understand as more humane responses to precarity are needed to enable the structural changes required to address the underlying causes of poverty (Hodgetts, Chamberlain, Groot, & Tankel, 2013).

In this study, I explore how two households navigate their everyday lives in precarity. Through their experiences, I will document some of the overt and subtle ways that political, societal, and economic structures influence daily life for those people who occupy lifeworlds that are shaped by precarity. Too often, those who experience poverty are written out of history (Lister, 2004). However, in my thesis, two such people are the primary focus and are written back into our collective history. Their experiences provide a valuable insight into the reproduction of broader social structures that perpetuate impoverishment within an affluent society such as New Zealand (Hodgetts & Stolte, 2017). In short, this research seeks to develop contextualised understandings of poverty in order to extend present understandings of the societal processes at play (Hodgetts et al., 2014b).

This introductory chapter begins by exploring conceptualisations of poverty. I then draw on Standing's (2011b) conceptualisation of the precariat as a new class in the making that is characterised by a raft of insecurities and reduced rights. Next, I examine the importance of social positioning and acknowledge that social class cannot be understood as a strict economic binary. Class also involves dynamic issues of relational or intergroup power that enmesh people within complex social hierarchies in a range of ways that are also shaped by factors such as ethnicity,

gender, sexuality, and [dis]ability (Hodgetts & Griffin, 2015). This is important because poverty is an inherently political phenomenon. Consequently, inter-group power relations determine the distribution of opportunities and benefits people have in society. In this chapter, I focus on what the precariat looks like in this country and the importance of intersectional approaches to issues of poverty. I argue that the neoliberal ideology that has shaped social policy and welfare responses for decades now has also contributed to structural violence towards the precariat on the part of state institutions (Hodgetts et al., 2013). Next, I will consider the development of New Zealand's mixed economy of welfare, where the needs of households are met through a variety of governmental, work, charity, and community sources (Garland, 2016), and how a penal welfare system has developed over time. Following this, I outline the existing literature on experiences of penal welfare. This chapter concludes with an outline of the importance of the study of everyday life in understanding the impacts of poverty and a brief overview of the thesis.

### **Conceptualising poverty**

Efforts to define and measure poverty are important for identifying how many people live in hardship and who is affected the most (Hodgetts & Stolte, 2017). As such, poverty is the subject of considerable political and academic debate. Different conceptualisations also have practical implications for the social policies and services that are developed as responses to poverty (Lister, 2004). This section provides a brief introduction to issues surrounding how poverty may be conceptualised.

It is important to note from the start that poverty is a dynamic phenomenon and its complexities are evident when examining the debate between the concepts of absolute and relative poverty (Foster, 1998). In general, poverty is defined by a lack of, or limited access to, certain resources (Carr, 2013). Correspondingly, the distinction between absolute and relative forms of poverty is often made by scholars (cf. Corazzini, Esposito, & Majorano, 2011; Foster, 1998). Absolute poverty refers to extreme poverty situations in which people do not have access to the resources they require for survival. On the other hand, relative poverty is based on economic inequality within society, where some people do not have the resources to attain an adequate standard of living (Corazzini et al., 2011). Poverty in New Zealand and

other 'developed' nations is considered to be relative poverty. I will discuss these definitions in further detail below.

An absolute poverty line is a fixed cut off level, usually set at a benchmark amount such as \$2 per day, where income is insufficient to afford basic human needs such as safe drinking water, food, shelter, and sanitation facilities (Foster, 1998). When an absolute approach is used to define poverty, there is no reference to other situations of slightly less hardship (Eskelinen, 2011). The focus is on basic needs that are tied to survival in the strictest sense, such as food and shelter. One of the most influential definitions of absolute poverty was agreed upon by 117 countries who committed to end absolute poverty at the United Nations World Summit on Social Development in 1995. Here, the United Nations (1995, p. 11) defines absolute poverty as:

A condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation of facilities, health, shelter, education, and information. It depends not only on income but also on access to services.

However, there are limitations with such absolute definitions of poverty. First, the income needed to survive varies between countries and in different contexts (Hodgetts & Stolte, 2017). Furthermore, absolute definitions of poverty are often associated with the extreme conditions one may see in so called developing countries, leading some to claim that poverty does not exist in more affluent countries like New Zealand (Wilkinson & Jeram, 2016).

Another issue is that when income-based measures are used to define poverty alone, a top-down approach is employed, which does not take the lived experiences of those in poverty into consideration. Issues such as these are in part why relative measures of poverty were developed. Townsend's (1979, p. 31) widely known definition of relative poverty states:

Individuals, families, and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities, and have the living conditions, and amenities which are customary, or at least widely encouraged, or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individuals or family that they are, in effect, excluded from ordinary living patterns, customs, and activities.

This definition highlights a common relational element that is inherent to relative definitions of poverty; the exclusion from participation in society stems from a lack of income and material resources. Thus, relative poverty is defined comparatively and in relation to where people are situated within the economy and societal hierarchies (Nolan & Whelan, 1996). It is commonly calculated as a percentage of individuals with low incomes in relation to the median income of the country (Nolan & Whelan, 1996). Again, it is useful to note that poverty is not just a number. As the United Nations (1998, May 20) states, “fundamentally, poverty is a denial of choices and opportunities, it is a violation of human dignity. It means a lack of basic capacity to participate effectively in society” (para. 3). Aligned with this definition, Sen (1983) argues that poverty is an ‘unfreedom’ because it prevents people from realising their capabilities. In other words, poverty is about more than a lack of monetary resources, as experiences of poverty impact people’s dignity through restrictions of participation in civic life (Singh, 2017).

What is evident from my reading of the literature cited above, is that relative or relational definitions of poverty are conceptualised in ways that encompass more than purely material needs. Also included are issues of social exclusion, participation, deprivation, and inequality within a country (Nolan & Whelan, 1996).

This is why relative definitions of poverty are important, because they recognise that human needs are not only material; they are also social and psychological (Lister, 2004). Along with human necessities such as shelter, clothing, and nutrition, the social aspects of life such as being able to celebrate special occasions and spending time with family and friends are considered needs too. Clearly, what a person views as a need is shaped by the social, cultural, and historical contexts in which people are situated. In this context, a material need such as food represents more than a need for physical sustenance; it also acts as a social and psychological need. For example, being unable to enjoy sharing a meal as a family, spending an excessive amount of time shopping around for inexpensive food, and trying to maintain conventional eating habits with inadequate resources to do so impact on the wellbeing of people beyond their need for physical nourishment (Dowler, Turner, & Dobson, 2001; R. Graham, Hodgetts, Stolte, & Chamberlain, 2018).

This brings me to another important point: perceived needs and what are considered as adequate living standards are dynamic and change over time and

across societies (Nolan & Whelan, 1996). For example, in late 18<sup>th</sup> century England it was shameful to appear in public without a linen shirt and leather shoes (A. Smith, 1776/2012). Of course, many people realise that these items are not essential to survival. However, the shame of not having access to them within this context illustrates how relational and psychological elements lie at the core of issues of poverty and social exclusion. These relational aspects of poverty are also evident in instances where, for example, people living in poverty are blamed by more affluent groups for their situations and their poverty is attributed to personal failings rather than societal structures, such as labour laws that allow employers to not pay living wages (Hodgetts & Stolte, 2017).

Relative deprivation is a key relational concept for defining poverty. People experience relative deprivation when they lack the resources to participate in, and sustain, a lifestyle that is approved by the society they live in. This leads them to feel deprived in relation to others (Townsend, 1979). As mentioned above, relative notions of poverty are used in New Zealand; taken into consideration are various relational elements, including belonging to community (Ministry of Social Development, 2016) and participating as full members of society (Expert Advisory Group on Solutions to Child Poverty, 2012). When trying to measure how many people are living in poverty within New Zealand, different measures are used to assess levels of income and deprivation. These produce similar percentages of people who are considered to be living in poverty and currently this stands as one in every five (Perry, 2018).

Māori and Pacific people have rates of poverty that are double those of Pākehā (members of the settler society) as a percentage of respective populations, drawing attention to the structural inequalities that exists between ethnic groups within New Zealand (Marriott & Sim, 2014). It is important to consider the increased proportion of Māori in poverty as a structural outcome of ongoing processes of colonisation and resource confiscations by the settler government (Groot, Van Ommen, Masters-Awatere, & Tassell-Matamua, 2017). It is also important to note that the absolute numbers of Pākehā living in poverty are actually higher than Māori and Pacific people combined because Pākehā are a much larger population group in absolute terms. This means that any responses need to consider the unique needs of all these ethnic groups.

When considering issues of poverty in New Zealand it is imperative to acknowledge that multidimensional approaches to defining and measuring the phenomenon are better able to approximate what poverty is like and its consequences across different domains of life, including health and education (Alkire & Foster, 2011). This is important for research such as my own that aims to understand the lived experiences of poverty. Correspondingly, research has shown that when people describe their experiences of poverty, they not only discuss one-dimensional factors such as income, but link issues of health, housing, shame, and disempowerment to their circumstances (Oxford Poverty and Human Development Initiative, 2014).

Clearly estimating the prevalence of poverty is important, but it is crucial that we do not become focused solely on issues of measurement and the numbers. Poverty is fundamentally a human and relational problem. It should not be reduced to a technicality that allows governments to become bogged down in getting the measurement right and not moving on to developing more adequate responses that can help lift people out of poverty and prevent others from entering poverty in the first place (Hodgetts & Stolte, 2017). Also important is to acknowledge why so many people experience poverty, understand what their experiences of poverty are like, and to take practical actions in order to do something about it.

Central to how we as a society respond to poverty is how we assign causes of poverty to either dysfunctional individuals or inequitable social structures. Clearly, I am in the latter camp with most social scientists. However, hegemonic in the psychological literature are individualistic theories of poverty, which locate its origins within individuals, attributing their shortcomings in limited skills, anti-social behaviour, low education level, and familial circumstances (Carr, 2013; O'Connor, 2001). Individualistic perspectives propose that poverty is a problem caused by individuals themselves due to their own behaviour, choices, and personal failings (Calnitsky, 2018). I argue that to attribute poverty to individualistic premises is to obscure the macro-level mechanisms and socio-economic structures that shape people's lives and lead to some people having too much and others having not enough (Hodgetts & Stolte, 2017).

Individualistic approaches to poverty have little regard for the lived histories and realities of people who experience poverty and are usually held by more affluent members of society with no direct experience of poverty (Hodgetts & Stolte, 2017).

Ignored are issues such as employment laws and economic structures that allow some people to gain wealth at the expense of others. Histories of colonisation and inequity have negatively shaped the lives of some families. Further, personal needs for access to education and sustainable employment are pressing in a society such as ours that is increasingly making such access more difficult for people who grow up in poverty (Hodgetts & Stolte, 2017). A fixation on individual (read victim blaming) explanations also distract us from how certain macro-level structures perpetuate inequalities and poverty (Calnitsky, 2018). What individual explanations for poverty cannot account for are the considerable historical variations in the prevalence of poverty. Surely, it cannot be that in particular historical periods individuals become more defective and less motivated and as such poverty rates go up. Have people somehow all of a sudden become less skilled and more lazy? When the rate goes down is it because individuals have somehow all become more skilled and less lazy? Clearly, this is a naïve way of assigning cause to poverty.

It is also crucial to think about the societal contexts in which poverty occurs. It is much more plausible that changes in social structures that increase inequality and allow for wealth concentration at the top of the social hierarchy to grow at the expense of those on the bottom, would lead to increases in poverty (Credit Suisse, 2019; Sayer, 2014). Here we can see the impacts of inter-group processes that lead to socio-economic marginalisation for some and wealth concentration for others. A small group of wealthy elites have a disproportionate influence on where a country's wealth goes and the associated political processes (Sayer, 2014) as they exhibit obscene levels of economic greed and consequently prioritise their own interests over the needs of those who live in poverty (Hodgetts & Stolte, 2017).

In raising these points of criticism, I am not totally dismissing personal factors that can place some people more at risk of poverty than others. These include [dis]abilities in a disabling society, low education obtainment and issues of racism that mean that some people can find it more difficult to find a well-paying job, and security in life. However, these 'personal' risk factors become a problem when societal structures are not in place to mitigate the risks. This is where structural orientations for poverty are useful in foregrounding the impacts of societal structures on personal lifeworlds (Hodgetts & Stolte, 2017). Structural understandings of poverty bring attention to how it is a function of economic, political, and social structures that result in the unequal distribution of resources, and the failure to

adequately support vulnerable groups that is of key concern (Lister, 2004). The focus is on issues of income, labour laws, access to affordable housing, and other situational factors.

As the primary focus of this thesis is the experiences of people living precarious lives, to grapple with the complexities of poverty, a broader structural orientation is required. Accordingly, within my research, I adopt an approach that retains a dual focus on structural and agentic aspects of poverty research. That is, I acknowledge the structural origins of poverty as well as not losing sight of the agency in people's lives. Structural approaches underpin a whole-of-society approach which orientates us to understand people in terms of their connections to others and the social, material, and economic environments in which they live (Hodgetts, Drew, et al., 2010). Those who experience poverty do so as active agents within considerable restraints on their ability to act and lift themselves out of poverty (Stolte & Hodgetts, 2017). They react in their own ways to make their own lives within the structural constraints with which they are faced (Schraube & Højholt, 2016). Focusing on the everyday experiences of those who live in poverty is essential to understanding poverty itself. This includes experiences of shame and social stigma, and the lack of voice and participation people, their families, and their communities face amidst lives conducted in states of economic hardship. Following on from the argument presented above, in the next section I will turn to conceptualising the emerging precariat social class who conduct impoverished lives.

### **The emerging precariat class**

Through examining how people are situated in society and the macro institutions that have perpetuated such positioning, social class becomes an important concept when discussing issues of poverty in psychology, despite the myth that New Zealand is a classless society (Sinclair, 1969). The concept of social class is concerned with where particular social groups are positioned economically and socially within hierarchies (Hodgetts & Griffin, 2015). Social class can be defined as the horizontal stratification of a population according to income or access to resources (Gordon, 1949). Indicators can include one's background (including their parents' occupation), education, occupation, income, home ownership, and leisure pursuits as these factors can determine the access to resources individuals have and contribute to

their level of prestige and stigma (Kraus & Stephens, 2012). Social class positioning matters because it has an impact on everyday life and those who are members of the same social class share common life chances (Breen, 2001).

Although clearly having origins in caste systems and other ancient social hierarchies, Karl Marx initially developed his theory of class in a period of extreme inequality during the rise of capitalist societies in Europe. Marx identified just two social classes; the proletariat (working class) and the bourgeoisie (owners of the means of production) (Hodgetts & Griffin, 2015). The relationship between these classes was characterised as one of profound exploitation wherein the bourgeoisie exploit value from the proletariat in order to accumulate wealth for themselves (Marx & Engels, 1967/1848). Scholars have pointed to this arrangement within capitalist economies as a way of theorising the concept of wealth concentration and economic inequalities (Sayer, 2014; A. Smith, 1776/2012). Marx's theory of social class includes the belief that the inequality experienced between different classes is unnecessary and that a society in which everything is owned equally by everyone is preferable to capitalism. Marx's initial formulation of social class has been challenged, expanded upon, and reformulated subsequently.

Early on in the development of class theory, Weber (1947/1964) argued that Marx's view of stratification was overly simplistic. Control over the means of production and income are not the only component that comprises a person's social class. Weber saw that people who do not own corporations, but are involved in running them, still benefit from increased production and larger profits. For Weber, the three components of social class are wealth, power, and prestige (Henslin, 2012). Wealth includes resources such as money and property. Power is the ability of an individual to get their way despite resistance from other people. Prestige is the status someone has or the respect given to them. What this means is that social class cannot be understood as a strict economic binary. Class also involves issues of power that enmesh people within complex social hierarchies and intergroup relationships.

The concept of class is still useful for research into poverty as it foregrounds the impacts of social hierarchies and structures in shaping peoples positions and opportunities in life (Hodgetts & Griffin, 2015). One of the more recent revisions of class theory that has gained some traction in New Zealand (cf. Groot et al., 2017), is the concept of the precariat that was developed by Standing (2011b) as a response to the complexities of class positioning under neoliberalism. The term precariat refers

to the precarious proletariat and was initially used in the 1980s by French sociologists and labour activists to describe the positioning of temporary workers (Jørgensen, 2015). The meaning of the concept is adjusted somewhat in relation to the different geographical and temporal contexts in which it is being used. For example, in Italy, the precariat means those who have low incomes and are often employed in temporary or casual work, therefore living in a precarious state (Standing, 2011b). The German view of the precariat includes those who are unemployed or in low paying jobs that are cycling in and out of paid employment (Di Fabio & Palazzeschi, 2016). Japanese definitions of the precariat refer to persons who participate in paid employment, but remain poor (Obinger, 2009). At the heart of these adapted conceptualisations, the precariat is used by Standing (2011b, 2014) to invoke an emergent social class who experience insecure employment and do not have sufficient income for conducting a more stable and secure life. In New Zealand, the precariat is populated by people who experience insecure, often intermittent periods of employment and unemployment, and a raft of associated income, housing and food insecurities, and insufficient resources to participate fully in civil society (Hodgetts, Stolte, Chamberlain, & Groot, 2017).

Some scholars view Standing's re-conceptualisation of the precariat as an emerging social class as too bold (Munck, 2013). These scholars do not consider the precariat to be a separate entity from the traditional working class (Allen, 2014). However, Standing (2011b) refers to the precariat as a class in the making as it is not yet a class in and of itself, at least in the Marxist sense of the term. Standing does acknowledge the overlap between the precariat and the working class. He emphasises that it is all of the features of the precariat taken together as a whole that generates a line of demarcation between his conceptualisation of the precariat and Neo-Marxist conceptualisations of the traditional working class. Even those who deny the concept of the precariat as a social class recognise that precarity emerges from new labour relations and the concentration of wealth and power among elites (Ballafkih, Zinsmeister, & Meerman, 2017).

The concept of the precariat has been adopted in this country in response to growing issues of inequality and hardship with scholars estimating (conservatively) that between one in five and one in six New Zealanders belongs to the precariat (Cochrane et al., 2017). This estimation is in line with estimates of the proportion of people officially living in poverty that I provided in the previous section. Pākehā

have the greatest prevalence rate as members of the precariat of any ethnic group. However, as a percentage of population Māori and Pacific people are proportionately more like to be situated within the precariat. One in four Māori and one in four Pacific persons are considered to belong to this social class compared to one in seven Pākehā (Cochrane et al., 2017). New Zealand's precariat is overrepresented by women, 57.8% compared to 42.2% men, (Statistics New Zealand, 2014). Additionally, one third of the precariat in New Zealand are between the ages of 15 and 24 years of age and 20% are between 25 to 34 years old, reflecting an overrepresentation of younger age groups (Cochrane et al., 2017).

Whether one lives out their life in poverty, in wealth, or somewhere in between, is often determined by their own and their ancestors' place in the labour market (McLaren et al., 2004) as well as whether one has access to inherited wealth and resources. This challenges the dominant neoliberal<sup>1</sup> discourse which holds that to solve the problem of poverty, people need to be in employment. Globally and in New Zealand, many of the people experiencing poverty are also employed (Hodgetts & Stolte, 2017). Simply finding people jobs will not end poverty alone unless they enter decent work that pays a living wage (Plum, Pacheco, & Hick, 2019). Crucial to consider is that employment is only a sustainable pathway out of poverty if the work is secure and adequately paid (Arrowsmith et al., 2017).

A key drive in the rise of the precariat is the emphasis in neoliberal ideology on 'flexible' (read insecure) employment. Over the last 30 years of neoliberal hegemony, pay and working conditions for many New Zealanders have been eroded with many now having casual and insecure relationships with their employers (Lewchuk, Clarke, & De Wolff, 2011). These employment relationships are considered precarious. Conservative estimates state that temporary employees make up nine percent of the labour market; however, half of these people would prefer a permanent job and 32% would like to increase their hours (New Zealand Statistics, 2019). Precarious work impacts almost every part of the New Zealand labour market. However, it is Māori and Pacific workers, women, children, students, young

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<sup>1</sup> Neoliberalism is a politico-economic theory that is characterised by a priority to individual freedom and emphasising free markets and free trade (Harvey, 2007).

people, migrants, and those with disabilities who are impacted the most (Cochrane et al., 2017).

As the diversity present within societies becomes increasingly highlighted, it is important to acknowledge intersectional approaches to the precariat. Intersectionality emphasises where persons are positioned in relative places of power within social hierarchies due to their multiple social identities (Cole, 2009). In other words, intersectionality refers to the various ways that factors such as gender, ethnicity, [dis]ability, and sexuality can intersect and impact on the positioning and life chances that are likely afforded to different persons within social hierarchies (Crenshaw, 1991). For example, within New Zealand it is imperative to consider intersectional approaches that highlight how a Māori or Pacific woman will likely be part of more than one disadvantaged social group due to her gender and belonging to an ethnic minority. These women are also more likely to be members of the precariat than a Pākehā woman.

Now that I have spent time conceptualising poverty and the precariat it is expedient to turn my attention to how society responds to poverty and insecurity. A key focal point for responses in this country relate to the welfare system. Once I have considered the development and changing focus of the system, I will then consider what is known about the experiences of members of the precariat relating to their engagements with this system.

### **New Zealand's mixed public and private societal response to poverty**

To examine poverty within New Zealand with the inclusion of a structural perspective, it is imperative to understand the formation of New Zealand's 'mixed economy of welfare'. This is a term for the variety of providers within welfare systems, including the household, voluntary sector, commercial market, and the state (Powell, 2007). Societies respond in different ways to poverty. However, there is not one state in the so called 'developed world' that lacks some kind of welfare apparatus. Such systems take several different forms, with some being more substantial or generous than others (Garland, 2016). Emerging in Western nations at the end of the 19<sup>th</sup> century, welfare states are sets of socio-economic arrangements and support initiatives targeting people experiencing poverty. Examining the formation of New Zealand's welfare system is essential because macro political

structures have an impact on the daily lives of people through their interactions with social institutions, such as the welfare system (Duck, 2012).

Within this section, I provide a brief overview of the establishment of New Zealand's economy of welfare. I begin by outlining what a societal response to poverty in the 1800s looked like. I will then provide a brief discussion of how New Zealand's welfare state developed from this time until the present day, including how provisions of social security were rapidly implemented by the first Labour government. Following this, I will then discuss how the welfare system has subsequently become orientated towards a punitive approach through radical neoliberal economic reforms during the 1990s. I then conclude this section with an acknowledgement of the current Labour government's attempts to reduce some aspects of punitive welfare. Specifically, I pay particular attention to the Welfare Expert Advisory Group's (2019) review of the New Zealand welfare system and their recommendations for change.

The history of welfare in New Zealand is not simply about government and parliamentary acts; it also involves input from community-based organisations which draw on voluntary time and funds (Tennant, 2007). For example, welfare systems in OECD countries rely to varying degrees on mixed provisions from the state and the private charity sector. In fact, many contemporary government welfare systems actually originated out of the charity sector (Hodgetts & Stolte, 2017). Scholars such as Garland (2016) refer to such arrangements as the mixed economy of welfare because the needs of a household are met through a variety of governmental, community, charity, work, and family assistance sources. Such interaction between government and voluntary social services and organisations are the key components of the mixed economy of welfare that has been established here in New Zealand.

New Zealand was an early pioneer of social legislation. Our welfare system was established to allow those who required extra support during difficult times, such as periods of unemployment, the death of the breadwinner, or ill health (Carpinter, 2012). However, the welfare state was not only about providing resources for the poor. It also included provisions for human rights, social insurance initiatives, and the regulation of economic activities, including minimum wage laws and health and safety regulations (Garland, 2016). Thus, the concept of the 'welfare state' covers the areas of health, education, and welfare provisions (Carpinter, 2012).

From as early as the 1840s, structured support for the vulnerable of society was developed within New Zealand in the form of mutual aid organisations, such as friendly societies (Tennant, 2011). General purpose benevolent societies were formed in the 1850s with the purpose of giving aid within and beyond their own membership. This highlights how the first responses to poverty were through private citizens and faith-based organisations being formed, responding to poverty according to their own values. However, it was only from the 1880s that the relationship between government and the voluntary sector of New Zealand took legislative form and churches expanded their activities into communities.

From 1891 to 1912 a liberal government ruled New Zealand (Lunt, O'Brien, & Stephens, 2008). It was during this time the welfare state began to develop, first through the Old Age Pensions Act 1898. However, the implementation of the pension was problematic for groups such as Māori from the beginning. The Crown were reluctant to provide a pension to Māori and argued that Maori lived communally and therefore did not need assistance from the State (Mitchell, 2009). Furthermore, because it was thought that Māori would share their pension with younger family members, the pension was not required or a reduced level of support was warranted (McClure, 1998). In the early 1900s, Māori were receiving pensions at a rate one-fifth lower than Pākehā (Mitchell, 2009).

Social policy catchment continued to be expanded over time, initially through the development of a widow's pension and family allowances. At this time, secular organisations continued to expand to focus on what they considered to be areas of need within the community, such as underprivileged children, disability, and family violence.

The inadequacies of the welfare system were exposed as poverty and unemployment increased during the 1930s (Lunt et al., 2008). Many citizens became disillusioned with the coalition government as relief work wages and old age pensions were cut and taxes for those on low to middle incomes increased. The hardships of the Great Depression eventually led to the introduction of the Unemployment Act, which allowed unemployed individuals to receive relief payments in exchange for work. At the height of the Depression, approximately 5.3% of the population were registered as unemployed and were working for the dole (Hawke, 1985).

Over time, the state became more involved and universal entitlements began to surface. The 1935 election saw substantial support for the Labour Party; the first Labour government that extended provisions of superannuation, healthcare, education, housing assistance, and social security through rapidly implemented social policy reform (Roper, 2005). Many thought that the establishment of the first Labour government's welfare state meant that charities would no longer be needed (Tennant, 2011).

When the Social Security Act 1938 was first introduced, the presumption was that citizens had the right to the alleviation of poverty because it was not their personal fault with the expectation that they would work when they could. Poverty was recognised as the product of circumstances beyond a person's control and, as such, state assistance was warranted. Thus, it was the Social Security Act 1938 that established the modern welfare state. However, gaps in welfare provision were evident and, as charities and voluntary community organisations continued to provide services, the Government recognised that voluntary social services and state welfare were complementary.

Following the end of the Second World War, economic prosperity grew and the welfare system was adjusted by subsequent governments. At this point, New Zealand was operating a Keynesian style welfare state, which promoted an active intervention in managing the economy and supporting economically vulnerable populations. The state accepted responsibility for the distribution of income and resources within society, including provisions for housing, health, welfare, and education (Lunt et al., 2008). Initiatives were funded through progressive taxation and provided income support for those who experience chronic hardship while ensuring that education, training, housing, and healthcare were accessible to all members of society. The Social Security Act was introduced in 1964 as the focus on getting people into paid work became more important.

The end of the post-war boom in the 1970s came with a sharp rise in unemployment, which had two important effects; class conflict intensified and prolonged economic stagnation meant that the third National government could not avoid large fiscal deficits due to increased unemployment and income support (Lunt et al., 2008). The failure of Keynesian policy's assumption of a long-term trade-off between unemployment and inflation opened an opportunity for the imposition of

radical neoliberal policy reforms that have effectively made poverty worse for a larger group of people (Lunt et al., 2008).

Important to acknowledge is that the welfare system has strayed over the previous few decades from what it first set out to be. According to Goodin (1988), state welfare was originally meant to provide an intentional intervention against wider economic forces to protect the rights and well-being of its citizens. However, since the 1980s, New Zealand has taken up an approach to welfare which draws less on structural explanations for poverty in favour of individualistic explanations. The result is a system that includes punitive technologies of control that reflect neoliberal ideology (Hodgetts et al., 2014).

It was in the 1990s that New Zealand implemented these radical neoliberal economic reforms (Henderson, 1995). The driving forces behind these reforms were Roger Douglas, who was initially part of the Labour government during the 1980s, and Ruth Richardson, who was part of the National Party in the 1990s.

‘Rogernomics’ and ‘Ruthanasia’ became terms that would represent this period of New Zealand’s political history (Kingfisher & Goldsmith, 2001). Rogernomics refers to the neoliberal economic policies and reforms of the fourth Labour government that included government departments becoming commercially orientated organisations, increases in the privatisation of collective assets, and the deregulation of the financial market. Ruthanasia refers to the continuation of such neoliberal ideology and the introduction of the National government’s ‘mother of all budgets’. This budget included large welfare benefit cuts to the unemployment, sickness, and domestic purposes benefits (James, 2012; Parliamentary Library, 2000). These reforms undermined the original intent of the New Zealand welfare system and marked a shift from a more generous and humane system based on recognition of the structural causes of poverty, to a more punitive system orientated more towards personal failings as the presumed causes of poverty.

The then Labour-led government reduced the progressiveness of New Zealand’s tax system and reduced welfare supports. Those who earned little income were to pay more tax, while the tax rates on higher incomes and company profits decreased (Lunt et al., 2008). A goods and services tax was also introduced during this time. These tax changes contributed to increases in socio-economic inequality and the hardships faced by many low-income families.

The 1990s also saw an implicit change in philosophy about why people were receiving benefits (Stephens, 2008). As the numbers of people receiving an income-tested benefit grew during the 1990s, the National government promoted the myth that the increase in poverty was due to deficits in individuals [how this had suddenly occurred was never explained] and, as such, increased the gap between paid employment and welfare assistance by cutting benefit levels (Stephens, 2008). This reflects the classic idea that if welfare is made more punitive and harder to live on then people will be forced to lift themselves out of poverty to avoid the pains of welfare (Hodgetts & Stolte, 2017). What happens in reality is that hardship increases for people in need of welfare support. Correspondingly, along with the neoliberal reforms came an intensification of stigma for people receiving welfare, and individualistic explanations dominated public deliberations regarding poverty, unemployment, and welfare (Hodgetts & Stolte, 2017).

It is important here that we pause momentarily to unpack some of the complexities involved during this period of welfare reform, as it was a time of increased individualising of issues of poverty. Corporatised news media plays a large role in perpetuating these stereotypes and dehumanising those who live in poverty (Gilens, 1999). This is important to acknowledge because how poverty is thought about is dependent on how issues of hardship are framed (Iyengar, 1990). Public deliberations regarding poverty are often defined by the non-poor who have more power in constructing the poor as ‘the other’ through the language and images used in everyday life (Lister, 2004). The way those living in poverty may be judged as the deserving or underserving poor, each with its own stereotypes, has an impact on the way they are treated by the welfare state.

Within New Zealand, the unemployed are often called “scroungers” or “bludgers” in news reports (Barnett, Hodgetts, Nikora, Chamberlain, & Karapu, 2007, p. 297) and are often portrayed as fraudulent denizens who are misappropriating taxpayer support (Hodgetts, Hodgetts, & Radley, 2006). News coverage of poverty and welfare reform is pervaded by the idea of the ‘underserving’ poor single mother (Kingfisher, 1999). The ‘solo mum’ and ‘welfare queen’ stereotype has been used to single out women who raise their children alone as dependent on the state and using their welfare payments to support their lifestyles (Hodgetts & Stolte, 2017).

Minority ethnic groups are often disadvantaged within the welfare state as they will be stereotyped and stigmatised through an increased association with ‘welfare dependency’ (Lister, 2004). It is young Māori women who are frequently the targets of such stereotyping within New Zealand (Beddoe, 2015). These women may be portrayed as lazy, promiscuous, uninterested in education, and choosing to have more children to enlarge their “benefit brood” (Jensen & Tyler, 2015, p. 474) to gain increased welfare assistance. Such negative characterisations of beneficiaries in public discourse support the introduction of a welfare-to-work policy that began by tightening entitlement rules for those who were unemployed (Stephens, 2008).

Let me return to the historical development of the welfare system in New Zealand. The Labour-led governments of the late 1990s to 2007 seems to have been influenced by such news media coverage and as such did not repeal many of the punitive aspects of the welfare system that were introduced by the previous National-led government. Although the new government did increase old-age pensions and accommodation supplements, benefit levels did not keep pace with inflation or the true cost of living (Stephens, 2008).

As welfare reform under this Labour-led government was founded in the neoliberal reforms of the 1980s and 1990s, New Zealand’s system was reorientated from a social democratic citizenship model based on human rights and entitlements to a more conditional response to poverty that followed the [il]logic of the free market. Welfare reform under this government was informed by a social development approach that focused on active labour market policies and labour force participation. This also included the introduction of the Working for Families package in 2005, which excluded the most in need families because they were receiving single parent or unemployment benefits. The Social Security Act has been continually amended since its enactment and, in particular, since 2007. The amendments made the focus on paid employment paramount; work-testing requirements and sanctions were created as a means of discouraging welfare dependency.

The National-led government of 2008 to 2017 went further still in developing a punitive approach to welfare designed to eradicate, or at least minimise, what politicians saw as the problem of welfare dependency. Foundational to penal welfare is the merging of the logic of welfare or state assistance and the criminal or correctional system, resulting in the treatment of the poor in a similar way to how

people on probation are treated (Garland, 2002). This results in the dehumanising of persons who receive welfare assistance through an orientation towards viewing them as dishonest and immoral people who are a drain on the financial resources of society rather than ‘productive’ citizens. Central here is the development of stringent compliance rules that must be followed for individuals to receive support. When the rules are not followed, punishment ensues (Mead, 1998). The penal approach has been extended in New Zealand through a social investment policy experiment, placing emphasis on investing in resources at present to reduce future costs (Boston & Gill, 2018). A key development that the National-led government were working on was a so-called social investment approach that involved further attempts to curtail spending on welfare by profiling families at risk of welfare dependency and then interfering with these families based on some sketchy big data (Boston & Gill, 2018).

Here, I will provide a brief overview of neoliberalism and why the narratives which surround it are harmful. In recent years, the United Kingdom’s system has also seen a shift towards neoliberal ideology and a focus on individualising poverty and financial restraint (Kingfisher, 2013). From a neoliberal perspective, individuals should be free to participate in the exchange of goods and services in the marketplace as this creates opportunities for one to improve their status within society. Those that support neoliberal ideology argue that social problems, including poverty, are perpetuated by interventions of the state and the intergenerational behaviours and attitudes of the unemployed and poor (Stanley-Clarke, 2015). This perspective proposes that inequality is inherent and necessary to motivate economic actors in the market (Destremau & Wilson, 2017). Proponents of neoliberalism support the view that inequality exists as a natural outcome of meritocracy and is ‘good’ because it incentivises individuals to work harder to maintain an adequate standard of living. Thus, neoliberal policies support limited state spending to lower the risk of ‘welfare dependency’ (Destremau & Wilson, 2017).

Narratives surrounding the neoliberalisation of welfare emerging from the United States have also influenced developments in New Zealand (Belgrave, 2004). The United States has higher rates of income inequality compared to New Zealand (Organisation for Economic Co-operation and Development, 2020). Due to high levels of inequality, many people must rely more heavily on non-governmental organisations. However, this is a less efficient way of providing people with

adequate resources. What this means is that under recent Labour and National-led governments, the New Zealand welfare system has been shifted to increasingly imitate aspects of the failed market approach to welfare from the United States.

The Welfare Working Group (2011) highlighted the punitive nature of such an approach when it recommended a sanction regime to get unemployed people towards compliance and into employment. Such sanctions are aimed at those who are deemed to be at risk of long-term welfare dependency. Sanctions were recommended to ‘motivate’ benefit recipients to comply with the conditions of receiving support and to encourage individuals to leave welfare dependency and enter into paid work. For example, the first of three tiers to the regime meant that if a beneficiary failed to comply with work-testing, their main benefit would be reduced by 50% (Ministry of Social Development, n.d.). One must comply or be punished, much like being on probation. This is an example of penal welfare and such policies have paternalism at their centre (Wacquant, 2009).

The functioning of the penal welfare system has been conceptualised as a form of structural violence (Hodgetts et al., 2013). This is when the processes of social institutions or social structures disadvantage and harm certain groups of people, often in a subtle and methodical way that prevent them from meeting their basic needs (Galtung, 1969; Hodgetts et al., 2013). Structural violence is embedded in the political and economic organisation of the social world (Galtung, 1969). For example, such structural violence may be enacted through the taken-for-granted bureaucratic procedures that aim to ‘manage’ the poor and to push them away from welfare support (Springer, 2012). In this sense, structural violence is an intrinsic and necessary part of ensuring the functioning of neoliberal systems (Žižek, 2008). The source of structural violence is often taken for granted, routinised and, as such, not overtly evident to the people administering the system (Žižek, 2008).

Returning to the more recent development of New Zealand’s welfare system, in 2017, the current Labour-led government came into power with two other political parties (New Zealand First and the Green Party), promising further welfare reforms and, at least a reduction in the penal orientation. The government commissioned a report by a Welfare Expert Advisory Group (2019) that took a participatory and independent approach, aiming to capture the experiences of people who interact with the welfare system.

The Welfare Expert Advisory Group's report (2019) highlights that the welfare system no longer meets the needs of the people it was designed to support. This is not surprising as our welfare system was designed 80 years ago and although it has been subjected to years of amendments, it is still not equipped for the needs of the population in the 21<sup>st</sup> century.

The findings of the report go on to suggest that financial support provided by the welfare system is now inadequate for ensuring reasonable living conditions for people who rely on welfare to survive. It is also noted that the benefit and tax credit systems are confusing and complex and that urgent change is needed to improve the system. Furthermore, it has highlighted that New Zealanders have lost trust in the Ministry of Social Development services as staff and clients must interact with bureaucratic systems that lead to inconsistent service delivery.

Also related to bureaucratic systems is the punitive nature of reformed welfare assistance and many of the problems that stem from a focus on conditionality (including sanctions). It is emphasised by the Expert Welfare Advisory Group (2019) that imposing obligations on those who receive welfare aims to change behaviour, but it does not actually achieve positive change as poverty is a structural issue and often beyond the control of individuals. Conditionality only serves to compound social harm and increase disconnectedness and hardship, rather than change people's lives for the better (Welfare Expert Advisory Group, 2019).

In a think piece written as part of the new government's review of welfare, Rua et al. (2019) point out that punitive neoliberal welfare reforms exacerbate the hardships and stress that families living in precarity face on a daily basis (Rua et al., 2019). Many households already experience unstable and insecure income, high levels of debt, food insecurity, and exclusion from participation in social life (Barnett et al., 2007).

As a solution to these problems, the Welfare Expert Advisory Group (2019) proposes a welfare system based on mutual expectations and responsibilities governing the interactions between the state and those who receive welfare assistance. Cross-system change is needed as the welfare system alone cannot mitigate factors leading to the reasons why people receive welfare support (Welfare Expert Advisory Group, 2019).

It is important to note that with the election of a new Labour-led government, efforts are being made to remove some of the more punitive aspects of the system as

experienced by participants in my research (Welfare Expert Advisory Group, 2019). Upon release of the report, the government immediately committed to taking action, but only on three of the 42 recommendations. These include increasing the abatement thresholds that those receiving a benefit can earn before their welfare payment is reduced from April 2020. Also included is the repeal of Section 192, which means penalties for mothers who do not name the father of their child will be removed. Finally, improved support for assisting welfare recipients into permanent employment. Along with these three changes, the system itself is also now guided by an emphasis on ensuring that clients gain their full entitlements to support. This is a change in emphasis from the previous government who emphasised fiscal restraint even if it meant that many people were refused statutory entitlements to support. The minor tweaks to the system that are occurring under this government will make a difference to some beneficiaries. However, other substantial changes are needed to address the punitive welfare approach.

In sum, the development of New Zealand's mixed economy of welfare and damaging neoliberal ideology has contributed to the creation of a punitive welfare system that commits acts of structural violence against the most vulnerable of society. The Welfare Expert Advisory Group's (2019) review is one step towards positive change to New Zealand's welfare system. However, few of their recommendations have been undertaken by the government and there is still a need for further research into poverty within New Zealand. Following on from these ideas, in the next section, I will provide a brief exploration of personal experiences of penal welfare internationally and within New Zealand.

### **Experiences of penal welfare**

Those who experience life in the precariat are often talked about rather than listened to, resulting in incomplete understandings of their situations (Lister, 2004).

However, there is a growing body of international literature that explores the engagements that welfare recipients have with welfare services and documents their experiences (cf. Hodgetts et al., 2013; Lens & Cary, 2010; Pollack & Caragata, 2010). Existing research that examines the everyday lives of the New Zealand and global precariat provides valuable insight into the reproduction of broader social structures (Simmel, 1903/1997).

As the welfare system is no longer coherent, and orientated towards unresponsiveness, chaotic, and uncoordinated clusters of public and private services, people must navigate an obstacle course to gain access to welfare assistance (Boon & Farnsworth, 2011). The interactions between client and welfare agency staff can be frustrating, reflected by welfare recipients accounts of disrespect and scrutiny, feelings of shame and stigma, and diminished communication between welfare agency staff and clients (C. Gray, 2017; McCorkel, 2004).

Although many interactions with welfare agencies are unpleasant and demeaning for clients (St Vincent de Paul Society, 2015), it is misleading to propose that all welfare staff are uncaring towards clients, or behave in ways that limit access to a client's resources out of their own volition. There are staff within the service landscape who do what they can for their clients and when positive relationships are forged, levels of client engagement and satisfaction increase (Gladstone et al., 2012; Mandlik, Glynn, & Hyde, 2014). However, many staff of welfare agencies are restrained within the penal welfare system that discourages caring relationships to form between themselves and their clients (Hodgetts et al., 2013; Pollack & Caragata, 2010). They must implement policies that they are aware do not address the needs of their clients; however, they have no choice but to oblige because of rules, regulations, and performance indicators.

Research by Lens and Cary (2010) in the United States shows how African-American people receiving welfare assistance closely monitor their body language as to not provoke staff. Instead, they use their behaviour and body language to appear subservient. Those who receive welfare have reported having to submit themselves to abuse from staff in order to access their entitlements. To avoid having their welfare payments cancelled or reduced, they must present themselves as 'good' clients who are deserving of assistance (Lens & Cary, 2010). Similarly, Dodson and Schmalzbauer (2005) found that clients avoid angering their case manager by staying silent rather than speaking up. Clients also conceal their true opinions, instead telling case managers what they want to hear (Pollack & Caragata, 2010; Soss, 2002). This diminished communication between staff and client is one symptom of the diminished trust between the clients and the staff of welfare agencies (Bauman, 2011). The practices of subjugation seen in welfare agencies within the United States, echoes histories of oppression. In the same way that processes of shame and

denigration were used to justify slavery and to control groups of people, the same processes are being used today to justify a penal welfare system (R. Walker, 2014).

A key goal of penal welfare is to keep welfare assistance costs to a minimum, reducing or decreasing the support people receive is one way of doing this.

Criticising welfare applicants and subjecting them to moral scrutiny over their life situations is one way in which welfare agencies deter people from receiving assistance. Clients are interrogated about their life situations and treated with suspicion (St Vincent de Paul Society, 2015). When people enter the welfare system for the first time, perhaps due to sudden unemployment, injury, illness, or the death of a spouse, they are often surprised at the level of interrogation and scrutiny they are subjected to by staff at welfare agencies (Lens & Cary, 2010). Such constant scrutiny and the denial of entitlements undermines a person's sense of dignity.

A report on the legal needs of those who receive benefits found that the stigma of welfare assistance permeates interactions within the New Zealand welfare system (K. Morton, Gray, Heins, & Carswell, 2014). Accounts from those interacting with Work and Income New Zealand (WINZ) demonstrate that clients are not treated with respect and dignity by case managers (Welfare Expert Advisory Group, 2018). Welfare recipients repeatedly claim that interacting with WINZ staff impacts negatively on their wellbeing and decreases their self-worth (C. Gray, 2017; K. Morton et al., 2014; Waldegrave et al., 2011). Turgeon, Taylor, and Niehaus (2014) found that case managers compared their clients who receive welfare assistance to 'non-clients', implying that welfare recipients lack knowledge, skills, and competence.

Similarly, research from the United Kingdom indicates that welfare recipients feel it is embarrassing and shameful to receive a benefit (Baumberg, Bell, & Gaffney, 2012). International scholarship indicates that feelings of shame and stigma are further reinforced by the administration of many welfare programmes across the world (Chase & Walker, 2012; Seccome, Delores, & Battle Walters, 1998; Stuber & Schlesinger, 2006). This stigma impacts decisions around whether or not to claim benefits they are entitled to and has been linked to the idea of success being measured according to the attainment of economic goals (Chase & Walker, 2012). Thus, those who are receiving welfare assistance feel they have failed economically.

Furthermore, people interacting with welfare services are made to feel that they are personally responsible for their poverty, even when they are coping with

serious health issues or disability (St Vincent de Paul Society, 2015). Those with disabilities find it discouraging to have to demonstrate their ‘incapacity’, and humiliating to prove the genuineness of a disability in order to claim welfare assistance (Baumberg et al., 2012).

On a similar note, research that examined the discrimination faced by people with mental illness in New Zealand demonstrated overwhelmingly negative interactions between clients and WINZ staff (Peterson, Pere, Sheehan, & Surgenor, 2004). One participant stated that WINZ treats mental health consumers as if they are putting on an act in order to receive welfare assistance. Additionally, some welfare clients in the United Kingdom report being so traumatised by their interactions with welfare services staff that they take antidepressant medication in order to manage attending their appointments (Dowler & O’Connor, 2012)

Such experiences highlight why people are often reluctant to engage with welfare services to access benefits. Central to the issues presented in this section is a sense of injustice, as those who navigate the penal welfare system experience humiliation which reflects a lack of dignity and rights (Bauman, 2011). Justice matters because people are concerned with fairness (Brosnan, 2006). However, defining justice is difficult. It has been defined by G. Nelson and Prilleltensky (2005) as the “fair and equitable allocation of bargaining powers, resources and burdens in society” (p. 4). Clearly, such experiences of those who interact with the penal welfare system demonstrate the lack of equity faced by those in the precariat. Furthermore, experiences of penal welfare reflect how those in the precariat become ‘denizens’ (Standing, 2011b). That is, citizens whose rights are being brought into question as they have a limited range of rights compared to those from more affluent social classes (Lea, 2013). The rights Standing (2015) refers to as limited for denizens encompasses at least one of the following; civil, cultural, political, social, and economic rights. The precariat are increasingly denied “the right to have rights” (Arendt, 1951/1973, p. 177), which as Standing (2015) states, are the essence of proper citizenship.

### **A focus on the everyday conduct of precarious lives**

The study of everyday life focuses on the ordinary and mundane routines and interactions of people as they go about their lives agentively (Schraube & Højholt,

2016). Originally Weber (1930/2001) introduced the term and it was further developed through the work of Holzkamp (1995/2016). The conduct of everyday life is an orientating concept that attempts to overcome the helicopter, or top-down perspective, that dominates research in psychology. The focus is more from the street level, or perspectives of people as they go about their lives. This approach captures human subjectivity from where and how people live their everyday lives within societal structures that shape fields of social practice (Dreier, 2016). It involves exploring people's experiences and actions within the social and material contexts of their everyday lives (Kristensen & Schraube, 2014).

Social practices refer to everyday practices that are performed typically and habitually by much of society, for example, cooking a meal, bathing, and so forth (Holtz, 2014). People participate in social practices that can be local to particular settings, such as lighting a candle in church, and practices which span several domains of daily life such as eating lunch (Dreier, 2016). Human lives are made up of fluid social practices that actively reproduce socio-cultural structures and relationships (Hodgetts, Drew, et al., 2010). However, it is important to note here, that even though I use the term 'everyday life' throughout this thesis to refer to mostly what people would consider ordinary and mundane practices such as cooking, eating, and driving, I do not want to assume the universal status of these practices for most people in New Zealand and other Western societies. Although daily life for many is characterised by activities such as working, socialising, and leisure, as this thesis focuses on lives of precarity, I must acknowledge that many people within the precariat may be faced with a daily life of disruption and uncertainty (Groot et al., 2017).

The conduct of everyday life also constitutes a focal point within the broader global tradition of critical psychology. Critical psychologists propose that people are fundamental social and emplaced beings who take part in re-producing and changing their social conditions that in turn also shape their own lifeworlds (Schraube & Osterkamp, 2013). This orientation embodies the idea of a critical psychology from the standpoint of the subject (Kristensen & Schraube, 2014). It involves observing through research how people encounter and function within the context of various elements of the social world from their own vantage points. Scholars consider how they navigate possibilities and restrictions in conducting their everyday lives. This orientation allows for the exploration of the everyday activities and practices through

which people make lives for themselves that are not entirely of their own making, and are also shaped by their positions within social hierarchies and relationships with key institutions, such as the welfare office (Schraube & Højholt, 2016).

Such work is not only focused on the lifeworld's of people participating in research. Rather, the focus on the local conduct of lives is then linked to the reproduction and adaptation of social structures. For example, researchers might explore precariat experiences of engaging with the welfare system as a way of learning about how broad institutional structures, including penal welfare, are reproduced through everyday interactions. In the process, we can see how when people are forced to be subservient and to adopt submissive and compliant personas in order to access food, they are being constituted as such through this welfare system that relies on them doing so for its own reproduction and sustainability. In other words, the focus is on both human agency and structural restraints in the conduct of everyday lives of precarity (Hodgetts, Groot, Garden, & Chamberlain, 2016).

The conduct of everyday life is appropriate when examining precarity as it highlights the social conditions in which people live, and acknowledges and questions the arrangement of power and knowledge within wider society (Kristensen & Schraube, 2014). A consideration of arrangements of power within this orientation gives me a focus on how those living in precarity during the height of penal welfare produce and reproduce their life through daily routines, habits, and activities (Schraube & Højholt, 2016). This is through the consideration of a person's everyday practices in relation to wider social structures (Teo, 2016).

In this study, I seek to explore how two precariat households navigate their everyday lives, documenting their experiences through two case studies. This thesis aims to document what life is like for precariat households who have direct experience of the height of penal welfare in New Zealand. These insights provide the basis for recommendations for how the penal approach to welfare can be reformed to meet the needs of New Zealanders.

In this chapter, I have offered contextual information for the present research. I have considered what is meant by the term poverty and how this relates to particular responses and the rise of precarity in global and local contexts. It was also important that I related these developments to the development of welfare broadly and specifically in relation to this country. More specifically, I have provided a brief

account of New Zealand's radical neoliberal reforms of the 1990s which continued into the 2000s. I discussed the welfare review commissioned by the current Labour government, who have committed to acting on just three of the 42 recommendations. Following this, I documented existing literature on experiences of penal welfare. Welfare recipients' experiences are characterised by feelings of shame, frustration, and a lack of communication, demonstrating why urgent change is needed across welfare offices.

The following chapter provides a detailed account of the methodology employed in this research with two households who face precarity in their daily lives during the height of penal welfare. I outline the philosophical orientation to the research and discuss scholar activist partnerships in research. I provide a brief outline of ethical issues and how these are addressed. I then provide an overview of case-based research and the two cases focused on in this thesis, before I conclude the chapter by describing the process of analysis.

Chapter three presents the first of the two cases and focuses on Solomon's household. This case is orientated by the conduct of everyday literature as I explore what life is like for Solomon as a migrant awaiting his New Zealand citizenship. Particular attention is paid to how Solomon's house impacts his family's health, his experiences of employment, leisure practices and his interactions with the service landscape. Key consideration is given to Solomon's experiences of de-humanisation and feelings of shame, and how Solomon escapes negative feelings that come with life in the precariat by engaging in particular social practices.

Chapter four presents the second case and documents the experiences of Trinity and her household. I explore Trinity's perceptions of [in]justice as she navigates the service landscape. Key considerations are the uncertainty Trinity faces in the precariat as she worries about appointments and finding suitable employment that fits in with her family's circumstances. This chapter also explores how household objects such as an empty cupboard can embody feelings of shame and the self-sacrificing behaviours Trinity exhibits to protect her children from the implications of precarity.

The fifth chapter concludes the thesis with further consideration of key findings and the issues raised in the two cases in relation to broader literature and present changes in welfare provisions. More specifically, I will relate my findings to the recommendations for New Zealand's welfare system produced by the Welfare

Expert Advisory Group (2019). I consider how these findings add to the present knowledge of the precariat in New Zealand and discuss the importance of these results regarding the service landscape.

## **Chapter Two: Method**

The present chapter outlines the research strategy I engaged in to explore the everyday experiences of two households who live in precarity. This chapter begins by offering an account of the history of the Auckland City Mission as the research site for the Family 100 Research Project from which these cases are derived. I will then discuss the importance of collaborative relationships between researchers and community members within community-based organisations as the setting (Suarez-Balcazar, Harper, & Lewis, 2005). The ethical considerations that are relevant to this thesis will be examined. Following this, I will discuss the case-based research approach and justify the use of semi-structured interviews in conjunction with visual diagramming activities. Next, processes of participant recruitment are described and a brief profile of each participant is presented. I then conclude this chapter with a focus on the analysis process. Here, I will discuss the justification for the use of an abductive approach to analysis. I argue for the appropriateness of becoming the bricoleur in research who investigates the everyday experiences of people who live in poverty.

### **Research setting and the Family 100 Research Project**

In 1920, the Anglican church, under the leadership of Reverend Jasper Calder, established the Auckland City Mission, one of several faith-based organisations providing relief for people experiencing poverty at the time in central Auckland (Ball, 1997; Wynd, 2005). Calder believed that the church should adopt a practical approach to Christianity and as such he challenged the Anglican establishment to become responsive to the needs of the poor (Ball, 1997). Although Auckland City Mission was set up as an evangelical mission, Calder soon found that due to the high deprivation in inner-city Auckland it would be necessary to “leave the Word of God and serve tables” (Ball, 1997, p. 72). Calder acknowledged that his role of Missioner had broadened significantly and he referred to himself as a social worker from as early as 1922.

The Auckland City Mission developed a number of services under the guidance of Calder, including the establishment of a night shelter, soup kitchen, medical clinic, children’s health camps, and funding of their work through a clothing jumble shop (Auckland City Mission, 2017). Today, their objective is to stand with

those who are in need as the Mission aims to provide necessary immediate relief to those in need but also aims to enable long-term wellbeing for its clients (Auckland City Mission, 2017).

Presently, the Auckland City Mission focuses on three primary areas of need; hunger, homelessness, and health (Auckland City Mission, 2018). Hunger is addressed by providing food for families and extending community food reach into disadvantaged neighbourhoods. The distribution of food into community organisations allows local people to organise and provide for their own communities. Initiatives also include the provision of two meals a day at Haeata Community Centre and research into food insecurity (Auckland City Mission, 2018). In the past year, more than 15,000 emergency food parcels have been distributed to families and individuals in need (Auckland City Mission, 2018). The mission also provides primary healthcare to high-risk patient groups and supports individuals and their families through addiction withdrawal. Also offered is practical assistance to support the physical and mental wellbeing of isolated elderly people. Support for the homeless exists by the provision of wrap around support services, addressing the causes of homelessness and providing basic necessities for those in need.

The physical position of the Auckland City Mission is important to note as it is located in an area of high deprivation within the central Auckland district. The New Zealand Index of Deprivation describes the general socioeconomic deprivation experienced by groups of people in small areas (Salmond, Crampton, King, & Waldegrave, 2006). Small areas are standard Statistics New Zealand meshblocks that are each roughly the size of a block in a city and contain a resident population of at least 100 people. Nine variables reflect eight types of deprivation such as income, support, employment, transport and so forth. The scale of deprivation is from one to ten. The 10-point scale is then further reduced to a five-point scale. For example, values of 1 and 2 are combined into the first quintile which would indicate the least deprived 20% of small areas and 9 and 10 are the fifth quintile which represent the most deprived 20% of small areas. The physical location of the Auckland City Mission is situated within the most deprived quintile.

In 2012, the Auckland City Mission (led by Dame Diane Robertson), in collaboration with researchers from Waikato University (Professor Darrin Hodgetts, my primary supervisor), Massey University (Professor Kerry Chamberlain), and University of Auckland (Dr Shiloh Groot), co-designed and commenced the Family

100 Research Project. This project examined a deeper understanding of the experiences of everyday life for families who live in poverty (Auckland City Mission, 2012). The aim was to effect changes in the way agencies practice, consequently impacting client's lives for the better. Listening to the stories, aspirations, struggles, and triumphs of 100 families in the areas of health, housing, debt, education, and justice and their interactions with various agencies meant that the issues these families face daily are acknowledged and social service agencies are improved to better address their needs. This project aimed to contribute to a significant shift in societal attitudes towards poverty (Auckland City Mission, 2012).

Over the course of one year, the everyday experiences of 100 individuals who were deemed to be long-term users (between two to five years) of the Auckland City Mission's Foodbank were chosen to be representative of those who use the service regularly (Garden et al., 2014). This is purposive sampling and is used in order to select participants based on their experiences relevant to the research aims (Tongco, 2007). Furthermore, the Family 100 Research Project reflected the demographics of the Auckland City Mission over the 15 years prior to commencement of the research. The 100 participants were selected to reflect the ethnic demographics of regular users of the foodbank; 40% Māori, 25% Pacific Islander, 22% European, and 13% Asian and other (Garden et al., 2014).

First, 200 clients who met the criterion were randomly selected. These participants had accessed the foodbank within 6 months of commencement of the project. The Mission clients were contacted by Mission staff who were trained by the academic research team who had designed the project. Acting as researchers, Mission staff explained the project and asked if Mission clients would be interested in participating in the Family 100 Research Project. Those who declined to participate in the research were still able to retain current use of the foodbank. Once 100 participants had agreed to participate in the research, recruitment stopped and no further clients were contacted to be introduced to the project. In this thesis, I draw on material generated through Mission staff interactions with two clients (see details below).

### *Ethical considerations*

In the absence of a suitable ethics approval process for the community sector in New Zealand, ethical approval was gained for the Family 100 Research Project through a peer review process involving a group of national and international experts in poverty research. The ethical considerations with key relevance to this project were obtaining informed consent, the participants' right to privacy, confidentiality, and to ensure the benefits of the research outweigh the risk of harm. These considerations are discussed in the following paragraphs. It is also important to note that this thesis was screened and evaluated by the peer review process of the Massey Human ethics committee.

The participants were provided with information sheets that outlined the project (see Appendix A). The information sheets were explained in clear language to the participants so that they understood their involvement in the project. Consent to participate was given in writing and verbally (see Appendix B). Confidentiality and privacy of the participants was maintained. Interviews were audio recorded and transcribed by external transcription professionals who signed a confidentiality agreement (see Appendix C). No information that identifies participants was given to anyone outside the research team. The participants were known to the research team; however, their confidentiality was maintained in the analysis and dissemination of results through the use of pseudonyms and the anonymising of all empirical materials. All materials are stored in a secure and confidential place with only the lead researcher (Professor Hodgetts) having access to it. For the purpose of this thesis, I had access to the participants' materials who are only known to me by their pseudonyms.

The Code of Ethics for Psychologists Working in Aotearoa/New Zealand (Code of Ethics Review Group, 2002) was observed during the research process to ensure the safety of participants. One important area of ethical consideration is that the benefits of the research must outweigh the risk of harm. There were several benefits for the participants involved in this research. First, participants were able to identify and engage in addressing barriers related to poverty in their lives. Long-term participants will benefit as the focus of the Auckland City Mission changes from providing immediate solutions to poverty to seeking long-term solutions to such issues.

As the Family 100 Research Project intended to provide families with food security, it would be unethical to explore issues such as food insecurity with participants without offering some form of compensation for the sharing of their stories. Participants were given a food parcel for their household at each fortnightly interview for 9 months. For the final 3 months, participants received a food parcel at their monthly interviews. The Auckland City Mission did not stop supplying food to families at the conclusion of the project but used an approach which meant food parcels were phased out and families still had access to the regular services which the Auckland City Mission offers.

It is particularly important to be aware and consider the ethical requirement of social justice and responsibility to society when research involves particular groups and communities. This is linked to risk of harm through the way results are disseminated and presented. Psychologists should address and challenge unjust norms and behaviour at a societal level (Code of Ethics Review Group, 2002). Therefore, to avoid harming individuals and groups, care is taken when writing and disseminating the findings to ensure that misrepresentation or misuse such as over-generalisations of the experiences of those in vulnerable communities do not occur.

### ***A scholar activist partnership with a community organisation***

Qualitative research involves gathering or producing information on human experience and making sense of it. Such research often involves coming together with others to better understand how something works (Stake, 2010). Collaborative relationships between the researchers and community members within community-based organisations are central to such research (Suarez-Balcazar et al., 2005). Such partnerships allow for research to be a collaborative process where the unique strengths of each partner are applied (Minkler, 2005). Partnerships with community organisations also allow for research to be conducted with communities that may not otherwise be available to outside researchers (Reid & Vianna, 2001).

Issues such as precarity are poorly suited to traditional, outside-expert-driven research (Minkler, 2005). Vulnerable communities have often faced ‘drive-by’ research. This is where data is taken and not returned to the community, nor does the research provide any benefit to members of the community (Wallerstein, Duran, Oetzel, & Minkler, 2018). Traditional ‘evidence-based’ approaches to research often

ignore local knowledge that is required to create suitable and sustainable interventions, particularly within healthcare and social services (Wallerstein et al., 2018). Complex social issues such as precarity call for partnerships that are characterised by closer relationships and the co-design of research between community organisations and researchers. When such a partnership occurs, as was the case with the Family 100 Research Project, it situates the researchers within a broader project of change. This, in turn, allows the researchers to engage directly with participant experiences of poverty and, through these partnerships inequitable social structures may be challenged (Murray, 2012).

Furthermore, partnerships between community organisations and researchers are also integral to research and practice in that they provide mutually beneficial exchanges. Community agency partners have knowledge concerning vulnerable populations, the needs of these populations, and how to meet these through service provisions (Suarez-Balcazar et al., 2005). University researchers, in the case of the Family 100 Project, shared their knowledge of poverty and also provided the resources and theoretical knowledge for creating research projects and service development strategies (cf. Williamson et al., 2016). The partnership between the Auckland City Mission and researchers was based on the principle that Mission staff and the scholar activists from the contributing universities could work together towards a common goal. For example, the partnerships in the Family 100 Research Project had been developed over the previous decade through a range of projects between the Mission and research team. Mission staff were involved in professional development activities with the researchers and upskilled in terms of how to ask open questions and hold focused conversations with their clients. They also developed new strategies for engaging with clients. It was Mission staff who engaged directly with participating households under the supervision of the scholar activists, who also benefited by learning more about the practicalities of precariat service engagements and how to develop a team of allied practitioner-researchers.

### **Case-based research**

Case studies are an intensive approach to research that is applied to investigations into particular social events, issues, situations, and/or conditions (Swanborn, 2010). This approach to research is prominent across several disciplines, including

psychology (Bartlett & Vavrus, 2017). However, there is no one single definition of the case study. Generally, case-based research refers to the study of social phenomenon and investigates the unique complexities of the phenomenon of interest within its real-world context (Yin, 2014). Case studies focus on in-depth explorations of the case, enabling the identification of experiences, relationships, and actions that are both typical and unique (Hodgetts & Stolte, 2012). This research process has been termed *doubleness* by Delmar (2010) as both the recognisable and distinct characteristics of each social situation may be identified as producing context-bound typicalities (Halkier, 2011). These are patterns which emerge in the case that may provide a framework to link the general to the specific.

It is important to acknowledge that cases can be made on various scales. Sometimes a case is based on a person, a household, a situation, a neighbourhood, a city or even a country. As Swanborn (2010) states, depending on the phenomenon of interest, the actors involved may be located on the micro, meso, or macro levels. For explanatory purposes it is useful to also note that micro-level cases involve people and interpersonal relationships. Meso-level research sits at the organisational and institutional level, while macro-level research represents large communities, nation-states, and welfare systems. The current research examines the micro as each case study explores the personal and relational aspects of household life through the meso-level organisation of the Auckland City Mission. This is in order to explore the impacts of macro-level factors on the micro within the context of a dysfunctioning welfare system. Vaughan (1992) also raises similar interactions within the three levels associated with Bronfenbrenner's system theory. He notes that the micro-level choices people make often reproduce or feed into structural systems that govern, or at least influence, the choices people have to make. Macro-level forces such as economic policy and the welfare system impact people at a micro-level by shaping what options a person has available to them. By investigating such links, case-based research, such as the Family 100 Research Project, enables scholars to link macro-level structures and processes to micro-level people and families (Neuman, 2014; Vaughan, 1992).

Briefly, case-based research requires the unit of analysis to be identified (Maxwell & Chmiel, 2014; Yin, 2014). The unit of analysis defines the focus of the case. In the Family 100 Research Project, the unit of analysis was the household as a core social institution in which the changes and challenges associated with precarity

are lived out in everyday life. Each household was represented by a householder who met with a Mission staff member fortnightly over the course of one year for the purposes of exploring everyday life in their household and the household's (including children and other adults in some cases) interactions with a range of social services, workplaces, institutions, and other persons.

Comparative case studies involve examining the features and context of two or more instances of a central idea of concern (Mills, Durepos, & Wiebe, 2010). The Family 100 Research Project focused on each case in its own right, as well as exploring similarities and differences in experiences and the conduct of everyday lives of precarity across the household cases. This strategy was designed to extend present understandings of the quotidian within the political, cultural, and historical contexts that are central to precarity today (Hodgetts, Drew, et al., 2010). Important in such case-comparative research is that social issues such as poverty are contextualised in a manner that is recognisable to those who are affected by these issues (Groot & Hodgetts, 2015). Life within the precariat is complex and full of contradictions, ambiguity, insecurity, and instability (Standing, 2011b). The temptation to tidy up the real-life disarray which results from a precarious life to produce a clean and predictive model based on exceedingly general interpretations was reduced by focusing on each case within the context of other cases (Hodgetts & Stolte, 2012). The result was an exploration of similarity and differences as part of the dynamics of everyday precarity.

Finally, although case-based research aims to provide detailed investigations of the local, that does not mean that broader social processes cannot be informed. A comparative case study approach can attend simultaneously to the micro and macro dimensions of case-based research (Bartlett & Vavrus, 2017). This involves the researcher investigating particular situations while taking note of the wider social forces that shape it by highlighting the implications of structural inequalities and intergroup relationships in society. Increasing our understanding of the conduct of daily life for persons within particular locales thereby contributes to increasing our understandings of human action more generally (Small, 2009; Swanborn, 2010). The actions of persons and social situations that occur at a personal and interpersonal level are determined by a complex set of causes. By employing a comparative case study, further understanding around these complexities may be developed. Producing insight into the lives of persons who live in precarity means these deeper causes

behind poverty and its consequences are sought rather than simply describing the problem (Hodgetts & Stolte, 2012, 2017).

### **The two cases focused on in this thesis**

Case studies can be seen as being comprised of two elements. The subject of the case study, which is the case itself and the object of the study, that is “an analytical or theoretical frame through which the subject is viewed” (Thomas & Myers, 2015, p. 53). The subject of this thesis is two precarious households located in Auckland. The selection of these cases did not derive from their ‘representativeness’ of the precariat population, but rather the relationship between the subject and object. This is because the case study does not claim to form a representative sample from a larger set (Thomas & Myers, 2015). The object of these case studies is to explore the conduct of everyday life within the precariat during the height of penal welfare in New Zealand.

The approach to the cases adopted in this thesis is informed by Simmel’s (1903/1997) approach of examining the local in order to understand the broader systemic elements which constitute the socio-cultural world. By exploring the lived experiences of two households, aspects of what it is like to live in precarity in Auckland for these two participants can be highlighted in conjunction with the examination of the wider social phenomenon of precarity.

The two cases that make up this thesis were constructed through the empirical materials collected through the Family 100 Research Project. I chose to select one male and one female participant. I selected the two participants after examining the materials from this project. This involved removing participants that had not completed all of the interviews from my selection. I then read the interviews and examined the visual diagramming activities for each participant that had generated a substantial amount of information. The final two participants, Solomon and Trinity, were selected as cases because of their consistent participation and engagement throughout the Family 100 Research Project which created a substantial corpus of data to be analysed.

Two case studies were constructed from the detailed accounts of Solomon and Trinity. This may seem like a small sample, but these cases consisted of six interviews each (12 in total), along with pages of fieldnotes from the practice

interviews, and the maps. Focusing on these two cases enabled me to do justice to these empirical materials as well as avoiding the preoccupation with large samples that often obscures the richness of participant experiences and complexities in the participant's accounts of their daily life (Flyvbjerg (2006).

It is also important that researchers settle on an angle from which to write and bring some coherence to a case. When I examined the material from each of these two cases, I found the material comprising the first case lacked an orientating issue and illustrated the incoherence and 'messiness' that can come with conducting an everyday life in precarity. For this reason, I chose to orientate Solomon's case around the conduct of everyday life (Hodgetts, Rua, King, & Te Whetu, 2016; Kristensen & Schraube, 2014; Schraube & Højholt, 2016). In contrast, the second case was overtly focused on issues of justice. As such, the second case speaks more to issues of injustice that those in the precariat face. Below, I offer brief profiles of the two participant households of Solomon and Trinity. These profiles are general and pseudonyms are used to ensure the participants' anonymity.

Solomon is a 34-year-old Samoan man who came to New Zealand 22 years ago. His wife is of Māori descent. At the time of the research, Solomon and his wife lived with their eight children in their rented home in South Auckland. Solomon was in the process of obtaining his New Zealand citizenship. The household has a high level of debt. As Solomon is ineligible for a regular unemployment benefit, the family rely on the emergency benefit, family support, and the odd jobs Solomon manages to find in the informal economy, such as collecting and selling scrap metal. Solomon left school at age 14 and had not furthered his education.

At the time of the research, Trinity is in her late twenties and living in a Housing New Zealand house in South Auckland with her six children. Her eldest child was the result of rape. The father of the other five of her children still plays an active role in their lives. However, due to his emotional and physical abuse towards Trinity they are no longer in an intimate relationship. Trinity left school at the age of 15 when she became pregnant with her eldest child. Throughout her life, she has witnessed several traumatic and violent events related to gang warfare. As a result of her criminal history, involving burglaries and a conviction for assault, she spent one year in prison at the age of 19. Trinity still experiences difficulty in finding employment now. At the time of the interview, Trinity was also studying to become a nurse assistant.

## **Participant interactions during the Family 100 Research Project**

As discussed above, the empirical materials for this thesis come from the research corpus collected during The Family 100 Research Project. I was given permission to work with these materials by one of the principle investigators (Professor Hodgetts), who is the named guardian of the research corpus and my primary thesis supervisor. The qualitative data produced from 100 participants was far too broad and rich for the scope of this thesis. Therefore, the materials from two individuals, Solomon and Trinity, were selected. As the case study is not a research method, the researcher should select methods of data collection and analysis to generate material that is suitable for case-based research (Willig, 2008). The collection of semi-structured interviews, fieldnotes, and participant mapping activities constitute the case studies examined in this thesis. The following paragraphs will describe these processes in more detail.

### ***Semi-structured interviews***

The semi-structured interview is a common way of collecting participant accounts on particular issues that can then be analysed. Such interviews can accommodate a range of research goals and draw on the participant's own experiences and knowledge to help a scholar better understand the area of interest in more depth (Galletta, 2013). The semi-structured interview was employed in the Family 100 Research Project, as interviews are well suited to exploring the perceptions and opinions of individuals regarding complex issues such as poverty (Barriball & While, 1994). How the interviews worked in practice involved research participants being matched with a Mission staff member who conducted fortnightly, face-to-face, semi-structured interviews at the Mission, which varied in duration from 30 minutes to one hour. Of these fortnightly interviews, most were only recorded in fieldnotes. Six recap interviews were also conducted and digitally recorded approximately two months apart. The design of these recap interviews was based on the previous series of fortnightly interviews that were being recapped. The recap interviews were audio recorded and then transcribed, and included the drawing of genograms and service and finance mapping exercises from the previous fortnightly interviews. Each recap interview was between 1 and 1.5 hours in duration. The recap interviews covered the core issues of; housing, services, finance and debt, health, food, (un)employment,

education, and justice. For each issue, the staff member referred to interview topic cards, which contained the broad issues to cover with the participant on each occasion. These cards were developed by the academic team and Mission staff members in weekly half-day planning and review sessions that ran for the duration of the project. As such, developing the topic cards for the recap interviews was enhanced by Mission staff fieldnotes from the previous set of fortnightly interviews.

In terms of overall procedure, before the first interview began, the Mission staff member introduced themselves. They presented an overview of the project to the participant and allowed time for questions to be asked. They went through the information sheet verbally with the participants as to not assume the literacy of any participant. People who experience low literacy status are less likely to engage in research that may expose their literacy skills (Muir & Lee, 2009). The staff member verbally outlined the nature of the research, the aims, and process. Once the participant was happy to start the interview, the staff member covered the areas of household composition, income, expenses, date of birth, and marital status with the client. Genograms were utilised in the first interview to assist in getting to know participants, and participatory mapping as an enhanced interview technique is discussed further in the following paragraphs.

The interviews involved predominately open-end prompts, giving the opportunity for clients to speak in detail if they chose to do so and to raise related issues unanticipated by the research team (DiCicco-Bloom & Crabtree, 2006; Willig, 2008). The interviewer was able to respond to the participant with prompts to guide them to elaborate further on the topic or issue of conversation. In this way, the interviews were designed collaboratively to provide for focused conversations with participants regarding key issues that were explored using initial and follow up open-ended prompts (Brinkmann, 2018) and enhanced interview methods, including participant mapping exercises (discussed in the next sub-section).

Shotter (1993) states that it is through the conversations which take place during interviews that both the interviewer and the interviewee try to make sense of each other's expressions and understandings by drawing on the linguistic resources available to them. Thus, conversation has been used for produced knowledge for as long as language and communication have existed (Brinkmann, 2018). At the heart of the Family 100 Research Project interviews was the intention to understand another person's lived experiences of precarity (D. Gray, 2014).

Although semi-structured interviews are a popular technique for knowledge production, it is important to critically examine the ethical considerations surrounding interviewing. In the past, and still in much of qualitative psychology, interviews are often conducted as a one-off research encounter between the interviewer and interviewee (Grinyer & Thomas, 2012). What this does is often restrict participants to one-off and less detailed accounts of their experiences. One-off interviews would not be sufficient for the investigation of precarity because of its complex social formation. Further, one-off interviews do not allow time for humane relationships to be fostered between the interviewers and interviewees, which leads to more frank and richer conversations (Hodgetts, Drew, et al., 2010).

There are a number of benefits in engaging in multiple interviews with participants such as enhancing trust and rapport between interviewer and interviewee (Earthy & Cronin, 2008). It is also likely to be less exhausting for participants when they share complex parts of their lives with the interviewer as they know that the interview can continue at a later time. Having a period of time between each interview also means that both parties could reflect on the interview and enabled opportunity for clarification around previously discussed aspects. Multiple interviews with the same participants are also a well-suited strategy for case-based research; explorations of complex issues such as poverty as a relationship could be cultivated over time and links were made between what a participant raised in terms of different interview topics (debt and food insecurity) over the course of the interviewing process. This process spanned a year of shared exploration of precarity which allowed for change in the participant's lives to be captured when new events emerged, insecurities became worse or were mitigated, and life situations were altered (B. Jones, Ingham, Davies, & Cram, 2010). As the Mission staff member and research participant met regularly over the course of one year, the changes in the participant's lifeworld were also explored along the way. It is also important to note that many people living in the precariat have experiences of negative outcomes from interviewing, such as welfare office interviews (Action Station & Child Poverty Action Group, 2018). By incorporating multiple interactions with each client, trust was built up before any audio recording took place.

Repeat interviewing, such as that conducted for the Family 100 Research Project posed some dilemmas. For example, attrition can be problematic in longitudinal research. The longer the follow-up period, the more likely rates of

attrition will increase (Schaffer, 1996). Relevant to poverty research is that attrition can be related to social factors such as lack of support from the participants' family and friends (Gustavson, von Soest, Karevold, & Røysamb, 2012). These did not prove to be major issues for the Family 100 Research Project where, over a year, less than a third of participants dropped out of the study.

### ***Participatory mapping***

The interviews were enhanced with visual diagramming activities, which have been employed in a variety of research areas such as healthcare, psychology, social work, and education (Kennedy, 2010). Participatory mapping was used as an interactive technique to gather local knowledge which moves from data description to map-based representations through visual outputs and discussion (Corbett, 2009).

Information was generated through drawing to stimulate further conversation in relation to how participants create displays of people, places, and experiences that contribute to their everyday lives. The drawing exercises were effective in enhancing the semi-structured interviews because it enabled participants to document complex situations visually and then explain these in relation to the drawing (Copeland & Agosto, 2012). The graphic elicitation techniques of mapping familial relations, debt and finances, services, and so forth proved useful in enabling participants to express ideas that may be difficult to capture in interviews alone (Crilly, Blackwell, & Clarkson, 2006). The mapping exercises functioned much like photo-elicitation interviews in allowing participants to take a step back from their lives, to show and tell the interviewer about particular relationships and experiences of precarity. The resulting diagrams and accounts represented, and opened up, a space for discussing complex and dynamic relationships and connections between issues in participants' everyday lives. Thus, drawing facilitated the participants in sharing their experiences in more detail (Ritchie, Lewis, Nicholls, & O'rmston, 2013).

During the first interview, the participants constructed one genogram each that highlighted their familial connections. The genogram is a map of genealogy that may provide a holistic view of the individual as part of their household, family, and community with one glance (Kennedy, 2010). Understandings around where the participant is from, the composition of their household, relationships between family members, and intergenerational issues are revealed. The construction of these

genograms began with the participant taking part in the interview. Following this, other persons were connected to the participant according to their relationships. The genogram was then discussed further in the recap interview, which was recorded digitally.

Throughout the remaining practice and recap interviews, the participants produced several other diagramming activities to showcase their home, health, service engagement, finances, employment, education, and food journeys in a visual manner. In a sense, the non-digitally recorded interviews acted as an opportunity to produce such digital artefacts for all major topics of investigation. These drawings were then used in focusing the digitally recorded interviews. They interrelated with one another along with the topics represented. Not all participant mapping activities involved the drawing of original pictures. For instance, the housing recap interview involved presenting participants with a map of Auckland as an orientation tool. They then marked on the map where they currently live and their last three areas of residence. The participants explained why they moved from their previous houses and the access they had to services from these locations. During the services recap interview, the participants mapped out their use of services and agencies within their household. An example of a services map from one of the two cases that is explored in this thesis is shown below in Figure 1. Such services maps illustrate the service landscape which the families must navigate and engage with on a regular basis. They also depict how much time is spent trying to access such services and whether the relationship between service providers and the participants was negative or positive.

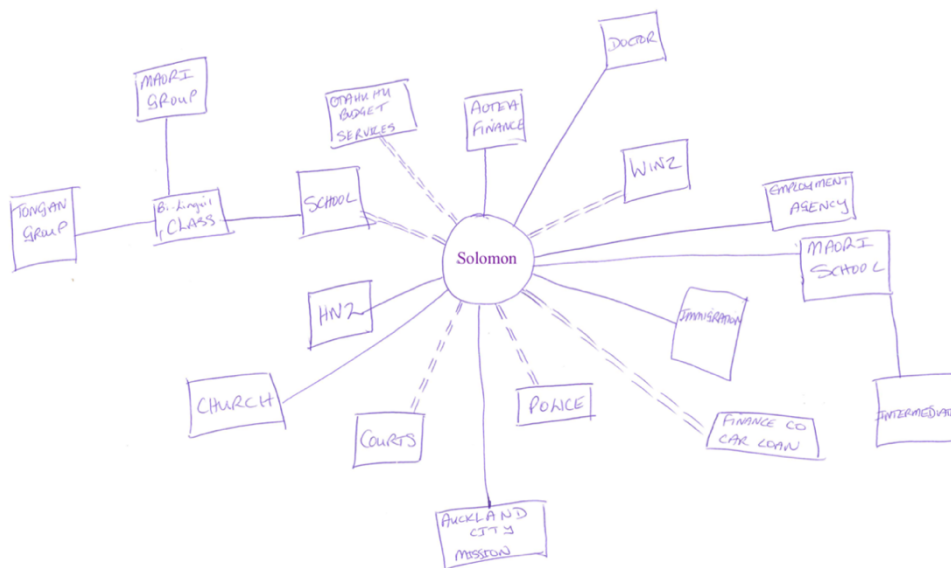


Figure 1. An example of Solomon’s service map

The health recap interview centred around the construction of a map with client comprised of the members of their household, health, and illness. The staff members prompted each participant to discuss what strategies the participants employ when someone in their household is sick and how health impacts their daily lives. The finance interview involved participants drawing a pie chart to map money that comes in to their household and money that goes out. This diagram was used as a prompt to discuss how participants manage their money and what they do when an unexpected financial cost eventuates. Employment maps were drawn to show the paid and unpaid work in which the participants are engaged. In relation to these maps, the staff member inquired about the benefits and downsides to employment, the impacts of obligations when receiving welfare assistance, and what the participants would see for themselves in the future regarding employment. Similarly, throughout the education interview, discussion was around levels of education for members of the household, relationships with education systems, what education means to the client, and future plans were drawn.

### **Analysis process**

To gain insight into how members of the precariat conduct their everyday lives, the interview transcripts, fieldnotes, and visual diagrams were collected as case materials for analysis. Interview transcripts were analysed categorically and interpretively with respect to the key issues, categories, or themes. Denzin and Lincoln (2013) discuss the idea of writing as analysis, highlighting that information is collated and linked to the findings of previous research and theoretical concepts during the writing process of research. As I read and re-read the transcripts for each case, I made notes about prominent issues and patterns. I began to develop ideas about what the participants were saying. I also reviewed each participant's diagrams and related these to the interview transcripts. I looked in the fieldnotes for extra information not captured in the transcripts in order to gain a deeper understanding of the participant's account. I drafted each case through this process and then compared the cases. This process meant that there was a focus on the issues that were unique to the individual, but also allowed for comparisons to be made across both cases. I organised extracts and notes under a series of headings related to the aims of exploring everyday life in the precariat. These were interpreted in relation to existing

research into poverty and conceptualisations of the precariat while taking account of New Zealand's political climate at the time of the interviews.

Throughout the analysis process I drew on the experiential knowledge of the participants who were conducting their daily lives within the precariat and contextualised their accounts in relation to previous research on precarity (Hodgetts, Chamberlain, Tankel, & Groot, 2014a). By doing so, I could ensure that both cases were situated within a social epoch in which dysfunctional intergroup relations and intergroup practices were leading to experiences of growing inequality and precarity for many people (Hodgetts & Stolte, 2012). Those in the precariat have an intimate knowledge and tacit understandings about their situation (Flyvbjerg, Landman, & Schram, 2012). This practical knowledge based on experience is termed *phronesis* (Thomas, 2010). *Phronetic* research means that I can engage in a complex meaning making process whereby, instead of simply restating the accounts of participants, I engage in the co-creation of knowledge by combining participant accounts with existing scholarship and my interpretations (Radley, 2009).

This research does not attempt to generalise from a sample to a general population or aim to provide deductive generalisation. Instead, there lies an opportunity for case-to-case transferability which involves the transfer of knowledge from one study to a new situation (Maxwell & Chmiel, 2014). By examining the social structures, which contribute to life in the precariat, the tendency to individualise poverty and blame the individuals affected for their circumstances is avoided. By bringing previous research findings into dialogue with the current case studies, I was able to start generalising from these cases to previous research (Hodgetts & Stolte, 2012).

Much of the discussion surrounding case-based research concerns the value of the research through generalisation beyond the particular case study (Thomas & Myers, 2015). Wittgenstein (1958) spoke of how the "craving for generality" (p.17-19) has led to dismissing cases which could have contributed to greater understandings of a particular phenomenon. Hodgetts, King, Stolte, Rua, and Groot (2020) describe three interrelated forms of generalisation; theoretical, referential, and empathetic, which are applicable to case-based research, particularly research that focuses on the everyday lives of individuals.

To engage in theoretical generalisation, I adopt the position of *bricoleur* (Levi-Strauss, 1962). My focus is not on things-in-themselves but rather on the

multifaceted webs of relationships that allows the object of study to be positioned within a more complex framework out of respect for the intricacies which exist in the lived world (Kincheloe, 2005). In this domain of complexity, as a bricoleur I actively construct research methods rather than simply apply ‘correct’ Euro-centric universal methodologies. This is done by employing methodological practices that are based on emergent design, plurality and flexibility (Rogers, 2012). Adopting a bricolage approach reflects the complexity of everyday life for the participants and allows me to connect to the participants’ embodied forms of practical knowledge about poverty (Hodgetts et al., 2011).

Referential generalisation involves engaging with the social universe which is at play in the situations and objects that populate the images and accounts that participants produce. As such objects are often part of the broader social environment, I analyse them within the context they occur. Objects can be rendered as situational representations which enables articulations of the general to spring forth from examinations of the particular (Delmar, 2010). In other words, intergroup power relations influence poverty at a personal level in daily life, and referential generalisation is able to illustrate how personal and societal conduct is bridged through everyday practices and objects which reflect broader intergroup relationships within society (Hodgetts et al., 2020).

Finally, empathetic generalisation is a dynamic construct which occurs when participants create memetic objects that illustrate the commonality we all share. Through this, we can empathise about the daily stressors of life for those in the precariat. I aim to wake up passive readers to realise the hardships that people who live in precarity face and to contemplate issues of injustice while considering what can be done in response. Crucial to empathetic generalisation is *sonder*, the realisation that others live rich and complex lives just like us although we often remain oblivious to the realities of their daily hardship. By detailing the everyday life of the participants, their reality and their humanity is brought into the foreground, thereby encouraging the reader to connect to Solomon and Trinity’s experiences (Hodgetts & Stolte, 2012). In the following chapter, I will describe the experiences of Solomon and his household in the precariat, orientated by the conduct of everyday literature.

### **Chapter Three: Solomon and his Household**

This chapter presents a case study focused on what daily life is like for Solomon and his family in South Auckland during the height of penal welfare. Solomon was born in Samoa and came to New Zealand in the early 1990s. His wife is of Māori descent and together they have eight children. The household is located in a Housing New Zealand (HNZ) dwelling in South Auckland, which, at the commencement of the research, they had lived in for four years. The general health of the family is compromised due to the inadequate living conditions of the dwelling. Many of Solomon's children have skin conditions and allergies, with Solomon attributing these to an overcrowded house. At any given time, there are seven to nine people living in this three-bedroom dwelling, and this does not include when family come to stay. One of the most difficult times for Solomon's household was when Work and Income New Zealand (WINZ) stopped their benefit for one year, which was attributed to a mistake made by a case manager. This led Solomon to generate a small income through collecting and selling scrap metal. At the time of the interview, Solomon and his family were surviving on a WINZ emergency benefit and they had been discouraged by WINZ staff from applying for further support.

My analysis explores key issues emerging from interviews and participatory mapping exercises with Solomon regarding his finances and debts, the service landscape within which he is also embedded, his experiences of (un)employment, and how the family spend their leisure time. The issues that he and his family face, and the strategies Solomon uses to deal with problems that occur, will also be explored. As well as some of the social practices and spaces he draws on to gain respite from the chaos that characterises life for his household.

I begin the analysis by drawing attention to how the household manage their limited income, the strategies they use to save money, and the burden of debt that is common for those in poverty. Solomon's experiences of the service landscape are the focus of the next section. The service landscape includes the governmental, non-governmental, and charitable organisations familiar to the precariat, that Solomon must interact with as he attempts to provide for his family. I then consider issues of employment and unemployment in the context of casual work. This section highlights the impact unemployment has on Solomon's psychological wellbeing as he deals with feelings of shame stemming from not being in paid employment. Following this, I explore issues of home-making in an unhealthy dwelling. This is in

order to highlight how precarity impairs health and constrains home-making (Croucher, Quilgars, & Dyke, 2018; Groot & Hodgetts, 2012). Finally, I demonstrate how the precariat desire leisure time which acts as a respite from daily hardships. I examine how Solomon finds respite through connecting with his family as they prepare and share a meal together and through their use of public spaces. This chapter concludes with a brief chapter discussion.

### **Managing money**

For people in the precariat, an insecure and limited income is a prominent feature of daily life (Standing, 2015). As discussed earlier in this chapter, many of the precariat receive welfare assistance (Groot et al., 2017). However, it is often a struggle to make ends meet with such limited income. This section aims to highlight how living in poverty means money is not sitting in the background of daily life, instead it is pulled into the forefront and interwoven throughout participation in daily activities (Daly & Kelly, 2015). Many in the precariat carefully juggle their incoming and outgoing expenses, sometimes turning to fringe lenders or family and friends to cover the short fall (Hartfree & Collard, 2014). Solomon's household must also participate in this balancing act. Below, I will outline how finances and debt are managed within Solomon's household, including the strategies he enacts to make his budget stretch further.

The complexity of the ways in which both common and unexpected expenses are handled by Solomon's family are shown in Figure 2. The pie chart on the right displays all of the income coming into Solomon's household. A significant portion of incoming money is from the emergency benefit from WINZ. At times Solomon does work for family, friends or acquaintances and gets paid for this. Solomon's extended family also help out when they can. In contrast, the pie chart on the left demonstrates the household's outgoing expenses. Generally, this is split between rent, food, petrol, power, and debts (WINZ, Baycorp, and finance companies). Solomon's finance map also details some of the strategies his household uses to manage both daily and unexpected expenses on a limited income.

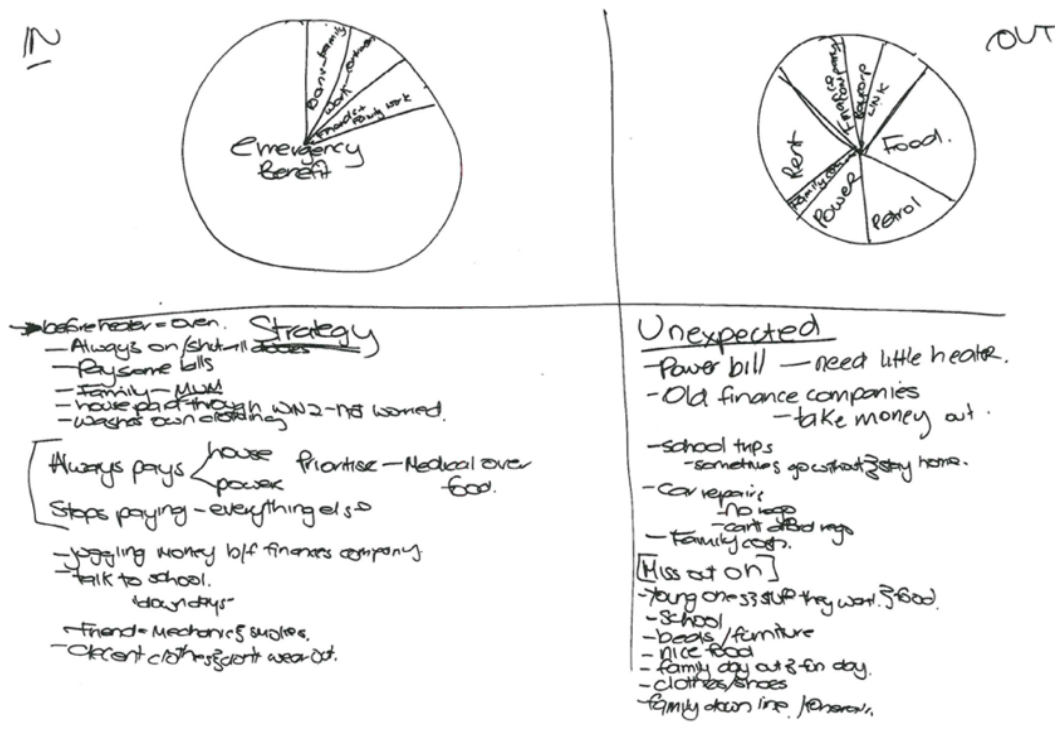


Figure 2. Solomon's finance map

Like many in the precariat, Solomon and his family have developed strategies to make their limited finances stretch as far as possible when it comes to paying bills and purchasing necessities such as food. Solomon explains how when the bills come in, he plans the order in which their bills will be paid. First, they pay the most important bill, or part of it, and then negotiate with other companies to see if they can get an extension to pay the rest of the bills at a later time:

*When the power [bill] comes in and my wife rings them up, if we can pay this much and then leave the other half for the following week, or another fortnight, so that week there we can pay this other [bill].*

Such a balancing act requires keeping track of the bills coming in and juggling the payments that go out. As seen in Solomon's finance map, he emphasises that rent and power are the most important bills and must be paid before anything else. Once the money has run out for the week, Solomon mentions how he must "hang on to pay day", demonstrating how the money is already spent before he has it in his hand. Daly and Kelly (2015) found that many families in poverty feel that their income has already been spent before it is received. Income for the participants was also wrapped up in bills and food with little left over to spend on anything else.

Often Solomon's already small food budget must be cut back even further in order to pay the bills. This is the only way Solomon can manage as there is simply not enough income to cover everything upfront. Solomon demonstrates resourcefulness when it comes to purchasing food as he describes his grocery shopping strategy, which involves eating what is already at home and then purchasing the cheapest bulk items he can find:

*We just go look for the cheap stuff – whatever's left from paying that big bill we have and then buy basics. We normally use what we eat instead of buying extra. I will, say, buy a whole big bag of sausages...and then make sure they're gonna last a couple of meals.*

Solomon's account highlights how the food budget is simply what is left over after paying other bills. Research by Daly and Kelly (2015) also demonstrated that for families living in precarity, food is often the first essential item to be cut from the household budget. For many households, food becomes a discretionary item (Hodgetts & Stolte, 2017). Solomon does most of the cooking for the household and he has developed a strategy to buy food in bulk and make several meals for the week centring around one item. He then makes the meals stretch even further by adding other foods that are considered to be filling and are easily eaten by his children such as rice and potatoes. He states that, "basic food is enough". This is in line with scholarship that shows people prioritise affordable, staple items that will leave them feeling full when there is little money to spend on food (R. Graham, 2019).

The absence of enough good food to eat and a limited income has implications for the social life of Solomon's children. The impact that food insecurity has on his children's social life comes to the forefront for Solomon when the school holds fundraisers and expect the parents to support it by purchasing food and other items. Solomon has eight children who want to participate, but the fundraisers are often too expensive for a large family in the precariat:

*They [the school] do the sausage sizzle and all that. I don't mind that cos they're supporting their school but trouble is we don't have the money...They [the school] don't think of the people, how many kids they got in that one school. Sometimes I spend \$11.00 after I pay for their lunch and you still gotta pay extra for the sausage sizzle and the ice block...You got lunch there and you don't want your kids to watch other kids eating.*

An important point raised by Solomon is how the school does not consider that some families may not be able to afford for their children to participate in such events. This causes stress for Solomon as he tries to find enough money for them to participate by cutting down on the cost of food he buys at the supermarket for the week. At times, he has also borrowed money from family. This is in an attempt to protect his children from the social implications of precarity such as the shame that comes with not being able to participate in social activities (Raphael, 2013). Children are aware of the financial pressures faced by their parents. For example, in a study by Horgan (2007), children that attended disadvantaged schools worried about asking their parents for the \$1 that is usually charged by schools on no-uniform day.

Solomon goes on to explain how he does not want his children to have to watch others eat because he experienced this as a child and it made him feel bad. He does not want his children to feel the same way. If the children do not have lunch then they will not attend school for the day, instead they stay at home. Solomon will ring up the school office and make up an excuse as to why the children cannot go to school. Sometimes he says their uniforms are wet. Within New Zealand, at least one in five children live in a household without access to enough food (Duncanson et al., 2018). Non-attendance at school for children from low socio-economic households because they do not have lunch is not uncommon (Wynd, 2011). Solomon is trying to protect his children from the stigma they may face when they cannot participate in fundraising activities or bring their lunch to school. These are attempts to preserve his family's dignity by avoiding interactions where others will become aware of the family's limited income. In doing so, the daily life of the children is disrupted because they cannot attend school.

Another area of finances that can add disruption to daily life is the debt that has woven itself into the experiences of many in the precariat due to the gap between income and the cost of living (Hodgetts & Stolte, 2017). Debt is often accepted as a part of life for most and an aspect of what is assumed to be a normal state of affairs (Deville & Seigworth, 2015). Solomon is no exception to this. He has outstanding debt from finance companies dating back to when he was in full-time employment. Some of these debts are outlined below in Figure 3. Shown on the left-hand side of Solomon's debt map are the debts Solomon incurred while receiving welfare assistance. These include Baycorp, child support, and a link clothing truck debt.

Solomon also included his rent in his debt map. On the right-hand side of the map are the debts Solomon has accrued while he was in paid employment, such as his debts with finance companies. When Solomon lost his job, these debts became out of control through compounded interest as he could not afford to repay them.

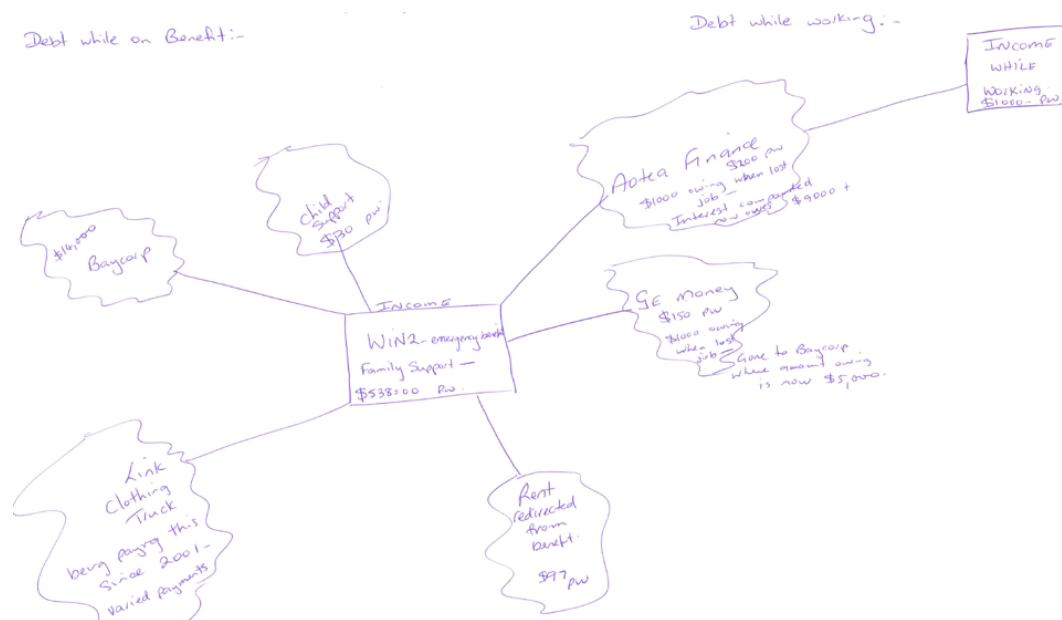


Figure 3. Solomon's debt map

Also highlighted in the debt map, Solomon explains how he has been paying down his debt from a clothing truck for several years. These clothing trucks prey on people who live in low socio-economic areas, offering items on credit at exploitative rates of interest. This explains why Solomon still is indebted after several years of payments (Hodgetts et al., 2014b). The pressure of keeping up with several debt repayments increasingly intrudes on Solomon's everyday life as the interest on finance loans rises. Finance companies continue to take money out of his account when he has not given them authority to do so. Several times he has explained to the finance companies that he is not able to work at the current time and has tried to negotiate his payments down, however, the finance companies continue to change the deduction to more than Solomon can currently afford. Below he explains the process of negotiation:

*We go in the [finance company's] office, talk about it and we tell them how it is, what's gonna happen, how we gonna do the payments and then once we turn our back, they change the price. They expect you to pay \$80.00 and they denied it because you can't afford it. So, I said, "The only way I can do it is*

*pay you \$20 until I get me a job, then I will probably pay more or what you want us to pay. But at the moment we're waiting for some money to come in, let us pay twenty bucks." ...But the thing is, you're expecting 20 bucks to go out that following week, and then you ring up and they took out three times what they agreed...It pissed me off. We agreed one thing and turn your back and they change...*

This excerpt highlights the frustration Solomon feels as he tries to negotiate with dishonest creditors. Many lenders argue they are offering a needed service, but they prey on desperate people who are unable to meet basic living costs (Hodgetts & Stolte, 2017). The fact that the finance companies take more money out of Solomon's account than he has agreed to has implications for the household because the money set aside for other bills and household items is gone unexpectedly. Solomon had to completely stop the debt repayments from coming out altogether because he can barely get by on his limited income and cannot risk losing extra money. Taking on debt in the precariat does not lead to financial advancement, instead it further increases the financial insecurity these households face (Hodgetts & Stolte, 2017). For example, the interest rate on Solomon's Baycorp debt is so high that a debt that was originally \$1,000 is now close to \$10,000. This leads to a psychological burden for Solomon as he is living in a state of debt that he feels he is unlikely to escape (Ong, Theseira, & Ng, 2019).

Stress is likely to be the most important determinant of adverse effects associated with debt (Drentea & Reynolds, 2012). High levels of debt can lead to negative health issues, such as generally poor mental and physical health (Brown, Taylor, & Wheatley Price, 2005), high blood pressure (Sweet, Nandi, Adam, & McDade, 2013), and obesity (M. C. Nelson, Lust, Story, & Ehlinger, 2008). Although higher income households tend to have more debt, the burden of debt in lower income households, such as Solomon's, may be greater (Chawla & Uppal, 2012). The stress felt from debt can be heightened through insecure employment and less social support (Dannefer, 2003). As Solomon is now unable to work while he waits for his citizenship, his debt continues to mount but he has little income to put towards it, fuelling the frustration he feels around his debts.

Managing household finances is interwoven into daily life for Solomon as he juggles different bills and debt with purchasing household necessities, such as food. Solomon utilises strategies when buying groceries and cooking in order to stretch the

budget as far as it will go. The debt Solomon faces is overwhelming at times, particularly when creditors take more money out of Solomon's bank account than agreed to, only adding further to the hardship and stress Solomon faces in daily life.

### **Navigating the service landscape**

People in the precariat are often engaged with multiple social and health services across their daily lives (Garden et al., 2014). In order to gain access to welfare entitlements considerable time needs to be spent interacting with the relevant governmental agency WINZ (Garden et al., 2014). However, there are several other services where the precariat seek resources and support on a regular and on-going basis, such as HNZ, budgeting services, finance companies, and foodbanks (Hodgetts et al., 2013). The precariat are navigating an 'obstacle course' of services in their daily lives (Boon & Farnsworth, 2011). Here, the service landscape refers to the government, charitable support services, and free market 'entrepreneurs'<sup>2</sup> with whom members of Solomon's household interact. This section will explore Solomon's interactions with staff at WINZ, HNZ, and his children's school.

To gain insight into the services that Solomon uses, Solomon drew the service map as presented in Figure 4. He distinguished between the services by categorising them as 'good' or 'bad'. The broken lines represent a negative relationship between Solomon and the service, while the solid lines represent generally positive interactions. As shown in Solomon's service map, he has positive relationships with his church, the doctor, cultural groups, and the Auckland City Mission. In contrast, Solomon classifies his relationships with the courts, police, budget services, and WINZ as negative. Solomon has both negative and positive relationships with the various schools his children have attended.

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<sup>2</sup> Those who run clothing trucks and finance companies that charge exploitative rates of interest.

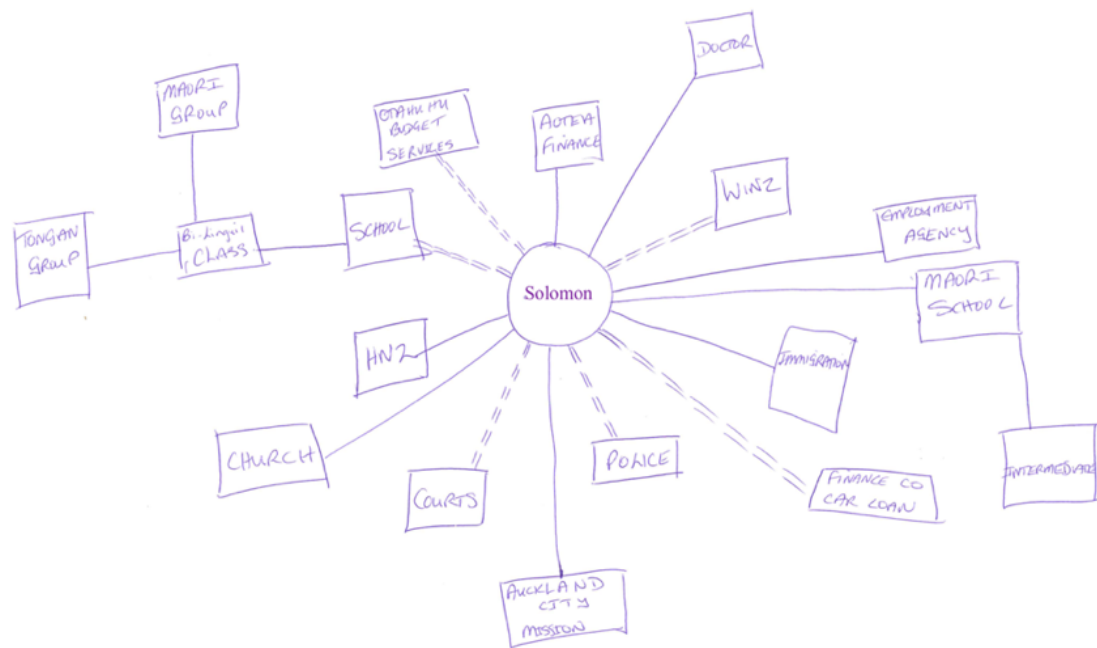


Figure 4. Solomon's service map

Drawing this service map led Solomon to explain why he classified his relationship with WINZ as negative. Solomon acknowledges that there are inconsistencies in the way clients are treated at WINZ. He gives an example of a time where one WINZ staff member said it would not be possible for him to get any assistance to fix his car, while on that very same day another staff member said that it would be possible. Solomon explains how these inconsistencies impact the way he modifies his behaviour depending on the person who he is interacting with, "I really be careful of who I am dealing with, stuff like that. Try and suss them out first, study them first before you even try". This response demonstrates how Solomon has learnt to 'scope out' the situation before even attempting to interact with WINZ staff members to ensure his best chance at getting the assistance he needs. Another way he ensures he gets what he needs is to, as Solomon puts it, not show "the ugly side". By this Solomon means that he cannot show anger or frustration to the case managers no matter how he is treated in an interaction. He states that instead he "tries to be patient and deal with it", which is quite a difficult task to achieve in a chaotic and frustrating WINZ office. Previous research into penal welfare from New Zealand, the United Kingdom, and the United States shows similar interactions where welfare recipients feel they must monitor the way they behave as to appear silent and non-assertive in order to not upset their case managers (Bauman, 2011; King, Rua, & Hodgetts, 2017; Lens & Cary, 2010).

Solomon goes on to explain that the type of treatment he receives from WINZ staff members depends on their “attitude dealing with people”. In general, Solomon finds the attitude of staff to be unpleasant and unhelpful (cf. King et al., 2017). Negative experiences in welfare offices are not uncommon as previous scholarship has shown that welfare clients often experience unpleasant and demeaning interactions with staff members (Welfare Expert Advisory Group, 2018). To manage this, Solomon chooses to either avoid or seek out particular WINZ staff who he knows are more open to addressing his needs:

*I went straight to that lady [manager at WINZ] ...I went over and I explain our situation to her...[The manager said] “Just go tell your wife and grab all your information then come back and we’ll send it all through.”*

Lens and Cary (2010) identified similar techniques used by welfare recipients, as participants carefully managed their relationships with frontline workers. This is one strategy to increase predictability and control within an inconsistent service landscape environment (Bandura, 1976). Furthermore, such examples show how people develop strategies to assert some control over particular settings (de Certeau, 1984). Solomon uses tactics and everyday acts to adapt and ‘make do’ with the situation despite the constraints he is faced with when interacting with WINZ.

Another agency that Solomon spends much of his time interacting with is HNZ. Solomon explains how before he moved into a HNZ house he thought the organisation would be there to help people when they need it. But after his experience with the agency he does not feel they are helpful at all. Solomon has a list of household repairs that need to be done. He has asked HNZ to repair a fence that would stop the children from running onto a potentially dangerous driveway, but this has not happened. The household stove has also been unsafe for two years. There is no thermostat control and the biggest element does not function at all, this is a problem for a large family. The tenancy managers have come to inspect the problem but say it is up to the HNZ head office as to whether or not they will replace it. Solomon believes that because the tenancy managers he interacts with keep on changing, his requests are only acknowledged but then do not proceed any further:

*The thing is you see what happen when you keep changing your landlord. Housing New Zealand keep changing the people and then you told this person one thing. Two months later you go back to see them, someone else has written up ... then you have to start up again.*

Having to explain the same situation over and over again to different tenancy managers is time consuming and exhausting for Solomon. Members of the precariat often find it degrading and frustrating to have to repeatedly tell their story at each interaction within the service landscape (Garden et al., 2014; Rua et al., 2019). This acts as another obstacle that stands in the way of people receiving the assistance to which they are legally entitled.

Further illustrating the obstacle course Solomon faces as he navigates the service landscape, he explains how even contacting HNZ by phone is difficult. He has a house full of children that he needs to tend to, but often ends up on hold to HNZ for a long time. Often after lengthy waits he is promoted by the computer system to leave a message. This scenario is frustrating for Solomon, not just because his time is wasted, but because he wants to be treated with respect and dignity:

*We're not machines. We ring up [HNZ] and the machine answers. What do you do? It pisses you off. They ask you to ring and the next minute they use a machine to answer you. What do you call that? We're human.*

The meaning of an answering machine for Solomon demonstrates his understanding of broader social life. Simmel's (1903/1997) approach to focusing on how local events reflect processes which are significant beyond specific moments is relevant here. Being told to call HNZ and then constantly receiving an answering machine on the other end is, to Solomon, denying his humanness. Mechanistic forms of dehumanisation are likely to occur in organisational settings and often involve likening humans to objects and the denial of qualities such as warmth and emotion (Haslam, 2006). Solomon finds it demeaning to continually be prompted to leave a message with an answering machine. Perhaps others in more affluent groups may view this as an incidental event, but it means much more to Solomon as it represents the dehumanised way he has been treated by the staff of the agencies that he must engage with on a regular basis.

Solomon also presents his relationship with one of the children's schools as negative. This is because one of Solomon's sons received a bruise on his face while he was playing with his brother which led the school to accuse Solomon of physically abusing his child. Oranga Tamariki (formerly known as Child, Youth and Family) and the police also became involved:

*They [the school staff] actually came in with some higher people and they said, "We have to complete the submission," or they're gonna take the kids*

*off us. And I said, "What submission is that?" They said, "Your child had a black eye, but there's a lot of rumours going around." "There's no rumours going around. The only rumours are you guys are here, is what my son said and it's gonna stay like that. You guys are questioning my son without our permission. He's only a child...You guys are making it worse for families."*

This accusation of family violence is problematic for a number of reasons. Families who live in poverty are more likely to be investigated by child protective services than those from affluent groups when the same level of concern is reported (Yang, 2015). There are also consequences for families such as Solomon's who are falsely accused of child abuse. Often, they are left feeling even more insecure, vulnerable, afraid, and powerless (cf. de Boer & Coady, 2007; Dumbrill, 2006; Richardson, 2003). As Davies (2011) outlines in her experience of being falsely accused of physically harming her own son, she felt a power imbalance between herself and the child protective service staff. She was positioned as guilty and under surveillance, while they were in a position of power, leading her to experience feelings of powerlessness, marginalisation, and exclusion (Davies, 2011).

Solomon tries to make sense of these accusations by attributing his experience to racism from the school and Oranga Tamariki towards his family. He explains that he told them, "You guys are not fucking listening. Just because we're fucking black. You guys are just bloody racist. That's what you are." Solomon's response reflects a sense of injustice (see next case), frustration, and anger at how he and his family are being treated. He is making an important point; there are ethnic disparities present in service interactions and response to often anonymous reports of abuse. Both Māori and Pacific Islander children do have a much greater likelihood of being reported to child protective services (Rouland, Vaithianathan, Wilson, & Putnam-Hornstein, 2019). This is systemic inequality and it highlights an ethnic or cultural bias that exists as more Māori and Pacific Islander children are reported to child protection services. Solomon positions his interaction with the child protection agency and the school as one of disruption to their daily life as it resulted in the children changing schools.

The children were sent back to the school they had attended a few years prior, which is not within walking distance from the family's current house. As a result, Solomon traded in the family car for one that takes diesel so that it would be cheaper to run. Although, running the diesel car has actually ended up costing the

same amount as the petrol car due to the added diesel taxes. Occasionally when Solomon's car does not have enough fuel for the week he will drive to the school, drop the children off, and park on the side of the road. This is where he will spend the whole school day waiting in his car. Clearly, this is not an optimal use of Solomon's time. Even more concerning is that the children miss school when Solomon does not have enough money for fuel to take them to an area that is poorly serviced by public transport, which can also prove more expensive than driving. Solomon estimates this to be two to three days every couple of months.

Solomon's family is not alone in this experience. A report from Ministry of Education (2019) shows students from lower socio-economic backgrounds are more likely to have chronic absences from school due to financial concerns and issues around housing relocation or transience. Absences from school during primary school years are an indicator for later academic success (Gottfried, 2011). For example, the achievement gap between children in low income families and more affluent families begins at pre-school and only widens with age (Morrissey, Hutchison, & Winsler, 2014). The fact that Solomon does not receive enough income to be able to transport his children to a school that is more understanding of the family's situation highlights the implications on New Zealand children and their education.

This section has explored how navigating the service landscape is not an easy task for many in the precariat. Solomon must spend much of his time interacting with services such as WINZ and HNZ, only to not get what he is entitled to in the end. Solomon attributes his negative experiences at the children's school to racism. These interactions appear to impact the learning of Solomon's children as their schooling is disrupted, showing how the 'obstacle course' that is the service landscape also impacts on children who grow up in the precariat.

### **Everyday (un)employment**

As stated earlier in this thesis, employment does not guarantee protection from poverty. Many of those in the precariat are in paid employment whilst experiencing in-work poverty (Plum et al., 2019). One way of defining in-work poverty is where at least one adult member of the household is receiving wages for at least seven months of the year, but the household is still experiencing poverty (Plum et al.,

2019). Contributing to in work poverty is an increase in non-standard employment (including temporary contracts and part-time employment) where people earn, on average, less than standard employees (Berntsen, 2019). Simply put, many of the jobs available to the precariat do not pay enough to lift families out of poverty as they struggle to make ends meet (Handler & Hasenfeld, 2007; Hodgetts & Stolte, 2017; Standing, 2014).

When work pays poorly and consumes much of a person's time, the strategies the household uses to allocate time, money, and relationships to meet the family's needs becomes crucial (Gringeri, 2001). Households must juggle everyday responsibilities and routine activities such as housework, budgeting, and employment. These activities continue to be reproduced day-after-day and must be negotiated within households (Dreier, 2016). In particular, challenges exist with regards to balancing the demands of parenting while being in paid employment (Standing, 2011b). For those in the precariat, precarious employment situations can disrupt parenting obligations as someone may have to take a job that is not within hours suitable to be able to participate fully in family life. It is easy to see how the conduct of everyday life across different social contexts such as work and home can be complicated and stressful under these circumstances (Hochschild, 2001). On top of this, when there is a disruption to daily life, such as a sudden change in employment status, people must make changes to the way they conduct their everyday life (Dreier, 2011). This section will explore these issues in terms of the practices adopted by Solomon's household as he cycles through periods of employment and unemployment.

Solomon explains how he has had many different types of jobs:

*I've got a good history of jobs and all that, but at the moment I stopped working cos of my work permit...When I used to work before, I used to do a lot of things, like warehouse working...I used to work at distribution...I used to be a storeman over there. Storeman at that place.*

Solomon is currently unemployed as he is awaiting confirmation of his New Zealand citizenship as he mentions in the above quotation. Once this is processed he will be able to work in New Zealand again. As is evident in the quote above, Solomon has a long work history. He has worked in various warehouses and had different jobs in the food industry. Even though Solomon is unable to work at the moment he still ensures his hoist licence is kept up to date so he can get a job as soon as his

citizenship is processed. Solomon makes it clear that he wants to work and states, “I can’t wait [to get a job] because I’m getting bored...Putting a bit of weight on...I just can’t wait”. A common myth promulgated by advocates of penal welfare is that people who receive welfare benefits lack work ethic and that is why they are unemployed and need to be nudged into adopting more pro-social attitudes and behaviour (Hodgetts & Stolte, 2017). Research shows that this is not true (cf. Shildrick, MacDonald, & Webster, 2012). The vast majority of unemployed people do not lack a work ethic (Shildrick et al., 2012). Instead, what is preventing them from gaining employment is their life circumstances such as obligations to care for children or other family members and the prominence of casual employment that pays less than welfare benefits and would not be enough to survive on (Handler & Hasenfeld, 2007). Furthermore, casual and low wage jobs can be dehumanising (Shildrick et al., 2012).

Solomon has had negative experiences with casual employment in the past. He recounts one job where he spent a couple of days engaged in highly physically demanding work that involved digging drainage holes by hand around a property. Solomon was promised \$3000 for this work and received half of this amount up front. When Solomon went back to the house to collect the rest of his payment, the man who had employed him was not there:

*Cos it was late and we thought we’re not gonna hang around to get the rest of the money so we told him we’ll come back the next morning. The next morning we went back, he was gone. His wife said, “He’s just gone up the road.” I said, “Oh, yeah, sweet as.” We came back for our money, but he wasn’t there. So, we left cos I had to go back to work, and then a month later...I went back there and there was different people in the house. They’d sold the house.*

A few weeks later Solomon returned to the house which had been sold to new owners meaning Solomon had no way of recovering the funds. Solomon says that he “learnt his lesson” and no longer does casual, ‘under the table’ work before being paid upfront in full. Such experiences are common within the precariat, who are, at times desperate for work and vulnerable to exploitation by more affluent members of society (Shildrick et al., 2012). They must take jobs that are less than ideal and sometimes outside of the formal economy. Pollert and Charlwood (2009) found that

unresolved problems at work are common for vulnerable workers who are at significant risk of being treated unfairly (Shildrick et al. (2012).

When Solomon is asked how he feels about such casual work now he states, “I do have concerns about that because you don’t get much [money] for all the hard work you’re doing, but you’ve got no choice but to [do it].” This highlights the lack of choice Solomon feels he has when it comes to paid employment. However, he is willing to engage in whatever jobs are available in order to provide for his family. His desperation for work and vulnerability to exploitation became particularly salient when he was unfairly stood down from receiving their WINZ payments for one year. Solomon and his wife could not understand why they stopped receiving assistance, and they are still unclear about why their benefit stopped. The stand down was resolved only when a social worker assisted them in reinstating the payments. However, Solomon received just two weeks of back pay and proposes that this was the worst year of his life. In the following excerpt, Solomon outlines how he had to find a new way to provide financially for his family when he abruptly stopped receiving assistance from WINZ:

*Yeah, we had no income at all...I had to find a way to get food and do a bit of a job on the side as well as doing the scrapyards. I was doing scrap metal just to get food for the whole year.*

Solomon spent a year roaming around nearby neighbourhoods looking for scrap metal to sell. This provided his main source of income and demonstrates his determination and resilience to find some kind of work, even when faced with significant barriers (MacDonald & Shildrick, 2013).

Thus far, I have focused primarily on Solomon’s negative experiences of work. However, despite these experiences, Solomon still sees a lot of value in being in paid employment. He acknowledges there are both positive and negative aspects to work in his employment map (Figure 5) below. Solomon identifies a negative impact of employment to be the cost of working (lunches, transportation), the possibility of having to work while ill, and the impact it has on his family. For example, when Solomon was working his wife was more stressed and there was strain on their relationship. However, Solomon also identifies several benefits of employment. These include interacting with different people, learning new skills, personal growth, potentially being in an enjoyable work environment, having greater income, and feeling relief that he can provide for his family.



*loser because you've got no income to support and the woman pays for everything and it's supposed to be you out there digging for money.*

Solomon experiences feelings of shame and feels like “a loser” when he is unemployed. Research conducted by Basbug and Sharone (2017) found that unemployment leads to marital tension which is felt more heavily by unemployed men compared to unemployed women. Previous scholarship also shows that men are more likely than women to believe that unemployed individuals are not respected (Kulik, 2000). Feelings of shame and guilt over being a burden to society while unemployed are common amongst both men and women, but are more prominent for men (Björklund, Söderlund, Nyström, & Häggström, 2014).

To manage this shame and stress Solomon feels around being unemployed, he tries to focus on the positive side of his current situation, “The difference for me not working is good for me because of my family – spend more time with my family, number one.” Solomon’s unemployment means he has more time to participate in the daily routines of the household such as taking the children to school. He is happy to be able to spend more time with his family. However, as Jahoda (1981) argues, those who are unemployed do not enjoy their ‘leisure’ time because they lose their self-respect, sense of time, and have reduced access to material resources. Furthermore, being unable to participate in daily life how one wants to due to a lack of financial resources can make people feel as if they are a spectator standing on the sidelines of society, rather than participating in it (Björklund et al., 2014).

In sum, Solomon wants to work, but it is his current circumstances (waiting for citizenship) that are currently preventing him from doing so. Solomon does not like casual work and worries about not being paid enough for the hard work that he does. Solomon sees both positives and negatives to being in paid work. He spends more time with his family and participates in the household routines with the children now he is unemployed, but he feels shame about not being in paid employment.

### **Home and health**

This section explores the key space where each day begins, the HNZ dwelling that they occupy in South Auckland. Domestic dwellings, such as the one occupied by Solomon’s household, are central to people’s daily practices (Tuan, 1979) through which key relationships are constituted and reproduced (Giddens, 1984). I use the

concept of home in this thesis to refer to a socio-spatial system that is central to the conduct of everyday life, and which represents the physical place of a domestic dwelling, and the social unit of the household engaged in home-making practices in this locale (Mallett, 2004). The physical aspects of the home such as its design, location, and size influence patterns of action (Giddens, 1984). These actions will be presented throughout this section by exploring how the home impacts the health of Solomon's children.

Within New Zealand housing is often substandard and housing insecurity is prominent (Chisholm, Howden-Chapman, & Fougere, 2017). Due to the unaffordability of homes, it is common for those in the precariat to experience overcrowding, and in some cases, homelessness. Overcrowding is where the number of occupants in a home exceeds the capacity of the available space in a dwelling (Howden-Chapman, Roebbel, & Chisholm, 2017).

Interrelationships exist between the physical dimensions of housing (safety and security) and the psychosocial dimensions of housing (privacy and emotional security) (Easthope, 2004; Somerville, 1992). There are different layers of security, for example, financial security in respect to income over one's life course (Bright & Hopkins, 2011) and psychosocial aspects of security, such as ontological security; a psychological sense of security and constancy (Saunders, 1990). For people who are tenants in rental properties, one of the main ways to establish ontological security in housing is by a long and stable tenure of a rental property (Hulse & Milligan, 2014). However, moving homes is a common experience amongst the precariat as financial and social distress leads to increased transience in housing (Coulton, Theodos, & Turner, 2012).

Solomon's household has a history of housing transience. They had previously lived in a private rental. However, the rent became unaffordable, the dwelling had an unsafe backyard, and they were robbed several times. These factors led Solomon and his wife to decide that they needed to move. The family shifted into the shed at a family member's house for several weeks. HNZ saw the overcrowding and inadequate living conditions of the shed and the family were then moved into their current HNZ house. The need for ontological security is prominent in Solomon's accounts as he explains how they came to live in their current house, a three-bedroom HNZ dwelling. Solomon believes that this HNZ house will give his family stability:

*They [HNZ] can't tell us to move out or anything cos that's a house for life for us. So, me and my wife decided we might as well just squash in until our kids are all grown up, get jobs.*

Solomon acknowledges that although their current house is not ideal, it is better than living in a private rental or a shed. Common amongst housing tenants in New Zealand is high transience, which is an indicator of insecure housing (S. Morton et al., 2010). Due to a severe housing shortage, it is not uncommon for people to spend extended periods of time living in cars, garages, and campgrounds (Amore, 2016). A lack of affordability in housing and experiences of housing insecurity are connected because one of the key drivers for insecure housing is insecure incomes (Hulse & Milligan, 2014), placing the precariat at heightened risk of insecure housing. For Solomon, 'a house for life' is synonymous with security and stability. His current HNZ house offers him a sense of security because the family do not have to worry about being evicted as the rental time period is open. However, this security may not be ongoing as HNZ are moving away from their 'state house for life' policy (Collins, 2014, February 5).

Despite this, the household's pursuit for security demonstrates how Solomon and his wife are trying to minimise the transience of housing that is common of life in the precariat (Standing, 2014). They desire both physical and ontological security which allows them to exercise a degree of control over their housing circumstances (Hulse & Milligan, 2014). A lack of secure housing tenure has been linked to psychological stress and feelings of worry, lack of belonging, and embarrassment (Cairney & Boyle, 2004). In contrast, living in a home with long term tenure allows a person's ontological security to be fulfilled through gaining a sense of autonomy, continuity, and control (Kearns, Hiscock, Ellaway, & Macintyre, 2000). As Solomon and his wife attempt to make a home for their family, a sense of security is important because many aspects of life in the precariat, such as employment and income, are often experienced as unstable and uncertain (Groot et al., 2017).

Regardless of the long-term stability Solomon feels his current house offers him, there are still numerous problems within the household which impact the physical and psychological health of the family. One of the main issues is overcrowding. The children share a single bed between two of them and there is no space for other furniture in their bedrooms. Several householders sleep in the sitting room. Solomon explains the sleeping arrangements in the following excerpt:

*I got my wife and my two young ones – my 17-year-old and my three-year-old boy sleeping in the room with us...I let my daughter sleep with the boys – halve the rooms up for them and I don't have enough beds cos have too many beds in the room, not gonna to have enough space for them to move around, so they have to share a single bed each, so two of them in one single bed...four kids in one room, or it could be three kids, they still have no space for themselves... We've got no space...They have to share the same drawers because there is no space to put the extra drawers in there.*

Solomon emphasises a lack of space in both the physical sense of not being able to fit enough furniture into the house and by implying that there is a lack of privacy with no personal space for each family member. The physical aspects of the dwelling mean that Solomon's desire for each of his children to have their own bed and set of drawers is not realised.

References to the physical features of the house also provide a way for Solomon to communicate the hardship his household faces daily. For those from more affluent groups, it is taken for granted that everyone in the household will have their own belongings and space, but for the precariat the objects of daily life take on new meanings (Hodgetts, Groot, et al., 2016; Miller, 2010). Solomon's focus on the lack of drawers for his children asserts how an everyday object (or the absence of it) represents how such objects are woven into the everyday lived experiences of the precariat. The lack of bedroom furniture signifies precarious experiences of housing, belongings, and bedding for Solomon's family (Hodgetts, Groot, et al., 2016).

Solomon also raises the issue of psychological stress and how it can occur in daily life of the household due to overcrowding and a lack of space and privacy, "The space [in the house] is not enough. Even me and my wife, sometimes we need our own space." This lack of space makes attempts to accomplish simple goals such as using the bathroom, completing homework, and eating, frustrating and difficult to achieve (A. Gray, 2001). Similarly, Pene, Peita, and Howden-Chapman (2009) found that Tokelauan migrants living in New Zealand enjoyed living in a busy household with their extended family, but they disliked the lack of privacy that overcrowding created. The participants desired quiet places to study and relax. When Solomon is asked how he manages the lack of privacy and space, he replies that he tries to have a nap, "We just go home and we go to sleep." This is his way of engaging in self-care while still physically positioned within his dwelling.

Figure 6 details how several of Solomon's children suffer from health problems associated with overcrowding such as scabies, asthma, and eczema. Eczema is common among New Zealand children, with a higher prevalence among Māori and Pacific families (Tadd et al., 2013). Similarly, New Zealand has one of the highest rates of asthma in the world (Telfar Barnard & Zhang, 2018). Solomon's health map demonstrates the health of each family member in further detail below. All of the family is covered in bedbug bites. Solomon has Hepatitis B which is monitored every six months with blood tests. His wife generally has good health. However, several of the children suffer from various skin and respiratory illnesses.



Figure 6. Solomon's health map

Drawing this map led Solomon to talk about the health issues faced by his household. The interview extract below reflects the severity of eczema for one of Solomon's sons and the daily routines around health practices that have developed within the household to manage this. Solomon often begins his day by showering his son who suffers from severe eczema. A cold shower offers some relief for a moment. Then, in an attempt to stop his son from scratching himself, Solomon utilises socks as scratch mittens on his son's hands. Solomon is doing his best to manage the symptoms his son suffers from, but he cannot afford the cream that has been

prescribed by the doctor. In the excerpt below, Solomon explains the process of trying to get the symptoms of eczema under control:

*The whole body from the led up to his face...He actually ripped it to the flesh, even the stomach. Sometimes he wakes up in the morning and he's all covered with blood, scratching through his clothes, can't stop. He showers in the morning and then maybe later in the afternoon he showers again, just trying to keep that body cold...We've tried to put socks on him, but he just rips through them.*

Such extracts reflect the amount of work that parents have to do and the practices (morning showering and the use of socks to stop scratching) that they will go to in trying to alleviate the suffering of their children. Their plight is exacerbated by substandard and over-crowded housing.

Many dwellings in New Zealand are damp and colder than the World Health Organisation's recommendation for minimum indoor temperature (Howden-Chapman et al., 2005). This is largely due to insufficient insulation and inadequate heating and ventilation (Howden-Chapman et al., 2005). Inadequate housing conditions adversely impact the health of occupants as is highlighted in several New Zealand and international studies (cf. Braubach, Jacobs, & Ormandy, 2011; Jaakkola, Hwang, & Jaakkola, 2010; Shorter et al., 2018). Substandard housing has also been linked to increased risk of rheumatic fever and respiratory illnesses, such as asthma, pneumonia, and bronchiolitis (Howden-Chapman, Baker, & Bierre, 2013).

Despite the substandard housing conditions and overcrowding, Solomon and his wife enact aspects of their Māori and Pacific culture as they continue to welcome others into their house. One of their nieces is often in hospital and during these times the extended family will stay at Solomon's house, sometimes for up to three weeks at a time. On any given day it would not be uncommon for Solomon to wake up with family members sleeping on mattresses in the lounge and kitchen. Solomon explains how even though his house is overcrowded, the extended family want to stay with him because they feel welcome and safe:

*And make it like a home to them [their guests]. It's not because we got food and all that. It's just because they feel safe and feel welcome. They know our house is overloaded with all my kids and our sons...They still come over.*

Solomon acknowledges that it does not matter to his visiting relatives that their house is overcrowded or what food is available. It is more about the atmosphere he and his wife create as they attempt to make a welcoming home out of their substandard domestic dwelling. This is their attempt at engaging in home-making while living in the precariat (Groot & Hodgetts, 2012). It shows how for the precariat, a house is more than just a physical space. In the time spent with extended family, the house becomes more like a home. Similarly, Mallett (2004) describes how home is associated with support and affiliations with others. The home provides a sense of place and belonging (Mallett, 2004), acting as a shelter from the outside world that can be alienating for those in the precariat. The fact that Solomon acknowledges how his extended family feel safe in his house marks the presentation of dwelling as an intimate space that provides context for caring relationships. Through extracts from interviews with Solomon we can see how his house is a culturally loaded space where the embodiment of cultural practices of sharing and mutual support become emplaced (Li, Hodgetts, & Ho, 2010). Welcoming guests into their house is one way Solomon and his wife are able to enact the core cultural practices of care prominent in their cultures.

This section has demonstrated how chronic overcrowding is a significant health issue for Solomon's family. A long-term reality for many families in the precariat is that their substandard dwelling impacts the health of the household negatively. Despite Solomon recognising the things that are 'wrong' with his dwelling, he still engages in acts of home-making as he welcomes visitors into his house.

### **Social connection and space as leisure**

Thus far we have seen how Solomon lives a simple life, focusing on his children and wife as he tries to shield his family from the implications of precarity. It is important to make the point that leisure is not the same as simply not participating in paid work (Standing, 2011b). Solomon has demonstrated how daily life in the precariat involves hard work that is often stressful, as he traverses the service landscape and manages his household with limited resources. Although Solomon may not be in paid employment, he, like many others in the precariat, must do a lot of other work

to keep his household running. Thus, access to leisure is crucial for the wellbeing of those who live in poverty.

Hodgetts and Stolte (2015) propose that leisure emerges when those from less affluent groups, such as the homeless, engage in practices they find valuable for their own sake and that also offer respite from the hardships of daily life. As such, this section will document how Solomon finds ways to enrich his life and seek respite through leisure. He does this connecting to his culture and family through a shared meal and exploring the natural space around his neighbourhood.

Leisure does not resolve a life of precarity but it does improve the quality of people's lives. This is demonstrated as Solomon explains how he values time spent with his family and finds enjoyment in preparing and sharing food with them. An important part of Solomon's week is gathering with his family and friends on Sunday afternoons after church. As Solomon puts it, they have "a big feast every Sunday". Simple moments such as these are what Solomon looks forward to. Participating in the weekly family barbeque is a space of care, a place which has healing and restorative effects for Solomon (Gesler, 2003; Stolte & Hodgetts, 2015). This leisure time acts as a respite from the hard work, insecurity, and uncertainty of life in the precariat. Hodgetts, Rua, et al. (2016) highlight how disruptions are a normative basis for the daily lives of many people through exploring the extraordinary lives of homeless Māori men. These men engage in ordinary activities, such as cooking and gardening, as a response to extraordinary circumstances. Beyond this, engagement with the ordinary allows them to reconnect to their culture and retain their humanity.

Similarly, Solomon connects to his culture through sharing food. When asked what foods are available at the barbeque, Solomon states, "We have all these different variety of food but sometimes people will bring in taro, lamb flank, chop suey, chow mein...Green bananas with coconut cream and taro leaves". Although, Solomon also emphasises how it not important what types of food he eats, but rather it is the act of sharing a meal that is the focal point of his leisure time. Mealtimes are fundamental to daily living and have social, cultural, and symbolic meaning (Fjellström, 2004). Eating together is an important component of social life (Dickinson & Leader, 1998). Consuming a meal with the extended family serves to socially construct the family and develop and solidify the relationships between

people (DeVault, 1991). Furthermore, food is a basis for extending hospitality and epitomises connection and belonging (Hodgetts, Rua, et al., 2016).

Solomon explains that everyone pitches in to help prepare the food. Often he prepares and cooks meat on the barbeque with his brother. Solomon responds to the extraordinary circumstances of his life by seeking engagement in ordinary and ‘mundane’ aspects of life, such as cooking for his family. It is through the use of an everyday object (the barbeque) that Solomon is re-engaged in his cultural practices and his cultural identity is re-enacted. Food embodies deeply held values around care (Mintz & Du Bois, 2002). The way people select, prepare, and present food is embedded in cultural practices (Caputo, 2011). Aspects of eating, such as the use of utensils and seating arrangements, also reproduce aspects of culture (Simmel, 1910/1997). Thus, Solomon is connected to his culture through preparing and sharing food with others.

As discussed earlier in this chapter, Solomon and his wife draw on all the resources they have to provide for their children. That means there is no extra money to spend on leisure activities, as Solomon makes the point that the family cannot even afford for the children to participate in after-school activities or join sports clubs, “Can’t afford those [clubs] yet. Cos you have to pay for those sport clubs and all that”. Unsurprisingly, those who experience economic hardship are limited to the easily accessible and free leisure activities they can participate in (Kennett, 2002). When the weather is nice the family will spend their leisure time outdoors:

*Oh, we just take the kids to the park...we just go there take the blanket or sheet. The kids play in the playground and I just have a sleep...buy a fish and chips for the kids. They like eating just chips...They love it and ice water, take it down and they’re happy.*

What this account highlights is that Solomon’s family makes the most of free public spaces like the park. Research by Wager et al. (2007) shows that community space has a far greater significance for families who live in poverty compared to those who belong to more affluent groups. Wager et al. (2007) also found that public space was used to compensate for lack of space within the household. Solomon speaks of the happiness that his children get from going to the park with their parents and buying an ice water and some chips, demonstrating how the children enjoy spending time in their neighborhood. This has been found to be crucially important for children who experience poverty (Sutton, Smith, Dearden, & Middleton, 2007).

Furthermore, this excerpt demonstrates how the use of natural space can be a means to gain enjoyment and pleasure for Solomon's household in their daily life (Lefebvre, 1947/1991). Access to parks and green spaces can be impacted by socio-economic level, with those who live in poverty having less access to green spaces compared to those with more socio-economic resources (Dahmann, Wolch, Joassart-Marcelli, Reynolds, & Jerrett, 2010; Moore, Diez Roux, Evenson, McGinn, & Brines, 2008). Still, Solomon's family manage to spend much of their leisure time in public spaces such as the park.

Leisure is a way to decrease stress and acts as a respite from daily hardships (Klitzing, 2004). I want to be clear that the leisure practices of Solomon and his family do not change the materiality of life in the precariat, but it does help them cope with life's hardships (Hodgetts & Stolte, 2015). Thus, leisure is crucially important for maintaining wellbeing (Kleiber, Hutchinson, & Williams, 2002). Engaging in activities and relationships that distract people from their hardship is a form of self-protection as it provides relief from the stress of the precariat (Kleiber et al., 2002).

To recap, life in the precariat is hard work. Limited by a low income, Solomon participates in accessible and affordable leisure activities, such as spending time with his extended family. Preparing and sharing a meal every Sunday after church is an important part of Solomon's routine and acts as brief respite from the daily hardship of life in the precariat. Solomon also finds leisure in having a picnic with his children in the park, highlighting how he makes use of free public spaces.

## **Chapter discussion**

This chapter shared the accounts of Solomon and explored how he navigates life in the precariat. Precarity impacts every part of Solomon's life. Highlighted in the first section of this chapter, was how with little income, Solomon and his wife work as a team to manage their money and debts. Following this, the section on navigating the service landscape considered the strategies Solomon employs to get the support he needs from agencies such as WINZ, HNZ, and his children's school. Next, Solomon's experiences of casual work were explored. Such insecure work is a common experience for those in the precariat (Standing, 2014). Solomon was clear that he desires to work and he experiences feelings of shame while being

unemployed. The next section discovered how Solomon and his wife manage to engage in home-making despite living in a substandard dwelling through welcoming guests into their house. Finally, how Solomon draws on his family network to gain respite from a daily life of economic hardship was demonstrated. Sharing a meal with family is more than simply eating, it is a chance to connect to his culture through food (Hodgetts, Rua, et al., 2016). The use of public spaces was also highlighted as a means of respite that is cost effective and accessible for Solomon's household.

Overall, this chapter has highlighted the complexity of life in the precariat for Solomon's household. Through Solomon's accounts we can see how those in the precariat must employ creative strategies to manage what little resources they have. Solomon continually demonstrates persistence and agency when it comes to ensuring his family has what they need to survive and to protect his children from feelings of shame around experiences of economic hardship. What was prominent throughout Solomon's accounts were how his main concerns are protecting his children and wife from the implications of a life of precarity. In the following chapter, I will describe Trinity's experiences of (in)justice as she navigates the precariat as a solo-mother.

## **Chapter Four: Trinity and her Household**

In this chapter my attention shifts to experiences of (in)justice within the precariat. Trinity's household appears to experience many of the same issues as Solomon's household (see previous chapter). Thus, this chapter presents the same issues, but considers how they manifest in different ways for Trinity. Here I turn my attention to reflecting the injustices of poverty for Trinity and her household. Justice is concerned with what is fair (Opatow, 2018). It is bound in hopes and ideals and is attentive to how benefits and burdens are distributed across society (Cohen, 1986; Opatow, 2018). Ideas about what are considered fair shape the moral and cultural basis of human behaviour (Hammack, 2018). Thus, justice is fundamental to social life (Cohen, 1986) and, as such, it should be a concern to everyone. For those in the precariat, the manifestations of injustice are strongly intertwined with daily life (Standing, 1999).

By way of background to the case, Trinity is of Pacific Island descent and grew up in South Auckland. Her parents owned a local night club and were heavy drinkers. Throughout her childhood, Trinity endured physical abuse from her parents. As a young teenager, Trinity was raped which resulted in the birth of her oldest son. At this time, Trinity left school and did not continue her education further until her twenties where she pursued tertiary education. She spent one year in prison for assault and burglary in her later teenage years. By the time of the interviews, Trinity is in her late twenties and her time in prison was almost ten years ago. However, Trinity still feels her past prevents her from gaining employment. Domestic abuse has been a prevalent issue for Trinity. She experienced psychological and physical abuse from her ex-partner, which she acknowledges has lowered her self-confidence in her role as a mother. As my case study will show, Trinity fights for what she believes to be just. Her accounts of daily life are also filled with a sense of shame for not being able to provide adequately for her children. She emphasises how her children will always come first and it is her role to protect them. Trinity is not timid; she stands up for what she believes to be right. She knows what she is entitled to and she is persistent in fighting for what she believes her children deserve.

The following case analysis is presented in five sections. The first explores Trinity's experiences of engaging with the welfare system. This section speaks to issues of procedural justice as Trinity deems her interactions with Work and Income

New Zealand (WINZ) staff to be unfair as her time is not treated as important. Following this, in section two, I show how Trinity tries to fulfil the obligations of receiving welfare assistance by seeking employment that fits into her family life. Here, issues of procedural justice surface again as Trinity lacks opportunities to participate what she deems to be suitable employment. The third section explores the topic issues of finance and debt in relation to issues of distributive justice as Trinity describes her experiences with predatory finance lenders who exploit those in the precariat. Notions of distributive justice are also relevant for Trinity when she visits the foodbank. Her experiences of receiving food parcels and food grants, and the shame she feels about not being able to provide for her family are acknowledged in the fourth section of this chapter. In the final section, Trinity shares her experiences with Housing New Zealand (HNZ) and her very real concerns for the safety of her children as she is placed outside the scope of justice. As Trinity deals with threats from gangs, this is a particularly salient issue for her household. This chapter concludes with a brief chapter discussion.

### **The welfare office**

As a single mother in the precariat, Trinity spends much of her time interacting with the welfare system. During the interviews, Trinity discusses her interactions with WINZ and in doing so raises a number of issues that have also been identified in the literature on precarity and welfare (King et al., 2017). Many interactions with welfare agencies have been reported as unpleasant and demeaning by welfare recipients (St Vincent de Paul Society, 2015). The pathway to receive welfare assistance is often strewn with hurdles and bureaucratic, time wasting procedures (K. Morton et al., 2014; Standing, 2013). An important point for Trinity is that she feels that case managers waste her time and force her to engage in what has been termed the ‘run around’. Time is tied to respect for Trinity as she discusses her concerns around visiting the WINZ office in the following excerpt:

*If you're five minutes late, "Sorry, you've gotta rebook it." But when you're there and you're there on time, you wait longer than five minutes. It's not fair on us because they do it to us and we wait and wait, and I'm telling you, the waiting is hours. I don't like it.*

This quotation highlights a double standard as Trinity explains how she can spend hours waiting for an appointment. Yet, when she is running a few minutes late, this is deemed as unacceptable by WINZ. Wasting the time of clients is central to penal welfare provision (Hodgetts & Stolte, 2017). It reminds clients that their time is not considered to be important. Clearly, this is linked to issues of dignity and respect as it is exercising symbolic power. As research by Schwartz (1974) highlights, the one who imposes the wait is asserted as more valuable than the one who is in waiting. It is often the social positioning of a person that determines how much of their time is spent in waiting. In other words, waiting is a patterned distribution of power in the social system (Schwartz, 1974). The way the precariat waits at the WINZ office points to the way they relate to the state. A subordination is continually created and re-created through making those in the precariat wait (Auyero, 2011). But what choice do they have? If the precariat do not wait and accept how they are treated at the welfare office, they risk losing their entitlements.

Waiting increases the investment that someone must make in order to obtain a service (Schwartz, 1974). In turn, this decreases the profit that will be derived from it. After all, time is not an infinite resource. Clearly, the time of those in the precariat is not respected. Standing (2013) theorises that time is an asset that is distributed inequitably between the rich and the poor. Such an inequality of time surfaces between the rich and the poor in places like the welfare office (Standing, 2013). This is because, compared to the precariat, the more affluent spend much less time dealing with state bureaucracy as they are able to delegate their work to others. The precariat cannot afford such delegation and this scarcity of money means that they must invest energy into understanding the intricacies and discrepancies of the institutions they engage with on a regular basis.

Trinity exhibits agency as she tries to take control of situations she deems as unfair, such as waiting for long periods of time to see her case manager. She explains her strategy at the WINZ office. On arrival, Trinity confidently approaches the receptionist to confirm she is here for her appointment. She makes sure to state the time of her appointment in order to avoid wasting more time. Trinity also does not hesitate to remind the frontline staff that she has been waiting:

*If it [waiting for her WINZ appointment] takes too long, if I'm still there more than 20 minutes, then I get up and go there [to the receptionist]. I say, "I've been waiting 20 minutes. It says my appointment at this time and I'm*

*here on that time and I'm late. They should be seeing me on this time. It's not fair.*

Trinity tries to take as much control of the situation as she is able by making a conscious decision to bring the unfairness of the situation to the attention of WINZ staff. However, this does not shift the power dynamic between WINZ and those in the precariat. Watkins-Hayes (2009) suggests that the way power lies within the hands of the welfare agency staff creates a subtle adversarial tension between the client and the staff member as soon as one enters the welfare office.

Furthermore Trinity, and others like her, experience decisions made by authorities that are even more harmful to her family through the use of sanctions. Trinity was affected by a WINZ sanction that penalised single mothers who did not name their child's father on the birth certificate. When no father was listed on the birth certificate up to \$28 per child could be lost in benefit payments each week. Trinity reflects on how deductions to benefit payments often hurt the most vulnerable children of New Zealand:

*I think they [WINZ] should start paying the children child support for children that have no father on their birth certificate and stop the ones that have the father on their birth certificate.... It's sad because the children with their father's last name on the birth certificate are the ones that's getting paid more than what the ones that don't have a father's name. And they're the ones that need a father more than the kids that has the father...The only way to do that [receive the extra money] is to put down the father's name [on the birth certificate]. And then I'll start getting paid but they won't reimburse the money that they've been taking since she [Trinity's daughter] was born. I don't get that.*

In this excerpt, Trinity is highlighting issues of procedural justice when she states how the children that do not have a father figure are often the ones who need extra support, yet they are the children who miss out due to rules such as these. When Trinity states, "I don't get that", she is expressing confusion around why she cannot receive back pay if she does comply with the conditions. Three of Trinity's children do not have their father listed on their birth certificate, including her oldest son, who Trinity gave birth to when she was just 15 years old as a consequence of being raped. Procedural justice concerns the extent to which individuals believe the procedures for distributing resources are fair (Leventhal, 1980). Due to the father not being on

the birth certificate, the children miss out on money that would benefit their lives. This is clearly not a fair procedure. Such a sanction highlights the absurdity of a punitive welfare system, one in which a single mother and her children are punished for refusing to name a rapist as the father of her child. Women often have complex and compelling reasons for omitting the father's name on their child's birth certificate as Trinity has demonstrated. There is no justification for using the welfare system to economically punish sole mothers and their children.

Trinity further reflects on how she is not treated with neutrality by the staff members of agencies such as WINZ because of her name:

*That's what I get, "Is that really your name – Trinity?" I'm, "Yes, and it's on my driver licence." And they're, "Oh, was your parents alright?" Sometimes I get that and sometimes it's like, "Who named you? Your Mum and Dad?" ...I do get offended, cos they were, "How does your Mum feel, naming you that?" ... Or, "Was your Mum thinking right?" And I go, "No, it wasn't my Mum. It was my aunty. My Mum's the one that gave birth, but my aunty is the one that gave me that name."*

This quote demonstrates the type of encounters Trinity must engage in on a regular basis after waiting to be seen. To experience rude comments about her name highlights the intersectionality of Trinity's life in the precariat as class-based prejudices intersect with those surrounding gender and ethnicity (Liegghio & Caragata, 2016; Wang, Leu, & Shoda, 2011). These mundane interactions are examples of micro-aggressions which refer to everyday exchanges that send negative messages to marginalised group members (D. W. Sue et al., 2007). Usually those who commit micro-aggressions view them as harmless and do not acknowledge their negative impact. They fail to acknowledge that micro-aggressions are rooted in an unequal structural system as they are supported by hegemonic structures valuing whiteness, maleness, and so on (Liegghio & Caragata, 2016). As Trinity implies, these exchanges are frequent. They accumulate to form an uncomfortable, and often hostile, environment for their target (Shelton & Delgado-Romero, 2011).

Although subtle, micro-aggressions are a powerful form of discrimination that enters the everyday lives of members of the precariat when committed by professionals, such as social workers and educators (Liegghio & Caragata, 2016). Previous scholarship has shown that lone mothers who receive welfare payments are likely to encounter micro-aggressions from service professionals (Liegghio &

Caragata, 2016; Natalier, 2017). Because micro-aggressions are expressions of structural power inequalities, they strip neutrality from procedural justice (Natalier, 2017). This is an important point to consider when discussing issues of justice because it shows how power inequalities are fraught within the interactions between professionals and their clients. Dominant groups in society are able to employ ideological manipulation through their positions of authority over less affluent groups (Gramsci, 1971). This is concerning because it enacts a hegemonic silencing in which the dominant groups views are accepted and reproduced as a common-sense narrative, thus ignoring and downplaying alternative perspectives (C. A. Sue, 2015).

When interacting with authorities, people seek to ensure there is a 'level playing field' in which nobody is disadvantaged by personal biases (Tyler, 2000). This is a critical factor for those in the precariat when establishing whether procedures are fair as people do not want the personal values of authorities to influence their decisions (Tyler, 2004). However, implicit biases about poverty exist (Gibson & Barr, 2017). These are unconscious attitudes or beliefs which can influence a person's perceptions and actions (Gibson & Barr, 2017). Commonly members of the precariat are positioned in public narratives as a burden on public expenses and as being lower in competence compared to those from high socio-economic groups (cf. Cozzarelli, Wilkinson, & Tagler, 2001; Kreidl, 2000; Woods, Kurtz-Costes, & Rowley, 2005). These biases can impact the way people experiencing poverty are treated by authorities (Gibson & Barr, 2017). This has been highlighted through Trinity's experiences of micro-aggressions by agency staff members.

In this section, I have explored Trinity's experiences of interacting with WINZ. A crucial component of procedural justice is to be treated with dignity and respect. As a trip to the welfare office sees much of Trinity's time wasted and she experiences micro-aggressions from staff members, clearly respect is missing from these interactions. Furthermore, the distribution of resources such as benefit payments to lone mothers like Trinity, who often have compelling reasons for not naming their child's father on the birth certificate, means that sanctions only serve to harm their children.

## **Finding employment**

Further related to Trinity's experiences at the welfare office are her attempts at fulfilling the conditions of receiving welfare assistance. In this section, I will link Trinity's experiences of job seeking to aspects of procedural justice. A procedure is deemed fair when there is opportunity to participate in decision making, authorities are trustworthy, people are treated with neutrality, and treated with dignity and respect (Tyler, 2000). At the time of Trinity's interview, the Domestic Purposes Benefit was the main benefit for sole parents with at least one dependent child under 18 years of age. Once Trinity's youngest child turns five, she is expected to be actively seeking work of at least 15-hours per week. Like other single parents, if she does not meet these demands, her benefit may be stopped. Below, Trinity discusses how she received a letter from WINZ stating that she needs to find a job soon. She was left wondering how this will fit in with her family life:

*All my kids are getting older. So it's time for me to find a job soon. And everybody's getting mail saying we've gotta find a job – part time job, full time job... I ended up getting a letter saying that I've got by the 15<sup>th</sup> of October to find a full time job or part time job... God knows what's gonna happen to me, eh?... I'll have to try and find a job when they are at school and I'll be back before they come home from school.*

Trinity speaks with uncertainty about how she will handle balancing employment and her family life, a key feature of precariousness (Standing, 2011b). This is a common worry among working mothers and has been labelled a 'time bind', representing the intense scheduling pressure that results from managing the demands of paid employment and unpaid domestic work (Hochschild, 2001). On top of this, the employment that mothers returning to work are engaged in often incurs a wage penalty in which women with children earn significantly less than women without children, and this gap only increases with each additional child (Avellar & Smock, 2003; Budig & England, 2001). Furthermore, to juggle family life and meet WINZ requirements, Trinity would likely have to take up employment commonly found in the precariat, jobs that are casual and non-permanent, thus rendering them insecure (New Zealand Council of Trade Unions, 2013).

Having a job would enable Trinity to access participation in the workforce. Trinity emphasises the importance of being involved in the process of finding a job, as balancing work and family life are essential, "For me, if I was to go to Work and

Income, I'd let them know that I need a job that would balance with my family. That's what I would want." The requirements of parenting alone mean that there are limits on the paid work opportunities that Trinity and other parents in the precariat can take up (Hochschild, 2001; Youngblut, Brady, Brooten, & Thomas, 2000). Trinity accepts the obligation to work when her children are old enough, but emphasises that for this to work and be fair, she needs to find a position with hours of work that are compatible with her parenting obligations.

Trinity's employment map (Figure 7) details her perceived barriers to employment, her fears about being in paid work, and the changes that being employed would bring to her life. Drawing the employment map led Trinity to explain how she feels that she will always be judged for her past conviction that she received in her late teenage years. This creates pronounced difficulty for her when attempting to find work as part of the conditionality of receiving a benefit. WINZ is persistent in making sure Trinity complies with their rules even though Trinity views this as a waste of her time.

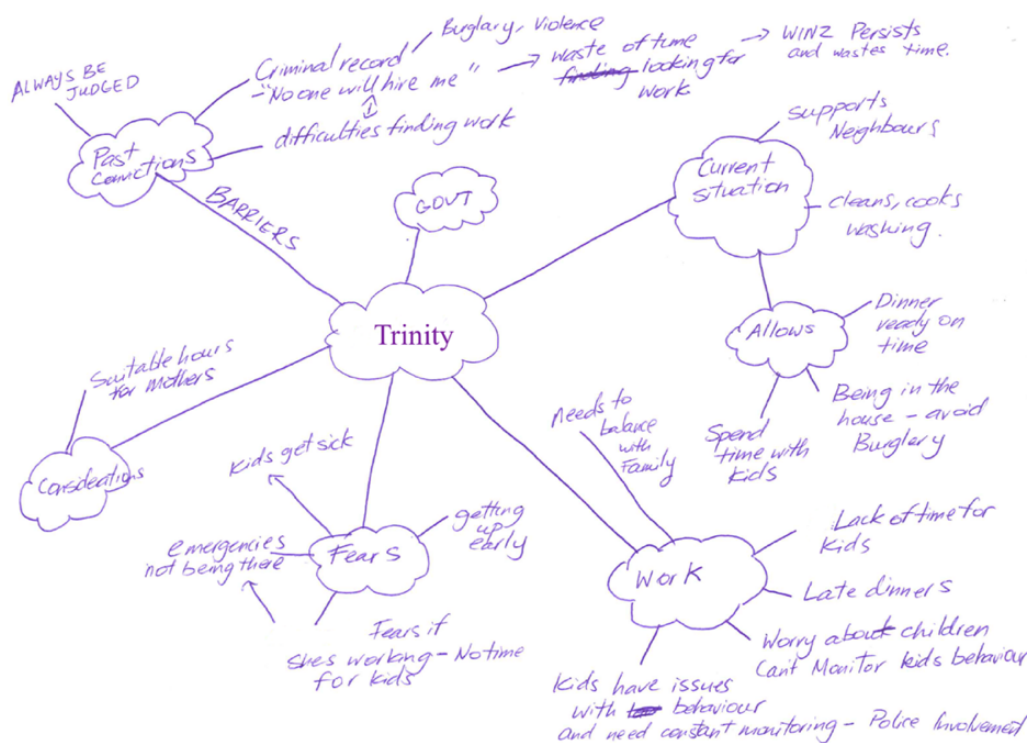


Figure 7. Trinity's employment map

In the following excerpt Trinity reflects further on how she would like to get a job but her past conviction is preventing her from doing so due to the distancing she experiences from potential employers in the form of them discounting her:

*It's like Courier Post – this is through Work and Income. They took me there to Onehunga. I went there for the interview. I filled in the forms and cos it came to this part where, "If you have any convictions, circle yes or no." I asked the lady, this one here, "Is that one for the convictions, your record?" She goes, "Yes, if you've got a record you just circle yes, or if you don't, no." And she goes, "Do you?" And I said, "Yes, I do" and then when I circled it and then once I completed it, the form, I handed it to her, then she told me right there, "Sorry, we can't take people with convictions." ...That's what pissed me off and I felt bummed out because when she asked me I said, "Yes, I do", so I circled it and then carried on filling out the forms and then once I'd finished it and I'd handed it to her then she tells me right there. "Sorry, we don't accept convictions." ...Even though I say, "I've changed," but it doesn't matter. To me, I am changed, but to them, it's not.*

This is an example of WINZ pushing Trinity to apply for a job she knows she will not get. Making those who receive welfare assistance perform certain tasks is an act of behavioural conditionality. This belief that individuals need to be steered in the right direction in order to make the 'right choice' is part of behavioural conditionality, referring to conditions that must be met before, during or after the receipt of a benefit (Standing, 2011a). Behavioural conditionality is written into social policy and influenced by the paternalism that neoliberal supporters have embraced, forcing those in the precariat into unremunerated work and decreasing the time they may spend with their families (Standing, 2013). Imposing too many conditions on a welfare recipient in turn for receiving a monetary payment encroaches on autonomy and compromises personal freedom (Standing, 2011a). Instead of supporting people in times of need, such behavioural conditionality means restrictions to welfare entitlements and increased pressure on people like Trinity (Hodgetts et al., 2017).

Furthermore, this quotation exemplifies how Trinity has not had any trouble with the law for almost ten years at the time of the interview, yet still feels that potential employers judge her for her past despite knowing herself that she has changed. Those who have previous convictions will face discrimination from potential employers as they attempt to secure employment opportunities (Batastini, Bolaños, Morgan, & Mitchell, 2017). Employers have been shown to have significant negative biases towards those with a criminal history compared to

individuals with no criminal history (Varghese, Hardin, Bauer, & Morgan, 2010). Previous scholarship also demonstrates that women who have a past criminal offence and dependent children will also face more difficulty in attaining long-term employment (Curcio & Pattavina, 2018).

Trinity proposes that she is being treated unfairly as she is not able to negotiate the work requirements as she highlights her fears around being forced into unsuitable paid employment:

*There's a time when mothers can work and when they can knock off...Even though the parents are working hard, but to them there's no love there so the kids will just break it and do something opposite – not hoping your daughter's getting pregnant at a young age or your son's getting bashed. Things like that. That's what us parents fear and worry about...I wanna be here for my kids.*

Tyler (2004) emphasises an aspect of procedural justice that is relevant for Trinity here, people want to have opportunities to participate in decision making processes, and expect decisions to be made based on the ideas they have contributed to the decision-making process. When people are able to contribute to the resolution of problems, they will feel that they have been treated more fairly. Thus, Trinity feels that it is unfair for parents to not be given opportunities to be involved in the decisions that the government makes around what is appropriate work for a single parent.

An overwhelming sense of obligation for Trinity to care for, and protect, her children is conveyed as she expresses her fears of what will happen if she is unable to be there for them - for example, her daughter getting pregnant at a young age. Previous research has shown that lone mothers feel it is important to be present for their children both physically and emotionally (Sachs, Pietrukowicz, & Hall, 1997). This is a particularly salient issue for low-income mothers as there are very real concerns around safety, considering rates of crime and violence increase within low socio-economic neighbourhoods (Benson, Fox, DeMaris, & Van Wyk, 2003; Bingenheimer, Brennan, & Earls, 2005; Sampson, Raudenbush, & Earls, 1997). Trinity clearly states that she wants to be there for her children. Such a desire is frequently expressed by married mothers, and increasingly, married fathers (Youngblut et al., 2000). However, this quite normal concern is often stereotyped as absent from one-parent families (Youngblut et al., 2000). Single mothers are often deemed to be 'bad' mothers who are underserving of public assistance (Fineman,

1991). However, as Trinity demonstrates, the idea of the ‘bad’ single mother with no concern for her children’s welfare is not an accurate portrayal. She is not opposed to working; she only desires for it to fit in with her family life.

For the government to decide that single mothers receiving welfare payments must be in education or employment while their child is still young undermines the mothers’ decision to be a full-time parent as an autonomous and valid choice (Rudoe, 2014). Opportunities for participation is a crucial factor in procedural justice for the precariat as the interests of people who are impacted by poverty the most should be represented in relevant decision-making processes (G. Walker & Day, 2012). In other words, those who experience poverty should have opportunities to participate in decision-making that influences their own lives. Trinity should not only have a say in the type of work she would like to do, but in considering issues of procedural justice, opportunities for participation should go beyond more than deciding what kind of job she will have. It is important that the voice of lone parents in the precariat are being heard by policy makers, because these policies impact their lives and the lives of their children. However, those in the precariat have greater barriers to participation in society and limited access to exercising their rights (Claeys, Coussée, Heiden, Merckaert, & De Grande, 2001). Thus, there is less opportunity for their voices to be heard in policy-making.

This section has highlighted Trinity’s struggle in finding employment due to a conviction from almost 10 years ago that means potential employers discount her straight away. Furthermore, WINZ constantly pushes Trinity to engage in job seeking as a matter of behavioural conditionality. The opportunity to participate in decision-making processes is an important part of procedural justice for people like Trinity, who must seek work without any input or consideration about what would suit their family life.

### **Money matters**

The balancing, and often lack of, household income is central to lives conducted in the context of precarity (Daly & Kelly, 2015; O'Brien & Kyprianou, 2016). This is related to issues of distributive justice as this concerns evaluations of the fairness of outcomes and how resources are divided and distributed (Törnblom & Kazemi, 2015). To explore the nuances and lived experiences of such financial hardships, I

consider the accounts of Trinity to exemplify how broader structures contribute to precarity in everyday life (Hodgetts & Stolte, 2017; Standing, 2011b). For example, Trinity receives benefit payments from WINZ and employs strategies to stretch this income to last as long as possible.

Shown below is Trinity's finance map (Figure 8), which demonstrates that her income comes from her WINZ entitlements and Working for Families tax credit. The household's main expenses are rent, car payments, food, and petrol. The household debts and fines are paid automatically each week, equalling almost half of her \$220 weekly budget. The proportion of Trinity's household income which goes to paying debts is large, and after paying her bills each week Trinity is left with approximately \$70 to buy other necessities for her family such as food. Often, Trinity has to rely on support from organisations such as Auckland City Mission as the income Trinity receives is not enough to ensure her children have three meals a day, much less allow her children to freely participate in activities such as school field trips without sacrificing other needs.

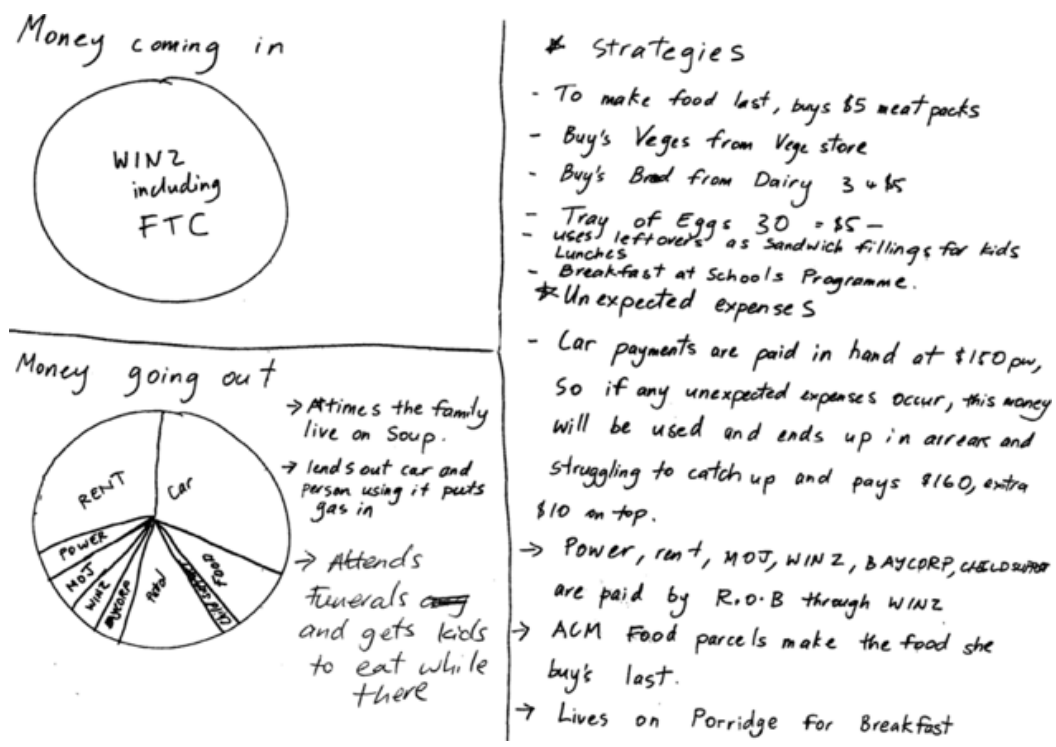


Figure 8. Trinity's finance map

Drawing the finance map led Trinity to explain how she has to sacrifice her own needs to ensure she has enough money for her children to participate in school life:

*I sometimes go without any gas, because I need money to pay for things that I really need...I had to sacrifice for my kids – try and save money for them – things that they need. They sometimes have school trips and it costs. I don't want them to stay home because I can't afford to pay for it. I want them to go, cos it's part of the school education and it's good for them to learn.*

Trinity acknowledges that she goes without putting petrol in her car so she can distribute money to other areas of her life. A common experience amongst adults who live in poverty is that they will sacrifice their own needs to protect the children they live with (Main & Bradshaw, 2016). This highlights how Trinity's children do not have opportunities to participate in school life due to the household's financial constraints. However, Trinity does not want her children to be disadvantaged due to a lack of resources and will sacrifice her own needs and desires to ensure her children can participate in activities such as school trips. Trinity understands that education is important and that participation in school activities is one component of this. However, when one lives in poverty, social participation opportunities are diminished and the cost of activities for children increases the financial burden on precariat families (Dameland & Kloß, 2013).

For those in the precariat, an unforeseen cost such as a car breakdown can be catastrophic (Standing, 2011b). When an unexpected expense such as a funeral arises for Trinity, her extended family will financially give what they are able to. However, if Trinity cannot afford this, she finds other ways of contributing, such as providing items that are needed for the funeral like chairs and tables. Those in the precariat must develop creative ways of managing unexpected expenses while in poverty, and this exemplifies how Trinity has developed a phronetic knowledge of employing creative strategies and making agentive moves in response to the problems she encounters (Thomas, 2010). Another example of Trinity's creativity in solving financial shortfalls is when the family attends a funeral, she will make sure her children eat there to save money on food.

However, despite engaging in money saving strategies, at times, there simply has not been enough money. This has led Trinity to take out loans from finance

companies as a strategy to manage her living expenses. In the following quote, Trinity explains a time when she went into debt to attend a funeral:

*I had a funeral down Putaruru. I had to go to them and ask them for a loan for me and my children to go down and to get the car serviced before I go down. They loaned me a grand and charged me 500 on top of it. That's the interest, things like that and that's what makes it hard.*

Exemplified in this excerpt is how Trinity has to rely on finance companies in an emergency as her income is not enough to account for unexpected situations, stressing how the precariat are living on a financial knife's edge. Getting a car repaired or driving to a funeral may be a small inconvenience for the middle class, but for the poor it can turn into a need for crisis cash (Karger, 2015). Many in the precariat end up unable to access mainstream lenders, perhaps due to a bad credit rating from something such as an unpaid power bill (Dale, 2014). They must then approach fringe lenders, who often conduct their business in parasitic and predatory ways. As these lenders are able to charge excessively high interest rates on loans, it is easy to see the difficulty Trinity faces in trying to get out of debt. She states, "It's hard to have no debts. I've never ever heard of anyone that's never had debts...I think I will always have debt. I will never get clear of debt," reflecting on how she feels that she will inevitably always have debt, and exemplifying that it is normalised in the precariat (Standing, 2015).

Similarly, Trinity expresses how she did not understand what she was signing up for when she asked a car company for help to pay her car registration and warrant of fitness:

*I felt that it was good that the car company was supporting me, but not realising that I was getting billed even more. It was no difference, even though I was getting them to support me...I was just making more bills for myself...I was trying, but I'm still putting myself back in debt again...I'm still owing them 9,000-and something now.*

Trinity did not realise that by asking them to do this, she was adding more money to her debt, and now she has a loan of more than \$9000 that she is struggling to pay back. Ideas of distributive justice are highlighted here as the way high interest lenders operate often mean the person taking out the loan is not warned of the potential dangers of particular types of credit (Ramsay, 1995). A review of credit regulation by the Ministry of Business, Innovation and Employment (2018) found

that high cost lenders are a significant source of irresponsible lending. For example, in the case of vehicle loans, borrowers are often unaware they have purchased insurance with their loan, suggesting they may not be adequately assisted to make an informed decision.

In sum, debt is a resource in society as it allows people to achieve goals such as buying a home or getting a tertiary education (Linarelli, 2018). However, payday lenders are unjust as their predatory lending practices are deliberately designed to exploit people, such as Trinity, who live in the precariat (Linarelli, 2018). Such loans have a longer term effect of increasing the families insecurity or precarity. Charging those in the precariat exceedingly high interest rates is unjust, and only exacerbates issues surrounding poverty as households like Trinity's become trapped in a downward spiral of debt by borrowing from fringe lenders (Dale, 2014).

### **Food distribution**

Notions of distributive justice also come to the fore in Trinity's everyday life when she visits spaces such as the foodbank. Trinity explains that only one box of food is allowed per family. It does not matter how many children a family has, everyone receives the same amount of food. This is simply not enough for her and the children in her care. Trinity evaluates the outcome of the allocation of food parcel distribution as unfair in the following excerpt:

*They [the foodbank] are strict, they're real strict. They only give one bag for just you and your family even if you've got more than four kids...I received just one big bag – not a bag, it's a box, just a box – and it just had bread or cereals or chips, biscuits, little tiny ones in those things for snacks for children.*

In situations where a violation of distributive resources has occurred, a sense of injustice will often emerge (Deutsch, 1985). This can be seen in the quote above, as the process of allocation does not consider the needs of different families, and is subsequently understood by Trinity as being unfair. The foodbanks decision to allocate one box of food per family is a decision made based on the equality principle. This means that everyone receives the same despite their personal circumstances, such as the number of children a single mother is taking care of. Foodbanks operate based on different philosophies and practices which determine how much food is distributed to each visitor (Douglas, Sapko, Kiezebrink, & Kyle,

2015). However, as a user of foodbanks, Trinity emphasises the context of her daily life as she reflects on how she must provide for several children while other families may have fewer children yet receive the same amount of food.

Trinity is happy when she comes home with a food parcel and is able to populate her cupboards with food. However, she feels that she would rather receive tinned foods and meat to make it last longer. Trinity evaluates the quality of the food and determines that certain foods do not last long in her household in the following quotation:

*It's mostly junk, rubbish food...It's chips, mueslis and that, but not enough tinned foods, tinned food that's got all sorts of mix like tomato soups, sugar, butter, things like that they don't give it. And the meat – no meat. We don't get that or fruit, vegetables – no. It can be Weet-Bix, cornflakes, those kind of things. Things that will just go like that in one day.*

Perhaps Trinity's critique of what is contained in her food parcel could be seen as ungrateful by some. However, it is important to remember that Trinity is first and foremost a mother trying to ensure her children are healthy. Women have a central role in determining what food is purchased and cooked (Lang & Caraher, 1998). As Trinity is a single mother, the responsibility for what her family eats rests with her. When evaluating what the food parcels contain, there is a sense of social unfairness as Trinity knows some individuals from more affluent groups are able to provide food for themselves and their families easily, while others are struggling and must rely on cast-off food (Seidman, 2008).

Those who receive welfare payments are often stereotyped as either purchasing luxury food items, such as lobster, or only buying junk food, such as potato chips and energy drinks (Bullock & Reppond, 2018). These stereotypes are not accurate for Trinity's household. Below, Figure 9 details the food commonly found in Trinity's home such as lamb, pork bones, tinned tomatoes, porridge, and soup. These items are certainly not luxurious, nor is her home full of junk food. Also demonstrated in Trinity's food map is how the food in her household comes from a variety of sources such as the supermarket, her neighbours, the Auckland City Mission foodbank, and she counts on the school providing breakfast and morning tea for her children.

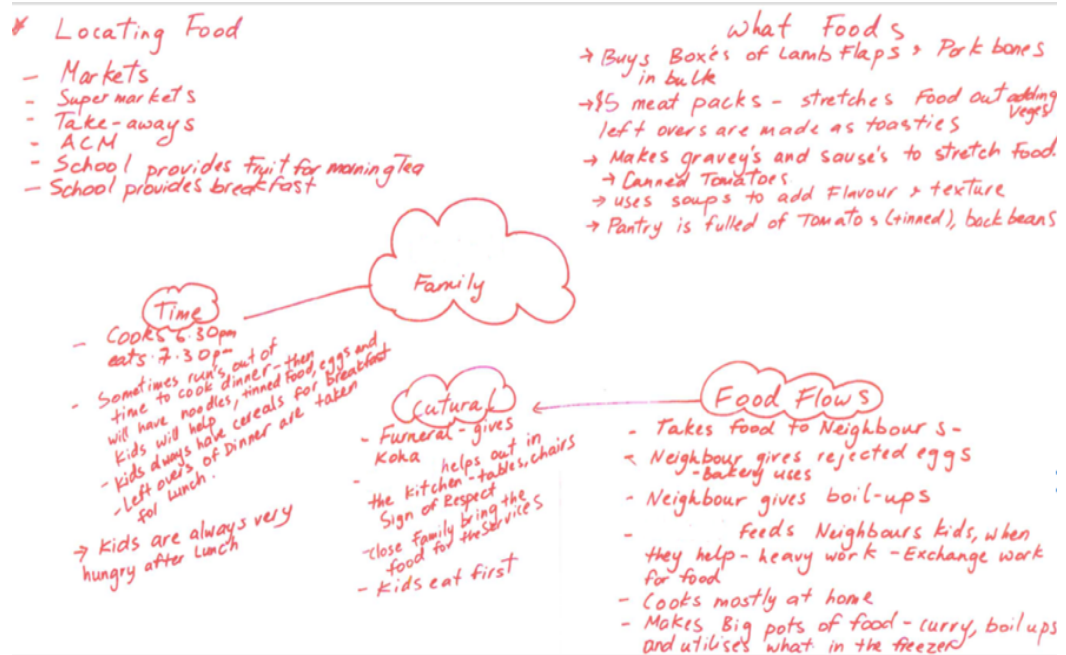


Figure 9. Trinity's food map

Drawing her food map led Trinity to reflect on how her children are always hungry after lunch and when they come home from school. She explains how she tries to have the food prepared and ready for them to eat, especially after they have been playing sport. Normally she cooks a big pot of mince and will have the leftovers for lunch the next day. However, ensuring there is enough food is stressful at times. It is not uncommon for single parents in poverty to exhibit high levels of psychological distress and anxiety related to their position of being the sole provider for their family (Stack & Meredith, 2018). Research conducted by Stack and Meredith (2018) found that stress around food was a constant and life-consuming stressor for single parents. Food parcels are able to alleviate a little of this concern as Trinity is able to make the food that she does have last longer. However, these are not a frequent occurrence so she must develop and enact strategies to make the food for the household stretch further. For example, Trinity will try to buy \$5 worth of mince at the supermarket and add things from the food parcel, such as beans, in order to make it last longer. This reflects the agency involved in navigating a precarious existence (Schraube & Højholt, 2016).

Trinity further reflects on the issue of food insecurity in the precariat by recognising that without assistance from organisations such as the Auckland City Mission, she would not be able to provide sufficiently for her family:

*I go home, put it all [the food] in my cupboards and I can't get over it. You have a look at it and I'm, oh, I'm so glad that's so full. My house has never been like that. And I even say it to the kids, "Oh, if it wasn't for the City Mission you wouldn't even have that, you wouldn't even have this. You wouldn't have toilet paper."*

In considering such issues it is important to not lose sight of the materiality of everyday life (Hodgetts, Groot, et al., 2016). Trinity's account of having full cupboards in the above excerpt highlights the materiality of poverty. Having what she sees as an abundance of food to feed her children with is a manifestation of joy for being able to provide. On the other hand, when little food is available, her empty cupboards embody feelings of shame. Accounts of material objects enable members of the precariat to locate themselves within broader socio-political landscapes (Hodgetts, Groot, et al., 2016), and highlights the significance of food insecurity. This is conceptualised as the absence of adequately nutritious, safe, and sufficient food, and the inability to acquire food in socially acceptable ways (R. Graham et al., 2018). Parents like Trinity often feel shame when they are unable to provide adequately for their families (van der Horst, Pascucci, & Bol, 2014). It is common for feelings of shame to co-exist with feelings of gratitude (Douglas et al., 2015). This mixture of feelings is prominent for Trinity as she exclaims her happiness about having cupboards full of food in the above excerpt in contrast to descriptions of the struggle of providing for her household below.

As Trinity has five of her own children living with her and often cares for her sister's three children too, she gives an account of how she is struggling to guarantee everyone has enough food:

*Things were really hard with eight children. Having three children that belong to my sister and I only get paid 200 for the three of them, that was even more harder because it wasn't feeding the whole eight children. And then if I did get that it's already automatically taken out for rent and all that. It's worse when they're teenagers from the age of 16, as I say 15 down to the age of nine, eight they're big eaters. They eat more than the five year olds. You think that they don't eat much but they do, they eat a lot. You've just gotta feed them 'til they're full. I've been struggling. I've been struggling big time with the children.*

As the previous subsection has highlighted, Trinity has little money left over after her rent is paid. In this excerpt she reflects on how growing children eat more and this is adding to the financial pressure she faces. Trinity emphasises that she will always put the children first, but it does not matter how hard she tries to work within the system, it is often not enough. For Trinity, life in the precariat means enacting self-sacrificial behaviours as a tactic to further protect her children from at least one of the negative implications that arise from precarity. Trinity reflects on this in the following account:

*Me, I won't eat. I'll feed them. I'll feed the kids cos the kids need more energy, need to be full, 100% well than me. I'm an adult. I don't need to worry about being fed. They're the ones that are gonna run about.*

Here, the contrast between Trinity's full cupboards after she has received a food parcel, and now, with growing children and bare cupboards she must skip meals, is illustrated. For Trinity, it is more important that her children are well looked after than for her to eat. This is in line with previous research which shows women who are the main carers of the home, and not in full-time employment, tend to sacrifice more for their children by skipping meals themselves (Main & Bradshaw, 2016). Although food parcels can help families when they are in a dire situation, it does not eliminate the structural causes of poverty that create food insecurity in the first place (Caraher & Furey, 2018). Arguments often seen in the media and prominent in neoliberal hegemony promote human agents as facilitators of their own health status by emphasising individual decisions around food purchasing (Cheer, Kearns, & Murphy, 2002). This ties into the idea that poverty is a condition of individual failure. However, this view undervalues the structural forces which impact an individual's daily life.

The choices of households in the precariat are shaped by the structural conditions within which they must survive. Trinity shows no ignorance of what food is considered healthy or unhealthy, but rather people in the precariat have constrained choices in their food consumption practices (Cheer et al., 2002). As this subsection has shown, Trinity realises that certain foods would be more suitable for her family compared to others. The powerlessness that those in the precariat experience is mirrored at the foodbank where Trinity has no choice in the quality of food she will receive. Furthermore, her cultural preferences and individual choices are overlooked (K. A. Curtis, 1997). An important aspect of distributive justice is

that if people do not believe that they are getting their fair share of something, they will seek to gain what they believe they deserve. One's attitude towards policies of distribution are impacted by their own views of societal harmony and conflict (Lewin-Epstein, Kaplan, & Levanon, 2003). People who are in lower social classes are more likely to perceive their position in society as deriving from structural factors, such as a lack of opportunities. Therefore, they will question the legitimacy of an unequal distribution of resources. In comparison, those who have a higher socio-economic status tend to view society as more harmonious and perceive their situation as reflecting a compensation for their qualifications and hard work (Lewin-Epstein et al., 2003). With this understanding, it becomes easy to empathise with Trinity as she worries about her children but is constrained in choice and opportunity by her social positioning (Manstead, 2018).

Trinity recounts an experience where a staff member saw her smoking outside while she was waiting for a food parcel:

*She asked me, "Why do I need food parcel?" and I said to her, "Cos I've got no food, I've got no money." And the thing that came out of her mouth, "Well, if you've got no money then why are you smoking?"*

This quotation exemplifies with just a few words that Trinity has not been treated with neutrality. Trinity is at a foodbank because she needs food. Yet, the first thing someone comments on is that she smokes. This assertion reproduces a stigmatising and moralistic public narrative that proposes that poor people do not have enough food because they smoke and drink too much. This account is consistent with literature which shows that it is common for people in poverty to be subjected to increased moral scrutiny that is directed to other members of the public (R. Graham et al., 2018). For example, when those in the precariat experience food hardship, it is likely to be dismissed as a result of poor behavioural and lifestyle choices by the individual and a result of their personal deficits (R. Graham et al., 2018).

The foodbank staff member is implying that it is a personal failing of Trinity that she needs to access a foodbank because she chooses to smoke. However, for Trinity and many in the precariat, smoking is a form of stress relief that often constitutes a social practice that is enacted with others (Nichter, Nichter, & Carkoglu, 2007). Unhealthy behaviours such as smoking are often pleasurable and can actually help individuals to cope with their feelings of anxiety (Krueger & Chang, 2008). Consequently, those in lower socio-economic positions may consider

cigarettes to be an essential commodity rather than luxury items (H. Graham & Der, 1999).

The key point here is not whether Trinity should or should not smoke. It is that she is judged as undeserving of a food parcel because she does smoke. Trinity explains how the staff member apologised in the quotation below:

*She apologised but she just said that she was only doing her job. She just felt she needed to tell me that about my smoking. I don't blame her. I was smoking... But it was all good and I accepted her apologies and I said, "Anyone asks me I'll say the same thing but I wouldn't judge them."*

Exemplified in this quote is how Trinity can see both sides of the situation. She understands that she is likely to be judged by others. However, she emphasises that neutral form in interactions between staff members and clients is important by establishing that she would not judge someone for smoking. Clearly, Trinity values neutrality in decision-making. This is consistent with procedural justice scholarship, which proposes that when individuals believe impartial rules are being followed, they are more likely to evaluate procedures as being fair (Tyler, 2003, 2004).

A concern with fair procedures stems from a desire to be well regarded by others (Lind & Tyler, 1988). Clearly, this is linked to issues of respect and dignity, as people wish to be viewed positively by others. However, as previously mentioned above, for those in the precariat, shame is a common feeling that is associated with their engagements with agencies (C. Gray, 2017). When Trinity does not have enough money for food and cannot get a food parcel she will approach WINZ for a food grant. In the following excerpt, Trinity discusses how she feels when she is using a WINZ food grant at the supermarket:

*Oh, shameful cos you've gotta let them [the supermarket employee] know to register the [food grant] amount. You'll say to the woman at the counter, "Once it hits 120 can you let me know please?" "Okay. Oh, it's \$120." You hand in the paper with the photo ID and then silent... That's embarrassing cos you've got people behind you waiting in line.*

This account reflects the humiliation Trinity feels as she pays for her groceries with a food grant with a line of people waiting behind her. These feelings of shame and humiliation are common among those who in poverty (C. Jones & Novak, 1999; Lister, 2004). Probyn (2005) conceptualises shame as an emotion that is felt within oneself and in social relations. Trinity feels embarrassed for others to see her using a

food grant because shame is co-constructed between an internal judgement about one's self and the anticipated judgment of others (Chase & Walker, 2012). Feelings of shame and embarrassment leave individuals such as Trinity feeling out of place (R. Graham et al., 2018). As a consequence, they learn to hide their everyday reality as to avoid public scrutiny (Hodgetts et al., 2013).

Simmel's (1903/1997) notion of the stranger is a useful concept within my research, as it deepens our understanding of how people are excluded from the moral envelope of society. Characterised by the intertwining of both physical proximity and social distance, the stranger, as Simmel (1910/1997) argues, is only partly a member of society. Members of the precariat often experience such social distancing as they are spatially proximate yet relationally distant. For example, when Trinity is at the supermarket she is in close spatial proximity to others yet remains relationally distant as she avoids interactions with staff members and other shoppers due to her embarrassment about using a food grant.

Furthermore, marginalised groups such as those in the precariat often engage in the social practice of passing. Passing refers to the way individuals manage, organise, and perform their social identities with others to reduce stigma, social oppression, and rejection (Kanuha, 1999). Trinity attempting to hide that she is using a food grant is an act of passing, as she must present herself without fully disclosing this information to others who observe her (Kanuha, 1999). Passing assists individuals in reducing the moralistic judgements that may be directed to them as they live in poverty. However, passing is problematic because it upholds unjust social hierarchies and keeps neoliberal systems in place. This means that alternative narratives that may legitimise experiences of life in the precariat are not constructed.

This section has focused on Trinity's experiences of food insecurity. Here, how Trinity navigates her experiences of receiving food parcels and using food grants have been explored. Issues of distributive justice arise for Trinity as she questions the allocation of one food parcel for large households, such as her own. Trinity reflects on the shame and humiliation she feels using a food grant to pay for her groceries. This leads her to engage in social distancing as a means to preserve her dignity.

## **Housing and safety**

Trinity lacks the freedom and autonomy in her daily life to do what she wants within her house. To give an example of the stripping of agency and self-determination those in the precariat may experience on a daily basis by HNZ, Trinity provides an account of when her tenancy manager accused her of having a party:

*They [HNZ] sent me a letter saying I'm not allowed to have parties...not allowed anything, not allowed parties, no sounds. Even though we gather round [with no music] they'll still think that we're gonna have a big party... The dogs as well...[HNZ] told me we had to get rid of them...The Housing New Zealand's really got me locked down on things that I can't do.*

This excerpt exemplifies how Trinity feels her freedom is impeded on by living in a HNZ house. Wells (2019) suggests that if people are to be autonomous, their right to housing must be protected. However, for Trinity it is more than simply having access to a house. She is under surveillance by her tenancy manager, who has placed several restrictions on Trinity's daily life. Trinity explains how she has "waited so long for a stable home", but now she has one she feels that she is being "picked on" by her tenancy manager.

Research by Chan (2018) found that to make housing feel like a home is to have independence to do what one wants to do. Similar to the restrictions Trinity feels her tenancy manager has placed on her, participants in Chan's (2018) study felt that restrictions to visitation policies for guests to their apartment complex resulted in feelings of discrimination. Wells (2019) also suggests that people have a right to manage their own living spaces and to exercise control over what they do in that space. This is linked to issues of procedural justice as when people evaluate the fairness of procedures, they tend to place more value on being treated with respect compared to obtaining results that are favourable to themselves (Tyler, 2003). Most people are concerned with a desire for others to recognise and acknowledge them as members of society, and to be treated with dignity and respect (Tyler, 2000). Thus, when Trinity feels that HNZ is controlling aspects of her daily life, she feels that she is being disrespected.

Similar to Solomon's experiences of living in a HNZ house, Trinity also has problems with broken appliances and long periods of waiting for tenancy managers to acknowledge her queries. At the time of the interview, Trinity is limited to using

her ensuite bathroom to shower the whole family. She explains how the shower in the main bathroom has a crack in the floor which is leaking water:

*The floor of the shower has got a crack and when you have a shower, the water goes into where it's cracked and comes out into the hallway and into the bedrooms, so it's actually soaking up underneath the floor...it's just damp and making the [carpet] smell. Really bad, the smell, so I pulled up part of the carpet...I've told them [HNZ] that, but I've been told from my tenancy manager that they've actually got replied back about it, but it's gonna take time for them to get someone to come in there and to do it. She said for me to wait patiently, so I have and I'm actually just getting tired of it, because we're all only using one shower.*

Apart from the inconvenience caused by all of Trinity's children sharing one bathroom, this broken shower has further negative implications for her household as her water bill has increased because of the leak. Trinity is told to "wait patiently" by someone who is in a position of authority. But how can she be patient when this leak has been ongoing for several months, is causing her inconvenience in her daily life, and increasing her bills when she has a limited income? Related to this is previous scholarship which shows that it is common for rental tenants to avoid pursuing requests for repairs as they fear their landlord will retaliate in some way through increasing rent or terminating their tenancy (Hulse, Milligan, & Easthope, 2011).

Trinity has previously experienced people breaking into her house. She tried to resolve this issue by prompting HNZ to change the broken lock on her garage door. Safety has been described as one of the primary factors of what makes a house feel like a home (Chan, 2018). Furthermore, in Trinity's case, this is a dangerous situation as the father of her children is affiliated with gangs, who have threatened Trinity before. Trinity is worried about the safety of her children:

*I tell them [HNZ], "I want what's best for my children, I wanna make sure my kids are in a safe home, I wanna make sure everything is safe for my kids." They won't bother.*

The way Trinity expresses how HNZ will not 'bother' making sure her house is safe for her children serves to illustrate that she is aware of this unjust treatment. The scope of justice is an important concept to acknowledge here because it is the boundaries to which considerations of fairness and inclusion apply within a society or group (Opotow, 1996). Most citizens sit within the scope of justice, they expect to

be treated with fairness, and so they do not think about the boundaries of justice too often. However, those who are not located within the scope of justice are not afforded the same humane treatment that those within the boundaries of fairness take for granted (Opatow, 1996).

Historically, ‘heathens’, ethnic groups deemed to be ‘inferior’, and ‘perverts’ were perceived to be outside the moral community (Deutsch, 1975). To illustrate this concept clearly one can consider how refugees often sit outside the scope of justice due to their characterisation as ‘outsiders’. This is how it becomes acceptable to detain refugees in receiving countries as they are portrayed as ‘strangers’, and thereby not entitled to the same rights, or deserving of the same just treatment, as citizens. Trinity is experiencing a similar unjust treatment because in some ways she is positioned as an ‘outsider’ too (Standing, 2014). The police say they cannot assist her because of who her children’s father is, therefore, Trinity has been placed outside the scope of justice because the father of her children is affiliated with gangs. Highlighting why Trinity feels she needs protection, she recounts one experience where a group of gang members appeared on her property:

*The way that these guys were standing on the door step to the kids’ father was, “We’ll come in there and we’ll fuck your family up. We’ll flip your house upside down, beat the shit outta you in front of your kids.” ...there was roughly around 15 boys standing out the front by the mail box and the tree... the cops have told me that, yeah, they can write a letter for me for Housing New Zealand to transfer me out. But they reckon it will never make a change. The reason why they reckon it won’t make a change because of the father [of Trinity’s children]. They [the gang] only there because of the father.*

This excerpt highlights the dangers of life in the precariat for Trinity and her children. Residents in low-socio economic neighbourhoods are exposed to more violence than those in higher socio-economic areas (Roschelle, 2017). There is a sense of hopelessness expressed by Trinity as the police imply that there is nothing she can do to improve her situation, even with a letter of support from them to move her into another house. It is common for those from disadvantaged communities to receive less police protection than others (Thacher, 2011). This exclusion from protection is possible by individuals as they are influenced by the attitudes and norms of society which views the prevailing scope of justice as ‘normal’ (Opatow, 1990). Therefore, moral exclusion is perpetuated when those within the scope of

justice minimise the harms of others experiences (Opotow, 2018). Those who belong to disadvantaged groups are also more likely to be morally excluded where the impact of structural forces in society come into play in daily interactions between individuals, such as Trinity, and institutions which are supposed to provide protection, such as the police.

In sum, Trinity is not positioned within the scope of justice when it comes to her interactions with agencies such as HNZ and the police. HNZ places restrictions on Trinity which limit the activities which may be part of her daily life. Furthermore, Trinity has very real fears surrounding the protection of her children; however, both HNZ and the police have done little to acknowledge her concerns.

### **Chapter discussion**

In this chapter I have presented aspects of Trinity's daily life, such as her interactions with the welfare system, her experiences of seeking employment with a conviction, and how she manages her finances, provides food for her family, and her family life in an unsafe house. Throughout this analysis, I have emphasised the issues of injustice Trinity faces as a single mother in the precariat (Standing, 1999).

My analysis highlights the absurdity and injustice of a penal welfare system in several ways. First, Trinity's time is not respected when she waits at the welfare office. A double standard exists which serves to continually create and re-create a subordination through making those in the precariat wait (Auyero, 2011). Second, a welfare system that economically punishes a woman for not naming a rapist on her child's birth certificate is unjust because employing sanctions like this is not a fair way of distributing resources within society (Leventhal, 1980).

Further related to the absurdity of how WINZ operates, Trinity is forced to waste her time applying for jobs she knows she will not get as a component of behavioural conditionality (Standing, 2013). Instead of supporting people in times of need, such behavioural conditionality means restrictions to welfare entitlements and increased pressure on people like Trinity (Hodgetts et al., 2017).

Despite the barriers Trinity faces in her daily life, she employs creative strategies to manage precarity. In particular, this was highlighted in the way she manages food insecurity. Trinity enlists her phronetic knowledge (Thomas, 2010) in response to inadequate food for her family as she enacts self-sacrificing behaviours,

such as skipping meals herself, to protect her children from the implications of poverty (Stack & Meredith, 2018). Sometimes she must rely on food parcels, and the way resources are distributed at the foodbank leads Trinity to feel a mixture of both gratitude for the food she has received, and shame for being unable to provide adequately for her family due to her limited income (van der Horst et al., 2014).

Trinity's experiences with the police also highlights the social distancing members of the precariat experience as they, at times, sit outside the scope of justice (Opotow, 1996). Exclusion from police protection must be acknowledged because when Trinity is positioned outside the scope of justice, her family is at risk of harm. Furthermore, the aspects of procedural and distributive justice acknowledged throughout this case study will be deemed as irrelevant when people like Trinity sit outside the scope of justice to begin with (Opotow, 2018). Overall, this chapter has highlighted the unfair distributions of resources and power within society that are reflected in everyday interactions. Whether these interactions take place in the welfare office, the foodbank, or at finance companies, it is clear that those in the precariat have less choices, less resources, and receive less respect than those in more affluent groups. Thus, Trinity's experiences reflect the injustice of poverty.

In the final chapter, I draw further insights from across the two cases together in relation to the scholarly literature. I also discuss the collective findings of this study in relation to the most recent report on the New Zealand welfare system (Welfare Expert Advisory Group, 2019). This involves considering how these findings add to the present knowledge of the precariat. I acknowledge the need for a more radical solution to precarity in New Zealand and highlight the need for empathetic generalisation within the service landscape.



## Chapter Five: Discussion

Within this thesis I have explored two experiences of poverty and hardship in New Zealand that reflect aspects of everyday life within precariat households. By focusing on the two case studies that have been examined in this thesis, we can see how poverty invokes issues of precarity and relative deprivation that impact, or are played out, across all domains of the everyday lives of people in these two households and likely others as well (Bobek et al., 2018; Hodgetts et al., 2020). Although there exists a vast body of literature on poverty, such scholarship has largely focused on defining and measuring the construct in an abstracted way (Lister, 2004), rather than exploring the lived experiences of people living in poverty. Furthermore, the dominant narrative, both within the literature and public media, often attributes poverty to deficient qualities of the individual (K. B. Smith & Stone, 1989). I argue that it is necessary to develop contextualised understandings of poverty (Hodgetts et al., 2014b) that extends present understandings of the societal processes at play.

Accordingly, my aim within this research was to explore and understand the lived experiences of life within the precariat from the point of view of two people who experience it within the context of their own households. Specifically, I sought to document the overt and subtle ways that political, societal, and economic structures influenced daily life for those people who occupy lifeworlds that are shaped by poverty. To do this, I drew on materials from the Family 100 Research Project, a collaboration between Auckland City Mission and university researchers. I constructed two case studies of two households that were located in South Auckland. These cases were composed of repeat semi-structured interview transcripts and were supplemented with participatory mapping activities. To make sense of these materials, I adopted a bricolage approach in which research methods are constructed to meet the demands of a particular situation, such as understanding poverty, in an effort to piece together what are often fragmented lifeworlds (Kincheloe, 2005). This approach enabled me to preserve some of the complexities of everyday life for each participant and engage with participants' embodied forms of practical knowledge about poverty (Hodgetts et al., 2011).

The two cases I have presented showed commonalities between experiences of the precariat for Trinity and Solomon's households. Both Trinity and Solomon were unemployed at the time of the interviews and wanted to find paid employment.

Solomon stated that he feels like a loser when he is unemployed and believes that it is the man's responsibility to provide economically for the household. In contrast, Trinity spoke more of the importance of finding a suitable job that fits in with her family life as a single mother. Trinity and Solomon both experienced negative interactions across the service landscape. In particular, Housing New Zealand (HNZ) and Work and Income New Zealand (WINZ) were viewed as unhelpful. Both households had repairs that needed to be done but had been dragged out over several months, and even a period of years, by HNZ. Furthermore, WINZ unexpectedly stood down Solomon's household from receiving entitlements for a year without explanation. Trinity too experienced a penalty for not naming the father of her son on his birth certificate. These examples served to highlight the absurdity of the penal welfare system. Solomon also discussed his negative experience with the children's school who accused him of physical abuse against his son.

Both households experienced low incomes and high debt as they had to turn to financial lenders for extra financial support. Solomon discussed his frustrations at trying to negotiate with dishonest financial lenders. These experiences enabled Trinity and Solomon to exhibit their phronetic knowledge (Thomas, 2010) as they enacted strategies to make their incomes stretch as far as possible. They made the food they did have last longer by buying items in bulk and using filler foods, such as rice, in their meals. Food was viewed as a somewhat discretionary item for the adults in the households. Trinity spoke of skipping meals to ensure her children have enough to eat. Throughout the cases, it was clear that Solomon and Trinity desire to be treated with respect and dignity. Solomon tried to protect his children from the stigma of not having lunch by keeping them home from school. While, Trinity spoke of her embarrassment of having to use a food grant at the supermarket. As being in the precariat and providing for their families requires hard and time-consuming work, there was little leisure and respite within Trinity's daily life. In contrast, Solomon managed to make time for leisure by meeting his family every Sunday after church to share a meal together.

In this present chapter, I return to the key theoretical concepts covered in Chapter One and expand these ideas in relation to my findings from the case studies. Below, the key findings from each case are presented comparatively. First, I discuss the time squeeze the precariat face across the service landscape as a key finding that can be addressed by reorientating the welfare system to be more client focused. The

next section explores practical measures to address the precariat's inadequate income. I will discuss how a universal basic income (UBI) could be fundamental to challenging a penal welfare system. Finally, I consider how life in the precariat is complex. I address the need for cultivating understanding and empathy towards members of the precariat among service providers and more affluent groups in society (Hodgetts & Stolte, 2017). As I discuss key issues from the two cases as outlined above, I will also link these to recommendations made within the most recent review of the New Zealand welfare system produced by the Welfare Expert Advisory Group (2019). I do this as a means of considering the broader implications from this research. Taking an on-the-ground approach to understanding poverty in this country, that centralises the perspectives of those at the coalface of such societal issues, can contribute to present discussions in society regarding how the welfare system and service landscape can better meet the needs of the precariat. As such, I am seeking to embrace the emphasis placed in community orientated psychologies towards ensuring that policy and service responses to issues such as poverty are actually informed by the lived realities of people who experience poverty everyday (Martín-Baró, 1994).

### **The service landscape creates a time squeeze**

The findings of this study demonstrate that the precariat are living within a time squeeze, often feeling rushed and pressed for time (Hill, Tranby, Kelly, & Moen, 2013), as they try to meet the obligations for receiving welfare and work to address financial shortfalls. My analysis highlighted how Solomon and Trinity must attend appointments and attempt to find work, while managing inadequate incomes and providing for their children.

Previous scholarship has shown that there has long been an inequality of time between more and less affluent citizens because the more affluent are afforded the luxury of spending much less time dealing with state bureaucracy through delegation of work to others (Standing, 2013). However, this is not the case for members of the precariat (Schwartz, 1974). This was demonstrated as Trinity explained how some days she has waited for hours to see a case manager at WINZ. When she was just five minutes late her appointment was cancelled. This finding is consistent with international literature on penal welfare that highlights how, within welfare offices,

clients are reminded that their time is not deemed to be important (Auyero, 2011; Baumberg et al., 2012; Schwartz, 1974). Furthermore, my cases showed that waiting goes beyond the welfare office, as demonstrated by how both Solomon and Trinity wait for household repairs to be done by HNZ. Such experiences are frustrating because the precariat cannot afford to delegate tasks. The precariat have a scarcity of money, so they must invest energy into understanding the intricacies and discrepancies of the institutions they engage with on a regular basis.

This situation is problematic because the precariat are already constrained by a chronic lack of resources, and one resource they severely lack is time (Standing, 2013). This was exhibited as Solomon discussed how he spends hours waiting in the car at the children's school because he cannot afford enough fuel to drive there and back twice per day. As Standing (2011a) states, more time is locked into survival tasks for the precariat. Simple tasks are more costly to members of the precariat because they have to devote much more effort and time to finding solutions to everyday problems that do not exist for many more affluent citizens. Thus, when members of the precariat are faced with obligations to subject themselves to regular welfare agency surveillance that see them having to find transport to and from welfare offices, their resources, including their time, is stretched even further. From the perspective of an outsider looking in, it may seem that Solomon is wasting his time spent parked on the side of the road for hours at a time. However, through the context of his everyday life we see that it is not a result of a desire to waste time, but rather the desire Solomon has for his children to attend school.

Despite the frustrations that Solomon and Trinity experience in navigating the service landscape, they put considerable effort into gaining access to the entitlements they need. They are aware that they must meet expectations of agency staff to avoid being denied access to necessary resources (Bourdieu, 1990). Trinity explained how she had been asked several times by WINZ to apply for jobs she knows she will not get because of her past conviction. However, she must continue to do this in order to keep receiving her entitlements. Furthermore, she is a single mother and has concerns around finding a job that will allow her to spend time with her children. Trinity complies with the conditions that agencies such as WINZ impose on her because she has no choice. She cannot risk losing her welfare assistance as a solo mother.

The obligation for WINZ clients, such as Trinity, to perform certain tasks in order to receive entitlements is a form of behavioural conditionality (Standing, 2011a). Behavioural conditionality is damaging because it perpetuates harmful neoliberal ideologies through the idea that the poor need to be steered in the right direction to make the ‘correct’ choices (Standing, 2011b). Yet at the same time, the personal circumstances and desires of those fulfilling these obligations are ignored as exemplified by Trinity’s experience of applying for jobs where there is no consideration of her family life by WINZ case managers. What this draws our attention to is that unpaid work and the employment desires of job seekers need to be considered when people like Trinity are required to find paid employment. The Welfare Expert Advisory Group (2019) noted that imposing obligations on those who receive welfare aims to change behaviour. However, behavioural conditionality does not achieve positive change because poverty is a structural issue and often beyond the control of individuals. As Trinity and Solomon’s cases have exemplified, behavioural conditions do not make their lives better, they only waste the precariat’s time and contribute to clients feeling a lack of respect and dignity.

This is consistent with international literature that shows those who receive welfare assistance must learn to navigate a pathway strewn with obstacles laid out to prevent them from receiving their entitlements (Lens & Cary, 2010). Both Trinity and Solomon learned how to ‘play the game’ as to fulfil requirements imposed by WINZ so they can receive their entitlements. Solomon explained how he ‘scopes out’ the WINZ office, seeing how staff interact with others, in order to prepare for his appointment. Solomon and Trinity feel they must present themselves as ‘good’ clients, not objecting their case manager’s suggestions in any way. In Trinity’s case, she must be willing to apply for any job that is presented to her (Dodson & Schmalzbauer, 2005; Lens & Cary, 2010). In Solomon’s case, he acknowledges that he cannot show any frustration or anger to the case managers.

In my cases, waiting represents a patterned distribution of power in the social system (Schwartz, 1974). The way the precariat waits exhibits one way they relate to the state. A subordination is continually created and re-created through making those in the precariat wait (Auyero, 2011). Waiting for services is just another reminder of their lower place in the class system. Clearly to develop a more humane welfare system, the relationship between less affluent citizens, such as the precariat, and the state needs to change.

The Welfare Expert Advisory Group (2019) report only briefly touches on these issues, as recommendations 10 to 13 address resorting trust between the Ministry of Social Development and those who interact with the welfare system. The recommendation is to ensure clear processes and communication between the services front line, case managers, and clients. I argue that we must go further than this to truly restore trust within a penal welfare system by redesigning the service landscape altogether. It is timely to now review bureaucratic systems that contribute complex and time-wasting administrative procedures.

The welfare system needs to be far more accessible to people trying to access their entitlements and to ensure that their time is not wasted. However, this requires a better acknowledgement and understanding of the chaos and complexities of everyday life in the precariat. It is essential that consideration of this complexity of life is developed as the welfare system needs to be reformed in order to foster a more humane approach to social service provisions that respects the time of its clients.

### **Addressing inadequate incomes within the precariat**

As this research has drawn on Simmel's (1903/1997) principle of emergence and scholarship on the conduct of everyday life (Schraube & Højholt, 2016), my analysis offers some insights into how wider political structures are implicated in the everyday social practices and strategies for making do that are employed by members of the precariat (Gibson-Graham, 2003). Featuring in such practices is the agency and creativity of households in the precariat. In this section, I draw on examples from both cases to further foreground these positive features of the participants' lifeworlds. I then discuss the potential of introducing the universal basic income (UBI) to New Zealand.

One of the key findings that emerged from my research was that the precariat are capable of managing their money without interference from outsiders or endless referrals to budgeters (Campbell, Thomson, Fenton, & Gibson, 2016; Hartfree & Collard, 2014). This was demonstrated by the strategies Solomon and Trinity employed in order to juggle their limited finances. For example, Solomon and his wife developed a strategy where they would pay the most urgent bills first and negotiate with other companies to pay some of the remaining bills now and some of the outstanding debt at a later time. Such strategies challenge dominant ideas and

common misconceptions surrounding issues of poverty that are perpetuated within mainstream media and the academic literature that the poor do not know how to manage their own money (Bullock & Reppond, 2018; Jensen, 2014).

Despite considerable evidence of skill in budgeting, when these participants engaged with service providers they were often treated as if their financial problems were down to an inability to budget. For example, when Trinity visited a foodbank it was asserted by a staff member that she is not managing her finances in an acceptable way because she was seen smoking. The trope that welfare recipients waste money on luxury items, such as cigarettes, is a key element of the dominant neoliberal narrative of welfare and poverty (Bullock & Reppond, 2018; Seidman, 2008). This narrative is reproduced everyday through disapproving glances and passing judgemental comments regarding how members of the precariat should be spending their money. It is a source of stigma and shame that members of the precariat often seek to avoid and has led Trinity to refrain from returning to the foodbank (van der Horst et al., 2014; Wynd, 2005). This example demonstrates how larger macro-level narrative structures can shape how people are storied in micro or local interactions in ways that can diminish their access to resources such as food (Hodgetts & Stolte, 2017).

The findings from both cases in this study demonstrate that it is a misconception that the members of the precariat lack motivation or personal agency when it comes to finances. Not only do people get very skilled at surviving on inadequate benefit levels (Baumberg et al., 2012), but Solomon and Trinity also emphasised how they must be constantly prepared for unexpected cuts in the level of welfare assistance that they receive. These participants are having to budget without enough money to cover all their needs as well as in ways that account for further disruptions to their incomes (Garden et al., 2014). For example, Solomon talked about having been stood down from his benefit without warning for one year due to an error by WINZ. To manage an unreliable income, Solomon had to find another way to provide for his family and he spent a year driving around collecting scrap metal to sell. When Trinity was faced with funeral expenses that she could not afford she relied on her creativity to contribute in other ways, such as helping with the set-up of chairs and tables. Trinity exhibited agency as she contributed her part to the funeral, even though she lacked the financial means to do so. These examples highlight the precariat's agentic phronetic knowledge (Thomas, 2010) or

understanding of how to respond to the problems that come with poverty. Clearly, those in the precariat have an intimate knowledge and tacit understandings about their situations and how to make do (Flyvbjerg et al., 2012).

Where Trinity and Solomon's practical knowledge comes to the fore is in everyday activities like providing food for their children. Trinity and Solomon both enact strategies such as purchasing cheap bulk food items such as \$5 packs of mince, which they combine with other food items, such as tins of beans and soup, to make meals stretch further. Trinity was excited when her pantry was full of tinned food from the foodbank. Her joy at simply knowing her children will have plenty of food for the next few days, reflects how without extra assistance, Trinity struggles to provide sufficiently for her family. Such an example highlights how Trinity is in a situation where her benefit does not cover the cost of living which means that other sources of support become crucial. This demonstrates how the choices of households in the precariat are shaped and constrained by the structural conditions within which they must survive (Rua et al., 2019) and is consistent with other research which demonstrates that food is a discretionary item for those who live in poverty (Jackson & Graham, 2017). Food is often the first thing that gets cut from the budget when money is tight and other bills, such as rent, are due (R. Graham, 2019; Jackson & Graham, 2017). This highlights the key point, the lack of food in Solomon and Trinity's home is not due to these families mismanaging their money, but rather that the precariat simply do not have enough income to experience a high quality of life and sustain a household. This finding is consistent with New Zealand literature as Rashbrooke (2014) points to the issue of income level not being enough for those who live in poverty, rather than an inability to budget.

My findings regarding the hardships faced by these two households relate to the growing recognition of precarity and problems in our welfare system, as outlined in the Welfare Expert Advisory Group (2019) report. Increased financial support was highlighted by the Welfare Expert Advisory Group (2019) in recommendations 19 to 28, which relates to the need to redesign the support system to ensure adequate income for people to not only survive but also engage in meaningful participation in their communities. The Welfare Expert Advisory Group (2019) report acknowledges that increases to income for those who receive welfare assistance is urgently needed. Practical suggestions identified in the report that would help the two households considered in this study include increasing abatement rates to receive Working for

Families and other tax credits and increasing each main benefit. For example, it is recommended that Job Seeker Support increases by up to 47%, Sole Parent Support by 12%, and Supported Living Payment by up to 34%.

Despite these recommendations, increases in benefit levels have not been enacted by the current government by the time I had completed this project. This is likely due to the political opposition from the public, as many people do not support more generous welfare provisions (Gilens, 1996, 1999). Opposition to increasing welfare provisions is a barrier to change. However, one possible way forward would be to implement a UBI. A UBI means that every citizen receives a modest, regular income that is not dependent on means-tests or fulfilling employment requirements (Haagh, 2019). Because everyone receives a UBI, it would remove the stigma of receiving welfare assistance.

Although such shifts would result in some benefit for people, as I have argued, approaches to poverty reduction need to involve more than just financial interventions. We also need to address the neoliberal stereotypes that are so ingrained in more affluent groups about those who receive welfare (Hodgetts & Stolte, 2017). After all, affluent groups are often the people who make wide reaching decisions for those living in precarity. This is significant because the same discourse that stereotypes and harms those in poverty, also creates an obstacle to alternative means of income support such as the UBI (Morley, Ablett, & Mays, 2019). My point here is that poverty is about dollars and cents or income adequacy, but it is also about intergroup power relations, ideology, and control (Hodgetts & Stolte, 2017; Hodgetts et al., 2017). Responses to poverty need to appreciate these interwoven complexities and when making recommendations for action we need to get better at considering options that might actually move the conversation from a fixation on dysfunctional individuals and so forth. A national discussion of a UBI might comprise one option in this regard.

The UBI could work because currently it already exists in the form of superannuation that is accessible to all citizens over the age of 65 years. Extending this would mean a UBI that is paid to each citizen obligation free, regardless of their income or assets (Morley et al., 2019). An important point here is that it is paid to each citizen, not to each household, meaning it is a right that is not tied to a particular relationship status, employment or housing situation (Van Parijs, 1991). The UBI has been advocated as a means of addressing inequality in society as it may

provide stability during cycles of casual (un)employment in precarious labour markets (Standing, 2019). Furthermore, employing a UBI would potentially remove the stigma associated with receiving assistance from the welfare system because every person would receive the UBI as a matter of their citizenship. The unconditionality of a basic income means that the imposition of paternal behavioural conditions that penalise the precariat would be eliminated because people would not need to register as job seekers to receive welfare assistance in the first place.

Opponents to the UBI argue that it decreases employment or will make people 'lazy' (Young & Mulvale, 2009). Such anxieties regarding the introduction of a UBI have not been reflected in the trials to date (Standing, 2017). Opinion polls conducted in several countries have found that when people are asked if they would reduce paid work if given a basic income, the majority say they would not (Standing, 2017). The UBI would not reduce productivity, it simply would give people more bargaining power and the ability to refuse to accept inadequate working standards (Standing, 2017). Thus, the unjustified assumptions that people who belong to more affluent groups have about how the poor would spend their time and money are not accurate.

Furthermore, classist perspectives on the poor as being lazy subscribe to a damaging neoliberal ideology that attributes poverty to personal failings of the individual, rather than social structures (see Chapter One). As is the case with a growing body of literatures (Hodgetts & Stolte, 2017), my findings suggest that members of the precariat are not work shy and in fact, they want to work. They also want decent jobs that actually lift them out of poverty (Haar et al., 2018). This was highlighted when Solomon discussed how he could not wait to get back into paid employment and stated that when he is unemployed he feels like a "loser". Solomon experiences feelings of shame and guilt over feeling like he is a burden to society while he is unemployed. Such feelings are common amongst unemployed men (Björklund et al., 2014). Trinity too desires to find employment that will fit in around her family life and allow her to be there for her children. Furthermore, pilot studies of the UBI in countries such as India have demonstrated that a UBI does not decrease employment, in fact, it generates more employment through the opportunity people have to create their own business ventures (Fernandez, 2013).

As demonstrated in my analysis, navigating the service landscape within the precariat is hard work (Hodgetts et al., 2014). Trinity felt as if she had to always be

one step ahead of the services she was accessing. Trinity spent much of her time on the telephone arranging and confirming appointments as to avoid negative consequences for her family, such as her benefit being cut. Solomon too finds it exhausting to navigate the service landscape, as he carefully conforms to what he believes a good welfare recipient behaves like in order to avoid upsetting WINZ staff (Lens & Cary, 2010). These lived realities often lie beyond the comprehension of those who are quick to label the poor as lazy. My research was able to illuminate how people in the precariat cannot afford to be lazy. In fact, the present system forces them into an unhealthy amount of work, stress, and anxiety in navigating the inefficient welfare system (Hodgetts et al., 2017). A UBI or similar intervention holds the potential to eliminate such waste and to reduce the pressures that are presently placed on the precariat.

Ensuring people have basic economic means would ensure they do not have to waste their time, resources, and energy on navigating the present welfare system (Standing, 2011b). Instead, people may act with agency to make better lives for themselves (Standing, 2017). Valuing the agency, creativity, and resourcefulness of the precariat is important if we are to create a social support system that moves away from victim blaming narratives. Equally important is to move away from damaging stereotypes that paint a picture of the poor as irresponsible and idle. Solomon and Trinity spend a great deal of their time problem solving and employing creative solutions to their shortage of resources. As the Welfare Expert Advisory Group (2019) have acknowledged, the precariat are not receiving income adequate to participate fully in society. As my thesis exemplifies, the implementation of a UBI means that people would be able to participate more within wider society as agentic and productive members, rather than spectators, marginalised to the sidelines of society.

### **Working towards a more empathetic understanding of poverty**

A key finding that emerged in my research is the need to work towards a more empathetic understanding of poverty among the general public and affluent groups in particular. As Solomon discusses household items and aspects of his daily routine that are familiar to us all, such as having a barbeque with family and sharing a meal together, his experiences may become more tangible to the reader (Hodgetts &

Stolte, 2015). These are experiences we can all relate to, and so it is my aim that the reader will recognise and feel affinity for the hardships the precariat experience on a daily basis and empathise as fellow human beings. Thus, there is a reduction in distance between groups through the establishment of common ground.

My findings also highlighted how particular ‘objects of despair’ (an empty food cupboard, a broken lock) can render the precariat’s food, housing, and income insecurities as ‘real’ (Hodgetts, Groot, et al., 2016). Those from more affluent groups may not have been through the same experiences as the precariat, but objects serve as a way for people to communicate the inequalities they face in their daily lives. Solomon and Trinity both focused on material objects to make sense of austerity and to make their concerns more recognisable to others (Hodgetts, Groot, et al., 2016).

For example, safety may not be a daily concern in the lives of more affluent groups, but for Solomon and Trinity concerns of safety were often on their minds. Everyday objects highlighted these safety concerns. Solomon experiences stress due to the condition of his home, a broken stove means it is dangerous to cook when the children are home, and an unsafe backyard with no fence separating his property from a busy driveway means Solomon worries when his children are playing outside. Trinity worries about her children’s safety as the police offer her little protection despite gang members affiliated with the father of her children threatening her family, and a broken garage means anyone can enter the home. These instances show how anxiety about safety were embedded in the daily lives of both families in common household items such as a stove and a broken lock, items that people use every day (Hodgetts, Groot, et al., 2016). The experience of a broken lock may be different depending on one’s socio economic status, but as more affluent readers consider what this means for people who are affected by precarity, empathy for those who live in poverty may be cultivated.

This finding is in line with previous scholarship which shows how within everyday landscapes, people use material objects as personal anchorage points (Hodgetts, Groot, et al., 2016). For example, previous scholarship highlights how homeless people talk to their possessions, such as books and MP3 players, when recounting how they cope with adversity (Hodgetts, Drew, et al., 2010; Hodgetts, Stolte, et al., 2010). These objects provide an ontological security within precarious lives.

Furthermore, my findings highlight how empathetic responses to precarity are required not only at an individual level, but also within social institutions (Hodgetts et al., 2020). The current study highlighted the constant judgment and lack of respect Trinity and Solomon experience from service providers. Trinity had negative encounters with a HNZ tenancy manager and a staff member of the foodbank who judged her for smoking a cigarette and implied she did not 'deserve' a food parcel. While Solomon had negative experiences with school staff and Oranga Tamariki, who both falsely accused him of beating his children. These accounts are consistent with literature which shows that it is common for people in poverty to be subjected to increased judgement and moral scrutiny (R. Graham et al., 2018). Previous research on the New Zealand welfare system has shown that recipients of welfare do not feel they are treated with respect and dignity (Action Station & Child Poverty Action Group, 2018).

The Welfare Expert Advisory Group (2019) review has addressed this by recommending that dignity and respect be restored to the welfare system. However, I would argue that as my findings demonstrate an unjust service landscape, we must stop focusing solely on WINZ. Negative treatment towards the precariat within the service landscape is not only prominent in WINZ offices, but also many other services with which the precariat must often engage. In particular, negative interactions with HNZ were brought up time and time again when Trinity and Solomon discussed their experiences within the service landscape. They both highlighted the need for clients to be treated with dignity and respect when interacting within all social services and organisations. This could be as simple as making sure that when a client is told to call the office, someone is there to answer the phone and clients are not left on hold for hours (as both Solomon and Trinity have experienced in the past).

The practicality of restoring dignity and trust to a broken and penalising social support system shaped by neoliberal ideology points us to the need to engage more fully with the lived complexities of the system for clients. These findings demonstrate how empathetic generalisation is an important component of promoting humane responses to poverty by aiming to reduce the social distance between groups (Hodgetts et al., 2020). To establish commonality between all people, issues relating to eating, sleeping, socialising, and transportation, and how these aspects of daily life are difficult for those in the precariat were emphasised in this research. By exploring

the everyday lives of those in the precariat and sharing their stories, one of my intentions within this thesis has been to present my analysis in a way so that the reader may recognise and feel some affinity for Trinity and Solomon.

What is clear from the present study and previous research is the need to reorientate the service landscape from a punitive and shaming approach, towards humane and responsive systems that lead to a human-centred focus on understanding poverty (Hodgetts et al., 2014b; King et al., 2017). On a broader level, this means that inequitable social structures may be challenged through developing understanding about what it means to be poor and to live in the precariat. I have worked to convey these ideas by empathetically engaging with the lifeworlds of Trinity and Solomon as they share their past experiences and hopes for the future.

### **Concluding statement**

This study has demonstrated the agency and persistence of two precariat households despite the obstacles that stand in their way to realising more secure lives. Viewing members of the precariat as capable and agentic is fundamental to challenging a penal welfare system and harmful neoliberal stereotypes that reduce those in poverty to passive recipients of welfare. What is clear is that dominant neoliberal narratives of poverty and welfare in New Zealand must be challenged in order to reorientate policy decisions and practices to enable the underlying structural causes of precarity to be addressed. I have argued within this thesis that it is necessary to promote understandings of the structural causes of poverty to ensure a future of inclusion and increased social wellbeing and participation in society (Hodgetts, Groot, et al., 2016). Recognising the agency of the precariat and encouraging empathetic engagement between service providers and clients, and more generally between the precariat and more affluent groups, is important for beginning to undo the harm that neoliberal ideologies in New Zealand have produced.

In closing, I have suggested building on the current welfare review recommendations and expanding on these further, beyond WINZ, and into other social services that the precariat interact with on a regular basis. It is important to acknowledge that the Welfare Expert Advisory Group (2019) have failed to seriously consider introducing a UBI, which as I have argued, would radically transform New Zealand's welfare system. I further argue that in policy decisions it is important to

talk to the people whom these policies are impacting. This recognition is vital for institutions such as the Ministry of Social Development, as reforming the social welfare system should require further input from those who have experienced the dysfunction of a penal welfare system themselves. Furthermore, in order to address precarity in New Zealand, researchers have an ethical responsibility to draw out and expose the complex nature of the social issue of poverty and to avoid oversimplifying what it means to conduct daily life in the precariat.



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## Appendix A



### Crisis Care & Community Services

#### Auckland City Mission Family 100 Project

#### Information Sheet – Client Participants

##### **What is this research about?**

The Auckland City Mission is doing research to explore how our services are delivered, and how we can better assist clients such as yourself to identify strengths and enhance them. The project also looks to explore the everyday lives and challenges faced by families and to make certain that the best possible services are being developed for families like yours.

A group of external researchers, Darrin Hodgetts, Kerry Chamberlain and Shiloh Groot are supporting the Auckland City Mission in doing this research. The project is being coordinated by Yardená Tankel, a Research Officer at the Auckland City Mission.

##### **What is involved?**

You have been selected to take part in this research because you are a client of the Auckland City Mission and have used the foodbank in the last 6 months.

If you agree to take part, we would like to interview you fortnightly for one year. Interviews will take place at the Auckland City Mission, either 140 Hobson Street, Auckland Central or 11 Albion Road Otahuhu. Interviews will take about 45 minutes to an hour.

For taking part in the project you will be given a food parcel for your household at each fortnightly interview for 9 months. For the final 3 months of the project you will be interviewed once a month and given a food parcel at those monthly interviews.

During the interviews you will be asked questions about housing, education, finances, health and family. The staff member who interviews you will take notes during the interviews, and in some instances will use an audio recorder.

##### **What are your rights if you decide to take part in the study?**

If you are willing to take part in this research, you should know that all the information you provide during the study will be kept confidential. However, if your safety or the safety of another person is at risk, we are obliged to disclose that through the proper channels. All the data will be stored in a secure place, and no one other than the research team will have access to it without your consent. Your names will not be used to identify the materials, or used in any reports that come out of the

research. The materials collected in the study will be used in the analysis for the research, and brief extracts from the interviews may be used in publications and presentations coming out of the research. However, we will take care to make sure that these will not identify you in any way. Your information cannot be released to any other party without your written consent in accordance with the Privacy Act, 1993, and the Health Information Privacy Code, 1994.

You should also know that you have the following rights:

- You do not have to take part in this study at all, or in any specific component of it; you are free to decline.
- You can ask questions about the research before agreeing to take part, you can ask questions about the research in general, or any specific component of it, at any time during the study.
- You can decline to talk about any issues, during any of our discussions.
- If the interview is recorded you can ask for the recorder to be turned off at any time during discussions.
- You can withdraw completely from the research at any time. If you withdraw you will no longer be supplied with fortnightly food parcels as part of the project. All recordings and transcriptions of your interviews prior to withdrawal will still be used as part of the project.
- You can ask for a copy of any written material, such as press releases and publications, arising from the study.

#### **How do you contact us?**

Researcher	Yardena Tankel
Researcher's contact details	Auckland City Mission 140 Hobson Street Auckland Central 1141 Telephone: 303 9200 Fax:379 5657 Email:yardena.t@aucklandcitymission.org.nz
Researcher	Shiloh Groot
Researcher's contact details	The University of Auckland Private Bag 92019 Auckland 1142 Telephone: 373 7599 ext 83159 Email: s.groot@auckland.ac.nz

**The ethical procedures of this project have been peer reviewed by a group of researchers with expertise in community research.**

## Appendix B



### CRISIS CARE & COMMUNITY SERVICES

#### Auckland City Mission Family 100 Project

#### Consent Form – Client Participants

I have read the Information Sheet and have had the details of the study explained to me. My questions have been answered to my satisfaction, and I understand that I may ask further questions at any time.

I agree to participate in this study under the conditions set out in the Information Sheet.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Full Name – printed \_\_\_\_\_

**The ethical procedures of this project have been peer reviewed by a group of researchers with expertise in community research.**

## Appendix C



**CRISIS CARE & COMMUNITY SERVICES**

### **Transcriber Confidentiality Agreement**

**Project Title: Auckland City Mission Family 100 Project**

I agree to transcribe the audiotapes for the above research project. I understand that the information contained within them is confidential and must not be disclosed to, or discussed with, anyone other than the researcher.

I will return all material once the transcription is completed and will not keep or distribute any copies.

**Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**The ethical procedures of this project have been reviewed by a group of people with expertise in community research.**