Experiences of Precarity for Māori in Aotearoa New Zealand

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Ahnya Martin

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Abstract

Socioeconomic precarity and in-work poverty are associated with increased exposure to ill-health and untimely death. Presently in Aotearoa New Zealand (NZ), there are many conversations in public discourse about the precariat, or people experiencing in-work poverty, and what "they" need. There are fewer conversations with households experiencing precarity to understand the insecurities they face in relation to inadequate incomes and associated insecurities in housing, food, and leisure, and how various policies designed by more affluent groups frustrate or improve their precarious situations. Successive governments have continued to act without adequate dialogue with the precariat, with less than desirable outcomes. These outcomes are particularly stark for Māori who as a result of ongoing processes and the legacies of colonisation are overrepresented within the precariat. Understanding precarity for Māori from the perspectives of those who are directly impacted is imperative if we are to ensure policy measures are successful in preventing and alleviating in-work poverty. This thesis contributes to current Indigenous efforts to theorise the contemporary and lived experiences of precarity for Māori. I have approached precarity as a cultural and economic assemblage that can be reassembled to enhance the lives of members of the precariat. Speaking to methodological pluralism, I have employed a qualitative methodology of enhanced interviewing using mapping and photo elicitation guided by Kaupapa Māori (KM) praxis to enact this culturally centred approach that is informed by tikanga (protocols/customs) Māori. Four consecutive engagements with one Cook Island Māori and nine Māori households (40 interviews in total) informed the development of various policy initiatives to address issues of precarity. Chapter 1 serves to historicise and situate the evolution of precarity within Aotearoa NZ: particularly for Māori. Chapter 2 (Publication 1) reflects on this application of KM praxis to document and respond to the everyday experiences of households living in precarity in Aotearoa NZ. I outline the relationally ethical and community-engaged methodology informed by key cultural principles which I have employed in my research design and fieldwork. The findings inform my recommendations for policy which responds to household needs. The third chapter (Publication 2) draws on assemblage theory to document the participants' everyday experiences of precarity and how policy initiatives emerge as key elements within the everyday lives of the precariat. The fourth chapter (Publication 3) shifts the focus to householders' engagement in leisure as they cope with and respond agentively to situations of precarity. I document how core Māori principles and processes of whanaungatanga (cultivating positive relationships) and manaakitanga (caring for self and others) are

foregrounded in household engagements in contemporary leisure practices. Overall, this thesis contributes to current Indigenous theorising of precarity by providing insights into the lived experiences of the consequences of policy efforts to alleviate the multifaceted insecurities associated with household precarity. Recommendations to inform policy settings are outlined at the final discussion chapter.

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Preface

As a wahine Māori (Indigenous woman of Aotearoa NZ) with lived experience of precarity, it is important that I first position myself within the context of my whānau (family) experiences of precarity that have informed the conduct of this PhD research. I do so to illustrate why the research presented below is of relevance to me personally as an emerging Indigenous scholar, to my whānau and to the many Māori who continue to find themselves navigating precarious lifeworlds every day. Relatedly, the core intent of this thesis is to investigate Māori lived experiences of precarity.

My Whānau Story of Precarity

I was born in Papakura, South Auckland, during the mid-1980s to a Scottish/European mother and a Māori father. My mother migrated here from Scotland with her parents during the 1960s. My maternal grandparents were working class in origin and transitioned from the traditional Scottish working class to the middle class after World War 2 through education. They attained scholarships to support them on their journeys to becoming medical professionals. These scholarships enabled their generation's economic mobility and upward occupational trajectories and gave them the opportunity to move across the world in search of a better life in Aotearoa NZ. This historical snapshot presents a positive story of a successful upward class trajectory for one side of my whānau. However, such occupational trajectories and benefits afforded to my mother's parents were not realised in my father's whānau.

As my father's maternal whānau are Indigenous to Aotearoa NZ it is important that I present our whakapapa and the storied accounts of my tūpuna in which I am entwined; as Māori, we are a storied people. Secondly, I present a short snippet of our history here; our story of precarity, the topic of this research, is one of the many threads which have impacted our whānau and continue to impact many of them today.

My father's grandparents migrated from their tribal homelands, Waikato-Tainui in Rangiriri, to South Auckland in the early 1900s. This move occurred for various reasons, including the aftermath and associated impacts for the iwi of the British invasion of our homelands in the Waikato wars" between January 1862 and April 1864 (New Zealand History, 2021) which resulted in considerable losses of lives, tribal lands, and resources. This war was part of a larger agenda by the British and Europeans to colonise Aotearoa NZ after the signing of Te Tiriti o Waitangi in 1840 (Walker, 2004). The signing of Te Tiriti o Waitangi would lead to much turmoil due to fraudulent translation (Metge, 1964; Orange, 2004; Walker, 2004). What followed was the mass migration and resulting forced urbanisation of Māori (P. King et al., 2018) which was essential for whānau such as mine to gain

employment and make a living. My great-grandfather sought employment and housing in South Auckland; my grandmother was the last member of my direct blood line to be born on our tribal homelands. My father and I would be first- and second- generation urban Māori born in South Auckland.

My great-grandfather would come to have a stable and secure income working in the freezing works for almost 40 years. Due to this stable income, he was able to purchase and maintain home ownership throughout his life. Below are images (Figure 1) of my great-grandparents and their first home in Onehunga, a colonial-style home, symbolic of their urbanisation away from tribal lands and, assimilation within a growing settler society (cf. P. King et al., 2018) reflective of Britain. This home would house my great-grandparents and their 10 children.

Figure 1

My Great-Grand Parents' Home and My Great Grandparents, Peter & Sophie

The youngest of their 10 children, my grandmother Sophine, would continue to live in South Auckland as an adult away from her tribal lands, and she would marry a Pākehā man, Russell, and have children of her own. Fortunately, my grandparents were also able to purchase a home in the 1950s, despite my grandfather being in a working-class job in a factory making beer bottles (see Figure 2 depicting my grandparents, father, and his siblings). Homeownership was achievable for the traditional working class at this time because of initiatives such as the government of the day's social home ownership scheme which enabled my grandparents to buy a home with an affordable state loan. Such schemes were marketed and supported by both major political parties (Labour and National) and would provide many with secure housing, paid for with loans at low interest rates (McLintock, 1966). Unfortunately, the homeownership schemes my grandparents benefited from are a thing of the past and are not offered in current times.

Figure 2

My Grandparents, my Father, his Twin Brother, and his Sisters Standing in Front of Their Home

During the 1960s, my grandparent's marriage came to an end, leaving my grandmother as a sole parent with four young children; my father would rarely see his father from this point on. My grandmother would go on to whāngai (adopt according to Māori custom) her nephew and have another biological child. Following this she would remarry, having another two biological children: a total of eight children. Due to various social issues, in part due to my grandmother being a sole parent for some time, the whānau would experience much poverty and hardship. My father has shared much with me about these times and the material depravation they experienced. For example, food insecurity became a ongoing issue for our whānau. My father described how he had to work the local paper run to afford foods such as tripe (cow stomach lining) as they struggled to purchase more substantial food items. Sadly, my grandmother would pass away from cancer in her mid-40s, leaving four of her eight children now young adults and four at a very young age without a mother.

Due to poverty and various related issues, my father would struggle throughout his early life, leading him to leave school with little by way of education. As a young adult he would go on to join a motorcycle club, also known as a "bikie gang"; his twin brother would also join. He would spend over 10 years from the 1970s through to the late 1980s as a gang member, climbing the ranks and soon becoming the sergeant of arms (responsible for maintaining order within the gang and known as "head of security"). In Figure 3 below are two images with my father in the top left of the first image and the top right of the second image. In the first image he was all of 19 years old, patched with a high-ranking position.

Figure 3

Forty-Five Motorcycle Club

It was during this time that my father met my mother and my siblings and I were born. My childhood, like that of many others within Aotearoa NZ, especially Māori, would be impacted by poverty and gang life. I would be exposed to a diverse range of peoples, who often struggled with substance abuse, violence, and precarity.

Alongside the impact of living the "gang life," my parents' marriage would face further strain due to the 1980s neoliberal economic reforms which saw a significant dismantling of community infrastructure and restructuring of employment and the welfare system (Blakely et al., 2005). This resulted in many of the factories, such as the freezing works in which my great-grandfather worked, being closed and mass unemployment impacted many communities, particularly Māori (Keefe et al., 2002). Often these closures were sudden and had devastating impacts on many Māori men and their whānau, leaving them without stable employment. For my whānau this was a time in which we experienced increased precarity and poverty.

During the 1980s my mother had been employed at the post office (a government department) but lost her job abruptly as part of the restructuring of this organisation. The post office was seen as a vital community hub, until it was separated into three state-owned

enterprises in 1987, leaving 560 people without employment (New Zealand Post, 2006). These state-owned enterprises became commercialised in 1987. In addition, the welfare assistance my parents received would be slashed during the 1991 budget initiatives with the "Mother of all Budgets" seeing large cuts in benefits and welfare assistance (Boston et al., 1999).

My father would leave the gang during this time. When I asked him recently why he left he reflected on the changes he had seen from starting out as a prospect in the late 70s to becoming a high-ranking member of the gang:

> After 11 years you realise after becoming a high-ranking member that it's a brainwashing system aye, it's not cracked up to be what it appears from when you first start with all your mates and all that. It changed when the meth came in. I started in 1979, the gang scene became more about the hard drugs, overruling the drinking and getting together and having parties and a good time [like we did in the past]. The drugs overtook it. It changed, the people changed, the violence, the culture change and not for the better.
>
> The patch comes before anything else, the gang rules come first before anything else, your partner, over society rules. All turns into drug and alcohol abuse, and violence; it's a dead-end road. You become institutionalised within the gang scene.
>
> I now talk to young people, I advise them, don't go down that road, it's no good. The patch, the bikes, it's no good. It's a breeding ground for being a bully and getting a drug addiction…It's about power, the patch holds power. (My father)

My father, now in his mid-60s, clearly reflects back on his time in the gang scene as a time imbued with substance abuse issues and violence. He now offers his life experiences to support others who might be on the same path.

My parents would separate when I was a young child. They spent time going back and forth between precarious employment and welfare whilst trying to pay for rental housing. I would go back and forth between my parents, eventually spending much of my younger life with my father, a sole parent reliant on welfare assistance in the form of the domestic purposes benefit. My father would move from South Auckland further north for a fresh start; again I asked him recently, why did you make that move?

> To break away from the gang scene, you have to go to a new area and start again. Not as your "nickname" as a gang member [gang identity] but as your real name [who you were born as]. Because if you don't, you get dragged back into the scene [gang]. You

need a clean break for the sake of your children and your family. You don't get anywhere if you don't cut it clean off. (My father)

Due to this living situation and my fathers' efforts to break the cycle of drug addiction and violence, he would need to draw on welfare and precarious employment for survival. I would come to know the social welfare system well; as my father is unable to read and write, I helped request assistance by filling out forms and attending regular meetings with various "case managers." Not only did I learn about the procedural aspects of welfare as a child, but I began to understand over time as I grew older how troublesome it was to navigate the system, especially for a Māori man; institutional racism (Martin et al., 2021) and structural violence were well embedded (Hodgetts et al., 2014) within our lifeworld.

The racism and stigma I witnessed in the welfare system was echoed in my education journey from primary school through to high school. It was not always overt, but subtle; I could feel the judgement from teachers for having come from a Māori "gang family" who were plagued with issues of poverty, precarity, and hardship. These issues impacted my attendance, and I often skipped school. Our insecure situation contributed to me finding schooling difficult, leaving with no formal qualifications, and going on to become a sole parent in my early twenties, also reliant on welfare support, and residing in unhealthy rental accommodation.

Growing up I knew innately that there had to be more to the hardship we were experiencing; part of this was the life I could see my maternal grandparents leading, a life far removed from ours. Another part was an innate feeling in my puku (stomach) that there was much more to the situations and lifeworld's of the people I grew up around in, like that of my dad, Māori and in gangs or plagued with poverty, substance abuse, and violence. As Māori we were not all simply "bad," even though the symbolically powerful, hegemonic settler society narratives that underpinned the welfare and education systems of the time told us we were (Martin et al., 2021). I felt a deep sense of wanting to understand the stories of why my whānau and those around us had come to live in precarity plagued by many of the consequences of this positioning within the colonial settler society and experiencing the complexities of gang life and tenuous relations with education. Collectively these drivers lead me to university to study psychology and research precarity and its impacts on wellbeing.

In more recent times my mother returned to the UK to work in a precarious carer role, with a low income and having to rent a place to live. She has now returned to Aotearoa NZ. My father, now on a pension, lives in a flatting situation in a campervan. My own situation is improving; I have gained economic mobility through achieving university qualifications and

becoming employed within the university, but I still live in rental accommodation with my husband and children.

The self-situating story I present here is sadly a common narrative amongst Māori households who have been faced with the devastating impacts of colonisation, urbanisation, and later precarity; this is why the research I present below is of utmost importance to me personally. The issue of precarity is one of considerable concern for Māori, and an inherent driver of why I feel deeply about working to address issues of precarity through research.

I have touched ever so briefly on the history of precarity in Aotearoa NZ as it has played out in my whānau. As elaborated in the following introductory chapter and alluded to throughout this thesis in relation to relevant theory and research, the key element within our story is colonisation. Colonisation has resulted in considerable loss of resources, leading to Māori urbanisation; impoverishment; and, for many, illness, untimely death, and, as in my father's case, gang membership. Stable employment (in the freezing works & post office) and the 1950s housing schemes which helped provide secure incomes and housing were later dismantled in the economic reforms of the 1980s. These key elements have all played a fundamental role in the growth of precarity in Aotearoa NZ, specifically for Māori (Groot et al., 2017). In the following chapter, I provide a more comprehensive, but somewhat constrained, historical account of precarity in Aotearoa NZ and describe the conceptual foundations for this PhD thesis.

Chapter 1: Introduction

Much has been written about growing socioeconomic inequalities, indecent or precarious work, and how many households are finding it harder to make ends meet and, as a consequence, face a range of insecurities in income, housing, food, and civic participation (Carr et al., 2023; Hodgetts & Stolte, 2017; Standing, 2021). From a global perspective, Standing (2011) has described the emergence of a new precariat class in the making that is populated by diverse peoples who struggle to find stable and secure economic anchors. A key element of life in the precariat is insecure work: labour that is low paid, often unsafe, with reduced benefits, and a limited occupational trajectory (International Labour Organization, 2012 Standing, 2011, 2014, 2021). Due to the economic vulnerabilities established via ongoing processes of colonisation, Māori are overrepresented in this new precariat class (Groot et al., 2017; Rua et al., 2023). Many whānau have become entrapped within precarious lifeworlds that place them at increased risk of physical and psychological ill-health (Hodgetts & Stolte, 2017; Irvine & Rose, 2024; Macmillan & Shanahan, 2021; Rua et al., 2019; Valero et al., 2021).

This thesis contributes to a growing body of research into life in the precariat and its consequences for the people concerned (Alberti et al., 2018; Allan et al., 2021; Ballafkih et al., 2017; Benach et al., 2014, 2016; Campbell, 2018; Carr, 2023; Groot et al., 2017; Hodgetts et al., 2014; Hodgetts & Stolte, 2017; International Labour Organization, 2012, 2019; Rua et al., 2023; Standing, 2011, 2021). My core focus is on the lived experiences of low-income Māori households experiencing in-work poverty, which is an under researched topic (Groot et al., 2017; Rua et al., 2019; Rua et al., 2023). This research was conducted at a time of increasing numbers of conversations about low-income households in public discourse that have contributed to shaping various efforts to help, particularly by the previous, Labour-led, government. There have been far fewer conversations with people experiencing precarity that can inform more effective responses to their actual needs (Martin et al., 2024; see Chapter 3). As such, I am responding to calls (Groot et al., 2017) to ensure that those impacted negatively by growing inequalities and wealth concentration do not continue to be talked at and left unheard.

By way of further context, my doctoral research was part of the Health Research Council (HRC) project, Wellbeing and the Precariat: How Does it Work in Everyday Life? (HRC Ref ID 20/402). The funding for this project came from the Māori Health Committee, a statutory committee of the HRC dedicated to Māori health research and career development. Meeting the overall objective involved spending time with precariat households to explore

their lived experiences of in-work precarity and using the resulting insights to inform the development of more effective government responses. Particular attention was given to research participant experiences of policy measures designed to reduce hardship for low-income households. Reflecting the action orientation of Kaupapa Māori Praxis (see Chapter 2), insights gained have been used to inform the work of the Ministry of Social Development, Productivity Commission, and E Tū (a low-income trade union) through an advisory group with representatives from these institutions. My contribution involved leading the engagement with 10 Māori precariat households following tikanga Māori (Māori protocols, customs, and ways of doing things). Through a relational understanding of the situations in which households find themselves, the specific aims of this thesis were to:

1. Extend knowledge of how various insecurities in work, income, housing, food, leisure, and daily living manifested in participating households
2. Understand how different policy efforts (measures) designed to address issues of precarity were impacting the everyday lives of participating households, and how the efficacy of these and other policy responses might be enhanced
3. Consider how participant agency and leisure practices enabled households to gain some respite from the stresses and strains of precarity

Precarity is a complex phenomenon, not only to understand, but also to address. Correspondingly, my three objectives for this research were crafted to guide my exploration of the complex and multifaceted elements in the assemblage of the precarious situations in which participating households found themselves. Through this understanding of precarity at the personal level, I considered how insecurities in income, employment, housing, food, and leisure are experienced in the everyday lives of householders. At the institutional level, it was important to understand how elements of participants' engagements with employment and welfare institutions have impacted their experiences and situations in life. At a structural level it was important to use abductive reasoning to shift the analytic gaze out beyond personal situations and institutional practices to the broader ideologies, societal systems, and intergroup relations that perpetuate situations of precarity for Māori in our society today.

The remainder of this chapter sets out further the contextual and conceptual foundations for my inquiry into Māori experiences of life in the precariat. First, I provide a brief account of the history and conceptualisation of precarity. Second, I consider the international and local literature on precarity and its negative impacts on wellbeing. Third, I lay out the broad conceptual foundations of the thesis, beginning with a brief general discussion of social class theory as a context for Standing's (2011) initial description and Rua

and colleagues' (2023) subsequent formulation of the precariat as a diverse emergent class in the making. Here, I also foreground the importance of scholars in psychology paying more attention to issues of class and the negative impacts of socioeconomic hierarchies for those on the lower rungs of the ladder. Fourth, I provide context for the present research; this is done to illuminate the disproportionate number of Māori who find themselves in the precariat due to the intersections of historical and continuing processes of colonisation, the resulting socioeconomic positioning of many Māori, and discrimination in employment and welfare practices (Groot et al., 2017). Fifth, I consider the relationship between the rise of the precariat and the rise of neoliberal dogma, which is also associated with reduced employment conditions for low-income workers and a shift to penalty-orientated welfare practices (Hodgetts et al., 2017). Sixth, following and extending the recent work of Rua and colleagues (2023) my focus shifts back to contextualising the Māori precariat as an assemblage (DeLanda, 2019; Deleuze, 1988) that features various elements and dynamic relations. Seventh, given the central focus in this thesis on the stories of participating Māori precariat whānau, Section 8 describes how my inquiry has been informed with insights from Kaupapa Māori (Lee, 2009; Ware et al., 2018) and psychological narrative research (Doise, 1986; Murray 2000, 2018; Rappaport, 2000). Ninth, this chapter concludes with a section on the thesis focus and an overview.

Conceptualisation of the Precariat

Early notions of precarity are associated with the work of Bourdieu (1963, 1987) who analysed work patterns in Algeria and differentiated between those who had constant employment and those with temporary work: the *précarité* (Alberti et al., 2018). In the 1970s the concept would become more prominent across Europe, particularly in French sociology and economics, to describe a social condition linked to poverty (Alberti et al., 2018; Lazar & Sanchez, 2019). According to Alberti et al. (2018, p. 448), "the notion of precarity finds its roots in worker mobilization"; the concept was widely adopted by political movements, particularly on the left, due to rising levels of unemployment and social exclusion (Kasmir, 2018). Over time the malleable concept of precarity (insecure employment and income) and related notions ("the precariat," precariousness, and precaritisation) became widely discussed and thus inquiry into precarity proliferated within academia (Alberti et al., 2018; Butler, 2004, 2016; Kasmir, 2018; Standing, 2011; Rua et al., 2023). The concept quickly become associated and intertwined with notions of class, with references made often to the "proletariat" and "traditional working class*"* (Alberti et al., 2018; Bourdieu, 1963, 1987; Standing, 2011; Hodgetts & Griffin, 2015; Rua et al., 2023).

Notable conceptual contributions to the understanding of precarity have been made by various scholars (Butler 2004, 2016; Standing, 2011, 2014, 2021). Due to the rise of neoliberalism from the late 1970s and its associated negative social and economic consequences, Standing (2011, 2021) subsequently developed the notion of an emerging global class in the making. It is important to note here that although contemporary scholarship on precarity continues, as it does in this thesis, there is still only limited consensus regarding the definition of precarity (Kasmir, 2018; Vij, 2019). However, this construct continues to be broadly associated with people experiencing the everyday impacts of employment insecurity, restricted agency, power imbalances in relation to employers, low wages, and economic deprivation associated with housing and food insecurities (Benach et al., 2014; Demiral et al., 2022).

The Rise of the Precariat and the Impact on Wellbeing

Precarious work has risen exponentially since the 1970s in concert with the rise of neoliberalism[1] and the significant weakening of the socioeconomic framework of safety nets and workers' rights to collective bargaining upon which societies such as Aotearoa NZ had been developed (Alberti, et al., 2018; Allan et al., 2021; Ballafkih et al., 2017; Benach et al., 2014, 2016; Campbell, 2018; Carr, 2023; Groot et al., 2017; International Labour Organization, 2012, 2019; Rua et al., 2019, 2023 Standing, 2011). The resulting rise in precarious work sparked considerable political and academic interest across various disciplines, including industrial relations, political sciences, public health, economics, sociology, psychology, and media studies (Alberti et al., 2018; Belvis et al., 2022; Bhattacharya & Ray, 2021; Campbell, 2018; Carr et al., 2019; Groot et al., 2017; Haar, 2023; International Labour Organization, 2019; Lazar & Sanchez, 2019; Rua et al., 2023; Siegmann & Schiphorst, 2016; Standing, 2011, 2021). Scholars in these fields have documented the exploitative nature of precarious work (Carr et al., 2023; Haar, 2023; Standing, 2011, 2021) and the resulting erosion of the wellbeing of people entrapped in diverse situations of precarity (Allan et al., 2021; Benach et al., 2014, 2016; Demiral et al., 2022; Groot et al., 2017; Irvine & Rose, 2024; Valero et al., 2021).

[1] The term neoliberalism was first coined by the Freiberg School of German economists (Boas & Gans-Morse, 2009). The term has evolved over time and is commonly applied to economic, social, and political phenomena. the term was originally used to infer positive changes from liberalisation of the economy. However, more recent use of the term, particularly within academia, has shed a negative light on the impact of this economic philosophy. I draw on the notion of neoliberalism as an economic philosophy in which neoliberal policies provide an environment in which more and more of life's necessities (income, housing, food, clothing, and associated consumerism) are subsumed by the logic of market relations that benefit elites at the expense of groups such as the precariat who are impoverished through the resulting inequitable market relations.

A review of the mechanisms of precarious work foregrounds how employment for increasing numbers of people has become increasingly exploitative whilst offering insufficient renumeration to support economic autonomy and human flourishing (Campbell, 2018; Standing, 2011, 2021). Precarious work has been conceptualised as indecent and it is often physically and emotionally degrading (Carr., 2023; International Labour Organization 2012; Standing, 2011, 2021; Wacquant, 2009), often leaving people burnt out (Haar, 2023). It has been argued that precarious work arrangements would not be considered a viable option by any "rational" person. However, it is often the only employment option available to members of the precariat who regularly find themselves forced into frightening states of permanent precarity or poverty traps (Ballafkih et al., 2017; Carr, 2023; Standing, 2021).

Benach and colleagues (2014) considered the comprehensive research that has been conducted over the past 30 years, investigating the mechanisms associated with precarious work, and called for further scholarship to capture the negative effects of precarious employment on psychosocial environments and wellbeing. These authors have argued for a more nuanced approach describing investigations which encompass both the organisation of work and its impact on wellbeing as essential if we are to understand the markers of precarious work as dynamic social determinants of health that negatively impact employees, families, and communities (cf. Arrowsmith et al, 2017; Hodgetts & Stolte, 2017; Marmot & Wilkinson, 2005). Relatedly, Hodgetts and Stolte (2017) have argued that societal landscapes, ideological structures, institutions, everyday inequitable situations, and inequitable intergroup relations comprise a nexus of social determinants of health that contributes to the onset and progression of illness and prevents marginalised peoples from being healthy and/or flourishing to reach their potential. Those experiencing precarity are more at risk of illness and untimely death than more affluent groups, due to the former's exposure to negative social determinants of health such as poor and precarious employment conditions (under employment), heightened life stress, physical hardship, food and housing insecurities, and stigma (Hodgetts & Stolte, 2017; Wilkinson & Pickett, 2010).

Informed by the International Labour Organization's (2015) sustainable development goal SDG-8 Decent Work Agenda, Carr (2023) continues a long tradition of understanding wellbeing as personal, embodied and relational, and shaped by crossovers between employment and other aspects of a person's everyday life (Hodgetts et al., 2020). More specifically, Carr (2023) points to negative associations between unliving wages and associated exploitation with reduced wellbeing. As stated by this author, "Although people do not work 'to' get their wellbeing, work conditions in general and wages in particular, can be

pivotal ‘for’ getting it” (Carr, 2023, p. 37). Echoing Benach and colleagues (2014), Carr (2023, p. 37) has also asserted the need for a contextual understanding of the negative impacts of indecent work on wellbeing; “Whenever we consider relationships between wage and well- being, we need to configure relationships across social, organisational and societal levels”.

The rise in precarious employment and need for a more nuanced understanding of precarity and its impacts (Benach et al., 2014, 2016; Carr et al., 2023; Hodgetts & Stolte, 2017) has led to increased activities in fields such as public health that have a long history of engagement with the social determinants of health (Irvine & Rose, 2024). As an extension of mounting scholarship documenting the detrimental impacts of precarious employment, scholars have advocated for precarious employment to be addressed through structural measures, including economic and labour policy reforms to address issues of indecent work (Allan et al., 2021; Belvis et al., 2022; Bhattacharya & Ray, 2021; Demiral et al., 2022; Irvine & Rose, 2024; Martin et al., 2024; Valero et al., 2021). Relatedly, Ballafkih et al. (2017) have called for more attention on the economic and psychosocial needs of the precariat, which should be foundational to the formulation of effective responses. Based on 29 focus groups with 343 precariat participants in Amsterdam, these authors sought to document the needs of the precariat, finding repeated calls for more stable employment conditions and higher renumeration as primary needs for participants to meet the costs of contemporary living (Carr et al., 2019, 2023; Hodgetts & Stolte, 2017; Standing, 2011, 2021). As well as emphasising the need for material improvements in work and renumeration, research participants also foregrounded the need to rebuild trusting relations between their communities and government, which had been eroded through neoliberal policy developments, including what has been termed penal welfare (McClure, 2004; Momsen, 2021; Wacquant, 2009), and associated austerity measures that were experienced as counterproductive to and paralysing of their efforts to participate in society and flourish. Also foregrounded was the need to increase access to low-cost or free education so that workers could upskill themselves whilst avoiding the burden of debt. Ballafkih et al. (2017) have illustrated how the psychosocial needs described by research participants reveal considerable yearning for social interactions and support systems, particularly for those experiencing unemployment and limited purpose and social connection. The ups and downs of losing employment which occurs often in precarious work was experienced by these participants as having serious psychological consequences associated with ongoing stress, depression, and, in some cases, suicide.

In a quantitative study which produced complimentary findings based on a sample of 24,201 respondents to the Australian Household, Income and Labour Dynamics survey, Bentley and colleagues (2019) investigated what they termed "double precarity" (p. 1). These authors examined the relationships between precarious employment, housing unaffordability, and the impacts on mental health, revealing a "causal relationship between insecure employment onset and mental health, around one fifth of which is mediated by changing housing cost and onset of affordability stress" (Bentley et al., 2019, p. 9). They noted that people living alone and those recently divorced or on one income are at a higher risk of this double precarity. These authors have also advocated for policy reforms to be guided by an understanding of the independent and compounding effects on health of factors such as employment insecurity and housing unaffordability.

Relatedly, Bhattacharya and Ray (2021) generated a scale to measure precarious employment within the United States and to ascertain if precarious work negatively impacts worker health more generally. These authors drew on cross-sectional data from the General Social Survey and Quality of Work Life surveys undertaken in 2002, 2006, 2010, and 2014, resulting in 4,534 observations. Using regression models, they examined associations between precarious employment, job stress, unhealthy days, and days in which the respondents had activity limitations. They observed a rise in highly precarious employment between 2002 and 2010, with temporary work and low wages representing significant sources of precariousness in the US. Findings showed a significant positive association between precarious employment, job stress, and the number of days spent off work due to poor health (both mental and physical). Echoing well-established findings in public health, these authors concluded that job stress is an underlying factor for ill-health and poorer quality of life. Offering further evidence for the relationship between precarious work and reduced wellbeing, Gray and colleagues (2021) conducted a scoping review of precarious employment and the risk of poor health outcomes across population subgroups including migrant workers, women, and younger people. Reviewed studies supported the existence of robust relationships between precarious employment and reduced wellbeing for both men and women. Markedly, the impact was more detrimental for men who carry a higher risk of premature mortality. Such findings are also consistent with those of Demiral et al. (2022) who found that precarious work was a key risk factor for depressive symptoms in Germany, with men disproportionately impacted compared to women. Gray et al. (2021) have also advocated for policy change, specifically in relation to precarious employment trends and the impacts on wellbeing, noting that this is pertinent to ensure vulnerable subgroups are not left behind.

It is also worth noting that Irvine and Rose (2024) also conducted a scoping review of 32 studies of the relationship between precarious employment and reduced mental health across the United Kingdom, Canada, United States of America, Australia, Sweden, Belgium, France, Italy, Portugal, and Ireland. Financial insecurity due to precarious work was associated repeatedly with material hardship, withdrawal from family and friends, burnout, the stress of constant searching for employment, and increased illness and injury. The impacts on mental health lead to increases in "stress, anxiety, depression, mental exhaustion, low morale, [low] self-esteem, self-doubt, frustration, hopelessness, pessimism, anger, shame, guilt, and a [sense of] lack of fulfilment" (Irvine & Rose, 2024, p. 426). These authors concluded by recommending predictability and regulation of hours for the precariat, which would serve to improve the mental health of precarious workers. In addition, they recommended further policy-focused research: not as a spectator sport of inquiry into precarity, but rather as "new knowledge has the potential to inform prevention or intervention strategies", which they have claimed will address avoidable human suffering caused by precarious employment (Irvine & Rose, 2024, p. 434).

Thus far my discussion of recent research into the relationship between precarious work and reduced wellbeing has focused predominantly on research outside of Aotearoa NZ. I draw now on the literature within Aotearoa NZ which also informs my thesis. For example, the concepts in the popular book *Precarity: Uncertain, Insecure and Unequal Lives in Aotearoa New Zealand* (Groot et al., 2017) are central to the tenets of my thesis and aligned with a more nuanced approach to understanding precarity in Aotearoa NZ. Launched from the conceptualisation of the precariat by Standing (2011), this book was designed by professors Darrin Hodgetts and Stuart Carr as an exercise in translation science, to communicate research findings from across the social and health sciences regarding precarity and its impacts on members of the precariat to a nonacademic audience. This has been achieved through descriptions of a range of diverse lived experiences of precarity for Māori, Pasifika, Pākehā, and migrant communities, incorporated throughout the various chapters of the book. The book unpacks intersecting factors which compound experiences of precarity, like homelessness, disability, gender, sole parenting, and ethnicity. Echoing calls from international scholars, these local authors have also called for policy and employment reforms to address precarious work as a social determinant of health. This focus on policy is also reflected in my thesis where in the second publication (Chapter3), I explore participants' experiences of policy efforts to address issues of precarity in Aotearoa NZ.

Whilst acknowledging considerable diversity within the precariat in this country, as evidenced by Groot and colleagues (2017), my focus in this thesis is on Māori households, and as such, is informed by the recent work of Rua et al. (2023) on the Māori precariat, which I unpack in more depth later in this chapter. For now, it is important to note that Rua et al. (2023) set out to indigenise and extend the seminal work of Standing (2011) to inform their own approach to the Māori precariat as a dynamic assemblage (DeLanda, 2019; Deleuze & Guattari, 1988). Rua and colleagues have acknowledged that it is important to remind ourselves that Māori are at the most risk of impoverishment and being consigned to the precariat class in Aotearoa NZ. In doing so, they note that whilst the structural issues associated with the rise of neoliberalism remain pertinent to the Māori precariat, not all groups become situated in the precariat via the same pathways. Due to the long history of socioeconomic and cultural subjugation of Māori, we must also consider the ongoing processes of colonisation within the assemblage of the Māori precariat today. We have history with the state and employers in the settler society. Before engaging more fully with the conceptualisation of the Māori precariat in this thesis, it is important that I take a brief step backwards to situate recent theorising of the precariat as an emergent and diverse social class within the context of class theorising in the social sciences more generally, and in psychology in particular.

Ongoing Issues of Class: Conceptualising the Precariat as a Class in the Making

I now present a very brief and, by necessity, incomplete discussion of social class theory. This is important because the concept of class provides a core understanding of socioeconomic hierarchical divisions within society and associated inequities (Hodgetts & Griffin, 2015; Neilson, 2015). My exploration here extends from classic class theorising into the emerging precariat class in the making as theorised by Standing (2011) and Rua et al. (2023).

Social class and inequality have existed within human societies across time (McManus et al., 2019). In the West, early notions of social class date back to Ancient Greece where clear divisions were made by Aristotle in his distinction between “slaves” and “free men” (Dos Santos, 1970). Castes and other class systems have existed in many cultures (Hodgetts & Griffin, 2015). In the mid-1880s changes in modes of production sparked interest from Marx who went on to develop an economic theory of social class (Marx & Engels, 1848/1998). According to Dos Santos (1970, p. 167) Marx was able to “give the notion of class a scientific dimension and, moreover, make it the basis for explaining society and its history”. Marxist theory provided an understanding of capitalist societies, with distinct

consideration given to the proletariat (working class) and the bourgeois "capitalists" (owners of production; Marx & Engels, 1848/1998). In developing his theory, Marx aimed to challenge socioeconomic oppression and develop a more equitable society through an understanding of intergroup conflict between these classes.

Marx's concept of social class would not be accepted without contest and scholarly debate (Hodgetts & Griffin, 2015; Neilson, 2015; Poata-Smith, 2013). With time, further complexities regarding the operations of classed social hierarchies surfaced in scholarly deliberations, moving out beyond Marx's formative, yet dichotomous, conceptualisations of intergroup conflict (Hodgetts & Griffin, 2015). For example, Weber's (1922/1978) early critique of Marx's formative conceptualisation opened the theoretical door to add nuance, intersections, and processes within classed socioeconomic and cultural stratifications. It is important to note here that Marxist formulations of class did not remain static and evolved in dialogue, with alternative formulations of class, including structuralist (Chibber, 2022) and culturalist turns (Hall, 2005; Thompson, 1991) that enabled further engagement with the politics of difference in impoverishment. Class remains a contested construct that, as I document in this thesis, is crucial for considering differences in groups' access to resources associated with employment, money, housing, food, education, leisure, and health (Bourdieu, 1987; Hodgetts & Griffin, 2015; Rua et al., 2023; Standing, 2011, 2021).

Further theoretical and empirical investigations would serve to produce more refined and nuanced understandings of social formations and class positioning (Bourdieu, 1987; Hodgetts & Griffin, 2015; Neilson, 2015; Standing, 2011; Weber, 1922/1978) beyond the dichotomy of the proletariat and bourgeoisie (Marx & Engels, 1848/1998). Various factors which further compound class positioning would be given increased attention, including those associated with ethnicity, gender, disability, sexuality, and culture (Hodgetts & Griffin, 2015; McManus et al., 2019; Poata-Smith, 2013; Rua et al., 2023).

More nuanced conceptions of social class continue to be useful for explaining the material conditions of social hierarchies and the resulting inequities (Day et al., 2014; Hodgetts & Griffin, 2015; Rua et al., 2023). As outlined by Hodgetts and Griffin (2015), this theoretical expansion beyond the early notions of class continues across the various disciplines of sociology, anthropology, economics, and related disciplines as scholars grapple with the complexities of social hierarchies and associated inequities as a basis for strategising avenues for progressive social changes towards more egalitarian societies (cf. Carr, 2023; Neilson, 2015; Standing, 2011; Poata-Smith, 2013). Contemporary notions of class are now wide ranging, with various conceptions of class, such as working, middle, and upper classes,

coexisting, and offering divergent functions and levels of examination, with the intersections of the issues of ethnicity, gender, disability, sexuality, and so forth (Neilson, 2015).

The discipline in which I am embedded, psychology, has not been as forthcoming in the scholarship of social class (Day et al., 2014; Hodgetts & Griffin, 2015; Rua et al., 2023). Class as a concept does not feature prominently within theory or research in psychology (Hodgetts & Griffin, 2015; Neilson, 2015). Day and colleagues (2014, p. 397) have argued that "this is of serious concern given arguments that social class is said to shape nearly every aspect of human life and has a profoundly psychological dimension". The relative neglect of class in psychology has been explained by its incessant focus on the hegemonic Western, educated, rich, industrialised, and democratic (WEIRD) classes (Henrich et al., 2010) and on the often decontextualised individual or lonely thinker (Hodgetts et al., 2020) rather than structural explanations for differential resource positionings and inequities across groups in society (Day et al., 2014; Hodgetts & Stolte, 2017). It is important to note that issues of class have been addressed on the disciplinary fringes where psychologists tend to not accept the WEIRD ideal of the lonely thinker and instead engage with notions of the interconnected and societally situated self (Hodgetts et al., 2020; Rua et al., 2017). For example, issues of class, indecent work, precarity, and health inequalities are visible within scholarship in some areas of social psychology, along with feminist, liberation, Indigenous, humanitarian work, and community psychologies (Bronfenbrenner, 1958; Carr, 2023; Jahoda et al., 1933; Jahoda, 1977; Hodgetts et al., 2014, 2020; Walkerdine, 1997).

Correspondingly, Crothers (2013) has noted an "emerging tide" (p. 3) of interest in social class in Aotearoa NZ due to the discontent with neoliberalism and its negative impacts for growing numbers of people. Such discontent is associated with continued increased rates of inequality and material hardship that are forcing renewed interest in issues of class (cf. Bell et al., 2017; Groot et al., 2017; Poata-Smith, 2013; Rua et al., 2023; Rashbrooke, 2013). This has sparked much interest and inquiry within community and Indigenous psychologies in Aotearoa NZ, resulting in research, theoretical contributions, and applied responses (Groot et al., 2017; Hodgetts & Griffin; 2015; Hodgetts & Cochrane, in press; Rua et al., 2023). As outlined earlier, much of this scholarship draws on the conceptualisation of the emerging precariat class in the making by Standing (2011) who provided a more dynamic theory of class than traditional theorising (Marx & Engels, 1848/1998; Weber, 1922/1978) has allowed. With a substantial rise in precarious work, a more dynamic conceptualisation of class is needed. As argued by Alberti et al. (2018, p. 449) "class is about more than classification. The relationship between labor and capital is a dynamic one: the imperatives of capital

accumulation lead to new and constantly evolving demands on workers and on governments". I now turn to the emergence of theorising regarding the precariat class and the Māori precariat.

"The Precariat" as Conceptualised by Guy Standing

Standing's (2011) theorisation of "the precariat," received worldwide attention, with the book being translated into 24 languages. Standing would also speak about this publication over 500 times across 40 countries. He does not believe the book is the reason for this level of interest, but rather that the interest reflects how the precariat is growing in every part of the world (Standing, 2018a). Standing (2011) has defined the precariat as an emerging class in the making whose lives are plagued by multifaceted insecurities that are shaped by intermittent, insecure, and inadequate incomes and, in addition, an increasing loss of citizenship rights. Within this section, I explore his global conceptualisation before focusing in on the situation for the Māori precariat, which shares many of the elements evident in this global development as well as local complexities stemming from ongoing processes of colonisation (Groot et al., 2017; Rua et al., 2019, 2023; Standing, 2011).

Standing's conceptualisation of the precariat is underpinned by the dominance of capitalism and structural relationships between capital and labour which have multiplied as a result (Standing, 2011, 2014, 2016, 2021). More specifically the theory responds to developments from the 1970s on towards a global economic transformation in the form of revived global capitalism, propelling masses of people into hardship, deprivation, and insecurity (Curtis, 2016; Johnson, 2017; Standing, 2011, 2021). According to Standing (2011), the globalisation era has seen the integration of the world economy through trade and technology. Globalisation has allowed many economic developments in one part of the world to ripple more readily through to impact other parts of the world, often creating substantial social and economic changes (Haque, 2004). These developments have roused free-market capitalists of the past whose fundamentalist views had been neglected by mainstream economics up until this time (Standing, 2011). American finance and ideology drove a global economic shift back towards a "free-market capitalism" which would soon become known as neoliberalism. Neoliberalism is an ideological position that posits that all aspects of life should be subject to the "logic" of the "free market" (Senker, 2015, p. 98). Accordingly, emphasis is placed on reducing government intervention in society and the regulation of markets through measures such as price controls, trade barriers, and worker protections, and on privatising public assets and imposing austerity on welfare and public housing systems

(Connell, 2010: Standing, 2011). The core tenets driving neoliberalism are centred around three distinct ideas (Navarro, 2007, p.48):

1. The state needs to reduce its interventionism in economic and social activities.
2. Labor and financial markets need to be deregulated in order to liberate the enormous creative energy of the markets.
3. Commerce and investments need to be stimulated by eliminating borders and barriers to allow for the full mobility of labour, capital, goods, and services.

Emphasis is placed on the perceived virtues of market competitiveness in the form of private property rights, individualism, privatisation, commodification, and free trade as a means of building wealth that is argued will then trickle down from the wealthy for the benefit of all in society (Senker, 2015). Further, neoliberalism would see the dismantling of institutions and mechanisms dedicated to upholding social solidarity during previous eras, such as the workers' union movements that had secured various forms of income security and improved working conditions (cf. Hammond; 1917; Holt, 1980).

The construction of the new global market system of neoliberalism had considerable implications for the traditional working class (Connell, 2010*)*. Prior to the advent of neoliberalism, what has been termed the social democratic era in Anglo-American countries saw wages increase with productivity; when profits increased, wages followed; when employment levels increased, wages followed (Standing, 2018b). While the neoliberals were essentially effective in implementing their economic philosophy, what soon become apparent was that the shared affluence they had promised was not being realised (Taylor & Grey, 2014). In freeing up the market, the power of capital strengthened over that of labour (Haque, 2004). Economies were transformed to feature increased wealth concentration with the owners of capital (Dorling & Jones, 2017) and already affluent sectors of societies, with a smaller share apportioned to workers, who experienced stagnation in wages (Carr, 2023; Standing, 2021). The economic reforms that resulted in ever increasing wealth concentration at the top of the socioeconomic pyramid (Haque, 2004; Kent, 1999; Rashbrooke, 2013) evolved into a form of "rentier capitalism" (Standing, 2016, 2021) whereby those with the means bought up the assets of society, public utilities, and housing and then extracted rents from an increasing number of people who had no means of buying assets and had to rent homes from the investor class (Broome, 2008; Kemeny, 2006; Standing, 2021). Standing (2018a) has argued that we now have the most un-free market ever seen in human history, with an exorbitant amount of income going to the owners of property and an ever-decreasing

share going to the working class. Standing (2021) has described how rentiers build their wealth:

> …rentiers derive income from ownership, possession or control of assets that are scarce or artificially made scarce. Most familiar is rental income from land, property, mineral exploitation, or financial investments. Other sources have grown too like that of lenders gaining from debt interest, income from ownership of 'intellectual property,' capital gains on investments, 'above normal' company profits and government subsidies. (p. 3)

The rise of rentier capitalists enriching themselves through the various methods outlined above often came overpowered nation states in the reshaping of national class structures (cf. Connell, 2010) and the unequal distribution of wealth. The 20th-century income distribution system broke down irretrievably, resulting in a reconfigured class structure which would be superimposed onto existing class structures with the emergence of a new precariat class, a class that had lost many of the protections and securities that had been afforded by the state to the traditional working class (Standing, 2011, 2016).

According to Standing (2011), changes in class relations have been stark, reconfiguring traditional class systems and their relations across the wealth spectrum. Those with exorbitant wealth at the top make their income through rentier capitalism, whilst engaging minimally in any labour. At the bottom of the spectrum, the precariat has to work increasingly hard for less wages, with many finding it progressively harder to make ends meet financially (Ballafkih et al., 2017; Standing, 2021). Correspondingly, Standing (2011, 2021) has described those at the top of the economic pyramid as plutocrats or oligarchs who have thrived under market liberalisation and exert increasing influence over governments and societies (Johnson, 2017). Controlling an ever-increasing proportion of global wealth, these oligarchs comprise a mere 0.001% of the global population (Standing, 2021). They are supported by an elite class that makes up almost 1% of the population that also costs the rest of us a lot (Dorling & Jones, 2017; Standing, 2018a). For example, according to Johnson (2017, p. 81), the power held by the plutocracy is detrimental; as he notes, "capitalism ruled by plutocrats is the vehicle for environmental suicide, political malfeasance, chronic economic crisis, and social decay". Underneath the elite or 1% come the traditional salaried class (or middle class) that is shrinking as their share of the wealth of society and benefits is reduced in favour of the elites and oligarchic minorities above them in the socioeconomic pyramid. Pressman (2007) has shared similar sentiments, outlining various reasons why the middle class is shrinking across the United States, which include factors associated with

revival of free market capitalism, changes in population demographics, and decreases in unionised manufacturing jobs alongside macroeconomic factors driving and entrenching structural unemployment and associated shifts in public policy that benefit the wealthiest at the expense of the poorest in society.

At the lower end of the income spectrum and economic hierarchy are the proletariat: the epitome of the traditional Anglo-American working class (Standing, 2011). During the 20th century, many within the traditional working class benefited from the social democratic era in countries including the United Kingdom, Australia, and New Zealand (Boston, 1999), where a higher proportion of workers could expect relatively stable and full-time employment, with various entitlements such as sick leave and overtime payments (Arrowsmith et al., 2020).

It can be difficult to gain an accurate picture of the number of people experiencing socioeconomic precarity at any one time due to the diverse nature of the precariat. In 2011, the global precariat made up a quarter of the adult population (Standing, 2011). In 2018, Standing described the precariat as the mass class of society and more recently in 2023 during a keynote lecture (see Havens Wright Center for Social Justice, 2022) he claimed the precariat is now likely to be around 40–50% of the total population of most countries. However, countries such as Japan and India are thought to have a precariat class exceeding 50% of the population.

Standing (2011) has theorised the precariat as a distinct class that is shaped not only by insecure employment, but also the lack of secure work-based identities, and whose low incomes position members in situations featuring housing, food, and civic participative insecurities. He has described the precariat as a class who also consist of ethnically diverse groups of people (as cited in Groot et al., 2017) who lack various forms of labour-related security that the social democratic era had secured for the working class through the work of labour parties and trade unions (Johnson, 2017). Members of the new precariat class face increasing difficulties in finding decent and stable full-time employment that affords them opportunities to earn an adequate income or a living wage, and opportunities for upward social mobility (Arrowsmith et al., 2017; Carr et al., 2023). Safety protections against workplace accidents and illnesses have also been reduced for these workers, with many experiencing burnout, particularly in jobs featuring split shifts and/or unlimited and unsociable working hours (Haar, 2013; International Labour Organization, 2012, 2019; Standing, 2011). Opportunities to gain new skills through employment are often reduced (Demiral et al., 2022) for precariat workers who have been de-unionised and predominantly

go unrepresented without a cohesive collective voice to advocate for better conditions of work and renumeration (Standing, 2011).

In keeping with contemporary engagements with issues of diversity and hardship (Gray et al., 2021; Groot et al., 2017; Irvine & Rose, 2024; Rua et al., 2023; Valero et al., 2021), Standing (2011) provides various examples to illustrate the diversity within the precariat class which spans the precariat teenager who survives on fleeting employment, barely surviving, in contrast to the precariat migrant who must strategise, anxiously networking and engaging in informal employment to survive. The precariat also includes sole parents in precarious employment fretting about where money will come from to cover next week's bills (cf. Bentley et al., 2019) and older married couples who cannot find stable employment due to issues of ageism. Also included are both citizens in countries such as Aotearoa NZ who can access housing and food subsidies (cf. Martin et al., 2024) from the welfare system and migrant "denizens" who have more tenuous relations with the social safety nets and the welfare system (Hodgetts et al., 2014; Momsen, 2021; Standing, 2011). These denizens reside within a particular nation state, whilst not being afforded rights to various civic, cultural, political, or economic benefits that are available to members of comparable groups of citizens in the same location who exhibit similar levels of income deprivation (Standing, 2018a; Martin et al., 2023; Wacquant, 2009).

Similarly, Standing (2019) has proposed that members of the precariat often live "bits and pieces life" (p.1) characterised by time-consuming forms of exploitation, not only in the workplace. Adverse relations extend to engagements with welfare and charitable systems that require considerable amounts of compliance in attending situation audits, filling in forms, and navigating the often-complex bureaucratic processes that have been associated with procedural injustice (Hodgetts, Michie, et al., 2022; Momsen, 2021; Wacquant, 2014). Engagements with what has been termed penal welfare, to reflect the merging of the logic of welfare and penal systems in the state management of the precariat, are associated within considerable frustrations, alienation, anomie, anxiety, and anger for members of the precariat seeking additional resources to support themselves and their families (Allan et al., 2021; Benach et al., 2014, 2016: Hodgetts et al., 2014; Irvine & Rose, 2024; Momsen, 2021; Standing, 2011). Many people become stuck in adverse situations of precarity (Bhattacharya & Ray, 2021) with no vision for a better future free of such procedural injustices and their associated behavioural nudges (Hodgetts, Michie, et al., 2022). These situations can be dangerous, as politically disenfranchised groups within the precariat see no future of security (Ballafkih et al., 2017) or belonging in the present system; this can contribute to social

instability, violence, and intergroup conflict (Neilson, 2015; Groot et al., 2017; Standing, 2011, 2021). As such, Standing (2011) has argued for the urgent need to address the frustrations of the precariat, warning that if no social change in the direction of pursing decent work and financial security agendas was made by politicians, the precariat would become progressively angrier and more violent. This in turn would see the rise of far-right politics and populism, as is now evident in countries such as the United States (Standing, 2021).

Contextualising Māori Precarity in the Context of Ongoing Processes of Colonisation

It is important to now illustrate how the trajectory into precarity for Māori in Aotearoa NZ resonates with that of the emerging global precariat class following the advent of globalisation and neoliberalism (Goldfinch, 2004; Poata-Smith, 2013; Standing, 2011), but also how it is exhibited in our own whakapapa (genealogy). Māori have a longer backstory within the precariat than those recounted by Standing (2011) and others, which for Māori and likely other Indigenous peoples is entangled within our colonial history (Rua et al., 2023). It is important to situate the present situations faced by precariat Māori whānau in relation to ongoing processes of colonisation and key historical events in our society that have shaped the situations in which many whānau found themselves today (Groot et al., 2017). Below, I introduce the heterogeneity of Māori and some of the complexities of being Māori today, often in culturally blended households that transgress the tidiness of the ethnic demographic categorisation of groups which commonly occurs in the binary division between Māori and European (pākehā). I refer to Māori society pre-European contact to provide insights into what has changed for us in terms of life within the contemporary settler society; economy; work; and, for many, situations of precarity.

I provide this dictionary definition of the term Māori as a simplified starting point so that I can expand on the meaning and history of this label that is used throughout my thesis:

> Māori, Indigenous New Zealander, Indigenous person of Aotearoa New Zealand— a new use of the word resulting from Pākehā contact in order to distinguish between people of Māori descent and the colonisers (Te Aka Māori Dictionary, 2024).

The use of the term “Māori” was well established by the 1830s and widely used as an homogenising term to designate the Indigenous peoples of Aotearoa NZ. There are various issues here; there is no evidence to suggest that the Indigenous people considered themselves as a single group at the time (Salmond, 1983). Further, the term can and has been problematic in that it binds us into the dichotomy of Māori/Pākehā (Mahuika, 2008) and fails to represent the true diversity of different tribal societies and the people who have come to be and belong

in the spaces in between these foundational groups in our contemporary society (Royal, 2011; L. Smith, 1999, 2012).

Traditionally, Māori society was also hierarchical, or stratified, and kin based, with whānau (the Māori family unit that is often made up of three or more generations) being the foundation of socioeconomic organisation within broader hapū/subtribes (a system of kinship, made up of numerous whānau) and iwi (tribal) structures (Papakura, 1938/1986; Metge, 1967/2004; Te Awekotuku, 1996). Hapū and iwi were autonomous political groups (see Metge, 1964), with key differences between iwi relating to whakapapa and tikanga, or ways of doing things, and subdialects of Te Reo (Māori language). My key point here is that Māori scholars have proposed that the way many of us identify today is the product of our colonial history and reflects how processes of subjugation to British and later Pākehā ways of knowing ourselves have influenced how we see ourselves and our place in society today (P. King, 2019b).

The contemporary situation is even more complicated when we realise that many of the people referred to as Māori live in urban environments (cf. P. King et al., 2018; Walker, 2004), often descending from various iwi and other migrant groups. Many of us live in households with partners from other cultures and have children with even more diverse ancestry. These discussions emerged from the participating households in this study, with some identifying as "Irish Māori" or "European Māori", some as "urban Māori", and others with their tribal origins. Further discussions were had when parents were of different ethnicities, for example, in a couple of households, Mum identified as Pākehā, and Dad as Māori; thus their children were of mixed ethnicity. What I am proposing here is that when researching with Māori we should not assume that this label means the same thing to all, as Māori have always identified in multiple and dynamic relational ways. Our identities can also become contested. For example, as seen within the preface, I often identify as Māori and/or Tainui, and increasingly as Scottish as well. I can be all these things and have been encouraged to do so by my mother. Mum travelled to Aotearoa NZ during the 1960s, she has no known whakapapa linked to the "colonial stock" that came to be known as Pākehā, and so Mum does not identify herself as Pākehā (person of European descent who whakapapas to the original settler society) in a homogenous sense. Rather, Mum identifies simply as Scottish and/or European. She reminds me often of the English colonialisation of the Scottish people, and to consider the whakapapa I have on my maternal side, and the histories that come with it. Like several of the participants in this study, I am increasingly comfortable living with these complexities that speak to the diversity of who we are as people. I am proud to be of

Tainui decent and Māori, but I also identify and position myself as a mixed-race "blended" urban wahine and do find simplistic binaries between Māori and Pākehā, or Māori and migrant groups, to be increasingly problematic. This is because such boundary keeping can make invisible or diminish those of us who are "blended," who often share entangled colonial and Māori identities that are fraught with political issues of symbolic power (to name and define these boundaries), material advantages and disadvantages, and broader intergroup tensions. In addition, there is a tendency in disciplines such as psychology to solidify what can be dynamic and context-specific practices of selfhood, particularly in relation to notions of the dynamic interconnected self (Ahuriri-Driscoll & Blake, 2024; Hodgetts et al., 2020; P. King et al., 2019b; Rua et al., 2023).

Raised here are tensions regarding identity and diversity that I cannot hope to resolve in this thesis, but which speak to the nuances behind the uses by me and others of the term "Māori." For the purposes of this research, I use the term Māori to describe the households, but I am not totally comfortable with doing so. I also acknowledge that the historical account below that provides context for how these Māori households and my own became precariatised through ongoing processes of colonisation is incomplete and a little overly general. Although I describe general processes of subjugation and socioeconomic and cultural displacement to the margins of society, localised events and practices were often more nuanced for different tribal groups and some of the issues raised as examples of procedural injustices in access to the welfare system and support, for example, are also applicable to other ethnic groups within the diverse precariat class in our society today. In addition, I acknowledge that the often-used Māori/ Pākehā binary is problematic for many of us and can distract us from the increasing complexities that come with everyday life in our multicultural and blended society.

The stance I am taking here should in no way be read as undermining the realities of colonisation and the cultural subjugation of Māori. We continue to be forced to engage with Pākehā systems and institutions that were brought to and evolved in Aotearoa NZ with the establishment of British and settler society rule and continue our subjugation. My stance enables me to begin to consider our plurality, and thus the plurality across society (cf. P. King et al., 2017) and keep sight of the fact that the groups who came to be known as Māori were the first migrants to Aotearoa NZ and, as such, retain pride of place and particular rights as the Indigenous peoples of this place.

History of Colonisation Within Aotearoa New Zealand

According to oral narratives, tangata whenua (the people of the land) begun migrating to Aotearoa NZ on voyaging canoes (waka) from Eastern Polynesia around AD 800-900 (Walker, 2004) with consensus among many historians and scholars that many more fleets arrived and settled between the 12th and 14th centuries (Metge, 1964; Walter et al., 2017). We settled within our respected iwi (generally named after the canoe they arrived on) and autonomous hapū, occupying Aotearoa NZ for nearly 1,000 years. During this time, Māori developed a sacred connection with the environment (Belich, 2015) and developed a system of laws and tikanga (Mikaere, 2011). Developing a subsistence economy working with the environment, various groups worked hard to cultivate a range of root crops, and enjoyed a diet supplemented through hunting and gathering fish and birds (Belich, 2015). Māori culture precontact with Europeans was oral, and the passing on and teaching of knowledge, understanding, and wisdom, like that of whakapapa, was through oral accounts (Lee, 2009). The decentralised society that grew here prior to European contact was not without issues. According to Royal (2005), intertribal warfare was commonplace, with oral stories rich with accounts of conflict, and technology was limited by the materials available within the natural environment. However, this was our society that was governed, albeit imperfectly, by tangata whenua and was irrevocably transformed by the arrival of European newcomers. This thesis makes a small contribution to our knowledge of what happened next and how the ensuing processes of colonisation have confined us disproportionately within the precariat (Rua et al., 2023).

Aotearoa NZ was “discovered” in the Eurocentric sense of this word, while hundreds of thousands of us were already living here, by Dutch explorer Abel Tasman in 1642. This “discovery” paved the way for Captain James Cook to circumnavigate and complete the mapping of the country (Beaglehole, 1961/2017). In 1769-70, Cook visited Aotearoa NZ and encountered a land occupied by tangata whenua. Three exploratory voyages would ignite a relationship between Māori and the British, initially through trade with the ships in need of food and water (Orange, 2004). The period of initial contact would see engagement with various whalers, sealers, and missionaries; this phase brought little change socially and economically for Māori society (Metge, 1964). Things began to change through the intensification of bartering and then trade and land acquisitions by Europeans from tangata whenua. In addition, literacy, agriculture, and industrial skills would be introduced, with many Māori communities proactively embracing new technologies.

By the late 1700s and early 1800s more ships from Britain and around the world (from the United States of America, France, and Australia) would come to the shores of Aotearoa NZ for whaling and trade (Cumberland, 1950; Orange, 2004), with the potential annexation of these lands by France and the United States of America becoming of increasing concern. A situation of uncertainty and threat that led to the signing of "He Whakaputanga—Declaration of Independence" in 1835 by 34 northern Māori rangatira (leaders), declaring themselves rulers of Aotearoa NZ (Keane, 2012). This declaration was made up of four articles. The first declared the country to be an independent state. The second declared that "kingitanga" (sovereign power) was collectively held by the rangatira. The third described how "huihuinga" (congress) would occur yearly to make laws and decisions. The fourth was a copy of the declaration that was shipped to the King of England requesting he be a parent of the infant state. The declaration would remain in place for the next 5 years.

In 1840 rangatira from different iwi (but not all iwi) entered a relationship with the British Crown through the signing of the Te Tiriti o Waitangi (Orange, 2004). Te Tiriti would be considered by many as the founding constitutional document outlining numerous conditions, such as those "allowing" British immigration to Aotearoa NZ and increasing control of those immigrants (Mutu, 2018). The continuation of a peaceable relationship was sought for various purposes: one being the continuation of trade and economic development, as this had proven beneficial for both parties for many years (Orange, 2004). Agreements would also be made to guarantee law would be developed and enforced by the crown over the British settlers who had already established a home in Aotearoa NZ prior to the 1840 signing of Te Tiriti (Ward, 1991). It was believed that British settlers were living in a state of lawlessness, and it was becoming problematic in places such as Kororāreka (Russell), a large immigrant settlement that had become known as the hellhole of the Pacific (Mutu, 2018). Māori were also alleged to have been fighting among themselves, and with the British over issues of theft, trade deals gone wrong, and livestock wandering into Māori cultivations (Orange, 2004).

The signing of Te Tiriti would also spark an intensive period of turmoil for Māori, not only socially and economically (Metge, 1964), but also in relation to their overall wellbeing (Durie, 2001). Issues between Māori and the British would arise soon after the signing due to the differences in understanding and expectation. The Treaty consists of three articles, with two versions: the Māori version, Te Tiriti O Waitangi, written in Te Reo Māori and signed by over 500 rangatira and the English version, The Treaty of Waitangi, written in English and signed by 39 rangatira. The English version would become the "official" version (Orange,

2004), despite it being signed by only a handful of rangatira, leading to British sovereignty being proclaimed over Aotearoa NZ (Mutu, 2018).

According to the Waitangi Tribunal[2] there are several key differences between the English and Te Reo versions of the treaty. Notably, the most contentious differences appear within Article 1, where the Māori version gave British "kāwanatanga" (the transliteration of the word "governance" in common use at the time of signing) while the English version stated that Māori ceded "sovereignty". In Article 2, the Māori version asserted that Māori retained "rangatiratanga" (emphasising status and authority) over their lands and taonga (treasures and resources). The English text provides a guarantee to Māori of undisturbed possession of their properties, lands, forests, and fisheries as long as they wish to retain them. However, the Crown is also given the right of pre-emption in land sales. Article 3 has been less contentious, with its clear promise to Māori by the crown of equality, royal protection, and full citizenship in the settler society.

Breaches of Te Tiriti occurred soon after the signing, which would initiate a progressive dismantling of Māori society, which continues to occur into contemporary times, seeing Māori society largely dismantled and resources confiscated by members of the settler society. The breaches would trigger various land wars from 1843 to the late 1880s between iwi and the British crown (Belich, 2015), as Māori resisted the imposition of colonial control and further land and resource confiscations. Māori would be overpowered by troops coming in from various other colonised countries around the world to enforce crown authority in the country. Colonisation would continue over time due to the unequal balance of power between Māori and the British. This would be evident in the development and enactment of discriminatory legislation (for example, the New Zealand Settlements Act 1863, Land Confiscations Act 1864, Native Schools Act 1867, and Tohunga Suppression Act 1907) that was written to benefit the settlers and enforced by the newly established colonial government (Jackson, 2020; Miller, 1966; Walker, 2004). These acts would hasten mass settler migration and lead to substantial losses of land, culture, language, economic impoverishment, and increased disease and illness for Māori (Durie, 2001; D. King et al., 2017; Moewaka Barnes & McCreanor, 2019; Nikora, 2007).

Over time the colonial development of Eurocentric governance structures and monetary systems in settler society within Aotearoa NZ intensified (P. King et al., 2017). This

[2] A standing commission of inquiry which makes recommendations on claims brought by Māori relating to legislation, policies, actions, or omissions by the Crown that are alleged to breach the promises made in Te Tiriti o Waitangi. See https://www.waitangitribunal.govt.nz/about/

would reconfigure the social and economic structure of the country, specifically for Māori who had never had a national governance structure or monetary system. In addition, Māori would go from living mostly on tribal homelands to being displaced into urban environments seeking employment in the settler society (Walker, 2004). This would impact their cultural way of being, with many losing material links back to their traditional homelands, language, and resources (P. King et al., 2018). The British colonised many countries throughout the globe, yet Māori would face one of the highest urbanisation rates, at 83% by 1986 (Stats NZ, 2002).

These processes of colonisation are not simply historical. Rather, it can be argued that it is better to understand colonisation as an "imposition of structure not an event" (Borell et al., 2018 p. 14) with colonial dominance continuing today, and continuing to evolve (Mutu, 2019). The structural violence evident in acts like those named above continue to impact Māori throughout the 20th century (Jackson, 2021; P. King, 2019b; Orange, 2004), resulting in the continual "displacement, disruption and cultural, social and economic subordination" of Māori (Groot, Vandenburg & Hodgetts, 2017 p. 174). According to Borell et al. (2018) "Māori through the process of colonisation have resulted in not only the destruction of the economic foundations of future livelihood but are also manifest in current rates of poverty among Māori" (p. 25). Many of us became members of the precariat within our own nation.

"Scientific" research in psychology tends to decontextualise experiences of social issues and processes (Hodgetts et al., 2020), for example, by bypassing the historical foundations of contemporary events and problems (Wilson, et al., 2021). It is crucial that we remind ourselves of the ongoing impact of colonialism and to contextualise contemporary Indigenous realities and experiences of continued subjugation. As stated by Jackson (2021, paragraph 11), "If a story does acknowledge any mistreatment or contemporary disadvantage of Indigenous peoples, it usually speaks of the legacy of colonisation rather than its ongoing presence". Correspondingly, I present our history of colonisation to provide context for the contemporary development of Māori precarity and highlight how Māori poverty was by no means accidental (Borell et al., 2009; Jackson, 2021; Metge, 1964; Mutu, 2018). The history of colonisation is important for setting the scene for the precarity that is being experienced disproportionately by Māori today (Groot et al., 2017; Rua, 2023). Over the century and more that followed the signing of the treaty, Māori have survived further dispossessions from our whenua (land) and economic resource bases, with many then having to rely on income from low-wage labour (Poata-Smith, 2013). Since this time, many Māori have remained at the lower socioeconomic and health strata of society (Durie, 2001). Below, I extend this

historical account of the ongoing processes of colonisation and the precariatisation of Māori in relation to the implementation of the social welfare system that was intended to lessen the impacts of poverty on lower class groups by offering some resource relief, but which also features the continued unfair treatment of Māori.

The Emergence of the Welfare System in Aotearoa: Continued Subjugation of Māori

Colonialism is not the sole factor responsible for the rising Māori precariat class we now see in Aotearoa NZ; it is one part of a complex set of entangled elements (Groot et al., 2017; D. King et al., 2017; Rua et al., 2023). As such, my attention now turns to the welfare state and the historical development of this state, which has resulted in various social policies that have played a fundamental role in the entrenchment of the precariat class in Aotearoa NZ (Groot et al., 2017). As argued by Jones (1997), welfare policy is incremental and current problems are often products of the decision-making processes of the past. In the same vein, Belgrave (2004) has described the welfare state as a layering of new paradigms over old. Thus, we must understand this "system" as the evolution of an approach to providing state support for people experiencing hardship, rather than the newest incarnation replacing previous paradigms. This historically situated orientation offers an appreciation of the tensions we see within contemporary social policies, especially those designed in response to rising precarity. It is therefore imperative to briefly reexamine the history of the welfare state in an effort to understand an ascendance of precarity in current times, as those experiencing precarity often alternate between welfare and low-paid work, and many require welfare income top-ups to make ends meet whilst they work for unliveable wages (Groot et al., 2017; Martin et al., 2024).

Below, I provide a short historical account of key aspects of the present welfare system from the inception of the Old Age Pension Act of 1898, through to the establishment of the Social Security Act 1938. Following this I contextualise welfare over time, up to the present day. In doing so, I demonstrate how the welfare system has proven to be a double-edged sword for many Māori; it is beneficial in some respects, but on the other hand it is enacted in a discriminatory and entrapping fashion (Groot et al., 2017; Martin et al., 2021; McClure, 1999, 2004).

The establishment of the settler nation state in Aotearoa NZ would see various welfare schemes established between 1844-1924 to assist citizens of more modest means during economic recessions (Ministry of Social Development, 2019). I do not have the space to cover the entire history of the emergence of the welfare system. Instead, I begin with the Old Age Pension Act of 1898 and the Social Security Act of 1938, which have been recognised by

many as foundational elements of the current welfare system (Boston, 1999; McClure, 1999; Thomson, 1998; Whyte, 2004). My exploration of these acts and the implications for Māori then set the stage for a section on the more contemporary manifestations of neoliberalism and penal welfare in Aotearoa.

The Old Age Pension Act 1898 was introduced in Aotearoa NZ by the first liberal government in an effort to support aged citizens experiencing financial difficulties due to the "Long Depression" in the late 1800s (Retirement Policy and Research Centre, 2012). The Act was symbolic, being the first noncontributory state pension scheme for citizens (Thomson, 1998; Whyte, 2004). Eligibility was based on a strict set of criteria including age (65 years or older), ethnicity (European or Māori, but not Asian), duration of residence (a minimum of 25 years), with yearly income and accumulated property caps. In addition, moral qualifications, as also evident in contemporary stigmatising tropes regarding the deserving and undeserving poor (Hodgetts & Stolte, 2017), had to be met. One had to be "deserving" of support, and of "good moral character" defined as being "sober" and "reputable". A person would be seen as "undeserving" if they had been imprisoned for 4 months or more in the past 12 months, deserted one's wife, husband or children, or intentionally deprived oneself of property or income to qualify for the pension (Ministry for Culture and Heritage, 2018; Ministry of Social Development, 2019; Whyte, 2004).

The Act received worldwide attention due to its benevolent commitment to the state provision of welfare (McLintock, 1966; Whyte, 2004). Nevertheless, the Act would prove to be contentious, even with the population aged over 65 a mere 4% of the population at the time. Fierce resistance in parliament featured familiar tropes regarding the unaffordability of the scheme and objections to welfare being provided without the conditionality of work requirements (Jones, 1997). This fierce opposition would largely dissipate over time with the pension eventually becoming a well-respected feature of a growing social safety net and moving gradually over time from a heavily means-tested pension to a partially means-tested provision to the now nearly universal provision (Boston, 1999; McClure, 1999.

From its inception, the establishment of the Old Age Pension Act was problematic for Māori. Although in law pension payments were equal for both Māori and Pākehā, discriminatory practices would soon see the demotion of the pension for Māori in practice at the local level (McClure, 1999). At first Māori had relatively free access to the pension under the same conditions as set out for Pākehā applicants (Thomson, 1998). However, Māori access would soon become more contested and restricted (Pool, 2015) through the use of "administrative discretion" which resulted in the institutionalisation of procedural injustices

in the administration of the pension (see Hodgetts et al., 2020). Examples of this were evident in the strict criteria set out, for example, providing evidence of age, as Māori did not always have birth certificates. In addition, problems were often seen with Māori sharing land ownership unlike their Pākehā counterparts who held individual titles (Retirement Policy and Research Centre, 2012). Administrative processes and providing evidence are said to have caused considerable delays for Māori to gain the pension, with claims some Māori were starving by the time the pension was granted (Whyte, 2004). Underlying racist presumptions positioned Māori living communally as having more resources and therefore not requiring the same level of renumeration from the pension as Pākehā. The pension was in many cases viewed by officials as "surplus and speculative" because younger generations were thought to be misusing the pension funds afforded to their elders (Whyte, 2004). Foreshadowing contemporary classist tropes, state officials were concerned that the money would be wasted by whānau on alcohol and tobacco. The result would see many Māori receive less than the full pension (Ministry of Social Development, 2019). As Whyte (2004, p. 132) has described, this practice of discriminatory denial was sparked by one magistrate in particular; "In 1904 the decision by New Plymouth magistrate Thomas Hutchinson reduced [the] rate of pension (£12 rather than £18) to a Māori pensioner set [a] precedent for an unofficial policy which lasted another 40 years".

This decision would spark a range of experiences for Māori trying to gain their pension. As Whyte (2004) outlined, the unofficial policy lasted another 40 years. Additional magistrates would follow in Hutchinson's lead, reducing the pension rate for Māori, with one, "Smith," actively campaigning for other magistrates to follow suit. Whilst a few magistrates resisted and paid out the full rate to Māori, inconsistencies in the administration of the pension appeared across the country. The issue of procedural unfairness would be evident until at least 1945; the impact was a lower standard of living for Māori over 65.

Increased poverty and hardship were experienced from 1929 until 1935 due to the Great Depression (Aimer, 2006). Poverty became more visible across age cohorts, with high unemployment, grim working conditions and long queues of both men and women at soup kitchens, frightening many within society (Ministry for Culture and Heritage, 2020). It soon became conceivable that people could become more impoverished and that a practical and philosophical shift towards state welfare was needed (McClure, 1999). In 1935, the first Labour Government came to power, quickly reforming the pension system by introducing the Social Security Act 1938, which purported to provide social security from "the cradle to the grave" (Bryder, 2004, p. 109). It was believed that personal resource needs could be

addressed through state action in the form of direct financial support (McClure, 2004). The move towards a social contract transcended previous pension provisions and was underpinned by the consent to being governed and the need to pay taxes, thus giving up some freedoms in return for entitlements to fairness and order from the government (Welfare Expert Advisory Group, 2019). The pension[3] was extended, and new provisions of state support were introduced, including the sickness, orphans, and unemployment benefits (McLintock, 1966). The principle of the Act was to ensure every citizen had a reasonable standard of living and to protect citizens against economic hardship from which they could not shield themselves (Ministry of Social Development, 2019). At this point in history, the Act was seen as significant, providing comprehensive social security and again would receive much international attention and acclaim (Boston, 1999; Welfare Expert Advisory Group, 2019). With the new Act and growing state-funded welfare system, a formal process of administration was developed at the national level to ensure consistency of provision and the central coordination of the government's efforts to alleviate poverty (McClure, 2004). Understanding the history of the Act is important if we are to understand where our current welfare system came from and how it has evolved over time (Welfare Advisory Expert Group, 2019) to encompass the provisions now experienced by participating households in this PhD research.

Although the Social Security Act was progressive in supporting **all** who needed it, in contrast to previous experiences of the administration of the original pension, future administration of support proved to be inequitable and problematic for many Māori. The use of a loophole in the law to reduce Māori pensions would continue under the new act, resulting in Māori beneficiaries receiving less money than their Pākehā counterparts (McClure, 2004). Māori leaders from Rotorua and Ratana communities came together to challenge discriminatory applications of the Act. Such political pressure produced change; after 4 years benefit levels were altered and made equivalent for Māori and Pākehā. However, this would not be the end of an unfair and prejudiced welfare system. Social security provisions for Māori would remain fragile and fraught with procedural injustices (Hodgetts et al., 2014; Hodgetts, Michie, et al., 2022; Martin et al., 2021 Welfare Expert Advisory Group, 2019).

[3] The pension, which has evolved over time and is now named the NZ Superannuation (NZ Super) continues to support many New Zealanders who are 65 years of age and older. However, eligibility is more straightforward now; many are eligible regardless of earnings, investments, assets, and taxes they may have paid overtime (Retirement Commission, 2022).

A notable shift in welfare payments and attitudes towards Māori welfare recipients would be seen in the mid-1940s. Many Māori had voluntarily participated in World War Two. Following this family benefits increased substantially to alleviate the financial hardship for veteran families. According to McClure (2004), the increase made a significant impact for Māori families, especially as they had larger families. The funds helped to clothe and feed Māori children more generously than had been the case in previous years. This development sparked notable scrutiny of Māori, which was not applied to the same extent to Pākehā families. The ideology of "undeserving poor" rampant in the 19th century had resurfaced once again and was intensified in state characterisations of Māori as undeserving. The result of such archaic thinking was increased surveillance of Māori who received welfare and the increased use of stereotypical tropes which rendered Māori as lazy, feckless, and incompetent to manage gains from welfare provisions. These paternalistic and infantilising tropes have continued in contemporary racist discourse (Martin et al., 2021) and continue to fuel overt discrimination in what I describe below as the contemporary penal welfare system (Wacquant, 2009).

Various reports across the years, e.g., the Hunn report of 1961 (Hunn, 1961) and the Puao-Te-Ata-Tu/Day Break report of 1988 (Rangihau et al., 1988) have exposed the significant discrimination faced by Māori within the welfare system (Durie, 1998; McClure, 2004; Welfare Expert Advisory Group, 2019; Rangihau et al., 1988). These support the view that institutional racism has become entrenched within the system, further fuelling Māori impoverishment. Such reports have supported various efforts to make changes in the system (Ministry of Social Development, 2019; Rangihau et al., 1988), including the merger between the Social Security Department and the Child Welfare Division in 1972 to increase consistency between policy and practice. However, the social welfare system would remain largely intact since the enactment of the Social Security Act 1938 through to the 1980s. During the 1980s further disruptions to the social and economic fabric of Aotearoa NZ manifested with the arrival and eventual establishment of neoliberalism (Poata-Smith, 2013). Subsequently, the 1990s saw major restructuring of the welfare administration, in accordance with the perceived logic of the market, into "business" units. A shift then to the Department of Work and Income, commonly known as WINZ, and the rise of penal welfare resulted in further structural violence towards Māori in the administration of the system (Hodgetts et al., 2014).

A shift toward neoliberal reforms resulted in an increase in family tax credits which had been a part of the welfare system since the 1970s; such tax relief would become targeted

toward families who were considered "self-sufficient" and therefore "deserving" as they were in some form of employment (Welfare Expert Advisory Group, 2019). This shift is believed to be due to the depression and stagnation of wages (Standing, 2021). Tax credits, commonly referred to as family tax credits or Working for Families, are widely used across the USA, UK, and Aotearoa NZ to supplement low wages. The tax credits are now relied on by those on low incomes, such as the precariat (Martin et al., 2024; Standing, 2021). However, tax credits have now created an environment in which employers are able to continue paying low wages and they themselves benefit significantly from tax credits. In addition, tax credits reduce an employee's incentive to push for higher wages, as their tax subsidy will decrease. Standing (2021) has argued that "unless the wage is pushed up beyond the qualifying level for tax credits, workers will be little better off. So, tax credits deepen poverty traps faced by the precariat, acting as a disincentive to labour" (p. 224). The precariat has now become progressively more dependent on local bureaucrats and their discretionary decision making. However, the bureaucrats are inclined towards moralistic judgements of the poor as "deserving" or "undeserving."

Manifestations of Neoliberalism and the Rise of Penal Welfare in Aotearoa New Zealand

As outlined earlier, Aotearoa NZ would not be immune from the neoliberal turn that arrived on our shores with haste in the 1980s. Under "Rogernomics," named after the Minister of Finance at the time who led the resulting marketisation of society and reshaping of our socioeconomic ecosystem (Goldfinch, 2004; Ongley, 2013; Taylor & Grey, 2014), employment law was changed significantly, moving away from state regulation and a sense of collective care and responsibility in employment towards individualism and self-advancement at the expense of others (Harbridge & Crawford, 1997). Previous efforts to support "decent" work by offering safe working conditions, a sense of agency, adequate compensation, and opportunities for free time were disrupted through processes of deregulation, resulting in an increase of indecent or precarious work (Alkire, 2007; Carr, 2023; Di Fabio et al., 2023; Haar, 2023; Hammond, 1917; Hodgetts, Michie, et al., 2022). Work progressively shifted from full-time employment toward more part-time and casualised forms of employment, and rights to collective bargaining and benefits from employment were eroded, particularly at the lower end of the wage spectrum (Arrowsmith et al., 2020; Campbell, 2004; Carr, 2023; Hodgetts, Young-Hauser, et al., 2022; Keefe et al., 2002). Correspondingly, the social welfare system was subject to drastic restructuring, creating an environment for rife penal welfare (Hodgetts et al., 2014; Groot et al., 2017; McClure, 2004; Wacquant, 2009).

Prior to neoliberalism, the economic environment in Aotearoa NZ was based on a Keynesian style of economics (Goldfinch, 2004; Hodgetts et al., 2017) predicated on government regulation of the economy to support full-time employment, adequate remuneration, work-life balance, and prosperity for all (Carr, 2023; Goldfinch, 2004; Harbridge & Crawford, 1997; Phillips, 2014). Employment was viewed as a social right with government support by way of subsidies, import controls, and centralisation of services used as a key lever to intervene in the economy to promote decent employment (Humpage, 2011). In addition, subsidies were implemented to control price and wage fluctuations and assist with state housing, and mortgage subsidies were provided for low-income households (Ajwani et al, 2003). Government support and intervention was extended to the working class, which paved the way for Keynesian-welfarist institutions (Humpage, 2011). Employees were supported through a robust union movement designed to balance power relations with more affluent groups via collective bargaining and the promotion of wage growth. Unions had enabled the removal of unjust employment practices (indecent work), for example, those relating to child labour exploitation and excessive working hours (Carr, 2023; Harbridge & Crawford, 1997; Olssen, 2010). The Keynesian model would guide economic policy following World War Two and up until the early 1980s (Goldfinch, 2004) and was commonly regarded as a means of protecting vulnerable communities from increased precarity (Stiglitz, 2009; Wacquant, 2009).

By the 1970s many Western economies were experiencing high inflation and rising unemployment (Phillips, 2014). A shift in economic direction was desired by many globally (Goldfinch, 2004; Stiglitz, 2009) giving rise to the revival of market fundamentalism in the form of neoliberal economics (Standing, 2011). This shift in economic orthodoxy was embraced in Aotearoa NZ by the fourth Labour Government (Poata-Smith, 2013; Taylor & Grey, 2014). It has been argued that the reforms were thrust onto the unsuspecting population by Roger Douglas, the finance minister of the time (Barnett & Bagshaw, 2020; Barnett & Barnett, 2004). According to Goldfinch (2004) the neoliberalisation of the economy became evident through a wide range of changes:

> Changes included the floating of the exchange rate; extensive liberalization of financial, capital, and other markets; lowering of trade protection; fiscal restraint and monetary deflation; changes to the machinery of government; corporatization and then sale of some government assets; broadening of the tax base; and changes to industrial relations frameworks including a radical liberalization of the labour market. (p. 75)

These neoliberal reforms rippled through society, redirecting the distribution of wealth increasingly towards the wealthy or upper-class groups (Rashbrooke, 2013) and creating an inherently fertile environment for "flexible" (aka precarious), casualised, low-paid employment (Campbell, 2004; Carr 2023; Harbridge & Crawford, 1997; International Labor Organization, 2012; Standing, 2011) and penal welfare (Wacquant, 2009). The impacts of these reforms were evident in reduced employment conditions and renumeration for low-waged workers (Carr, 2023; Hodgetts, Michie, et al., 2022, Hodgetts, Rua, et al., 2022), welfare retrenchment (McClure, 2004), housing marketisation (Broome, 2008; Kemeny, 2006), inflation, and increased inequities in health between affluent and less affluent groups (Blakely et al., 2005; Pomare et al., 1995).

The neoliberal turn further permeated the welfare system which was substantively reorientated during the early 1990s (Boston, 1999; McClure, 2004; Peters et al., 1992). A considerable and rapid shift was undertaken, moving us away from the previous social democratic model for providing support for beneficiaries towards a minimalist welfare approach centred on the perceived individual responsibility of lonely thinkers and the management of applicants for support through various behavioural nudging techniques typically associated with correctional systems (Cromby & Willis, 2014; Hodgetts & Stolte, 2017; Lunt, 2009). Social reforms reemphasised the notion of the undeserving welfare recipient and moved away from the notion of beneficiaries as citizens falling on hard times who were deserving of collective support. Older tropes of the lazy, work-shy, cheats "bludging" unfairly off the system reemerged (Hodgetts & Stolte, 2017; Humpage & Craig, 2008). These changes in government rhetoric and public discourse were foundational to the transformation to the penal welfare system that remains well-entrenched today (Hodgetts et al., 2014; Hodgetts & Stolte, 2017; Wacquant, 2009).

Regardless of the condition of the wider economy, welfare recipients in need of support were positioned as morally irresponsible for not lifting themselves out of hardship and up by their own bootstraps (Hodgetts et al., 2014). Intersecting in this neoliberal discourse was the moralism and racism inherent to tropes featuring supposed Māori misappropriation of government support to buy alcohol and tobacco that had surfaced with the inequitable implementation of access to the first old-age pension and other benefits generations earlier in Aotearoa NZ (D. King et al., 2017; Martin, et al., 2020; McClure, 2004). Social policies that followed such presumptions were implemented with financial constraints and punishments for noncompliance that impacted Māori disproportionately due to the precariousness associated with the ongoing processes of colonisation. As such, the

rhetorical out-grouping of welfare recipients and beneficiaries morphed into attacks on benefit rates and reduced access to support (Cotterell et al, 2017; Hodgetts & Stolte, 2017; Martin et al., 2021; McClure, 2004, 2019).

The subsequent retrenchment of the welfare system was overtly reflected in the 1991 National-led government budget delivered by the then finance minister Ruth Richardson. Peters et al. (1992) described the budget as:

> …the most brutal assault on the welfare state we have witnessed in New Zealand. Its provisions have been ever more far-reaching that the Treasury ideologues and other members of the New Right might have dreamed possible in the heady days [of neoliberalism] of the 1980s. (p. 133).

In collaboration with Jenny Shipley, Minster of Social Welfare, finance minister Ruth Richardson drastically cut welfare support provisions as well as implementing policy undermining the collective bargaining rights surrounding the union movement at a time of economic recession when fewer secure jobs were available (Boston et al., 1999). The cuts would negatively impact many beneficiaries, with the unemployment benefit reduced by $14.00 per week, families benefit by $25.00–$27.00, sickness benefit by $27.04, and universal family support abolished completely (Taylor, 2012). Sole parents would see a considerable reduction in welfare, for example, in 1986 a core benefit for a sole parent with two children was 92% of the average wage; this would drop substantially to 65% of the average wage by 1991 (Cotterell et al., 2017; Humpage & Craig, 2008). Financial support for those most in need would become increasingly difficult forcing those experiencing hardship to become increasingly reliant on charity support (Lunt, 2009).

This period would see a punitive approach to welfare and precarious work implemented which was designed to discourage supposed dependency on society (D. King, et al., 2017). Obligations to become “work ready” and shift off welfare into insecure jobs that often did not exist resulted in further intrusions into the lives of beneficiaries, and behavioural nudging subjected welfare recipients to disciplinary measures in the form of increased conditionality of support and behavioural sanctions for perceived noncompliance (Cromby & Willis, 2014; Martin et al., 2021; Hodgetts & Stolte, 2017; Humpage & Craig, 2008). Post 1991 stringent workfare employment readiness tests were introduced and increasing numbers of people were pushed into situations where any job, no matter how indecent, was considered by politicians and government officials to be better than no job (McCardle, 1998; McKenzie, 1997; Wacquant, 2009).

These changes manifested a shift from a collectively resourced social safety net envisioned by the first Labour Government towards a disciplinary regime in a form that has been termed penal welfare (Hodgetts et al., 2014; Wacquant, 2014). This forced people into increasingly precarious forms of work that lacked the protections and benefits that had been enjoyed by previous generations of workers. This increasingly constrained and judgemental approach to welfare and precarious work was continued under the Helen Clark Labour-led government from 1999 to 2008, and the subsequent National-led government of 2008 to 2017. The latter introduced further reporting obligations and sanctions, additional work-testing requirements, and an obligation for people to reapply for their benefit annually. Although the edges of this approach were softened by the Ardern Labour-led government, with the reduction of many sanctions, the mindset has remained within the system, and it has now quickly returned to form with the election of the new Luxon-led coalition government and the return of the emphasis on precarious work as a supposed solution to precarity.

Briefly, penal welfare is conceptualised as "the shift in welfare from a universal system based on citizenship rights to one that is increasingly punitive" and is provisional on applicants conforming with various behavioural codes regardless of material need (Hodgetts et al., 2017, p. 65). For example, punitive approaches such as sanctions are commonly used by welfare agencies to enforce compliance, with payments stopped for noncompliance. In doing so, welfare clients are encouraged to act as supplicants and required to exercise considerable "patience and persistence to get over the bureaucratic hurdles designed to make welfare as difficult as possible" to obtain (Hodgetts & Stolte, 2017 p. 78). Wacquant, who has written extensively on penal policy (2001, 2009; 2012, 2014), has proposed that penal welfare is based on the imposition of a penal or correctional orientation to the provision of welfare with the rise of neoliberal hegemony across nation states with histories of government-funded welfare provisions for citizens. Wacquant (2009) has insisted that it is important to see contemporary state responses to crime and welfare as interconnected elements of the same neoliberal system of governance. Wacquant (2009) has proposed that increasingly punitive state responses function as an attempt to contain social insecurities resulting from market fundamentalism and associated insecurities experienced by growing numbers of impoverished persons due to the rise of neoliberalism in countries such as the United States. *"*...the dislocations provoked by the social and urban retrenchment of the state and by the imposition of precarious wage labour [function] as a new norm of citizenship for those trapped at the bottom of the polarizing class structure" (Wacquant, 2009 p. 15).

Wacquant (2009) has also proposed that the increasingly penal approach of the state under neoliberalism has intensified class decomposition, resulting in a precarious fraction of the population which is perceived as requiring close management by the state. His theorisation of penal welfare and its negative impacts for low-income citizens echoes that of Standing (2011) who has identified similar consequences from the increased influence of neoliberal thought on government responses to poverty and the rise of the precariat.

Rather than addressing the social issues of inequality fuelled by neoliberalism for the growing precariat, Wacquant (2009) has argued that the USA followed by European and related nation states such as Aotearoa NZ have taken an individualised penal approach that associates "welfare dependency" with personal failing and a failure by people to take individual responsibility for their situations in life, rather than inequitable socioeconomic structures (Hodgetts & Stolte, 2017).

Because Māori have been located disproportionately within lower income sectors of society in which people's lives become regulated by the state, these changes are of direct relevance to the lives of many whānau (Groot et al., 2017). As noted in my outline above of the history of welfare in Aotearoa NZ, Māori whānau have long been subject to being labelled as the "undeserving poor" with constrained access to government support while living in poverty (Peters, 1992). Contemporary penal welfare has added yet more barriers to access to financial aid and state benefits which can trap people in situations of deprivation and precarity (Hodgetts et al., 2017; Rua et al., 2019; Welfare Advisory Expert Group, 2019).

The detrimental effects of penal welfare are increasingly well documented internationally (Garland, 2016; McNeill, 2020; Reeve, 2017; Wacquant, 2009) and in Aotearoa NZ (Groot et al., 2017; Hodgetts et al., 2014, 2017, 2022; Stephens, 2008; Welfare Expert Advisory Group, 2019). The previous Labour-led government's Welfare Advisory Group (2019) cast a negative light on the impacts of penal welfare in Aotearoa NZ, stating that the system is both unsatisfactory and damaging in its failure to meet the very basic needs of people. Obligations and sanctions aiming to change behaviour have been found to compound harm and disconnectedness (Welfare Expert Advisory Group, 2019). In their report they recommended a shift away from penal welfare through the removal of various obligations and sanctions, toward a welfare system which aims to build mutual trust and seeks to support fairness as per the social contract implemented in 1938. Despite such research evidence demonstrating the failures of penal welfare, and the associated harms (Hodgetts et al., 2014, 2017; Hodgetts, Michie, et al., 2022; Wacquant 2009Watts & Fitzpatrick, 2018; Welfare Expert Advisory Group, 2019) the newly elected Luxon-led

coalition government of NZ (elected October 2023) is set to accelerate penal welfare, with the introduction of their "traffic light" system (Work and Income, 2024).

The current government justifies its renewed emphasis on penal welfare by attributing the increasing numbers of beneficiaries to people becoming "dependent" on welfare, rather than the result of monetary policy and responses to control inflation such as raising interest rates and dampening down demand in the economy. As asserted in a recent policy statement, "employment is the best pathway out of hardship, providing individuals and families with greater independence, choice and opportunity" (Upston, 2024). There are a few important points to make here, which are outlined in more detail within Chapter 3, Martin et al. (2024). First, research evidence shows that work is not always the best way out of hardship (Ballafkih et al., 2017) with the majority of people experiencing poverty globally also being engaged in work (International Labour Organization, 2019). For work to be a solution to poverty, it needs to be decent and provide enough in terms of living wages to ensure people earn enough to feed and house themselves without welfare support (Benach et al., 2014; Carr et al., 2023; Di Fabio et al., 2023). Correspondingly, work does not always provide families with greater independence, unless there is regulation and control of capitalist rentier classes seeking ever increasing returns on their investments (cf. Standing, 2016, 2021).

Recent statistics show that Māori are still overrepresented within the welfare system; although making up roughly 17% of the population in Aotearoa NZ (Stats NZ, 2023), Māori make up 36% of benefit recipients (Welfare Expert Advisory Group, 2022). Out of necessity, many whānau rotate between relying on a main benefit, accommodation supplement, family tax credits and insecure, low-paid causal employment (Working Expert Advisory Group, 2019; Hodgetts & Stolte, 2017; Martin et al., 2024). Increasingly those engaged in precarious work (Carr et al., 2023; Groot et al., 2017; Rua et al., 2019, 2023), including the householders participating in the present study, must also navigate the welfare system for income subsidies and additional supports to make ends meet (Working Expert Advisory Group, 2018a). This because indecent or precarious work simply does not pay enough for many to make ends meet.

Within this section I have historicised neoliberal reforms and the detrimental impact they have had on welfare provisions and work in Aotearoa NZ, particularly for Māori. This was to demonstrate how welfare is a core element entangled within the precariat assemblage, even for those in low-paid employment (Rua et al., 2023; Standing, 2011). This is important because the intricate workings of welfare are intertwined with the need for the state to subsidise the low-waged precarious employment of today. My attention now turns to the

historicisation of neoliberal reforms and the impact on employment within Aotearoa NZ. I do this to illustrate how neoliberalism has shifted the organisation of work from a place of secure full-time employment and protections further back towards antiquated forms of insecure work with the erosion of employment-related protections for workers. In doing so, I hope to demonstrate the nuanced whakapapa of the current organisation of work, another key element of precarity within Aotearoa NZ.

Neoliberal Reforms and the Impact on Employment

In parallel to neoliberal reforms in welfare, the labour market underwent comprehensive restructuring and reform; the impacts have been particularly severe for low-income earners, and Māori (Campbell, 2004; Carr et al., 2023; Groot et al., 2017; International Labour Organization, 2012; Keefe, 2002; Ongley, 2013; Poata-Smith, 2013). To set the scene, I first historicise, however incompletely, the labour environment within Aotearoa NZ prior to the reforms, with a focus on changes to labour relations. In many respects, this is an account of the establishment and subsequent dismantling of collectivist wage-setting practices and protections for low-waged employees (Goldfinch, 2004; Ongley, 2013) paving the way for in-work poverty and the rising precariat class we see today (Arrowsmith et al., 2017; Groot et al., 2017; Rua et al., 2023).

As noted in my introduction on neoliberalism, prior to the restructuring and reforming of the labour market, the economy had come to be guided substantively by interventionist or Keynesian-style economics for the benefit of **all** (Goldfinch, 2004). However, not **all** would benefit, notably many Māori, from either Keynesianism or neoliberalism (cf. Pomare et al., 1995). This previous Keynesian orientation can be tracked back to the government of the 1890s that prioritised the introduction of labour laws and protections for workers that were progressive for the day. These policies comprised efforts to ensure workers' rights (Arrowsmith et al., 2020; Carr, 2023; Hammond, 1917; Henning, 2019; Hodgetts, Young-Hauser, et al., 2022), such as the introduction of the Industrial Conciliation and Arbitration Act 1894. This Act introduced a tripartite system for wage setting that was inclusive of employers, unions, and the Government as arbitrator (Hodgetts, Young-Hauser, et al., 2022; Hope & Scott, 2017). The Act was somewhat double edged in that it did outlaw industrial actions such as strikes, but also formalised compulsory arbitration to settle employment and pay disputes (Ministry for Culture and Heritage, 2020). According to Holt (1980), the main intention of the act was to enforce industrial peace through eliminating the detrimental effects of strikes and lock outs, and to set up what was considered a fair and inclusive process for

collective bargaining. The Act also served to regulate and set minimum wage levels (Hammond; 1917; Holt, 1980).

As part of the Act, a Court of Arbitration was established, which set out minimum "fair" rates of pay across various sectors and occupations. Negotiations were held by the courts between employees and employers and took into consideration the balancing of fair profits made by industries and firms with the cost of living for workers (Arrowsmith et al., 2020). As outlined by Hammond (1917 p. 417), "it would be the duty of the Court to see that the minimum wage established by the Court was high enough to enable the worker to maintain a decent standard of living". This standard of living could be further negotiated to include any increases in rents and associated commodities faced by employees. Holt (1980) further outlined that it would be difficult for employers to resist efforts to increase minimum wages if workers had evidence of increases in the cost of living. This commitment to "fair and liveable wages" to determine the minimum wage rate would be further embedded within the Industrial Conciliation and Arbitration Amendment Act 1936:

> In fixing a basic rate of wages under this section the Court shall have regard to the general economic and financial conditions then affecting trade and industry in New Zealand, the cost of living, and any fluctuations in the cost of living since the last order, if any, was made under the authority of this section.
>
> The basic rate of wages for adult male workers fixed under the authority of this section shall be such a rate as would, in the opinion of the Court, be sufficient to enable a man in receipt thereof to maintain a wife and three children in a fair and reasonable standard of comfort. (p. 76)

The amendments to the Act considered not only the minimum wage of the employee, but also the worker's ability to provide for their household, including a wife and several children. "Decent" standards of living or standards of "comfort" were referenced throughout the Act and subsequent amendments. The introduction of this legislation and system of wage setting illustrates the enshrining of worker- and employer-friendly forms of arbitration in efforts toward ensuring minimum wages provided a pathway for workers to live a life free of poverty and material deprivation.

Poor wages and poverty were not the only issues faced by low-waged workers during the late 1880s and addressed in this legislation; excessive working hours across the course of a week had become problematic for many working-class people. For example, various occupations, including railway engine drivers, seamen, bootmakers, and domestic servants were known to work between 10 and 16 hours per day, often for all the days of the week

(Henning, 2019). Various forms of related legislation had also been introduced to address the issues of long hours for the working class throughout the late 1880s. These included the Eight Hours Bill 1889, The Industrial Conciliation and Arbitration Act 1894, and the Factories Act 1901. All were designed to render work more family friendly and decent in accordance with Christian values of the time. However, further restrictions to working hours were needed to address issues around employers still demanding long hours of work from many workers. In addition to compulsory unionism and wage-setting amendments in the Industrial Conciliation and Arbitration Amendment Act 1936, further amendments were made to ensure better work-life balance (Haar & Brougham, 2020) by standardising the working week to no more than 40 hours per week and eliminating work on Saturdays where practicable. According to Henning (2019, p. 78), "It is not apparent that unions or workers made significant progress in reducing hours outside these structures".

The historical efforts outlined here were fundamental in protecting the rights of employees, ensuring "fair pay," and reasonable working patterns (Arrowsmith et al., 2020; Henning, 2019; Hodgetts, Young-Hauser, et al., 2022). Following the economic trends seen in both the US and UK, Aotearoa NZ would subsequently come to reject such Keynesian-style regulation of employment practices and conditions, which had largely prioritised state intervention to regulate labour activities for the benefit of labour relations (Goldfinch, 2000). The subsequent dismantling of the regulated and inclusive practices of collective bargaining, centralised wage setting, and family-friendly employment practices was justified by successive governments with reference to the high inflation and rising unemployment during the economic crises of the 1970s and early 1980s (Brook Cowen, 1993; Goldfinch, 2004; Larner, 1997). Ongley (2019, p. 161) articulated this shift and the impact on employment: "Gone was the interventionist state, the fostering of productive industries, the collective strength of organised labour, the goals of fulltime employment and wage growth, and for many the stability of secure fulltime employment".

Globally from the 1980s on, neoliberal "reforms" would be introduced with stark biases in who would benefit from the restructuring of the labour market and who would suffer the negative consequences of these reforms. As reported by Haque (2004), increases in wealth would be seen for the top 20% of the population who acquired over 50% of national income while those experiencing increasingly low-paid work with poorer conditions and increased financial hardships and poverty experienced no increases in wealth or living standards. Haque (2004) observed that the poor became poorer, independent of the country's overall economic performance; that is, the economic pie was grown substantively, but the

share of the wealth that went to working-class workers was also reduced substantively (cf. Dorling & Jones, 2017).

Observing the proliferation of these regressive trends across the OECD, the International Labour Organization (2012) has observed that neoliberal promises, such as the free market "sorting itself out" through deregulation of the markets, did not come to fruition in terms of benefits to workers. Conversely, the economic shift to embrace neoliberal ideals perpetuated in-work poverty through increasingly casualised or precarious (often sold as "flexible") working conditions and the proliferation of unliveable-wage employment and forms of work (e.g., internships) that simply do not pay at all (International Labour Organization, 2012).

In Aotearoa NZ, Goldfinch (2004) described how drastic economic neoliberalisation was meticulous, following prescribed neoclassic policies. This led to our country becoming one of the champions of neoliberal dogma leading to the benefit and dominance of capital over labour. The continuation of the neoliberalisation of the economy and labour relations has been evident with the continual promotion of further deregulation, privatisation, and the dogmatic view that competition in more and more areas of life is a means of ensuring "efficiency" in the system (Barnett & Bagshaw, 2020; O'Dea, 2018). However, the economic success experienced within Aotearoa NZ would be modest (Rashbrooke, 2013), and the reforms undermined the egalitarianism (Goldfinch, 2004) once enshrined in employment acts and the country' national myths, leading to increased precarity and indecent employment, and staggering growth in income and wealth inequalities (Ajwani et al., 2003; Arrowsmith et al., 2017; Kent, 1999; Rashbrooke, 2013).

With the rise of neoliberalism, unions known for supporting workers' rights and wages would soon become constructed in neoliberal discourse as "old fashioned relics" (Olssen, 2010, p.1) of the past and were undermined by successive Labour- and National-led governments that did not support the earlier tripartite system of unions, employers and workers for ensuring living wages and decent work (Carr, 2023; Olssen, 2010). Radical neoliberal "reform" of New Zealand's labour laws and systems of industrial relations removed the traditional tripartite system through the introduction of the Employment Contracts Act (ECA) 1991 (ECA 1991; Hodgetts, Young-Hauser, et al., 2022). According to Goldfinch (2004), the fundamental aim of this Act was to undermine union power and participation in wage setting. The Act countered previous progressive legislation that had emphasised the importance of workers' voices and collective bargaining in wage setting

which had underpinned industrial relations throughout OECD countries since the end of World War Two (cf. Hammond, 1917). Anderson (1991) described the ECA 1991 as:

> …shifts in focus of the labour law away from a system based on collective representation of the interests of workers and the recognition of the inherent inequality of bargaining power in the employment relationship to one that stresses the primacy of the freedom of choice of the individual workers in their relationships with their own employers. (p. 127)

This shift is consistent with neoliberal dogma which positions individualism and personal rights as preferred over collective rights, which has seen the decentralisation and fragmentation of collective bargaining power (Carr, 2023). The ECA 1991 would see collective bargaining outlawed for a time and individual employment contracts introduced in which wages would then be set by the magic of the supposedly "free market" that was anything but free or natural (Humpage & Craig, 2008). A review of the ECA 1991 by Harbridge and Crawford (1997) describes how it was successful in achieving greater flexibility (read precarity) in the labour market and had considerable negative impacts on low-income and vulnerable employees, in particular. These were employees who were often disproportionately, but not exclusively, Māori; engaged in manual labour occupations; and casual or part time employment; and who now faced the increasing erosion of their employment conditions, security, and wages (Anderson, 1991; Carr, 2023; Keefe, 2002; O'Dea, 2018; Ongley, 2013; Poata-Smith, 2013). According to Taylor and Grey (2014), the deteriorating position of such workers was due to the insistent "proemployer" focus within the ECA 1991 which inherently ignored working-class aspirations, concerns, and the right to "decent" wages that had previously guided the actions of the state and protected workers' aspirations and rights (Carr 2023; Hodgetts, Young-Hauser, et al., 2022; Humpage & Craig, 2008).

The regressive reforms of neoliberalism have contributed to a raft of negative socioeconomic and health consequences within Aotearoa NZ (Ajwani et al., 2003; Goldfinch, 2004; Ongley, 2013). Collective bargaining declined catastrophically with union coverage plunging from "42.5% of the employed workforce in 1991 to 17% by the end of 1999" (Goldfinch, 2004, p. 93). The impact would be dire in relation to the falling levels of real wages. According to Rosenberg (2016, p. 7), "Between 1981 and 2002 wage and salary earners lost almost one quarter of their share of national income (the Labour Share), which is among the lowest in the OECD". According to Barnett and Bagshaw (2020), between 1986 and 1996 significant numbers of jobs would be lost due to the reforms and their ongoing

impact. Unemployment rates increased due to a combination of prioritisation of the "free market" and stringent monetary policy, leading to a considerable rise to reach 10.5% in 1991 (Broome, 2008). The reforms had inevitably catapulted many into in-work poverty, where they were increasingly living in poverty as their work did not pay a "liveable wage" which kept pace with increases in the cost of living (Carr, 2023). Although some of the more overtly punitive and disruptive aspects of these neoliberal reforms associated with the Employment Relation Act (ERA) have been repealed, the damage has been done and a tripartite approach to wage setting is no longer a mainstream feature of the economy (Hodgetts, Young-Hauser, et al., 2022).

The in-work poverty that grew because of these shifts in policy has been conceptualised by Hick and Lanau (2017) as occurring for household's whose net income is insufficient to meet the costs of decent housing, food, medical expenses, childcare, and so forth. The International Labour Organization (2019) has also conceptualised in-work poverty as comprising work that is low-paid, informal or formal, with insufficient working hours, a lack of social protections, and featuring job security. As of 2019, the International Labour Organization claimed that the global in-work poverty rate was 8% and had declined over the previous 2 decades. However, progress in reducing in-work poverty has since slowed substantively and may in fact be reversing with an uptick in in-work poverty in recent years, with inadequately or unliveable waged "casualised" work continuing to trap households below the poverty line (Carr, 2023; International Labour Organization, 2012).

If the threat of unemployment and the depression of one's wages were not enough to grapple with for low-income earners, the doctrine of neoliberalism also paved the way for the privatisation and commodification of housing. The intersection of low wages with high housing costs has led to residential capitalism, benefiting the middle- and upper-income households, and has effectively removed the ladder to home ownership for increasing numbers of workers (Broome, 2008; Kemeny, 2006).

Further consequences of neoliberal economic policy are seen in the dramatic increases in income inequalities (Barnett & Bagshaw, 2020; Broome, 2008; Kemeny, 2006; Rosenberg, 2016). By 2014 the top 1% of the population in Aotearoa NZ owned three times as much as the wealth as the poorest 50% (Rashbrooke, 2013), reflecting a dramatic shift in wealth distribution across the social class hierarchy. This development is consistent with Standing's (2021) theorisation of how the wealth of plutocrats and oligarchs within neoliberalised economies comes at the cost of the wellbeing of the traditional working and emerging precariat classes. This shift in wealth has persisted overtime. Marriot and Sim (2015, p. 25)

have stated that “the lowest income earners in NZ have seen little in the way of income increases over the past 30 years”. This trend towards increased low-income worker impoverishment in Aotearoa NZ has been faster in this country than in any other OECD country, with us now becoming one of the most unequal economies in the OECD (Kent, 1999; Perry, 2016; Rosenberg, 2016; Rua et al., 2019).

For Māori, these reforms and shifts in labour relations and growing levels of inequality came to intersect with and compound the deprivation already faced by many whānau due to ongoing processes of colonialism (Ajwani, et al., 2003; Blakely et al., 2005; Groot et al., 2017; Poata-Smith, 2013; L. Smith, 2020). As articulated by Poata-Smith (2013):

> If Māori entered the 1980s far behind non-Māori communities in terms of income, wealth, and access to basic services, they were to fall even further behind in following decades…This was in large part because successive governments since 1984 implemented a neoliberal political agenda. (p. 3)

These sentiments regarding the increased negative impacts for Māori echoed those by various other scholars. For example, McCormack (2011, p. 282) claimed that “neoliberalism is a radical departure from the liberal democracy which it replaced, with significant consequences for Indigenous (Māori) people”. Curtis (2016, p. 5) wrote, “in the case of New Zealand, the rise of neoliberalism, the deployment of neoliberal policies, is rightly pilloried for its negative impacts on the lives of the poor, vulnerable and Māori”. Durie (2001, p. 9) also described Māori disparities in unemployment and educational underachievement as mirroring macroeconomic swings “exacerbated by the adoption of free-market policies”. According to Blakely et al. (2005, p. 2246) “the structural reforms (neoliberalism) certainly impacted most severely on Māori and Pacific peoples’ socio-economic position and wellbeing”.

One of the major blows for Māori would be in the rapid loss of secure forms of employment due to the hasty reforms focused on profit extraction over wealth sharing across the income spectrum. A fundamental tenet of neoliberal reform was to “shed labour” or casualise roles to increase profits, which lead to a spike in unemployment and underemployment that disproportionately impacted the precariat in which Māori were over-represented (Dixon & Maré, 2007; Herzog, 1996; Keefe et al., 2002; Ongley, 2013; Poata-Smith, 2013). The Māori employment rate fell sharply between 1986 and 2002, with a corresponding sharp rise in unemployment which reached 25% in 1992 for Māori at a time when the general unemployment rate was at 10%nationally (Keane, 2012; Herzog, 1996). The restructuring of primary and manufacturing industries left many Māori who had

previously worked within those industries without the skills needed for new forms of nonmanual employment. The impact caused significant disruptions and stress amongst Māori communities (Durie, 2001; L. Smith, 2020).

The negative impacts of neoliberal reforms for Māori are well evidenced, with documented impacts ranging from disparities in health, education, and socioeconomic status (Ajwani, et al., 2003; Dixon & Maré, 2007; Durie, 2001; Howden-Chapman & Tobias, 2000; Keefe et al., 2002; Marriott & Sim, 2015; Poata-Smith, 1996; Pomare et al., 1995; Robson & Harris, 2007). For example, the *Decades of Disparity* report (Ajwani et al., 2003) examined mortality trends in Aotearoa NZ and demonstrated how neoliberal ascendancy during the 1980s and 1990s influenced an increase in income inequality and dire mortality trends, notably for Māori. The report invokes the metaphor of Māori as the "shock absorbers" of the economy originally coined by Māori leaders (Pomare et al., 1995) concerned about Māori wellbeing and vulnerability to structural reforms (Durie, 2001; Keefe et al., 2002; Poata-Smith, 2013). The *Decades of Disparity* report demonstrated that there is plausible evidence for the action of the major and rapid structural changes evident throughout colonization and neoliberalism as social determinants of Māori health and wellbeing (Arrowsmith et al, 2017; Hodgetts & Stolte, 2017; Marmot & Wilkinson, 2005).

The negative impacts of neoliberal changes to the labour and housing markets were recognised by the previous Ardern- and Labour-led governments who repealed some of the most damaging features of the ERA 2000. The Employment Relations Authority was established as a tribunal to address employment relationships problems (including collective bargaining & pay equity) and continues to this day (Employment Relations Authority, 2024). This signalled a shift back towards support for union involvement and collective bargaining around pay and conditions. However, as noted by Rosenberg (2016) and Campbell (2018), the underlying principles of neoliberalism remain intact in the industrial relations system (Hope & Scott, 2017).

It is also worth noting that minimum wage rises from the 1980s to the early 2010s did not keep up with the cost of living. As such, in real terms the purchasing power of low-income workers fell behind inflation. This was recognised by the most recent Labour-led government who did raise the minimum wage by one dollar for 6 consecutive years (Employment New Zealand, 2023a; Labour, 2020). Research into the impact of wages in addressing in-work poverty has demonstrated that minimum-wage legislation (for successive increases) has largely failed because the money is simply extracted from many households through rent increases by more affluent classes (Carr, 2023; Carr et al., 2019; Di Fabio et al.,

2023). The International Labour Organization (2024b) has also found that minimum-wage increases without corresponding controls on increases in the cost of living imposed by groups such as landlords does not make an effective strategy for reducing in-work poverty (see Publication 2 in Chapter 4 of this thesis for an exploration of this issue). Further, the cost of living (housing, food, petrol, utilities) has catapulted ahead of any minimum wage rises over the period due to the lack of government intervention in the supposedly "free" market (Martin et al., 2024; Standing, 2021), particularly relating to escalating housing costs for low-income earners (Broome, 2008; Kemeny, 2006).

In response to the continual failure of the minimum wage to really address in-work poverty there have been growing calls for a return to the minimum wage being a living wage and for cost-of-living pressures such as rental costs to be regulated by government intervention (Hodgetts, Young-Hauser, et al., 2022). According to Arrowsmith et al. (2017) and Carr (2023), the living wage can be a game changer for in-work poverty and overall human sustainability. Living wage campaigns have responded to growing calls for decent wages and have thus proliferated globally since the 1990s (Carr et al., 2019; International Labour Organization, 2024a). Such campaigns are underway in various OECD countries that are suffering from the consequences of neoliberalism (Parker et al., 2023; Wills & Linneker, 2014).

Another key feature that remains from the neoliberal reforms discussed above is the increased casualisation of employment with more precarious or temporary work that offers employers flexibility and workers poverty traps (Campbell, 2004, 2018; Carr, 2023; Ryan et al., 2019). Casualised/temporary employment is problematic as it is associated with increased in-work poverty and job insecurity for vulnerable communities (Campbell, 2018; Groot et al., 2017; Standing, 2011). This is because it fails to provide secure or decent work that features adequate or liveable wages and conditions. Additionally, employees are not "protected sufficiently in law or in practice under the relevant legal and regulatory frameworks" (International Labour Organization, 2024a, p.23). In an analysis of casual work in Aotearoa NZ, Campbell (2018) has noted that employment protections for casual workers are fraught with concerns and a high number of employers fail (intentionally or not) to comply with basic legislated employment standards.

Employment law in Aotearoa NZ continues to be messy and feature power imbalances between employers and employees. New legislation is introduced, amended, repealed, and/or reintroduced dependent on the Government of the day and their various ideological positions in relation to employment relations. This is evident in the rapid repeal by the present Luxon-

led coalition government of the Fair Pay Agreement (FPA) processes that were introduced at the 11th hour by the previous Ardern-led Labour government. The Ministry of Business, Innovation and Employment (2023) described the FPA as an attempt by the Labour government to bring together unions and employer associations to bargain for employment terms and conditions. This would be inclusive of all covered employees across industry and occupations. This process was informed by various parties, including the employer lobby group BusinessNZ and the NZ Council of Trade Unions. This trend of going back and forth on workers' rights and conditions has been typical throughout the history of employment relations since the ECA 1991 (Campbell, 2018). For example, a 90-day trial was introduced in 2009 by the Fifth National Government to enable employers to dismiss an employee within 90 days of being employed (Hope & Scott, 2017). The act was hailed by National's Minister of Labour at the time as a great opportunity for businesses to "take a chance on new employees" and they claimed it was proving beneficial for young and unemployed people (Wilkinson, 2012, p. 1). However, a subsequent Treasury-commissioned report concluded that there was no evidence to support the idea that 90-day trials encouraged new hires. Rather, the policy disadvantaged those looking for work who had typically struggled to enter the labour market, such as beneficiaries, youth, and Māori (Chappell & Sin, 2016; Hope & Scott, 2017). A concluding remark from the preface to the report sheds light on just who benefited from the policy (Chappell and Sin, 2016, p. ii): "We conclude that the main benefit of the policy was a decrease in dismissal costs for firms, while many employees faced increased uncertainty about their job security for three months after being hired".

The 90-day trials would be amended by the Sixth Labour Government led by Ardern, who limited the trials to business with fewer than 20 employees (Employment Relations Amendment (Trial Periods) Act, 2023). In 2023 the newly elected Luxon-led coalition government hastily amended the employment legislation of the previous Labour government and reintroduced 90-day trials. The new government also repealed other worker protections and failed to raise the minimum wage by one dollar in their 1st year in office (New Zealand Council of Trade Unions, 2024).

In my effort to understand the lived experience of precarity and to work towards informing policy responses (see below), it has been essential to historicise labour relations within Aotearoa NZ. This is because the indecent work and in-work poverty experienced by participating whānau in this thesis have whakapapa in the processes of colonisation and various government acts, laws, and initiatives that continue to inform employment legislation and relations in the present. Historical elements considered to this point in the thesis make up

significant features of the assemblage of the contemporary precariat class in which Māori are overrepresented, and which I now consider in further detail.

Māori Resistance to Oppression

The literature reviewed above suggests that the ascendancy of neoliberalism paved the way for the growing precarity in Aotearoa NZ that has been associated with worsening social indicators of health (Weisbrot et al., 2006) and has had a disproportionate impact on Māori (Ajwani, 2003; Barnett & Bagshaw, 2020; Marriot & Sim, 2015; Poata-Smith, 2013).

Intersecting with the ascendancy of neoliberalism is our history of colonialism which is central to our ability to grasp the ascendance of precarity for Māori. Evident throughout the historical account outlined within this chapter are the complex intergroup processes that have accompanied a raft of sociopolitical changes across time that have ultimately shaped and continue to reshape the social and economic fabric of this society, and our lives as Māori. In a relatively short period, Māori have faced colonisation, urbanisation, the expansion of the British settler society, and neoliberalism (Borell et al., 2009, 2018; Durie, 2001; P. King et al., 2018; Mikaere, 2011; Mutu, 2018, 2020; Orange, 2004; Walker, 2004). Reflecting on the processes of urbanisation I have mentioned above, Walker (1984) stated:

> For the Māori, the urban experience has, in Freire's (1979) terms, led to knowledge of the alienating culture, which leads to transforming action, resulting in a culture which is being freed from alienation. The result of this knowledge is a diversification of Māori activism. (p. 275)

Māori have resisted various injustices associated with these societal transformations that have led many into the precariat. Dedicated to progressing Mana Motuhake (Māori self-determination) we have engaged in defensive wars (Belich, 2015), written petitions to parliament, staged protests to promote our rights and independence, and engaged in legal actions and negotiations to see the restoration of some of our lands and treasures and the mainstreaming of Te Reo Māori (Keane, 2023; Royal, 2005). Further movements of resistance and activism are apparent in the establishment of Te Ropu Wahine Māori Toko i te Ora (Māori Women's Welfare League) in 1951, the Kingitanga movement in 1858, the Māori Council 1962, Kotahitanga—The Māori Parliament in 1867, the National Māori Congress in 1990, and the National Iwi Chairs Forum in 2005 (Mutu, 2020; Walker, 1984, 2004).

Resistance by many Māori, particularity those marching on the streets would rouse the media internationally; the government responded by establishing The Waitangi Tribunal (as a commission of inquiry) in 1975 (Ministry of Justice, 2023; Mutu, 2020). The tribunal was set up to investigate crown breaches of the treaty, and in response provide

recommendations to remove prejudice. This development saw Māori take over 2,000 claims to the tribunal relating to resource confiscations and other breaches to the treaty that contributed to the socioeconomic and cultural marginalisation of Māori (Mutu, 2017).

Central to Māori activism over the past 30 years have been reassertions of our own cultural ways of providing services, caring for others, and producing knowledge to support such efforts, often from the perspective of Kaupapa Māori theory, research, and education (G. Smith, 1997). Neoliberalism has been referred to as necessitating these developments:

> In many ways, neoliberalism has been instrumental in the rise of Kaupapa Māori, because Kaupapa Māori developed in speaking back to neoliberalism. In gaining from neoliberal philosophy and politics, as well as in our critique of it, Kaupapa Māori has possibly been strengthened (G. Smith, 2012, p. 17).

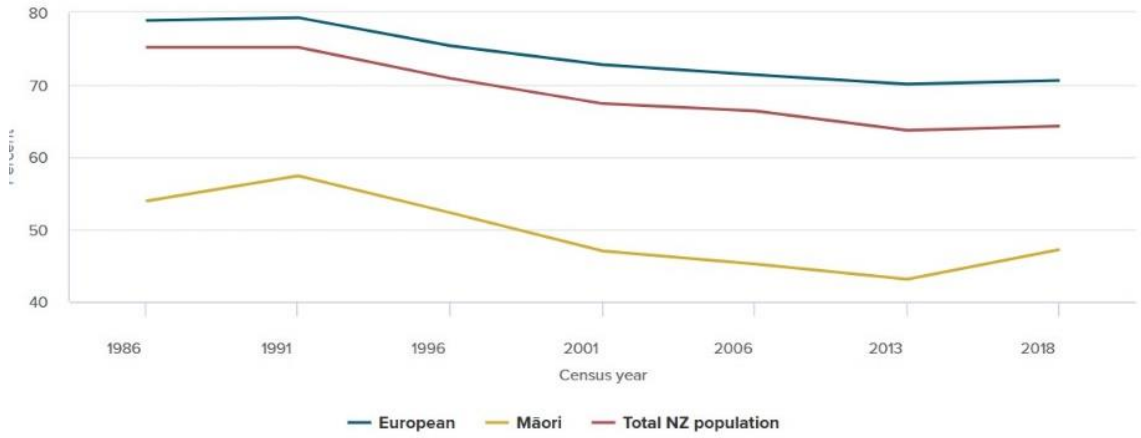
Te Reo (Māori language) is now recognised as an official national language through the Māori Language Act 1987. Māori arts and cultural performances are supported through various forums such as Te Matatini Kapa Haka Aotearoa (see https://www.tematatini.co.nz/our-story). Cultural enactments through sports are growing, for example, waka ama (outrigger canoeing) is the fastest growing sport in Aotearoa NZ in which Māori culture is deeply embedded (see Sport New Zealand Ihi Aotearoa, 2020) and there has been a rise in Māori business and entrepreneurship. However, despite concerted efforts through diverse modalities of activism and resistance, Māori continue to be overrepresented in negative statistics in employment, income, poverty, education, health, and discriminatory engagements within the justice and welfare systems and workplaces (Ajwani et al., 2003; Borell et al., 2009; Blakely, 2005; Haar, 2023; McClure, 2004; Poata-Smith, 1996, 2013; Rua et al., 2023).

Māori: Shock Absorbers to the Structural Changes within Aotearoa New Zealand

In concert with our disproportionate positioning as Māori within the lower rungs of the socioeconomic hierarchy and the wage spectrum, we experience lower rates of permanent employment and higher rates of temporary and casualised employment in retail, manufacturing, service, and processing jobs (Stats NZ, 2016). We also have lower rates of home ownership, and a high proportion of Māori rely on rental and/or emergency forms of accommodation (James et al., 2022; Ministry of Housing and Urban Development, 2022). Stats NZ (2021) figures depicted in Figure 4 show Māori homeownership rates have been falling for some time and are well below rates for Pākehā and the general population.

Figure 4

Proportion of People Living in an Owner-Occupied Dwelling, by Ethnicity, 1986–2018



Note. Source: Stats NZ. (2021) *Te Pā Harakeke: Māori housing and wellbeing 2021*. https://www.stats.govt.nz/reports/te-pa-harakeke-maori-housing-and-wellbeing-2021#overview

Apparent within Figure 4 is the decline in homeownership for Māori since 1991 in concert with the introduction of neoliberal macroeconomic policies in which housing became increasingly commodified. Correspondingly, the retrenchment of the state from being a primary provider of housing and the emphasis on private provision has contributed to the growth in housing stock not keeping pace with population growth. Additionally, housing stock at the lower end of the market is often of poor quality, damp, poorly insulated, and without adequate heating (Witten et al., 2017). This is particularly problematic later in life with Māori aged 65 years and older now being overrepresented within the rental market at 37.4% (James et al., 2022). As of October 2021, of the 4,800 people living in emergency accommodation, 60% are Māori (Ministry of Housing and Urban Development, 2022). Correspondingly, and as noted earlier, Māori make up 36% of welfare recipients (Welfare Expert Advisory Group, 2022). This reflects the revolving door for many current members of the precariat between insecure employment and primary or supplementary reliance on welfare support (Groot et al., 2017; Rua et al., 2019; Standing, 2011). In addition, and as outlined further in Chapter 3, precariat households often rely on welfare supplements and tax subsidies to top up their incomes from low-income employment (Martin et al., 2024; Standing, 2021). This reflects a growing population trend; as of September 2023, 354,807 people were receiving the Accommodation Supplement to enable them to afford housing, and 92,448 people were receiving additional temporary support to help pay for essential living costs (Ministry of Social Development, 2023a). When people on low incomes who are

receiving welfare assistance strike further hardship they are often provided hardship grants, an overall increase of 8.7% of which was seen between September 2022 and September 2023. The main reason for hardship support was for food ($36.6 million) with 339,222 recipients; next was assistance with emergency housing grants ($88.2 million) with 25,866 recipients (Ministry of Social Development, 2023a).

Discriminatory practices have been evident throughout the history of social security in Aotearoa NZ, resulting in procedural injustices toward Māori that can hamper our access to decent housing, employment, and income subsidies from the welfare system (Borell et al., 2009; McClure, 2004). Correspondingly, the Welfare Expert Advisory Group (2019) commissioned by the Ardern-led Labour government developed recommendations to restore trust and ensure dignity for all, with various recommendations set out to improve Māori experiences with the welfare system:

> Our recommendations seek to embed a new basis for social security, restoring trust in the system and enabling whakamana tāngata, to ensure people can live in dignity. Adopting this approach will lift outcomes for **Māori** and others who are particularly adversely affected under the current system (p. 6; emphasis mine).

The previous Labour-led government, who were in power during the conduct of the empirical aspects of the present research, responded to various recommendations in Welfare Expert Advisory Group reports. This thesis contributes to the knowledge of how these Welfare Expert Advisory Group recommendations and related shifts in efforts to address issues of precarity materialised in the everyday lives of Māori precariat households, including those participating in this research.

A cabinet release in March 2023 outlined the progress to date on the Welfare Expert Advisory Group recommendations (Ministry of Social Development, 2023b), revealing that the government at the time was working on efforts to render Work and Income less penal and more culturally responsive to Māori and increase the generosity of benefits and supplements. Housing reforms were also introduced to assist people in emergency housing situations and to provide pathways to more secure accommodation by building more public housing, introducing modest regulation of the rental sector, and providing increased assistance to first home buyers. Revamping of the active labour market was also underway with various changes and initiatives for training, for example, the reinstatement of the training incentive allowance. Despite these modest reforms, the release of the cabinet document sparked criticisms by antipoverty groups, who claimed the changes were “woefully slow” and partial (Neilson, 2023).

Briefly, the overview I have provided above is not a complete picture of precarity in Aotearoa NZ or the key elements that have contributed to the emergence of the precariat class. What I have tried to do is position my psychological investigation of experiences of household precarity within the broader societal systems and global economic trends within the OECD towards the enactment of neoliberal dogma. The increasing incidence of precarity is entangled with the resulting widening wealth gaps between those living affluent and more austere lives and rentier capitalists and the growing precariat class (Standing, 2016, 2021). Successive governments continue to implement policy in efforts to reduce the multifaceted insecurities faced by the precariat, but many of these are ameliorative or about helping people weather the impacts of neoliberal economics rather than changing this economic system. Accordingly, there does not appear to be any appetite for addressing the structural and intergroup causes of the rising wealth gap and influence of rentier capitalism on societies such as ours and the Māori households participating in this research. The focus remains on the management through varying levels of punishment of members of the precariat who might seek support from the welfare system and related institutions (Hodgetts & Stolte, 2017; Standing 2011, 2021; Wacquant, 2009).

This lack of structurally orientated action persists despite growing evidence for the need for changes in our economic system to ensure a more equitable distribution of wealth. For example, a recent research report by Inland Revenue (IRD; 2023) titled the *High-Wealth Individuals Research Project* examined the current taxation system in Aotearoa NZ regarding high-wealth families. Information was collected from 311 of the wealthiest families, who have an average net worth exceeding $50 million. Findings show that these individuals gain 80% of their income via trusts or private companies that are exempt from capital gains and wealth taxes. This group pays only 8.9% in income tax. In contrast, tradespeople, nurses, schoolteachers, hospitality workers, hairdressers, cleaners, engineers, and small business owners all pay much higher effective tax rates at an average rate of 20.3%. Overall findings from this report show that the absolute wealth gap has increased between lower and average income earners and those at the top of the wealth distribution, and this trend is set to continue unless the system is changed.

Even with clear evidence indicating systematic strategic tax evasion by the plutocrat (elite/upper class) families in Aotearoa NZ, few policy changes have been made to address the issues of inequitable taxation outlined in the IRD (2023) report. Rather, as outlined throughout this chapter, we continue to actively engage in managing and penalising the poor. This pattern of antisocial behaviour within a system that benefits elites and their enablers at

the expense of the precariat has been well documented by (Marriot 2017, 2018). In an analysis comparing tax and welfare fraud under neoliberalism and paternalism, Marriot (2018) comes to a poignant conclusion:

> …recent reforms to the welfare system facilitate greater punitive treatment of those who are noncompliant within the welfare system. However, it is in contrast to taxpayers that the punitive nature of recent reforms becomes most visible. Taxpayers who are not compliant are not subject to a similar level of surveillance or penalty as those on welfare, despite the outcome of tax noncompliance having an identical impact on society. (p. 125)

This inconsistency in the treatment of different groups is associated with the underlying neoliberal ideology and distinctions between the "deserving" (often the more affluent) and the "undeserving" (often denizens), with the latter rather than the former requiring intervention and management by the state (Wacquant, 2009). These structural inequities offer important context for the experiences of Māori precariat households documented in my PhD research.

Researching Precarious Households using Assemblage and Narrative Theory

I begin this section with an overview of assemblage theory as a useful explanatory framework for how precarious lifeworlds emerge through the interaction of various elements or constituent parts that feature in the life narratives of participating households (DeLanda, 2019; Deleuze & Guattari, 1988). Key to the theoretical basis of this thesis are insights from assemblage thinking, narrative psychology and pūrākau. I then draw from Rua and colleagues' (2023) efforts to conceptualise the Māori precariat as a dynamic assemblage.

Assemblage Theory

Assemblage theory was initially developed by Deleuze and Guattari (1988) to conceptualise how everything from molecules to species, ecosystems, persons, groups, institutions, and societies emerge, influence, and interact with one and other within the material and social world. The two authors would go on to practice together for over two decades (Holland, 2013). Expanding on the work of Deleuze and Guattari (1988), DeLanda (2006, 2019) provided a conceptual framework for examining the emergence and relationship of biological (material) and sociocultural (experiential) entities within a particular assemblage or process.

The entities within an assemblage can be thought of as *tesserae* (glass or tile) elements of a mosaic, which are heterogenous and come together to form a completed mosaic (a social whole/social world). The elements intermingle within one another and combine in

complex ways, with each influencing the other in the creation of the mosaic (Anderson et al., 2012; DeLanda, 2019). These elements are held together in connective alliance which functions like the adhesive and grout which hold the tesserae together. According to assemblage thinking, these connecting forms are what is referred to as a dynamic *geography of relations*.

Through its geography of relations, an assemblage often overlaps, reassembles and at times becomes entangled with other assemblages through processes of *territorialisation* whereby elements are connected into an assemblage, *deterritorialisation* whereby elements can become disconnected, and *reterritorialisation* whereby the elements come back into connection (DeLanda, 2019). These processes of territorialisation can result in the creation of physical and culturally textured places, for example, when a congregation assembles in a newly built church, but are also not necessarily locked into time and space, as in the case of the assemblage of an online community (DeLanda, 2006, p. 22). Although I have used rather concrete examples of assemblages such as mosaics and churches because such physical structures are obviously assembled, they do also degrade over time, and their roles can be repurposed within a given society. It is useful to think of assembly not just as the process of putting together such material and sociocultural objects but as the processes through which features of our physical and social worlds emerge and change over time. Assemblages are dynamic, often solidifying for a time and then reassembling through processes of reterritorialisation as they are impacted by the influences of related assemblages in the overall system. This can occur for example, when a household assemblage receives a pay rise that enables them to buy (territorialise) better food for a time, only to have access to that food deterritorialised when the landlord puts up the rent and reterritorialises the pay rise for their own purposes in the assemblage of their retirement fund. Food is literally taken out of the mouths of whānau for the resource to be consumed by the landlord. Coming back to my mosaic example briefly, deterritorialisation could be conceptualised as the mosaic breaking apart in a process of reterritorialisation with a new mosaic being put together using pieces from the original and other mosaics to form a new assemblage. In the assemblage of precarious lifeworlds, multiple assemblages from the labour and housing markets, employment relations, and so forth are in dynamic play and are often experienced by members of the precariat as evolving personal situations (Anderson et al., 2012; Baker & McGuirk, 2017). A shift in an assembled pay system, such as a rise in the minimum wage spreads out through the interlinked assemblages resulting in shifts in the geography of relations that keep these assemblages in play within participant lifeworlds.

Agency is another key feature of assemblage thinking relevant to the idea that a shift in relations between elements has impacts on an assemblage and the people entangled within it (Baker & McGuirk, 2017; Savage, 2020; Sellar, 2009). Traditionally in psychology we have tended to assign agency to human beings who act within systems under certain conditions. This idea has also been foundational to class theory from Marx and Engles onwards. However, in assemblage thinking, agency is a feature of all connected elements or parts in the assemblage. Often termed *agencement* within assemblage theory, agency is not solely the preserve of people. Rather, agency is held by both human and nonhuman elements and is enabled and constrained within the geography of relations of a given situation. For example, more severe storms are the product of human agency or activity that is contributing to global boiling. A storm hits a town and exerts agency in the sense that people are forced to respond by evacuating or fortifying their positions. In this example, we see the fundamental entanglement of people with the physical world and how what we do shapes that world and the world in return shapes possible options for action by us. This also occurs for the precariat when policies are introduced to raise minimum wages and people can perhaps have better food for a while, but because of the failure of government to also regulate rents, the money is lost to landlords. In this case, the policy exerted agency in enabling whānau to eat more healthily for a brief period until the agency of the landlord that is enabled by landlord-friendly government policies means they can exercise their agency in overriding that of the tenants (Baker & McGuirk, 2017). Processes of agencement are central to understanding the everyday relational dynamics of life in the precariat. The social world is conceptualised then as a processual nexus of assemblages, which take shape materially and socially. These assemblages evolve through dynamic processes of territorialisation and agencement and over time shift between states of stability (for example, in tripartite employment relations) and instability (as when a new government is elected and puts in place acts and policies that dismantle the tripartite system; DeLanda, 2006, 2019).

Through an analysis of the geography of relations and the processes of territorialisation and agencement between such constituent parts, we can document the emergent consequences of initiatives to alleviate in-work poverty and are better placed to reassemble these to alleviate the negative consequences of precarity; well, that is my hope in writing this thesis. To gain insights into how this might work through a focus on policy and its implications for members of the Māori precariat, we can draw inspiration from Savage (2020) who has built on the work of DeLanda (2019) and Deleuze and Guattari (1988) to present a potentially powerful argument for employing assemblage thinking in policy

analysis. Savage (2020, p. 319) has stated that this approach is imperative in "allowing researchers to see and explain things in ways that many established traditions in policy [and I would add psychological] research do not". Savage (2020) asserts that this processual orientation is important as "generalised" assemblage thinking often serves to simply map out "bits and pieces" of policy, whereas more explanatory power is needed to understand and address "deeper questions about politics, power and agency" (p. 332) to explain why more people are being forced into the precariat class. Resulting engagements with the agencement of various acts and policies and the neoliberal reassemblage of our labour market are important foci that hold some potential for formulating more humane visions for how we organise ourselves to ensure the greater distribution of prosperity. This is why in Article 2 (Chapter 3) of this thesis I seek to understand how particular policies designed to alleviate precarity manifest and mutate within complex settings (ecosystems) such as Māori precariat households. As recommended by Savage (2020), such analyses constitute a synthesised approach in that they bring together core theoretical threads central to policy and class politics.

The philosophical perspective of assemblage theory (DeLanda, 2019; Deleuze & Guattari, 1988) as briefly outlined above also resonates with the formulation of the precariat by Standing (2011). For example, the precariat class is heterogenous, with various intersecting elements constantly shaped and reshaped by the dynamic interactions of persons, processes, institutions, and systems.

Assemblage theory also enables us to locate people's situations and direct experiences of precarity in relation to the various assemblages (policies, institutions, and groups such as landlords) in the emergence and possible reassemblage of these situations. As such, this processual orientation is useful for psychologists interested in issues of precarity for documenting and interpreting the interconnectedness of the various elements and systems perpetuating the hardships faced by many Māori whānau today. An example of this would be examining lived experiences of precarity and how the element of indecent work intersects with other elements in the precariat assemblage such as Work and Income, the housing market, food, and leisure (see Chapters 3 and 4).

Before moving on to theorise participant narratives, it is useful to briefly consider in a little more detail how we might conceptualise the Māori precariat as a dynamic culturally patterned assemblage that combines within the assemblages of other socioeconomically marginalised groups in the precariat assemblage. In doing so, I draw further insights from Rua et al. (2023) who have also sought to understand the Māori precariat as a diverse

emergent social class in the making from an assemblage perspective. As these authors have argued, this conceptual orientation enables us to explore the dynamic and intersectional nature of precarity "in terms of issues of culture and the dynamics of the psycho-social, material and spatial relations that are reproduced through everyday personal and institutional practices" (Rua et al., 2023, p.43).

The approach to the Māori precariat as a dynamic assemblage is foregrounded as vital as Māori continue to be overrepresented within the precariat class due to processes of colonialism (Groot et al., 2017), and neoliberalism, resulting in the high mortality rates and negative health outcomes associated with precarious lifeworlds (Hodgetts & Stolte, 2017; Standing, 2011). Rua et al. (2023) conceptual contribution is not simply to invoke further conceptual discussion, rather it is to contribute to efforts in psychology to better understand, speak to, and respond to power imbalances which traverse multiple levels of institutional practices like that of work and welfare. In doing so, they aim to theorise, document (in collaboration with the precariat themselves) and address issues related to socioeconomic and cultural insecurities.

Initially, Deleuze and Guattari (1988) developed assemblage theory to consider how entities in the world, from organisms, to species, to institutions and complex socioeconomic systems take form through the emergence of a nexus of dynamic relations that feature human and nonhuman elements. Following Rua and colleagues (2023), I draw upon the seminal work of Deleuze and Guattari (1988) in advancing assemblage theory as an orientation towards the precariat, but also note that the initial conceptual orientation of assemblage theory has not remained static. In this, we see a shift in emphasis from approaching assemblages such as the precariat class as a noun to approaching these as verbs or formations (entities) central to which are interactions between entangled elements. This is not to say that assemblages like the precariat are somehow not real, but rather we need to follow the core logic of both/and, rather than either/or, of assemblage thinking to approach this class and experiences from within it as dynamic formations that continue to evolve, adapt and change as new elements and relations between these come into play (See Chapters 3 and 4). Assemblage thinking also orientates us towards the relations between elements with its focus less on the causal linear logic that remains hegemonic within psychology, and more on the adaptive refinements that are shaped by the multifaceted relations between elements such as income, food and housing insecurities, and intergroup relations between rentiers and tenants. It is these relations that influence the emerging everyday practices, practicalities, and capacities of survival that feature in the accounts of participating households. See Chapters 3

and 4 for an outline of my application of assemblage theory to these dynamic features of the Māori precariat class in the making. These chapters foreground the utility of an assemblage mindset for understanding the everyday agentive responses of householders to the conditions of precarity within which they find themselves. Also centralised are the core elements that stem from our cultural and relational ways of knowing and being and solidarity in supporting one another as Māori. In doing so, I seek to foreground the often contradictory, compromising, and provisional nature of household life in the precariat today.

Here, my PhD is indebted by the culturally informed orientation of Rua and colleagues (2023) who have engaged with the intersectional and often-messy household situations that feature in the present research to which they have responded in culturally textured ways. As Rua and colleagues (2023) have asserted, this strategic approach is aligned with the emancipatory Indigenous politics evident in Kaupapa Māori Praxis (KMP; see Chapter 2) that departs from the emphasis in WEIRD psychologies (Henrich et al., 2010) on objective or detached approaches to research:

> It moves in the opposite direction of the hegemonic colonizing tendencies of psychology to reify Western worldviews onto Indigenous populations and psychologies. Instead, we are appropriating Assemblage Theory for our own purposes to articulate further our thinking regarding the precariat and our contribution to decolonizing social psychology. (p. 44)

The culturally informed KMP to the assemblages of Māori households within the precariat class enables me to also document aspects of how "Māori can experience insecure employment alongside Pākehā and members of diverse ethnic groups, whilst remaining distinctly Māori in terms of how we understand and respond to precarity" (Rua et al., 2023, p. 42). We can share membership of the precariat class, whilst not becoming fully engulfed by this membership and remaining distinct in aspects of our experiences and responses to conditions of socioeconomic hardship associated with in-work poverty today. This orientation to both shared socioeconomic positioning and cultural difference is further nuanced through the Māori population's diverse needs in relation to the intersections of age, sexualities, disabilities, and gender.

Although commonalities in material and psychological needs resonate and are often shared across the global precariat, further understanding of the local precariat, particularly Māori, is needed if we are to work towards effective solutions to reduce the insecurity faced by our communities. To contribute to the knowledge that is foundational to the development of more human and effective responses to whānau needs, I engaged in this research with the

storied experiences of 10 precariat households: 9 Māori and 1 Cook Island Māori. I did so through the use of an approach to KMP (see Chapter 2) that is informed by narrative psychology and pūrākau. As noted earlier, many of these members of these households were of mixed ethnicity and they were clear on how they wanted to be identified to include their diverse ancestries; this is why I often referred to and positioned myself as a blended wahine. For example, some households comprised whānau with one or both parents or caregivers of Māori descent. In other households there was a mix, like me with one parent or caregiver of Pākehā descent and one Māori. In addition, the participants included one Cook Island household, from Rarotonga (cousins to Māori in the Pacific). Due to the rich diversities within households in Aotearoa NZ, I did not want to exclude any whānau who wanted to take part in the research.

A Brief Outline of Narrative Psychology and Pūrākau

Writing on narrative psychology is voluminous and complex (Bamberg, 2021; Stephens, 2011) and I can only hope to sketch out a general overview for the purposes of framing up the present research. Adding further nuance, I also engage briefly with recent Māori scholarship on pūrākau as we have our own traditions of approaching human beings as storied beings and valuing the power of stories not only for human meaning making and knowledge sharing, but also for understanding the assemblage of the human condition more generally. My task here is to introduce how I engaged with the Māori precariat and understand their experiences as reflecting the assembling of the situations of precarity. I drew insights from both narrative psychology (Doise, 1986; Murray 2000, 2018; Rappaport, 2000) and pūrākau as a feature of international Indigenous scholarship on human narrativity that is associated with decolonialising praxis (Lee, 2009; L. Smith, 1999, 2012; Ware et al., 2018). A narrative orientation to psychology has allowed me to engage with participants' stories of their experiences of everyday precarity and to work through how these can be leveraged as a basis for exploring more effective responses in a manner that reflects a core value of KMP that is not just about knowledge production, but also application (Martin et al., 2025; L. Smith, 1999, 2012). Methodologically, I offer an approach to drawing on stories of lived experience to bring various insights from the lives of these storied beings into conversation with key policy makers, scholars, and the public. This study of the lived experience of the Māori precariat is part of a larger HRC-funded project that sponsored my PhD (Martin et al., 2024; Martin et al., 2025).

Narrative psychology posits that human beings are storied beings who make sense of the world by telling stories or narrating their experiences and the various situations and

scenes within which they are immersed (Doise, 1986; Murray, 2000, 2018; Rappaport, 2000). I return to narrative psychology shortly. This, after a brief engagement with Māori approaches to narrative storying. This is important because core propositions within contemporary narrative psychology globally regarding our storied nature and human meaning making practices (see below) are hardly groundbreaking news to Indigenous peoples in general and Māori in particular (Lee, 2009; L. Smith, 1999, 2012; Ware et al., 2018). Storytelling is a particularly common method of knowledge formation and problem formulation and response for our communities (Lee, 2009, Lee-Morgan et al., 2022; Ware et al., 2018). Mahuika (2011) has reminded us that to understand and interpret Indigenous worldviews we must build close associations with such communities, in which experts transmit knowledge via storying practices and methods including the shared articulation of pūrākau (traditional oral narratives; Lee, 2009). I outline my process for engaging in Māori storying processes with participants in more detail in Chapter 2.

Indigenous narration has been used for millennia to capture and transmit collective histories, knowledge, worldviews, values, and cautionary tales (Elkington, 2011; Lee, 2009; Mahuika, 2011; Ruwhiu, 2008). Indigenous storytelling has proven effective in sustaining and sharing knowledge across time and offers counter-narratives from which to resist the tales of terror that colonial settler societies have used to restory us in a negative light (Lee, 2009; G. Smith, 2012, L. Smith, 2012). Culturally based narrative approaches, like those of Ware et al. (2018), Lee (2009) and Lee-Morgan et al. (2022) have been shown to provide empowering spaces to advance the priorities and agendas of Indigenous communities (Lee, 2009; Lee-Morgan et al., 2022; G. Smith, 2012, L. Smith, 2012, Ware et al., 2018).

Drawing on the concept of traditional Māori pūrākau, and Kaupapa Māori theory as a decolonising practice, Lee (2009) developed a culturally responsive approach to narrative inquiry which she pioneered as "pūrākau." This was achieved through reviving traditional Indigenous storytelling practices within her doctoral research by engaging with Māori teachers for her thesis, *Ako: Pūrākau of Māori Teachers' Work in Secondary Schools* (Lee, 2008). This approach centres the voices and "philosophical thought, epistemological constructs, cultural codes and worldviews that are fundamental to our identity as Māori" (Lee, 2009, p. 1), providing a pathway to highlight, transmit, legitimise and contest preexisting narratives which have been historically harmful due to positivist approaches to research (G. Smith, 1997; L. Smith, 1999, 2012). For example, pūrākau as a method has been employed recently in a study by Lee and colleagues (2022) to examine marae-led community development and wellbeing initiatives. By doing so, the authors were able to engage with

Māori in a culturally responsive manner to hear and filter their lived experiences and insights through a Te Ao Māori lens. Findings showcased the various strengths of marae and their associated communities, particularly during the COVID-19 pandemic, in communication, the sharing of resources, cooperation, and the mobilisation of intelligence and expertise, which set an excellent example for community-led development. Through their research, Lee and colleagues (2022) were able to illustrate the continual disparity in government resourcing of community-led services, which remains problematic for marae development.

Further, the conceptualisation of *Kaupapa Kōrero* by Ware and colleagues (2018) has built on current Indigenous methods of narrative inquiry (Elkington, 2011; Lee, 2009; Ruwhiu, 2008; L. Smith, 1999, 2012). . Kaupapa Kōrero seeks to "gather, present and understand Māori experiences of parenting [through applying the concept of whakapapa as a] relational analytical framework to identify personal narratives, [integrating them with] layers of interrelated kōrero about their whānau, Māori culture and society which [influence] present experiences of being Māori" (Ware et al., 2018, p.1). The findings illustrate how cultural approaches to narrative inquiry are beneficial for Māori participants and researchers. In Ware et al. (2018), they enabled a rich and contextual understanding of the parents' experiences which were situated as relational through Māori ways of being. In doing so, the narratives enabled the authors to demonstrate the importance of narratives in contesting pathological stereotypes associated with Indigenous parenting. Overall, such inquiry better places scholars to inform policy development and practice (Ware et al., 2018).

Narrative psychology emerged over time within psychology in a manner complimentary to Māori approaches considered above. For example, Murray (2000; 2018) built upon the four levels of narrative analysis theorised by Doise (1986) to offer a way of analysing research participants' stories that situates personal experiences within broader social structures and institutions. First, is the *personal level* which now moves beyond simple expressions of the "body" or cognitive efforts to order the world, outwards toward narratives that are shaped by the social context in which they are expressed. Second, is the *interpersonal level* of analysis that considers narrative elements that are cocreated in dialogue between people. A focus on this level acknowledges that interviewers and interviewees in a research project are both involved in the production of aspects of interview stories. In the case of this research, I was engaging with other Māori from the precariat (see Chapter 2). Third, is the *positional level* whereby the analysis considers similarities and differences in social position between the interviewers and interviewees, and how this can inform the interview interaction, for example, how power dynamics may limit what participants wish to share or shape how

they wish to frame the narrative. Fourth, is the *ideological level* which is concerned with the socially shared stories that are characteristic of certain communities or societies and how these are represented within narratives. Here we might consider the broader policy and institutional assemblages that manifest as key elements within the assemblage of situations of precarity that are recounted by participants (cf. Martin et al., 2024).

Ware and colleagues (2018), built further upon the narrative levels that featured in the work of Murray (2000), but with reference to Māori constructs such as whānau, tikanga, and cultural identity. These authors have also emphasised the importance of situating the personal storied experiences of Māori participants within Te Ao Māori. This is important here; as articulated by Rappaport (2000, p.6), "Understanding community narratives is a way to understand culture and context and its profound effects on individual lives". Furthermore, participant narratives need to reflect contemporary social accounts, which include the characterisations of us that are imposed by the settler society (cf. Lee, 2009; Ware et al., 2018) and inform how Māori members of the precariat structure their own experiences and stories.

A useful concept to draw on here is from Rappaport (2000) who introduced the concept of narratives as "tales of terror" or "tales of joy" (p. 1). Tales of terror can be associated with the tales "others," generally the dominant group within a particular society, form and tell about marginalised groups. Such tales are often reproduced within society, leading to discriminatory practices towards marginalised groups, for example, and as seen throughout this chapter, in the "othering" of Māori through both colonialism and the welfare system as "undeserving." In contrast tales of joy are tales which are created and cocreated by marginalised groups to contest the narratives of the dominant groups and illustrate their lived realities and thus create their own narratives.

Rappaport (2000) has proposed that narratives are important not only to the person telling their story and for understanding how they make sense of their lives. Narratives from the margins also provide counterpoints or alternative perspectives to those of the dominant groups and offer a basis for deconstructing hegemonic narratives in society. For example, a researcher can analyse dominant narratives and gain insight into the power structures within society (Hodgetts et al., 2013; Lee, 2009; Murray, 2000, 2018; Ware et al., 2018) that position the precariat rather than the societal system as defective. Counter-narratives can address institutional barriers (cf. Lee-Morgan et al., 2022) and policies that pathologise people living in precarity. For example, neoliberal narratives continually reproduced over time by various

governments and related institutions like Work and Income fuel individualised penal approaches to welfare and income supports (cf. Hodgetts et al., 2014).

Counter-narratives from members of the precariat can also be used to re-story "tales of terror" that are imposed on the precariat by more affluent groups and displace these with the "tales of joy" that better reflect the conduct of everyday lives of precarity (Martin et al., 2023; Rappaport, 2000). These mythic tales of terror are the dominant narratives that render the precariat as simply lazy, addicted, uneducated "natives" who need surveillance and control by the settler society state apparatus (Hodgetts & Stolte, 2017; Martin et al., 2021 Wacquant, 2009). This is outlined further in Chapters 3 and 4, in which I illustrate how members of the precariat navigate precarious lifeworlds and, thus, as a consequence, how they engage in leisure (Martin et al., 2023).

Drawing on such insights into human narration and the research applications outlined above, this thesis documents aspects of stories of everyday life in the Māori precariat and how participating householders speak back to the hegemonic power of neoliberal economic arrangements in employment and penal welfare as enmeshed within the settler society that Māori whānau share with other groups today. G. Smith, (2012) and L. Smith (2012, 2020) prompt Indigenous scholars not to forget the radical potential of Kaupapa Māori narrative research with its transformative potential to challenge power and create much needed knowledge to support efforts towards progressive change.

Thesis Overview

This thesis is by publication, based on one book chapter and two journal articles, all of which have undergone international peer review prior to publication. Accordingly, Chapter 2 presents the first publication in the form of a book chapter, "Engaging Māori Precariat Households to make a Difference: Kaupapa Māori Praxis," documenting and responding to the everyday experiences of households in precarity in Aotearoa NZ. In doing so, I illustrate a relationally ethical form of community-engaged methodology that is informed by key cultural principles in the research design, fieldwork, and efforts to inform responses to community needs. Drawing on Standing's (2011) theorisation of the precariat which has been indigenised by Groot et al. (2017) and Rua et al. (2019, 2023), I have sought to further theorise Indigenous efforts to deconstruct and respond to structural and in-group inequalities which disproportionately impact socioeconomically marginalised communities.

Chapter 3 serves then to illustrate the lived experiences of precarity, through investigating participant experiences of policy implemented to alleviate the multifaceted insecurities evident in precarious lifeworlds. I draw here from assemblage theory to

document government support through policy to precariat households, and how this has become territorialised within a dynamic geography of relations. What is demonstrated within Chapter 3 is that current policies are failing to adequately address the relational nature of precarity. I then offer a series of recommendations.

Chapter 4 shifts then to demonstrate how members of the Māori precariat struggle to access resources and time for leisure. I outline how leisure is agentively assembled by Māori out of the multifaceted insecurities they face in relation to finances and housing. Throughout this process, I reveal how core Māori principles and processes of whanaungatanga (cultivating positive relationships) and manaakitanga (caring for self and others) are foregrounded by participants in shaping their contemporary leisure practices and thus promote ontological security, place, belonging, connection, cultural continuity, and self as Māori. It is then illustrated how leisure practices, although beneficial to wellbeing, are rendered insecure by the resource constraints of life in the precariat.

Within my concluding chapter I briefly revisit key concepts and issues raised within each chapter of this thesis. I then consider the current political climate in which we find ourselves, as it has shifted considerably since I embarked on my doctoral research and is pertinent to the recommendations I make. I conclude by outlining key recommendations with the aim of demonstrating how we might inform policy responses to alleviate the multitude of insecurities faced by the Māori precariat.

Chapter 2: Method: Engaging with the Māori Precariat

This chapter includes the first peer-reviewed publication in my thesis (Martin et al., 2025). The chapter presents reflections on the Kaupapa Māori Praxis perspective that I employed to explore the lived experiences of the Māori precariat in Aotearoa NZ. The chapter was produced after an invitation from the editors of the Palgrave *Handbook of Critical Social Psychology* to contribute a chapter on precarity to a new edition of the book. The book has two overarching goals; the first is to overcome the individual-social dualism that psychology often inhabits and reproduces. The second is to illustrate how scholars in the field of social psychology can advance the theories and methods of the "social" in diverse ways which are inclusive of culture, subculture and the individual in an authentic sense as "an ensemble of social relations" (Gough, 2017, p. vi).

The first publication situates Kaupapa Māori Praxis (KMP) as an evolving methodological approach that draws on Māori knowledge, scholarship, and cultural principles to investigate the experiences and needs of Māori. This chapter foregrounds the importance of KMP from the research design through to field work and subsequent efforts to effect positive change for Māori. Pertinent throughout the chapter are efforts that go beyond standard academic practices of knowledge production and dissemination through reports, publications, and presentations. Extending such outputs, KMP also employs techniques to share knowledge through whakawhanaungatana (developing relational networks) and working directly with policy makers and advocacy groups such as trade unions (e.g., E Tū). Illustrated through various examples within the chapter is how KMP serves to deconstruct and respond to the various structural and intergroup inequities faced by Māori communities living in precarity. Drawing on the ancient concept of the scholar and the scribe (Cassim et al., 2025), I demonstrate how my research engagements with precariat whānau were enacted, documented, interpreted, and drawn upon to respond to the multifaceted insecurities they face. In doing so, I then document how the members of the larger research project from which this doctorate originated and I enacted the role of the scribe (Cassim et al., in press; Luukko, 2007; Pioske, 2013) when documenting and responding to current policies and institutional responses to precarity using Māori cultural principles and forms of diplomacy. I reflect on various contemporary efforts by psychologists to work in partnership with existing institutional structures and processes to advocate for precariat whānau whose voices are rarely included in public discourse and policy formulation processes.

This chapter aides me in foregrounding the central foci and aims of the broader thesis: to engage with precariat whānau, to understand their lived experiences of precarity, and to

respond through informing change processes. In addition, this first publication contributes to a diverse range of disciplinary conversations (Indigenous, community, social, and critical) in contemporary psychology regarding how we extend knowledge of and address societal inequities.

As the methodology section of this thesis is presented in this published chapter, I have added a table (Table 1) to describe each household as the participants are not described within the chapter. To be eligible to participate in the research all households needed to have a member or members who were in jobs that paid below the official living wage ($23.65 per hour in 2022/2023).

Table 1

Participants, Household Composition and Employment Status

Participants	Composition	Employment Status
Ana	Single mother of three	Aged care worker and bookkeeper.
Trish	Single mother of four	Part-time grocery packer.
Beyonce & husband	Married with two children	Self-employed mechanic (Husband) Homemaker, business bookkeeper (Beyonce)
Nan	Single grandmother, caring for two grandchildren	Part time cleaner/rugby club kitchen cook
Bob and Jenny	Couple with four children	Teacher aide (Bob) Homemaker (Jenny)
Marama	Single mother of two	Part-time Māori health worker
Bob & Olivia	Engaged couple with four children	Digger operator (Bob) Homemaker (Olivia)
Wai	Single mother with three children currently at home	Part-time administrator for the local kura (school) and Māori health organisation
The Rock and wife	Married with adult children and grandchildren living at home/in an outside cabin	Factory worker (The Rock) Semiretired factory worker and fitness trainer (wife)
Layla	Single mother of three living in parents renovated garage	Teacher aide

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Engaging Māori Precariat Households to Make a Difference: Kaupapa Māori Praxis

In this chapter we reflect on the application of Kaupapa Māori Praxis (KMP) to document and respond to the everyday experiences of households experiencing in-work poverty in Aotearoa NZ. KMP encompasses a relationally ethical form of community-engaged methodology that is informed by key cultural principles in the research design, fieldwork, and efforts to inform responses to community needs (Hodgetts, Rua, et al., 2022; Rua et al., 2021; 2023; G. Smith, 2003; L. Smith, 1997). The project used to exemplify KMP is also informed by Standing's (2011, 2014) theorising of the precariat as a diverse and emergent social class populated by a range of income-related insecurities. Standing's conceptualisation of the precariat has recently been indigenised by Rua et al. (2023) to reflect the lived complexities of precarity for Māori and related groups in Aotearoa NZ. Our application of this theorising also speaks to diverse efforts in Indigenous, community, liberation, and critical psychologies to deconstruct and respond to structural and intergroup inequities that negatively impact culturally and socioeconomically marginalised communities (Decolonial Psychology Editorial Collective, 2021; Hodgetts & Stolte, 2017; Holzkamp, 1992; Martín-Baró, 1994; Murray, 2012; Rua et al., 2023).

We adopted a KMP approach because of the disproportionate representation of Māori people within the growing precariat due to ongoing processes of colonisation (Groot et al., 2017; Mikaere, 2011; Rua et al., 2023). Through colonisation, Māori society has seen momentous change, from being displaced from their ancestral rural homelands to living predominantly in urban centres (P. King et al., 2017). The focus of this research is on Māori in these contemporary ethnically diverse spaces within which arduous work does not necessarily lift them out of poverty (Carr et al., 2023; Fisher et al., 2023). Many must also navigate the welfare system to access government financial "top ups" that often prove ineffective in their efforts to make ends meet (Hodgetts & Stolte, 2017; Martin et al., 2024). Many government efforts towards financial aid are less effective because they are developed through political and policy chatter *about* the precariat, rather than deep conversations *with* precariat households designed to inform effective responses to their actual needs (Groot et al., 2017).

Our primary focus in this chapter is the use of KMP to engage and advocate for the needs of precariat households, with a primary (but not exclusive) focus on Māori who are more likely to experience in-work poverty and associated inequities than any other ethnic group in society (Groot et al., 2017; Rua et al., 2023). The approach taken is also inspired by the work of Indigenous, community and critical scholars to decolonise research (Decolonial

Psychology Editorial Collective, 2021; Rua et al, 2021; G. Smith, 2003, 2012; L. Smith, 1999, 2012,) and "*reset research agendas around issues that are important to those who have been pushed to the societal margins, and to research those issues collaboratively"* (Edwards & Brannelly, 2017, p. 1). KMP adopted within this chapter is not solely about documenting and deconstructing the experiences of in-work poverty from a Māori perspective. This approach is also about using the knowledge produced in a collaborative project to inform culturally embedded efforts to effect positive changes in society (Groot et al., 2017; Pihama, 2010; Rua, 2021, 2023; G. Smith, 1997; L. Smith 2012).

The remainder of this chapter is presented in five sections. First, we explore KMP as an Indigenised form of inquiry that aligns in many respects with other Participative Action Research (PAR) traditions. Second, we provide the rational for the research case exemplar and the design process. Third, is an exploration of key cultural principles that underpin KMP and how these principles were articulated through the project's various engagements with both Māori and non-Māori households. Forth, we consider the actions that were based on the fieldwork, and which moved out in scale from acts of reciprocity towards participating households to larger engagements with central government and public deliberations regarding in-work poverty, precarity, and what is to be done about it. To conclude, the chapter is completed with brief reflections on our articulation of KMP as part of an evolving methodological orientation.

Kaupapa Māori Praxis

Like related emancipatory-orientated Indigenous and Participative Action Research (PAR) methods, KMP does not follow a single research design (Akom, 2011; Caxaj, 2015; Cornish et al., 2023; Dadich et al., 2019; Le Grange, 2001). KMP constitutes a methodological rallying point for Māori to engage in locally informed and impactful efforts to document, interpret and address complex systemic problems facing Māori communities. By referring across to aligned, yet distinct Indigenous and action-orientated methodologies here, we are centralising an imperative towards engaging openly with people impacted by structural problems as foundational to developing knowledge that can be used to inform efforts to address the negative impacts of inequitable societal structures (Caxaj, 2015; Dadich, et al., 2019; L. Smith, 1999, 2012). We are not attempting to assimilate these diverse traditions into PAR. These traditions retain distinct intellectual genealogies, embedded cultural worldviews, contexts of emergence and deployment, ways of knowing, and enactments of relational ethics. Common to these traditions is the centralising of culturally informed praxis and contributions to the Indigenising of methodologies (Akom, 2011;

Cornish et al., 2023; Dadich, et al., 2019; Le Grange, 2001; L. Smith, 1999, 2012). Central is the assertion that knowledge is often situational and reflects the cultural values and practices from which it emerges, and which often shape its intent and use (Caxaj, 2015). By positioning KMP in the context of these traditions we also seek to extend the dialogical multiplication of perspectives that is central to pluralising psychology to become more inclusive of diversities within the human condition (Guimarães, 2019).

KMP was developed as a response to the growing discontent of Māori scholars who recognised that there was a distinct lack of power and space afforded to Māori intellectual development within settler society and educational and research institutions (G. Smith, 1997; Wilson et al., 2021). Māori realities were often misrepresented in Pākehā (British settler) produced scholarship (L. Smith, 2012). Māori were also struggling to attain Tino Rangatiratanga (self-determination) over knowledge production practices that impacted their lives. Countering common colonial characterisations of Māori as a primitive people trading in superstitions and legends, scholars have asserted that Māori have always been practical and abstract thinkers producing detailed and actionable knowledge of astronomy, cosmology, biology, agriculture, and humanity (Lee, 2009; Pihama, 2010). Also formative, were frustrations among Māori scholars at Māori being the subjects, rather than the authors of research (Mahuika, 2008) that had little by way of practical utility in contributing positive differences in the lives of research participants (L. Smith, 1999, 2012). KMP has developed as an orientation to knowledge production and application that is embedded in relational principles and understandings of people (L. Smith, 1999, 2012). This orientation towards the centrality of culture in local ways of knowing and actioning knowledge should not be taken to advocate for closed systems of inquiry. Māori have always been explorers open to innovative ideas, and a key issue here is who gets to decide what are useful knowledges and research practices (Guimarães, 2019; Rua et al., 2023).

KMP is foundationally responsive to the worldviews and experiences of Māori (Mead, 1996; Pihama, 2010; G. Smith, 1997), and as a basis for applied scholarship designed to benefit the communities with which scholars are engaged (Rua et al., 2021, 2023; L. Smith, 1999, 2012; Sonn et al., 2019). Employing KMP does not have to mean that one closes oneself off from the broader intellectual world and fully disregards all Western knowledge systems and associated insights (Rua et al., 2017). A tangible example of utilising Western knowledge to support KMP is the concept of the bricoleur (Levi-Strauss, 1966), in which qualitative research is created through bringing together insights from various sources to understand and address social problems. Māori scholars often employ what can be read as

bricolage to piece together such insights to understanding and addressing problems. This practice is evident within the design and conduct of the in-work poverty project discussed below, which is inclusive of techniques such as participative drawing and photo-elicitation exercises to deepen participant dialogues. Lee (2009, p. 100) also describes the use of bricoleur by Māori scholars whereby "*the Indigenous bricoleur is a useful way to think about how decolonising methodologies, kaupapa Māori theory and other qualitative narrative inquiry methods influenced the development of pūrākau methodology*". Pūrākau is often associated with Māori storying practices, myths, and legends, and is now recognised as a traditional form of narrativity that incapsulates fundamental aspects of Māori identities, cultural codes, worldviews, and epistemological constructs (Lee, 2009).

Also central to KMP is a form of talking back to power and of championing processes of knowledge production *with* rather than *on* Māori that also feature in allied PAR practices (Cornish et al., 2023). To support this orientation towards the conduct of research *with* Māori communities, whilst being informed by critical theory more broadly, G. Smith (2003, p. 10) provided six initial cultural principles to underpin KMP efforts. These are: Tino Rangatiratanga (self-determination), validating and legitimating Māori taonga tuku iho (cultural aspirations and identities), ako Māori (incorporation of culturally preferred pedagogies), kia piki ake i nga raruraru o te kainga (the mediation of socioeconomic and home difficulties), whānau (incorporation of cultural structures which emphasise relational embeddedness), and overarching collectivist practices regarding knowledge production and application. These initial principles have subsequently been modified, refined, and expanded upon in many ways to meet the needs of different situations and projects (see Cram, 2017; Pihama, 2010; L. Smith, 1999, 2012). In a subsequent section we discuss seven contemporary KMR principles that inform the research case that is central to this chapter.

Project Exemplar: Documenting Māori Experiences of Precarity in Aotearoa New Zealand

The exemplar project had five primary aims to:

1. Extend knowledge of why having a job is often not sufficient for households to lift themselves out of precarity.
2. Understand how various insecurities impact the everyday lives of precariat households with a view to informing effective policy responses.
3. Document how different policies to address such insecurities impact on the wellbeing and everyday lives of participants.

4. Work with an advisory group from a low-income trade union and key government ministries to produce policy briefs, reports, and presentations to inform the development of government responses to in-work poverty.
5. Draw on insights from the research to develop a forum theatre production and other arts-based materials to inform public deliberations regarding everyday precarity.

To realise these aims, the project employed mixed methods. The qualitative element encompassed a series of four enhanced interviews with 33 households (Māori, Pacific, East Asian, and Pākehā) and the forum theatre production. The quantitative element involved two waves of a national survey that drew on insights from the qualitative household engagements.

One key rationale for the engagements with key government ministries and policy focus was that decisions affecting low-income households and communities are often made outside of these settings. The HRC project team wanted to channel insights from people impacted by poverty alleviation policies back into policy making processes. We also had a progressive NZ government (Labour) who were somewhat (in the mould of Blairite New Labour) open to hearing the voices of marginalised communities in the policy process, even if the resulting government responses were somewhat piecemeal (Martin et al., 2024). Another rationale related to increasing discontent by Māori scholars who argue that we must move beyond merely describing problems affecting Māori communities towards advocating progressive structural reforms (Groot et al., 2017; Pihama, 2010; L. Smith, 2005). As argued by Rua et al. (2021, p. 189), Māori scholars must "*respond to and serve our community needs, ensure that Māori survive now and can live well into the future*".

This project built on the team members' direct experiences of poverty and precarity as well as from engaging as scholars with members of the precariat across a range of projects (cf. Groot et al., 2017). The team also observed key Māori processes of wānanga (open dialogue, shared exploration, and collective problem solving) and whanaungatanga (establishing and working within good relations) in designing and implementing the project (cf. L. Smith et al., 2019). Early on, the project team engaged with representatives of the low-income trade union (E Tū) whose members significantly contributed to the research aims and design, and who assisted the researchers with recruiting precariat households from their membership and related networks. This design work started with the second and third authors building up ties with the union over the previous five years and then attending the union's monthly listening sessions where members go to discuss issues surrounding in-work poverty and to set priorities for their unionised responses. In keeping with KMP, these early dialogues

with this key community partner who was already advocating for their members within society also provided an instrumental means of ensuring ethical and mutually beneficial relationships between university-based researchers and precariat participants. The aims and general design including qualitative fieldwork with households, national survey, and forum theatre work was subsequently refined in dialogue with two key government agencies (Ministry of Social Development who administers the national income support and welfare system, and the Productivity Commission who were at the time conducting a desktop inquiry into persistent disadvantage). These ministries agreed to join the project advisory and implementation group along with representatives from E Tū. This process resulted in the production of a successful research funding proposal to the Health Research Council of NZ. Utu (reciprocity) was also observed by the project team in that we contributed substantively to the research work of the partnering organisations.

Despite securing funding for the project, the project team still needed to do the detailed design work for the household engagements and other practical aspects of the design (e.g., the surveys and theatre work). In terms of preparing specific details for the household engagements, these were guided by the core principles of KM research (see next section). The first three authors lead five half-day wānanga in the form of design sessions with the other team members (five of the seven investigators were from working class or precariat households and had precarious research experience with related population groups) and four graduate students from Māori, Tongan, Taiwanese, and Korean backgrounds. These students were funded to complete their graduate theses as part of the project, and still resided in precariat households at the time. During these wānanga, the project team shared variations on the invaluable habitus and insider knowledge that people cultivate from growing up in and coming to know how to navigate everyday hard lives on the socioeconomic margins of society. These design sessions focused on inclusive team bonding through collaborative work (Hodgetts et al., 2020) and collective problem solving whereby the pooling of expertise was used to refine a series of topic-focused interviews that would engage householders and encourage them to share their knowledge and experiences. Sessions included roleplaying interviews, taking feedback from the team, and adjusting the protocols accordingly. The input of students who were still living in the precariat and who were treated as emerging scholars was invaluable in terms of tailoring our household engagements to current insights into life in the precariat. The process also embodied Māori cultural obligations towards tuakana/teina (older/younger) mentoring, inclusion, and shared learning across generations. Also observed was the cultural imperative towards manaakitanga/manaaki (duty as first people to care for,

enact respect and kindness towards others, including new migrants). These wānanga resulted in four interview resources that encompassed open questions and participative mapping and photo-elicitation techniques to deepen our engagements (Hodgetts et al., 2007; McGrath et al., 2020). The resulting interview resources were designed to be adapted to the culturally diverse nuances and interactive practices of participating households.

The interviews were conducted primarily at participants' residences and designed to provide spaces for open dialogue through which the project team could document how members of the precariat make do with a view to producing actionable knowledge to refine policy and income support efforts to better meet their needs. Interviews began with the interviewer and participants getting comfortable with each other and establishing whanaungatanga by sharing aspects of whakapapa (genealogy, where people come from and where they are at now). The subsequent four interviews were each designed to last approximately 90 minutes and to explore specific topics. Interview 1 established participant biographies and explored housing histories, affordability, overcrowding, housing standards, and the impacts of government housing policies. Interview 2 explored recent employment, income, expenditure, debt, and the adequacy of various government income and housing subsidies. Interview 3 examined wellbeing, leisure engagement (cf. Martin et al., 2023) with service and food (in)security and set up for the photo-elicitation exercise that occurred between Interviews 3 and 4. Interview 4 was photo-elicitation-based and offered an opportunity for the project team to look back at key issues from the previous interview and how these were interconnected in the everyday lives of householders. The participative visual techniques, such as drawing (McGrath et al., 2020) and photo-elicitation (Hodgetts et al., 2007) worked to add depth to the conversations and allowed participants to raise further issues that were important to them but may not have been prepared for by the team. For example, during Interview 1 participatory mapping aided participants in situating different elements of their everyday lives in relation to their emplacement in precarity and were referred to key points during subsequent interviews. Further, Interview 4 was designed for participants to take even more of the lead in the conversation and to walk the interviewers through the photographs and housing, income, service, employment, and health drawings they had produced and discussed during the previous interviews.

In this regard, the project was informed by efforts to democratise research interactions and to centralise community experiences that have been evident on the critical fringes of psychology for some time (Edwards & Brannelly, 2017; Hodgetts et al., 2020; Jahoda et al. 1933; Murray 2018). In keeping with a Māori worldview and orientation towards storying

practices, our understandings of how pūrākau featured in the interviews with participants was also informed by narrative psychology, which likewise posits that humans are storied beings. People make sense of the world by narrating their experiences in culturally informed ways, that can give meaning to precarious situations (Murray, 2018). By engaging in pūrākau with members of the precariat through participative methods we sought to better understand the dilemmas and disruptions that participants faced *with* them, and to employ these insights in our efforts to promote structural changes for the benefit of the precariat. Doise (1986) also offered key insights into how we might interrogate the present inequitable social milieu by engaging the research participants in storying the impacts of various structural features of society in their lives.

Key KM Principles in Praxis

As stated above, the project was designed and conducted in a manner which served to encourage relationally ethical participation by all involved—research team, precariat householders, low-income union, and key government ministries—that was embedded within Māori cultural values of mutual trust, cooperation, care, and reciprocity (Hodgetts et al. 2022; L. Smith, 1999, 2012). What are now recognised as seven key principles of KMP were centralised in this ethical research process so that collective obligations and responsibilities to the precariat were upheld (Cram, 2009; L. Smith, 1999, 2012; Wilson, et al, 2021). These principles coincide and overlap as elements of an assembled cultural system for knowledge production, although for clarity we present these discretely below.

First, *aroha ki te tangata* can be conceptualised as respect for people and their experiential expertise regarding precarity within research processes. Aroha ki te tangata was enacted throughout the research process from the orientation towards co-design, to recruiting participants through established supportive relationships with E Tū, and so forth. This principle unpinned the establishment of whanaungatanga with participants by the researchers sharing whakapapa to establish trust and openness before embarking on the interviews (Rua et al., 2019; G. Smith, 1997; Walker, et al., 2006). Relatedly, the project team did not assume the right to transform participant stories into "data" and claim ownership of these accounts. Rather, the research team acted as temporary guardians of these materials (interview recordings, transcripts, genograms/maps, photographs) who had been gifted permission to draw upon these artifacts only in the mana (dignity) enhancing ways agreed by participants.

Second, *he kanohi kitea* (meet face-to-face) was observed in that participant engagements were conducted in person with openness and honesty. This meant that the interviewers became known to participants as people from similar backgrounds who wanted

to explore their experiences as a basis for trying to help address the structural inequities faced by the precariat (L. Smith, 1999, 2012). It was important that interviewers took the time to be with participants in their home-spaces and to engage with them on mutual terms and witness their living situations firsthand.

Third, *titiro, whakarongo, kōrero* (looking, listening, empathising in response) is about ensuring participant engagements were conducted in a manner which sought to understand and empathise with their day-to-day realities, needs, and aspirations (Cram, 1993). Concerns expressed by participants during the initial engagements with participants included the lack of insultation and heating that is all too common within precariat households. The team responded and demonstrated that we were listening to such practical concerns by preparing a list of places where participants could find help. This included sourcing free insulation and curtains to help with heat loss and sources of additional food and advocacy for navigating the fractured welfare system.

Fourth, *manaaki ki te tangata* relates to sharing, hosting, caring for, and being generous towards participants by, for example, taking kai (food) and providing a small koha (financial gift) in recognition of participant contributions to the project. These small gestures enact respect, aroha (love, unity, and care towards participants) and establish key cultural bases for further reciprocal sharing that extends to open kōrero regarding contemporary life in the precariat (L. Smith, 1999, 2012). Feeding households during the interviews enacted our obligations to manaaki the participants and facilitated kōrero (open dialogue), whilst demonstrating recognition of their mana (dignity). It also lifted any tapu (spiritual restrictions) when discussing sensitive issues and helped to create a state of noa (unrestricted kōrero) (Tipene-Matua et al., 2009). The participation of multiple households with young children meant food was gifted that could be put towards school lunches, for example. The children from one such household came to refer to the first author affectionately as the *snack lady.* This was because additional food was diverted to occupy them (snacks and a movie) so their mother could participate in the interviews. Despite restricted budgets, participants also presented themselves as caring hosts. For example, Nan (a grandmother parenting two grandchildren) baked a treat that was presented with a cup of tea before each interview (see Figure 5). This act was in keeping with her cultural role as a kuia (elder Māori women) in cultivating caring and culturally warm spaces for kōrero.

Figure 5

Cup of Tea with Nan

Fifth, *Kia tūpato* (act as cautious, politically astute, culturally safe, and reflexive scholars) was enacted by the project members demonstrating manaaki and respect towards each household and embracing the realisation that researchers are only the temporary guardians of their stories. The interviewers were aware of the pathologising politics that surrounds the precariat in public discourse and as such would not share participant stories with just anyone (Rua et al., 2023). As temporary guardians of these stories, the team recognised that the common commodification of participant stories as "data" that can be lodged as open-source material for use by other researchers was culturally inappropriate. The project team also sought to leave households with more than we found them with, and to draw insights from their stories to help improve these situations through policy and public advocacy (see next section).

Sixth, *kaua e takahia te mana o te tangata* (do not trample on the "mana" or dignity of a person) required engagements shaped by tikanga (correct and mutually respectful protocols of engagement) and the recognition of participants as complex human beings (Cram, 2009; L. Smith, 1999, 2012; Walker, et al., 2006). This principle was embedded in the project aims and related efforts to draw on participants' stories in advocacy work designed to help improve aspects of present government responses to in-work poverty.

Seventh, *kia māhaki* (be humble) involved not flaunting team members' social mobility in escaping similar situations of precarity or our more affluent and privileged positions as scholars. Despite having grown up in the precariat, project team members did not

assume we were "experts" and recognised that experiences of precarity can be similar, diverse, and contradictory (Groot et al., 2017; Hodgetts & Stolte, 2017). This extended to later stages in the research where unclear interpretations of situations or events featured in participant stories were clarified with participants as experts for further insights.

Briefly, the first and third authors led most household engagements in culturally nuanced ways that drew on shared subjectivities as precariat Māori women whose life experiences afforded multiple insights into household habitus and the everyday dilemmas that feature in precariat lifeworlds. These backgrounds afforded the ability of these interviewers to relate to participants and to cultivate shared classed and culturally safe spaces. These engagements were shaped by the seven principles outlined above, and from within which kōrero could flow openly about various aspects of in-work poverty and precarity. To gage participant comfort with how the engagements went, participants were asked to feed back on the process. Below is a typical response:

> Because actually you've given me a gift in doing these interviews with me. Staying on track, but also being able to see how far I've come. So that's what's quite cool about this study is it's not only going to help hopefully get to government and all of that, but you're actually keeping people on track on where they want to go…So, I really want to say thank you for that, because it helped me because you don't look in your own backyard often (Aroha, single mother of four working two jobs).

Participation in the project was often experienced as a gift (koha) that enabled participants to reflect on their situations of precarity *with* support, to be heard, and where appropriate assisted in addressing dilemmas associated with parenting, working multiple insecure jobs, navigating government support systems, and struggling with unaffordable housing.

Action in Kaupapa Māori Praxis

Scales for action for KMP in general and this project in particular often scale from small acts of manaaki and reciprocity within the households, to ongoing engagements with key community project partners, to more meso and macro level advocacy work. It is important that actions began where possible within our interview engagements with participants to assist them in meeting their immediate needs. This is why the lead author developed the list of resources for participants noted above. This simple list proved invaluable to several households who contacted various agencies to access free insulated curtains, fresh food, and to gain further advocacy support to ensure access to various income support initiatives from the government. It also reflects the centrality of reciprocity in KMP

whereby the focus is not simply on treating participants as convenient sources of discourse. We are there to help where possible. This simple contact list also reflects how interviewing participants and taking action are not distinct phases of KMP. If scholars or researchers possess the means to render assistance to participating households but hold off doing so because it might somehow contaminate a "data collection process" it would be transgressing key cultural principle of KMP.

Critical applications of research insights from the households also featured in the engagements with the project advisory and implementation group representing E Tū and government policy makers. These engagements started early in the project and involved a form of *real-time* advocacy work whilst we were still engaging households (Groot et al., 2017; Standing, 2021). Collaborating with a leading Māori scholar activist who was not a named co-investigator and therefore independent of the research engagement team enabled a form of cultural accountability. This scholar facilitated insights from the households being integrated into the related work of board members involved in setting government policy and auditing income support systems. The richness of participant accounts also helped convince senior policy researchers within the Ministry of Social Development of the value of qualitative materials when they had previously been relying on "big data" and quantitative survey responses in making policy decisions. Several members of the project's advisory board transformed into proactive advocates for the precariat who championed developments such as the inclusion of these voices in their respective inquiries and legislative changes to the Social Security Act. Central to these efforts was getting government officials to understand the importance of a Māori relational understanding of precarity and in-work poverty (Martin et al., 2024). Drawing on both the household accounts and survey results demonstrate how well-intended policy initiatives, such as annual rises to the official minimum wage, were not having the desired positive impacts on household budgets. It was shown that when income from paid work went up, households were then subject to reduced income support from government (family tax credits and accommodation supplements). Any residual income from the pay rises was often consumed by private landlords who raised rents in concert with rises in the minimum wage. Discussions continue regarding how to best regulate such rent seeking.

Actions and impacts were also evident through the project team efforts to support eleven graduate theses through a tuakana/teina relationship between the team and the emerging scholar-activists. The initial cohort participated in the design of the project, and subsequent students engaged with households, authored theses, and presented their work at a

national summit on decent work that was hosted by E Tū. They also presented to the project advisory group. The project team are currently in the process of writing case studies, policy briefs and publications from these theses. These actions reflect the team's commitment to developing applied critical scholars. To date, the project has produced a large consultative document for the NZ government that sets out several practical recommendations to better meet the needs of precariat households, including addressing power imbalances between the precariat and more affluent groups, such as unethical employers and private landlords. Aspects of the report have already been integrated into legislative and policy refinements, including the Productivity Commission's inquiry into persistent disadvantage (https://www.productivity.govt.nz/assets/InquiryDocs/EISM-Interim/Productivity-Commission-A-fair-chance-for-all-Interim-Report.pdf).

Along with producing several specific policy briefs, the team were also keen to experiment with other media for sharing and advocating based on research findings. The first theatrical performance on in-work poverty was presented by the first three authors and our colleague Rand Hazou from Theatre Studies at the E Tū Decent Work Summit that was attended by government ministers, union members and the public. Live feedback from the summit performance included the following extract:

> Ana's (research participant pseudonym) story is so real. We know too many Anas in our communities…Exactly what most of our members feed back...They don't want handouts from the government, they just want to be paid what they are entitled to and to be treated with respect…Powerful way to give voice to our communities! (Anonymised summit participant).

The summit performance was our first modest step into theatrical work from the project that was extended through a collaboration with the Flock Charitable Trust and the Hobson Street Theatre Company whose members are predominantly from the Māori precariat. This collaboration reflects an effort to explore creative ways of engaging various audiences with the experiences of precariat households and for rehumanising this class that is often dehumanised in hegemonic public discourse (Hazou, 2017; Hodgetts & Stolte, 2017). The Hobson Street Theatre company production is titled "Un-Welfare State" and focuses on inequitable engagements between precariat households and the income support system. The initial performance of this work was central to a 2-day symposium the project supported on precarity and the creative arts. Two project participants attended the performance and offered positive feedback along with several other people from the precariat. The performance is currently being developed further as funding for a national tour is sought.

By way of deeper reflection, such scholarly advocacy requires critical engagement with the broader political arena (Murray, 2012). Pictures, interview extracts and embodied performances offer the base material for research outputs that can raise new questions, reveal often obscured aspects of life within the precariat, raise and answer questions regarding what can be done to improve household circumstances (Fryer, 2008). Work in this space is currently being extended to a production of short videos deconstructing structural inequities that drive precarity. Whilst engaging with creative advocacy techniques, it was important to not underestimate various forms of action within the academy, including project-based teaching and supervision to enable future generations of critical scholar-activists in psychology. Scholarly presentations from the project at various conferences, including the International Indigenous Research Conference 2022 enabled the sharing of insights and the support of colleagues who may be contemplating or considering similar projects. The Indigenous conference was not only attended by university researchers but also Māori and aligned practitioners in psychology and the broader health and social sciences, and a range of helping professions, service providers, and policy makers. This very chapter is also an example of an effort to engage in reciprocity beyond the households and project to share insights into KMP that aims to inform other critical scholar-activists. All actions from this project can be read as elements of a strategy to reach out from participating households to "pay it forward" by acting on a commitment to participants regarding advocacy on their behalf in ways that might not only benefit them structurally, but all such precariat households (Hodgetts et al., 2013).

Chapter Conclusion

This chapter documents an application of KMP to document and address issues of in-work poverty and precarity. We present KMP as a culturally informed, principle-based, and relationally orientated methodology that has become central to efforts to not only decolonise psychology in Aotearoa NZ (cf. Rua et al., 2021), but also to engage in collective efforts to address structural inequities that continue to plague many communities on the socioeconomic margins of society. We have presented KMP as an evolving tradition that continues to be informed by the rearticulation of Māori knowledge and relevant scholarship from other cultures, places, and times. KMP also speaks to the relational ethics of care and reciprocity (Hodgetts, Rua, et al., 2022; Pihama, 2010), which can humanise research processes and facilitate collaborative explorations of pressing structural concerns and efforts to effect change. In many respects, the project team are learning to work in ways that resemble the broad activities of ancient scribes. For example, dating back to antiquity, scribes copied,

translated, authored texts, and recorded various beliefs and events, as well as working to understand and respond to complex problems in society (Cassim et al., in press). The work of scribes also evolved into forms of diplomacy, advising on the policy, planning and coordination of nation states (Luukko, 2007; Pioske, 2013). The project we have considered in this chapter also reflects contemporary efforts by critical psychologists to collaborate with existing leadership structures (where possible and ethical to do so) when engaging in research praxis (Li et al., 2020).

For us, such praxis often involves documenting the experiences and needs of people situated on the socioeconomic margins of society, who are often written out of history, and advocating for their interests within societal systems (Cornish et al., 2023). It often involves core academic activities such as writing reports and publications and presenting findings, but also goes further into networking and corresponding with key stakeholders and change agents, including trade unions, government policy makers, and arts organisations. The project team continue to contribute to critical traditions in psychology (Indigenous, community, liberation) as conveyors of community experience, who witness and document needs, and advocate for effective responses and structural changes in society. In thinking and doing critical psychology on these terms, the project team draws on a KMP orientation that carries its own understandings of key philosophical foci underlying critical scholarship in psychology in Aotearoa NZ. As a culturally informed approach to knowledge production in psychology, KMP carries complex philosophical underpinnings (King et al., 2021; Rua et al., 2021) and involves psychologists reflecting on and acting in accordance with where our methodological orientation comes from (cosmology), obligations towards others (relational ethics), how we generate insights into and come to know participant lifeworlds (ontologically and epistemologically), and how such insights can be employed to address inequitable risks to the wellbeing of precariat households (existentialist concerns). Following Guimarães (2019), the authors encourage readers to consider their own actions and assumptions within their respective cultural and societal contexts. We wish to bring our work here into conversation with similar-minded critical psychologies as we all strive to address various societal inequities.

Chapter 3: Policy Impacts as Experienced by the Precariat

Chapter 1 situated the precariat as a social class in the making within Aotearoa NZ, focusing primarily on the rise of the Māori precariat. This was achieved through a historical account, reflecting on our social, cultural, and economic subjection sparked by colonialism and compounded by intersecting elements including those associated with employment relations, the welfare state, and later, neoliberal reforms of the 1980s: all of which continue to haunt members of the precariat in Aotearoa NZ, creating an environment rife for a rise in precarious employment and related insecurities. In doing so, I was able to illustrate the complex history of precarity and how such systems and structures of employment relations and welfare, although changing across time, have inherently remained somewhat consistent in form, and continue to be detrimental to the wellbeing of Māori. Accordingly, historicisation of precarity in Aotearoa NZ illustrates the need to continue building upon current scholarship (Groot et al., 2017; Rua et al, 2023) to document and respond to the needs of the precariat.

Chapter 2 built upon the conceptual work from Chapter 1 through an account of my embrace of a methodological approach to engage ethnically with Māori precariat households. Centralising Māori knowledge, scholarship and principles in engagement with Māori would be achieved through employing a Kaupapa Māori Praxis (KMP). Exemplars were presented within Chapter 2, demonstrating how KMP serves to inform policy and the actions of change agents. As economic changes have impacted Māori across time various policy measures have been developed and implemented to address the multifaceted issues associated with precarity.

Employing a Kaupapa Māori approach to research, Chapter 3 presents nuanced lived experiences of precarity. A particular focus is given to the participants' experiences of recent policy efforts to alleviate insecurities associated with life on a low income, for example, minimum wage efforts, healthy homes standards, and associated government initiatives. An overarching aim within this chapter is to contribute towards building knowledge of precarity (cf. Groot et al., 2017; Rua et al., 2023), and in doing so reimagine effective responses to alleviate the multifaceted insecurities they face.

Drawing on assemblage theory (cf. DeLanda, 2019; Deleuze & Guattari, 1988), Chapter 3 documents government efforts to alleviate the negative impacts of precarity. Due to the complexities of precarity, assemblage theory was appropriate here in understanding the intricate geography of relations of precarity. Within Chapter 3, I draw from the 40 interviews I conducted within this research with the 10 participating households to document varied experiences of precarity. As outlined within Chapter 2, alongside legacy techniques for

qualitative interviewing, such as using open-ended questions, audio recording and transcribing responses, I introduced the use of the visual techniques of photo-elicitation and participative mapping to further express precariat experiences of policy measures. I also introduced an action element to the interviewing process in the form of practical suggestions for addressing issues around housing and food insecurities, for example (see Appendix 6).

Evident within Chapter 3 are the significant frustrations and disappointments on the part of participants regarding recent policy measures under the previous Labour-led government that have not addressed the structural causes of the everyday insecurities they face. This inherently reinforces the arguments posed by Standing (2011) that precarity is not simply a result of one's own individual deficit, but reproduced through the issues of low-income, unaffordable and unhealthy housing, and the need to top up income through consistent engagement with Work and Income: this, due to the vast growing reconfiguring of class in which those with more affluence or wealth seek to exploit and extract wealth from the precariat (Standing, 2021).

Employing assemblage thinking to form our understanding of the lived experiences of precariat Māori, Chapter 3 illustrates how the policy measures considered are insufficient to address the relational nature of in-work poverty because these measures do not address structural and systemic injustices contributing to the emergence of our precariat class. Nor do these address the complex nature of precarity as a relational phenomenon. A key consideration is how the implementation of one policy may unintentionally cancel out positive impacts from a related policy. In wrapping up Chapter 3, a series of recommendations are made.

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Everyday Experiences of In-work Poverty and Policy Responses in the Assemblage of Situations of Precarity in Aotearoa New Zealand

Abstract

Lived experiences of in-work poverty remain underresearched in countries such as Aotearoa NZ. Community-orientated psychologists often argue that people experiencing such complex issues develop considerable expertise that is invaluable in efforts to reimagine effective responses. The core aim of this article is to explore participant experiences of government efforts to alleviate the negative impacts of in-work poverty on socioeconomically marginalised groups, including the emergent Māori precariat class. From the perspective of assemblage theory, this article documents how Government efforts to support low-income households become territorialised within a dynamic geography of relations as experienced by 10 precariat households (9 Māori, 1 Cook Island Māori). The analysis is based on four interviews per household, with a total of 40 interviews across the 10 households. These interviews encompassed photo-elicitation and mapping exercises and document householder experiences of policy initiatives, including annual minimum wage rises, the introduction of the Healthy Homes Standards, and related government support initiatives. What emerges from participant accounts is considerable disappointment regarding government efforts to render assistance that do not address dysfunctional and extractive relationships between precariat households and more affluent groups, such as private landlords. Evident from the analysis is how current policies do not adequately address the relational nature of poverty and how many policies combine in the everyday lives of the precariat to cancel out potentially positive impacts on poverty reduction. We offer a series of recommendations for how participant concerns might be addressed.

Keywords: Assemblage, In-Work Poverty, Precarity, Policy, Housing.

Introduction

> *When you don't live it [poverty], or when Government don't see it…it's like when I don't understand something fully, or I have never been through it, I don't fully get the impact and I never will. But when you live it, and you understand it, you see things that others will not.* (Layla, single mother of three, teacher aide)

This quote speaks to the focus of this article on the importance of understanding lived experiences of in-work poverty and the difficulties people face in housing, feeding themselves, and making ends meet; this despite considerable Government efforts in recent years to find effective responses to situations of persistent poverty. This focus is important because work, income, housing, and food insecurities are foundational social determinants of health that manifest in lower socioeconomic lifeworlds in increased stress and risks of illness and an untimely death (Bambra & Eikemo, 2018; Schrecker & Bambra, 2015). Such situations are exacerbated by various intersectional inequalities (Hodgetts & Stolte, 2017; Rua et al., 2023) whereby a higher proportion of Māori (Indigenous peoples) in Aotearoa NZ experience in-work poverty (Groot et al., 2017).

This article draws on Standing's (2011, 2014) formulation of the "precariat" as an emergent, diverse, and economically vulnerable class. This class is disproportionately populated by Māori and low-income migrant peoples who face persistent employment, income, housing, food, and health insecurities (Groot et al., 2017; Rua et al., 2023). We also respond to recent deliberations in research into whether work is the solution to poverty, and the efficacy of minimum wage rises and government income supplements as responses to in-work poverty (Conde et al., 2022; Fisher et al., 2023; Richardson & Blizard, 2022). Emerging literature suggests that low-paid and precarious work does not lift people out of poverty and government financial assistance to help households make ends meet is also often insufficient (Carr, 2023; Conde et al., 2022; Fisher et al., 2023; Hodgetts & Stolte, 2017). For example, Fisher and colleagues (2023) explored the effectiveness of policy response to in-work poverty in the United States, with a particular focus on employment status and hours worked to determine if moving from part-time to full-time employment would lift individuals past the poverty threshold. Conde and colleagues (2022) also probed whether employment led to escapes from poverty in Canada. Both studies challenged the assertion that working harder (e.g., more hours) resolves situations of poverty and recommended minimum wage rises and more generous and less complex government income support systems as necessary responses. In Aotearoa NZ, the previous Labour government embarked on these same government policy initiatives. It is imperative to document the consequences of these policies for precariat households.

Considering the Impacts of Contemporary Policy Responses to In-work Poverty in Aotearoa New Zealand

Since being elected in 2017, the previous Labour-led government (2017-2023) in Aotearoa NZ introduced many initiatives also recommended by Conde et al. (2022) and

Fisher et al. (2023) to address in-work poverty (Labour, 2020). Key initiatives included supporting low-income households through annual increases in the statutory minimum wage, increases to welfare benefits and income supplements, and introducing a Families Package that includes increased working family tax credits and a winter energy payment to cover seasonal increases in electricity bills. Working to address the unhealthy status of many rental properties, the Labour government also introduced a healthy home's initiative that sets basic rental standards and restricts rent rises to once per year. To assess the actual impacts of these policies, it is necessary to consider the relational complexities that populate precariat lifeworlds, including how different policies manifest or combine in often unanticipated ways as people make ends meet.

When assessing the efficacy of policies targeting the minimum wage and income to address issues of in-work poverty (Carr, 2023; Lenhart, 2017), it is crucial to consider the nexus of related factors and processes involved. A recent commentary on the possible benefits accrued for a two-parent household with two dependent children from the most recent $1.50 minimum wage increase is useful in understanding some of the relational complexities surrounding these policy initiatives. In a recent public blog (St John, 2023), a public intellectual and academic economist Susan St John calculated how much money from the minimum pay rise would be retained by a household with one parent working full time and the second part time on the new minimum wage for a combined 60 hours per week. At that time, on paper the household's combined income from the latest lift in the minimum wage would increase by $90 gross a week or $4,680 annually. However, if both parents are on a tax rate of 17.5%, they will pay $819 in additional income tax per year. They will also lose 27% or $1264 of their working families tax credit and a further $1170 from a reduction in the Accommodation Supplement per year. If a parent has a student loan, then an extra $562 per year will go in repayments. With Accident Compensation Corporation (public accident and liability insurance scheme) and Kiwi Saver (retirement fund) deductions, St John estimates that the household is left with $13 per week or $655 per year in additional income. For more of the minimum wage increase to remain with such households, substantive adjustments must be made to the thresholds for related income support policies (Carr, 2023; Fisher et al., 2023; Hodgetts, & Stolte, 2017).

This situation may be even worse when we consider additional relational factors, such as landlords responding to raises in the minimum wage by increasing rents (Bentley et al., 2023), as well as inflation and related increases in the cost of living (cf. Conde et al., 2022). Relatedly, it has been argued for some time that increases in the government Accommodation

Supplement for low-income households may be cancelled out by corresponding increases in rent. For example, Thorns (2000, p. 137) notes:

> The Government [New Zealand] is thus investing more money in the new Accommodation Supplement each year, up 78 per cent in 5 years, but has not succeeded in reducing housing-related poverty. The rising cost of the supplement again shows a failure to contain the cost...It appears that the supplement may have simply raised rents and thus landlords' profits.

Successive governments have implemented policy to assist low-income households with an accommodation supplement, but little has been done to curb rent seeking by private landlords (Kemeny, 2006). Research by Renters United (2022) found rents have risen substantially since the recent introduction of increases in the accommodation supplement. Substantive rental inflation is evident in the median weekly rent increasing from $330 in 2012 to $540 in 2022 (figure.nz, 2022). The Ministry of Social Development (2021b, p. 3) reports that *"The proportion of low-income households spending large shares of their income on housing costs has trended upwards for three decades"*. A recent government report has shown that increases in income are tracked by rent increases (Bentley, et al., 2023). Further, the government's Welfare Expert Advisory Group (Welfare Expert Advisory Group, 2018b) highlighted that Aotearoa NZ remains near the top of the OECD in terms of housing unaffordability.

A recent evaluation of the Families Package (Ministry of Social Development, 2021a) reports some positive impacts from initiatives, such as the Winter Energy Payment and efforts to improve income adequacy for households. The Labour-led government acknowledged and began to introduce changes to the administration of the income support system and to address problems relating to client experiences of tense interactions with the welfare agency Work and Income when trying to access supports (Groot et al., 2017; Hodgetts et al., 2014; Momsen, 2021; Welfare Expert Advisory Group, 2018b, 2018c, 2019). This has extended to the introduction of culturally informed strategic initiatives, including the Māori strategic action plan (*Te Pae Tata—Te Rautaki Māori me te Mahere Mahi*). Such strategies signal the need for more relationally orientated understandings of the income support system and its impacts on phenomenon such as in-work poverty.

Poverty researchers should continue to engage with the experiences of people targeted by policies to alleviate poverty. This will extend present knowledge of the relationships that can exacerbate hardships for households. Such work can also offer further insights into why having a job and working more is not necessarily enough to lift people out of poverty

(Ballafkih et al., 2017; Conde et al., 2022; Fisher et al., 2023; Hodgetts & Stolte, 2017; Richardson & Blizard, 2022). Before documenting how key policy elements to lift incomes and improve housing are experienced and brought into connective alliance within the geography of relations that constitutes everyday life within precariat households, it is important to briefly introduce assemblage theory.

Conceptualising In-work Poverty and Precarity from an Assemblage Perspective

Deleuze and Guattari (1988) proposed assemblage theory as a philosophical perspective that spans the micro, meso and macro levels of society. This theory accounts for how different components from the level of molecules to species and societies emerge and interact in the constitution of the material and social world (DeLanda, 2019). Offering a common conceptual basis for exploring the emergence of biological (material) and sociocultural (experiential) entities, assemblage theory highlights how assemblages emerge and shape one another in the constitution of the world (DeLanda, 2019). Correspondingly, the world is seen as an evolving and relational ecosystem that takes shape materially and socially through the dynamics of stability and instability across a nexus of assemblages.

This theoretical orientation offers a dynamic lens for understanding relationships and interconnections between various components or parts or elements, including people, emotions, knowledge, jobs, daily practices, material objects, policies, institutions, and processes within larger wholes or assemblages, and in the present case, the Māori precariat (see below). Different components or elements are understood relationally or in accordance with their functions and dynamic entanglements within larger formations or assemblages. Attention is paid to processes of territorialisation via which various elements become entangled and ordered within what are called collective alliances or patterns of coexistence. These entanglements are often complex and said to constitute a dynamic geography of relations that constitutes the larger whole or assemblage (DeLanda, 2019). As noted by Baker and McGuirk (2017, p. 428), “Crucially, assemblages consist of and create spatialities” that manifest through a geography of relations that is shaped by processes of territorialisation (components becoming entangled) and deterritorialisation (components becoming disentangled) as assemblages form and reform over time.

Assemblage theory offers an orientation to investigating how people become situated and influenced within broader social formations or assemblages. Within these assemblages, human beings are not the only elements positioned as components that exercise agency or what is referred to as agencement. For example, when policies become entangled within households and they lead to a lack of resources to heat the home, householders may be

influenced to respond by adopting various practical measures to stay warm. What is offered philosophically is a fundamentally relational ontology and perspective on social reality as taking shape through the interdependence of human (psychological) and nonhuman (material) components.

From an assemblage perspective, the task of poverty researchers becomes one of documenting interconnections and relationships between different elements (people, policies, houses, institutions, and processes) and wholes or assemblages (the Māori precariat and the income support system). This orientation is compatible with Standing's (2021) formulation of the precariat as an emerging social class shaped by persons and relations. All these elements constitute assemblages, overlapping elements of which can be reassembled and entangled over time through processes of territorialisation, such as the introduction of new policies.

Assemblage theory is particularly useful for approaching poverty as more than an individual phenomenon (Conde et al., 2022; Fisher et al., 2023). Correspondingly, from this perspective in-work poverty can be approached as fundamentally relational and shaped by exploitative intergroup histories and relationships (e.g., colonisation), and unsustainable socioeconomic systems that exacerbate wealth inequalities (Carr, 2023; Hodgetts & Stolte, 2017). Also relevant are contemporary relationships between workers, employers, landlords, and various Government agencies. To understand these relationships, we draw on Standing's (2011, 2014) conceptualisation of the precariat, which has been extended by Rua and colleagues (2023) to better reflect the lived realities of Māori. More broadly, we understand the precariat[4] within which Māori participants in this research are located to be an ethnically diverse social class that emerges through various inequitable relationships and insecurities. Members are typically employed in insecure jobs that do not pay the living wage ($26.00/h in September 2023), and as such also rely on government income supplements from the welfare system (Standing, 2011, 2014). Following Rua and colleagues (2023), we approach the precariat as a dynamic assemblage, which encapsulates groups who face economic hardships that are not fully addressed by paid employment and additional income from government supports.

Assemblage theory has also been applied to various policy domains, including welfare (Rua et al., 2023), housing (Soaita & McKee, 2019), and education (Youdell, 2015). Savage

[4] We use the term precariat as both a noun and adjective to refer to an emergent social class. The terms precarity and precarious are also used to refer to processes and instances of insecurity that populate the lives of the precariat. This use is in keeping with the "both/and," rather than "either/or" logic of assemblage theory and Māori philosophy.

(2020) offers a useful overview for extending knowledge of how policies manifest and mutate within complex ecosystems (wholes) through emergent and dynamic interconnections between different elements (parts). These elements are held together in connective alliance through a geography of relations that can change over time and in response to evolving situational considerations, including the introduction of new policies (DeLanda, 2019). Importantly, from an assemblage perspective agency is not restricted to people and is also associated with the influence that different nonhuman elements such as policies have on other elements such as housing and wellbeing (Baker & McGuirk, 2017). As Sellar, (2009, p. 73) proposes, *"the concept of a single and fixed point of agency, unique to humans no longer holds as the human itself is constituted by the physical, social and cultural elements with which it relates".* Additionally, McFarlane (2011, p. 379) proposes that "agencement" between such elements is "*assembled through multiple routes, actors, histories, contingencies, resources, socio-materialities and power relations*". Policy initiatives often exercise agencement within the precariat assemblage through the responding conjunctions that emerge between key elements (McFarlane, 2011). Such dynamics are central to understanding the everyday relational dynamics of life in the precariat, extending out to the engagements of low-income workers with Work and Income to access the Accommodation Supplement to cover rent increases.

Through analyses of the geography of relations between such constituent parts, we can document the emergent consequences that accompany initiatives to alleviate in-work poverty. Such information allows us to consider how scholar activists and aligned policy makers might exercise agencement effectively in reassembling the connection between these elements to mitigate the negative consequences of precarity. Such practical analyses of complex processes of assemblage benefit from an awareness of the larger dynamic and relational whole of assemblages within which policies become entangled (Savage, 2020). Accordingly, the present study focuses on relational points of connective alliance within the precariat assemblage, extending out from participants' lives to specific government policies and the income support system more generally. Also implicated are the rental housing market and various other entities through which participants come to experience in-work poverty.

Method

Precariat Households Interviewed

This research is part of a larger Health Research Council grant (HRC 20/402) exploring diverse experiences of in-work poverty. For this article, the lead author interviewed the adults from 10 households that received government income support. These supports

included accommodation supplements and emergency and food grants, in conjunction with family tax credits and childcare subsidies. Seven households worked full time (40 hours per week or more) with three of these working two different jobs to make up full-time hours. The other three households worked part time (20 hours or less). Ethical approval was given by Massey University Human Ethics Committee: Northern, Application NOR 21/28. Recruitment used snowball sampling via E Tū (the largest private-sector union).

Kaupapa Māori Research

This study drew on Kaupapa Māori Research (KMR), which features modes of open engagement with households that enact cultural principles of Tino Rangatiratanga (self-determination and sovereignty) and ethical care in the knowledge production process (Pihama, 2010; Rua et al., 2023). Our approach was consistent with the cultural emphasis Māori place on building trust and reciprocity with participants as a basis for engagement in dialogue that contributes to transformative praxis. We also centralised the importance of the relational aspects of knowledge production (Pihama et al., 2010; Rua et al., 2023) by adopting Māori practices of open and participative dialogue with research participants. These engagements enacted cultural principles of whanaungatanga (positive relational networking) and manaaki (care towards others) to cultivate mutual trust and reciprocity in the knowledge production process (Martin et al., 2025). Open kōrero (dialogue) and designed opportunities for participants to contribute to the agenda were facilitated using enhanced interview techniques (discussed below), such as photo-elicitation (Hodgetts et al., 2007) and participative drawing techniques (McGrath et al., 2020). Manaaki was also observed by the first author sharing food with participants, offering advice on where they can access further resources, and our working with policy makers to inform their efforts to respond to issues of in-work poverty (Martin et al., 2025).

This approach was also informed in these engagements by the first author having come from the precariat and the direct experiences of the other authors of in-work poverty and engagements with the welfare system. We drew on our intersectional diversities in that all authors were raised in households experiencing precarity, left school early and came to academic life as second-chance learners after periods of precarious work. All authors have strong ties to the Māori world.

Engagements with Precariat Households

Briefly, household engagements were designed to be participative and culturally familiar to both the researchers and participants. Interview-based engagements were designed collectively through initial conversations with a low-income trade union (community partner)

and policy representatives from the government ministry that administers the welfare system (Martin et al., 2025). This initial consultative design work was extended through a series of five wānanga or design workshops involving the whole HRC project team. Five of the seven investigators were from working class or precariat households and had precarious research experience with related population groups. Four graduate students still living in precariat households were also funded to complete their graduate theses within the project and contributed to the design workshops and the tailoring of household engagement plans based on current insights into life in the precariat. This process embraced a tuakana/teina (older/younger reciprocal teaching and learning) approach to mentoring and academic inclusion.

Reflecting the emphasis on relationality in knowledge production, we did not restrict our engagements with participants to one-off interviews and opted to engage with participants through four interviews. This is because single interviews are often insufficient for generating the level of open dialogue and depth in participant accounts for the complexities of precarity that we sought to explore with the participants. These interviews were all conducted with the same adults in each household. Engagements with households began with an initial meeting at their respective homes to explore the purpose of the research and to build whanaungatanga (positive relations), which was followed by the four enhanced interviews. Each was designed to last approximately 90 minutes and was conducted face-to-face in participant dwellings, most being conducted within 6 months, and two spanning 18 months due to the COVID-19 lockdown periods. These began with the interviewer and participants getting comfortable with each other and establishing whanaungatanga by sharing aspects of whakapapa (genealogy, where people come from and where they are at now). Foundational to these engagements was the principle of *aroha ki te tangata* (respect for people within research) through the observance of key cultural practices, including taking the time to share food.

Interview 1 then established participant biographies and explored housing histories, affordability, overcrowding, housing standards, and consequences from current housing policies. Interview 2 explored recent employment, income, expenditure, debt, and the adequacy of various government income and housing subsidies. Interview 3 examined wellbeing, leisure, engagements with services, and food (in)security. Interview 4 focused on key topics and insights from the previous interviews and additional issues the participants raised during the photo-elicitation exercise.

The use of visual techniques, including drawing/mapping (Interviews 1-4) and photo-elicitation (Interview 4) facilitated depth in dialogue, and offered opportunities for

participants to raise further issues that were important to them and that we might not have anticipated (Hodgetts, Rua et al., 2022; McGrath et al., 2020). For example, during Interview 1 participatory mapping aided participants in situating different elements of their everyday lives in relation to housing. Also, between Interviews 3 and 4 participants were asked to take photographs of places, situations, objects, and relationships discussed and/or drawn during the initial interviews, or which they felt were particularly salient to our dialogue. These visual techniques aided participants in guiding the researchers through the dynamic complexities of their situations and everyday lives within the precariat (Hodgetts, Andrioli, et al., 2022). Participant engagements generated 40 interview transcripts, 35 drawings, 150 photographs, and 98 pages of field notes for analysis.

Analysing Precariat Experiences

Our approach to interpreting participants' lived experiences of precarity, as conveyed through these interactions was informed by the concept of the double hermeneutic (Zimmerman, 2015). When participants make sense of their situations and experiences of how policies manifest as part of the assemblage of their lives, they produce the first hermeneutic. Their resulting understandings and accounts offer insights into how different elements of the assembling of precarity manifest subjectively within their households, and often in ways that feature across households. We sought to produce the second hermeneutic by interpreting participants' interpretations. This interpretation, or what Hodgetts, Michie et al. (2022) refer to as a polysemic impression of participant experiences, was also informed by processes of bricolage (Kincheloe, 2005) by which we drew together insights from participant accounts, our own backgrounds of precarity, and understandings of relevant theory and research. This iterative and nonreplicable process of collective analysis also featured abductive reasoning (local inference) whereby extracts from the household engagements were brought into dialogue with insights from Māori culture, academic theory, and research into precarity and Indigenous leisure (Hodgetts, Rua et al., 2022). We worked as a collaborative rōpū (group of scholars) engaged in weaving together different insights and information to construct an exemplified interpretation applicable to the core aim of this research. This open and nonreplicable approach is appropriate for qualitative inquiry because researchers can never directly experience or be sure about what precarity is like for participants. We can interpret their sense-making one step removed by producing a second hermeneutic of their experiences or first hermeneutic. Ours is a commentary on their commentaries as expressed verbally in the interviews and visually using photographs and drawings they produced during the research process.

Our analysis was also anchored in the emphasis Māori scholars place on the relationality of precarity (Rua et al., 2023). More specifically, our interpretive process for the purposes of this article began with the first two authors reviewing the empirical materials and coming together to discuss initial thoughts regarding participant accounts. This dialogue occurred over several days and resulted in an agreed focus for this article. As the analysis meetings progressed, we conducted Zoom collective redrafting sessions with all four authors to explore different photographs, maps, interview extracts, and related fieldnotes that had been identified as interesting by different authors. Central to this iterative process of collective analysis was abductive reasoning (local inference) whereby extracts from the household engagements were brought into dialogue with insights from academic theory and research. This process positioned us as bricoleurs who worked collaboratively to weave together information from various sources to create an exemplified interpretation of the phenomenon under investigation (Hodgetts, Andrioli, et al., 2022d). Through this process we identified elements within the precariat assemblage as income, institutions, home/housing, people, relationships, and wellbeing that were used as heuristics for categorising and interpreting aspects of participant accounts from across the 10 households. We then went back to the empirical materials and systematically coded the engagement materials in relation to these heuristics to produce the analysis provided below.

Findings

Our findings are presented in two main sections. The first focuses on complexities associated with participants assembling their household incomes from a range of sources spanning paid employment and government assistance. We document how participants foreground their doubts regarding the efficacy of government policy responses to in-work poverty. They associate government assistance with considerable added uncertainty and anxiety. Participant accounts feature key entanglements and tensions between different elements, including income, debt, living expenses, material hardship, stress, anxiety, fatigue, and wellbeing. The second section explores concerns common to all households regarding housing unaffordability and unhealthy private rental accommodation. We situate these participant concerns in the context of what they perceive to be ineffectual government efforts to address housing unaffordability and poor-quality dwellings. These concerns include failures to implement healthy homes standards and regulate private landlords to ensure the rights of tenants and their wellbeing. Participants also recount how various elements restrict their agency within poverty traps. They recount being forced to sacrifice food to pay rent and respond to exploitative landlords who refuse to address problems of damp, cold, and mould.

This relates to participants having to waste scarce resources on temporary fixes to cover structural problems, and at the cost of their psychological and physical wellbeing.

Participant maps offer useful visual overviews of the key elements implicated in the geography of relations for their households and how these are territorialised in relation to one another. For example, Trish (single mother of four, grocery packer) included the unhealthy state of a rental home, the power imbalance between herself and the landlord (cf. Byrne & McArdle, 2020), the knock-on impact of her debt to Work and Income (labelled WINZ), which was in turn accumulated due to income inadequacies, and the potential increase in rent that adds to her psychological distress (Figure 6). This participant drawing speaks to the agencement of Work and Income that is depicted as spanning all layers within the diagram. Impacts from Trish's engagements with this welfare agency are multidimensional and further complicated by other relationships within the assemblage, including those with employers and landlords (cf. Soaita & McKee, 2019), and other Government agencies and policies. These relational dynamics also apply to those with food, health, mould, cold and damp. All relations identified here are dynamic and multidirectional in terms of their agencement within the assemblage of in-work poverty.

Figure 6

Layers and Key Components or Elements in the Assemblage of Precarity

Central to the findings below is an interpretation of how various relationships between key elements within the precariat assemblage are implicated in shaping the material and psychological consequences of income and housing policies. We document some of the relational complexities that accompany participant efforts to assemble an "adequate" income from paid employment and the income support system. These complexities extend to housing access, affordability, and wellness.

Relational Complexities and Costs of Assembling an Income.

All participants assemble their household incomes from various source elements (Conde et al., 2022; Fisher et al., 2023; Groot et al., 2017; Standing, 2021). They experience minimum-wage increases as inadequate due to rising housing and living costs, which they often met by restricting already tight food budgets (Hodgetts & Stolte, 2017). Further exacerbating such situations of constraint, many spoke to problems with the connective alliance between their incomes from employment and supplementary supports from government that were often reduced in response to raises in the minimum wage. Whilst appreciative of government income support, participants reported considerable difficulties with accessing these resources and preferred to be free from the institutional elements that feature in the welfare system. Regarding this issue, participant accounts reflect those found in previous research into issues of structural violence (Hodgetts et al., 2014) and time/procedural injustices (Hodgetts, Michie, et al., 2022) in the administration of the welfare system.

Participant accounts also reflect how in accordance with neoliberal dogma, such welfare systems have been reformed by merging the logics of welfare and correctional systems into a form of penal welfare (Wacquant, 2010). Within such systems applicants for support are often subject to conditionality and treated with suspicion in the same way as people on probation from prison. Further, the way participants reflect on their engagements with the welfare system invoke for us notions of a "Kafkaesque" bureaucracy (Kafka, 1926/2003) that often renders access to support as dehumanising and difficult. As evident in previous studies (Hodgetts et al., 2014, Hodgetts, Young-Hauser, et al., 2022), our participants report considerable time-wasting, being forced to undergo menial and pointless bureaucratic tasks, and then being denied support despite obvious need. They recount becoming trapped in vicious cycles of denied entitlement as they try and meet bureaucratic rules that lack coherence and meaning, and from which they cannot escape. Like characters in Kafka's literary work, citizens seeking support are transformed into supplicants to the system who often struggle to navigate, render meaningful, and adjust to the dehumanising and disempowering requirements of the bureaucracy. As we will document in this analysis, these experiences of futility in accessing support leave participants feeling burnt out, anxious, stressed, and unwell.

All participants emphasised the importance of additional income support from *Work and Income* and tax relief from the Inland Revenue Department (IRD), and how without these elements they would not be able to meet the basic costs of rent, food, electricity, and

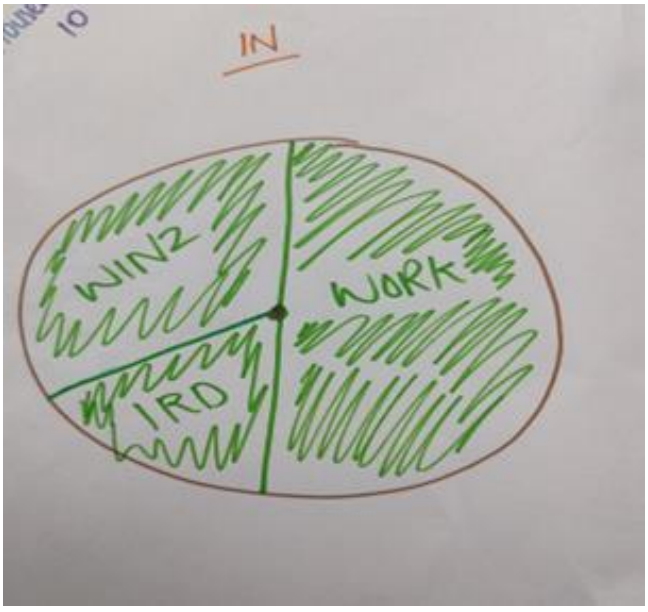
transport. The most usual forms of financial assistance disclosed were income, accommodation, childcare, and disabilities subsidies. Also featured were Working for Families tax credits and child support from IRD. In addition, two households received Best Start payments for children under 1 year of age. Two of the households had children receiving free school lunches from a government scheme. One household had three adult children living in the home helping to cover essential costs. However, household incomes remained below the official poverty line of 60%of the medium wage. Further, navigating the various sources of income was presented as a time consuming and uncertain process that added considerable stress to household life.

The following interview extract and drawing from Bob and Jenny offers a specific example of participants assembling their multisource household incomes. Bob works full time as a teacher aide, earning the minimum wage. Jenny is a stay-at-home mother for the four young children because, even with Government subsidies, childcare costs would be higher than what she would earn from re-entering paid employment. As Bob's income is low the household receives various income supplements from Work and Income and IRD. As depicted in Figure 7 and summarised by Jenny below, half the household weekly income comes from government sources:

> He gets paid fortnightly and the Working for Families is every week…It [IRD payment] helps I guess…I think it's $500 for four kids…Best Start payment, obviously after she turns 1 that will stop. It's just under $60. Work and Income…It's annoying as its split into three with accommodation divided between Bob & I and a partial benefit.

Figure 7

Income Assemblage for Bob and Jenny's Household



Whilst participants appreciated receiving half their income from government sources, the time it reportedly took to provide information and evidence to access this support added significant material (transport and time) and psychological (stress and anxiety) costs. Complexities in accessing government support became acute during regular times of crisis when there is not enough money to buy food or cover school-related costs. Car repairs and dental costs were also often paid through loans from Work and Income, and this resulted in the accumulation of further debt that had to be serviced by diverting future income, which in turn reduced the household income over time (Hodgetts & Stolte, 2017). Such loans comprise a form of temporary relief that often contributes to further stress, reduced agency, and hardships because of the need to service such debts from future income. Loans mean even less money for making do in the future (Hodgetts et al., 2016).

Increases to the minimum wage and income support were the cornerstones of the previous government's efforts to address such situations of in-work poverty. Participants in this reseach were skeptical about the positive impacts of these policies. For example, when asked about the minimum-wage increases and if she found them helpful to her current situation, Trish replied, "It's not helpful at all because they keep raising the food and the gas, and they keep raising the rent. There is no win at all...No change, no positive benefit from it…".

Trish articulates experiences of inadequacy in the minimum wage increases, due to the increasing costs of other elements in the assemblage that nullify potential positive impacts of this policy. Raising the minimum wage, whilst not controlling for such related cost increases is seen by participants as ineffective in resolving the persistent hardships they face (Conde et al., 2022; Fisher et al., 2023).

Participants also went on to talk about how food was a discretionary item that was often compromised on nutritionally in order for them to pay the rent (Hodgetts & Stolte, 2017). Participants spoke to concerted efforts to bring new elements into the assemblage to address issues of hunger associated with inadequacies in their household incomes. As Ana states:

> Expensive food [healthier food] is the kind of food you should be eating. It doesn't make sense. Vegetables are atrociously expensive. Cauliflower was like 7 dollars a head the other day. Yet chips, soft drinks…Really shit food is cheaper…It's filling. If you're on a real budget [like me], where you must really stretch those dollars, you're going to buy the food that fills your kids up. It doesn't cost so much. So, like noodles, fatty foods, and dollar bread. (Ana)

Ana recounts how expensive healthy food is and how she must purchase cheaper food of less nutritional value. This typical quote speaks to how participants cultivate various practices for accessing low-cost and less nutritious foods, but the consumption of such "shit food" can have negative health consequences.

Participants were all too aware of the emergent dynamics associated with connective alliances between minimum wage rises and other forms of income support. Mārama (single mother of two, community health worker) also reflected on how an increase in minimum wage resulted in the reduction of her accommodation support, leaving her worse off financially:

> I was on $18.85, so then it went up to the minimum with no difference cos I got more taken off me in accommodation support...I was worse off. They need to decrease living costs to help the lower decile income people to get by, or at least have a chance to try and save something. Food's gone up; gas prices are through the roof… (Mārama)

Mārama emphasises the importance of relationships between different income policy elements, the cost of living, and her struggles to make ends meet. Her account conveys how any potentially positive impacts from minimum-wage rises are shaped through relational interactions with other policy initiatives and support eligibility thresholds. These relations can result in those receiving minimum wage rises being either no better off or worse off due to their loosing eligibility to the full Accommodation Supplement and other forms of government support (Richardson & Blizard, 2022; Standing, 2021).

Whilst sceptical about positive impacts from recent minimum wage rises, participants were supportive of the government's efforts to increase household incomes. For example, Aroha (single mother of three, multiple casual jobs) talked about the importance of the change to a Labour government that has increased assistance that is helping, but is not enough to lift households out of poverty:

> I know with Labour coming in things like the winter payment helped at that time of year...The food grant assistance is helping…I was helping the community and families with their benefit things; knowing how the benefit [income support] system works, just coming off the sole parent benefit into work myself...That's how I've gotten all my experience…The landlords are only allowed to every year increase the rent, but wages didn't match that…Our rent increase came out of our food money. It wasn't until I moved home that my babies were able to have more choice of food because I don't pay rent. (Aroha)

Here, Aroha invokes a common trope among participants regarding the complexities of accessing government income supports and the need for help in doing so (Hodgetts et al., 2014; Hodgetts, Young-Hauser, et al., 2022). This takes place within the context of rising rents that led her to leave the private rental market and live for free in a small shed on her tribal homeland. Not paying high rent means that the family can eat properly again.

Participants also raised issues around the stress of feeling entrapped in poverty, despite acting agentively to make ends meet by navigating the dynamics of the precariat assemblage. Central to this sense of entrapment were the complexities of accessing income support from Work and Income. For example, Layla raised problems she faced when trying to declare her income, which fluctuates with her hours of work. This time-consuming and stressful process results in considerable unpredictability regarding the level of income support she can access:

> Term-by-term [School term] I didn't know what my hours were going to be. I was so stressed that at night-time I'd get up in the middle of the night and take showers. I was so stressed that my feet started sweating. It was because…I had to keep declaring money all the time. And every time I went in to Work and Income and they kept changing things around. I kept getting letters each time I changed it. Chopping and changing child support coming in and then not coming in. And, then of course there were periods of time where there was missing money [income support]…Worst time of my life… (Layla)

Such accounts speak to the dilemmas and harms that can come with participants navigating both paid employment with variable hours and the income support system as they assemble their incomes. These experiences led many to perceive their relationships with the system as dysfunctional and to desire "breaking up" with Work and Income. They want to break free from the system by deteritorialising the income support element from the assemblage of their incomes. Mārama stated:

> I want nothing more to have anything to do with Work and Income because it's an environment that is fraught with stress. You're not treated as a person. You are treated like if you don't know what you're entitled to then no one will tell you...I am lucky that I educated myself as a social worker so I'm very familiar with policy. But, if I wasn't familiar with policy I wouldn't know...The way that they speak to me, the way that they treat me, the way that I have to justify myself to them needs to end. (Mārama)

A key frustration evident in such accounts relates to how even knowing one's entitlements does not resolve the stress of uncertainties regarding one's access to support.

This also adds to participants' sense of precarity and desire for change (Hodgetts, Michie, et al., 2022).

Complications with accessing government supports were exacerbated by participants having to devote considerable time to managing their interactions with Work and Income as well as navigating the demands of paid employment and their parental responsibilities. These tensions became particularly overt when participants discussed their transitions between main welfare benefits and into situations of paid employment with additional government income supports. "Breaking free" from Work and Income by becoming "less reliant" on the government and a main welfare benefit was framed by participants as simultaneously exciting and anxiety-provoking due to issues of insecurity in terms of income stability. For example, Ana (single mother of three, multiple jobs) spoke to the anxiety that accompanies such transitions:

> …When I got this job and knew I was going to be breaking free from Work and Income. It was an amazing feeling and also really petrifying...I knew what support I was getting on the main benefit, so you could count on it. I didn't know what it meant financially to let go of that benefit. I didn't know what Working for Families was going to give me. I didn't know whether I'd be able to get Accommodation Supplement. It was scary... (Ana)

Navigating employment whilst having to access various elements of income support introduced further complexities to the geography of relations that was required for participants to assemble "adequate" household incomes. Although appreciative of support, householders expressed a desire to avoid these complexities. The accompanying experiences of stress, uncertainty, anxiety, and entrapment within complex processes were also associated with negative health outcomes (Bambra & Eikemo, 2018; Hodgetts & Stolte, 2017; Schrecker & Bambra, 2015; Standing, 2021).

Bob and Jenny also talked about links between the stressors of surviving working long hours on the minimum wage whilst having to access government income supports with costs to their wellbeing:

> Bob: I'm going to have to find a way that I can up my wage to escape this stress.
> Jenny: And it's like mentally you can only take so much…especially with the hours too.
> Bob: Yeah, but that's the offset. If you get paid heaps, you're more inclined to be able to put up with more. Because it takes away stresses in other places of life. If you take financial stress away then you can deal with more stress in the work-life because you don't have to worry about how you're going to service the car or replace the tyres that

got punctured, or anything like that. But, if you're worried about high stress…as well as living week-to-week, it's just not sustainable for a long time.

These participants foreground the importance of securing a higher income from paid employment as a means of escaping key stressors of in-work poverty. Such accounts reflect the entwined nature of in-work poverty and wellbeing, and a strong sense among participants of their need to escape poverty traps (Carr, 2023; Standing, 2011). Evident across such exemplars are key complexities and personal costs associated with assembling an income and how tiresome these processes are for members of the precariat.

From accounts such as those explored in this section, we can gain a sense of the layering of relational elements in the assemblage and distribution of household incomes. We can also see how fluctuations in income feed into complexities regarding the territorialisation and connective alliances between key elements in the precariat assemblage and extending to the wellbeing of these participants. We will consider additional complexities below in relation to housing and health.

Housing Unaffordability and Life in Unhealthy Rentals

All households raised issues around housing unaffordability and quality. It is important that we begin our exploration of these issues by setting out the broader policy context that surrounds participant experiences. Over two parliamentary terms, Labour-led governments recognised many such concerns and sought to minimise hardship for the precariat relating to housing by increasing the Accommodation Supplement, restricting rental increases to once per year, and increasing tenants' rights. Also introduced was the ideal, but not yet widely realised minimum Healthy Homes Standards regarding heating, insulation, ventilation, draughts, moisture ingress, and drainage for rental accommodation (Ministry of Housing and Urban Development, 2023). In the context of considerable power imbalances between landlords and tenants (Byrne & McArdle, 2020), there has been little urgency on the part of the government to enforce these standards with full adherence being repeatedly delayed. The government has refused to adequately enforce the Healthy Homes Standards and instead argues that society should rely on the "honesty of landlords" (Woods, 2023). It is important that we explore issues of housing and precarity in the context of poor housing quality, landlord noncompliance with government policies, and participant experiences of negative impacts on their health from living in unhealthy and unaffordable accommodation (Bierre & Howden-Chapman, 2020).

As eluded to above, housing unaffordability and the stresses of trying to find enough money to cover their housing and other escalating costs of living were presented as constant

health-zapping elements of life in the precariat for all participants. Their housing situations required them to make various tough decisions. Some reduced food and heating to pay the rent. Others gave up living independently in rental accommodation and moved home with their parents into situations of overcrowding. For example, Layla's income is supplemented by Working for Families and the Accommodation Supplement. She reported becoming continuously stressed in trying to make ends meet to the point that she could no longer cope:

> The rent's $520, which was not affordable, and then of course I had everything on top. I think for a while there, with my job and my pay…I needed to be clear to get my top-ups [income supports]. Then started stressing that I wouldn't have any money. I was cutting down on food…My mental health went down in that place. It was really, really bad actually. I had to ring my mum every day because I was stressing…Very, very supportive. Moved home. (Layla)

Layla continues to reflect on how the constant stress is exacerbated by having to navigate WINZ and declare fluctuations in her wages to access income "top ups". The situation became dire and after talking to her mother, Layla moved into her parent's garage to manage the decline in her mental wellbeing. When asked about her current living situation, Layla became despondent. Although grateful for having a cheap place to live, Layla now finds herself as a grown, employed adult having to live in a small room in her parent's garage with no running water:

> The part I don't like about this is the thought that I'm actually living in a garage, and don't actually have my own place. The boys have got their room [inside the house], but there's no place to call your own…I took pictures (see Figure 8) of my garage room to represent that's where I spend most of my time…So, my entrance door and how I've got all the garage stuff to the side, my little TV area, my pet area with the cat. What it looks like from the outside, and just basically what I see every day like going in and out of there…This is what some people have to do to have somewhere to live…And so, for me to be able to afford things… (Layla)

Figure 8

Layla's Life in the Garage

The exorbitant cost of rental accommodation forced Layla into a housing situation that does not meet the new Healthy Homes Standards, but which is endured out of necessity. Although housing affordability and liveability are recognised in policy circles as key concerns, accounts such as Layla's that feature the human costs of inadequate government responses are all but absent from reports on the impacts of the Accommodation Supplement and associated policy settings (Hyslop & Maré, 2022; Royal Society, 2022).

Rental housing and related polices are not only problematic in terms of affordability, but also in terms of elements such as wellbeing and security for low-income tenants. Negative relationships between affordability, inadequate government responses and poor health outcomes (Baker & McGuirk, 2017; Bierre & Howden-Chapman, 2020; Hodgetts & Stolte, 2017; Schrecker & Bambra, 2015) were not lost on the participants, several of whom reflected on how access to affordable and healthy homes should be a human right rather than a commodity through which wealth is extracted from the precariat by members of more affluent groups. For example, Ana proposed that:

> Housing is a priority. Not just affordable housing but making a first home a right. I mean, I know that sounds really pretentious and I don't know what you would call it. It used to be a thing. The Government used to have grants and stuff available in the '50s..The Government really valued and prioritised kiwi home ownership...Having a place to live should not have been commodified— the moment that happened. Anything that gets commodified like that turns out really bad for the people who are most vulnerable. So, maybe they need to look at that. Is there such a word as decommodification? Decommodify home ownership. (Ana)

Ana is calling for a shift in ideology away from the construction of housing as a commodity and towards a reterritorialisation of housing as a human right. Ana's situation reflects the negative impacts of the agencement of private landlords whose actions go under regulated and contribute to the insecurities faced by members of the precariat (Bierre & Howden-Chapman, 2020; Standing, 2021).

Participants repeatedly foregrounded their living situations in substandard housing and negative relationships with private landlords as central to the hardships they face. Participants reported contending with damp, cold, and mould-ridden homes, 3 years after the Healthy Homes Standards were passed by parliament and "introduced." For example, Trish outlined how she requested that the landlord install a heat pump to accompany the recent rent rise. Despite this request being in keeping with the standards and that it would help make the uninsulated rental property warmer and dryer, whilst lessening the amount of mould, the landlord refused. Trish also requested that something be done about the lack of insulation and the slatted (louver) windows and gaps in doors, floorboards, and windows through which heat escapes. In her field notes, the first author noted how Trish had apologised for how cold it was inside the kitchen during the first interview. Trish suggested they both leave their heavy coats and shoes on to stay warm during the conversation. Trish also talked about how she paid for quick fixes, including doorstops and plastic window covers to try and retain some heat:

> It's cold…the mould…the mildew dries on the windows… I've got slat windows in the toilet (Figure 9). This is why it's so freezing…It's a slat window and it won't shut. We've tried but it cost too much…I just put plastic up against it…Well, I've put a draught thingy in the toilet and put seals and stuff on the door as well…Look at this big gap, like I've tried to do seals in there. It just didn't work…Now, I don't really bother the landlord…I'm trying to block that breeze out with that door draught stopper…I did try to go through an agency called Awhi Healthy Homes, but because it's not a government property they won't touch it…So, money is literally going out the window…If I say something she's [Landlord] going to moan that it is costing too much…I'm stuck and won't even be able to get a bond now. My debt is too high with them [Work and Income]. I chose dental…Dental over housing…I'm not homeless. (Trish)

Figure 9

Open Bathroom Window, Cold and Mould

With the landlord refusing to ensure the house complies with the minimal standards of a healthy home, Trish is left with little recourse but to introduce quick fixes (new elements into the dwelling) that have not really improved the situation. Trish is disempowered in this situation and cannot afford to keep purchasing temporary measures to combat heat loss and mould. Trish is forced to "put up" with this unhealthy situation because of a fear of eviction. Due to a chronic shortage in rental accommodation (Bentley et al., 2023), finding alternative accommodation is not a viable option. Further, Trish cannot afford the relocation costs that include money for a bond (on average 3 weeks' rent in advance to secure a tenancy), which if approved by would require her to go into further debt with Work and Income. Trish justifies the forced choice she is faced with in staying in this unhealthy rental by asserting that she would rather go into debt to fix her teeth and at least she is not homeless.

Power inequities in key relationships with Work and Income and landlords mean that participants such as Trish are often trapped within unhealthy living situations (Byrne & McArdle, 2020; Fairer Future, 2023; Hodgetts, Michie, et al., 2022). Participant accounts explored in this section showcase the various intricate moving parts implicated in the assemblage of unhealthy situations of housing entrapment that emerge from the combination of elements. These include household income, the poor quality of rental housing, the territorialisation of new elements such as door stops and plastic window coverings, noncompliance by private landlords with key policies, limited government regulation of the rental housing sector, and inadequacies in income supports that result in considerable debt to WINZ (Rua et al., 2023; Soaita & McKee, 2019).

Conclusion

In-work poverty is complex, multifaceted, and inherently relational. Correspondingly, drawing insights from assemblage theory (Rua et al., 2023), this research sheds further light on the consequences of Government policy initiatives to address situations of precarity that stem from in-work poverty. Our central aim was to explore participant experiences of government efforts to alleviate in-work poverty for members of the Māori precariat. We sought to explore how the Labour-led government's efforts to support low-income households became territorialised within the geography of relations within 10 precariat households. Applying the lens of assemblage thinking to household accounts offers new insights into some of the dynamics of precarity in the everyday lives of the participating households (Rua et al., 2023). In doing so, we contribute to emerging research into the assemblage of the Māori precariat (Rua et al., 2023). This theoretical orientation enables us to deconstruct some of the processes involved with how key policies to alleviate in-work poverty manifest in the everyday lives of these households. We were able to identify how key elements in the assemblage of situations of precarity interact through processes of territorialisation as participants strive to make do in underresourced situations of material and psychological deprivation. Central here were our efforts to document the geography of relations that populates precariat households.

This research adds further qualitative insights to previous quantitative research into in-work poverty (Conde et al., 2022; Fisher et al., 2023; Richardson & Blizard, 2022). We contribute an exploration of the underresearched lived experience of in-work poverty and key relationships that impact the efficacy of policy initiatives to alleviate in-work poverty. From the analysis presented above we can see how prominent elements within the precariat assemblage combine in dynamic ways to shape the hardships participants face on a daily basis. This information is also of direct relevance to community, work, Indigenous, and applied social psychologists who are employing Indigenous perspectives to address issues of in-work poverty and precarity more generally (Martin et al., 2025; Rua et al., 2023).

Assembling an Income Through Employment and Welfare "Top ups"

Participants demonstrated considerable agency in trying to make ends meet by cobbling together various elements of income, working additional hours, navigating a complex welfare system, and trying to render unhealthy rental dwellings more habitable. In struggling to make ends meet, participant agency was restricted by other human and policy elements in the precariat assemblage that also exercised agencement in determining household incomes and where the money goes. Participants would undoubtably be even

worse off without the government's income relief efforts. Income and Accommodation Supplements have increased year-on-year and have helped some households tread water but have not alleviated poverty. We have shown that experiences of these income supports and increases in the minimum wage are absorbed by increases in housing and the cost of living, leaving participants in poverty traps and with increasing debts to Work and Income (Carr, 2023; Hodgetts et al., 2016; Standing, 2021). Relatedly, Government initiatives to address in-work poverty are experienced as ineffective and are associated with a sense among participants that they are going nowhere in life and at best are treading water. The situation is exacerbated by the lack of government regulation of the private rental market and the rising cost of living (Bentley et al., 2023; Thorns, 2000). Standing (2018) has also argued that if policies to address poverty continue to rely on cash transfers and do not regulate the behaviour of more affluent groups, precarity will persist. The situations of entrapped poverty disclosed by participants not only constitute difficult financial positions and material circumstances but are also associated with reduced wellbeing (Hodgetts & Stolte, 2017).

As reported by the participants in this research, the current welfare system remains relationally problematic for people seeking assistance in the face of barriers to accessing entitlements, complex and compliance-driven administrative systems, and issues of procedural unfairness (Conde et al., 2022; Fisher et al., 2023; Hodgetts et al., 2014, 2022; Momsen, 2021; Rua et al., 202; Welfare Expert Advisory Group, 2018a). Participant accounts suggest the persistence of key concerns that have been raised in previous research regarding the overly complex and opaque system of income support that is difficult to navigate (Ballafkih et al., 2017; Groot et al., 2017; Hodgetts et al., 2014, 2022; Hodgetts, & Stolte, 2017; Royal Society, 2022; Rua et al., 2019; Thorns, 2000; Welfare Expert Advisory Group, 2018a, 2019). A visit to Work and Income is still associated by many clients with stress, shame, time-wasting, and uncertainty as to whether their visit will achieve the purpose of gaining support. Participants remain reluctant to subject themselves to what many experience as intrusive and demeaning institutional processes. These findings also speak to the importance of researchers and policy makers engaging more fully with the actual experiences of the precariat when redesigning such welfare support systems (Ballafkih et al., 2017; Groot et al., 2017; Hodgetts & Stolte, 2017). In this regard, this article contributes to wider conversations about how people experience government support initiatives and how society might respond more effectively to the needs of precariat households.

Insights and Recommendations for Changing the Welfare System.

Offering insights for the possibility of change in the welfare system, Humpage and Neuwelt-Kearns (2020) reported a positive impact of COVID-19 in forcing temporary administrative reforms in the income support system. For example, welfare recipients in their research reported notable reductions during COVID lockdowns of compliance barriers, increased positive service experiences, less time-wasting, reduced stress levels, and increased client wellbeing. This demonstrates that income supports can be administered more efficiently in ways that reduce the material, psychological, and wellbeing costs to people seeking support. Internationally and nationally, poverty researchers have also argued for the need for reduced complexity and increased generosity in the provision of government income supports (Conde et al., 2022; Fisher et al., 2023; Royal Society, 2022).

As a starting point for reforms of the system, the government in Aotearoa NZ should adopt the recommendations of the Welfare Expert Advisory Group (2018b, 2018c, 2019) towards drastically increasing the levels of income support and abatement thresholds. Upwards adjustments to thresholds for government income supports should accompany any rises in the minimum wage, for example, so that the households see substantive increases in income from work, and to enhance the likelihood of some alleviation of precarity (Carr, 2023; Hodgetts, & Stolte, 2017; Rua et al., 2023). Whilst these changes are made, it is also worth considering introducing a jubilee[5] to forgive all client debts to Work and Income (Fairer Future, 2023). This jubilee could be accompanied by a transition towards a system of grants, rather than loans to provide for rental bonds so that people become less trapped in unhealthy rental dwellings and can access dental care without having to sacrifice on food. Because present engagements with the welfare system are overly time-consuming and require considerable unpaid work, the government should also consider modelling the time and compliance costs associated with navigating the present system and reimburse client costs. That is, society pays clients for the time it takes them to navigate the system.

More broadly, the Government should consider alternative means of income support, including the introduction of a universal basic income (UBI) or regular monetary payment that can be accessed regardless of employment status and which is sufficient for covering basic costs of living (Conde et al., 2022; Fisher et al., 2023; Hodgetts & Stolte, 2017). A recent review of basic income trials by Hasdell (2020) found that it can enhance household

[5] Jubilees have been used historically after a period of years to reset the economic clock and to promote emancipation and restoration through initiatives such as debt forgiveness (Hodgetts & Stolte, 2017).

expenditure, enrolments in school, participant wellbeing, stimulate local economies, likely does not significantly reduce labour market participation, and constitutes a move towards compensating people for previously unpaid and undervalued domestic work (Standing, 2021). From an assemblage perspective, if combined with the regulation of the private rental market, a UBI could provide some level of income stability and a wellbeing boost to low-income households who would not have to devote some much time and resource to navigating the welfare system (Lenhart, 2017; Standing, 2021).

Finally, precariat workers need higher incomes and protections from exploitation. For the benefits of increased minimum wages and government income supports to accrue practically to households there needs to be more focus on the relational aspects of in-work poverty and precarity in policy development and implementation (Rua et al., 2023; Savage, 2020). Without the further regulation of the rental market through initiatives such as rent freezes and efforts to decommodify the sector, along with the increased provision of public housing, minimum-wage rises and more generous government income supplements are unlikely to reduce in-work poverty and promote household wellbeing (Hodgetts, Michie, et al., 2022). Given that the Accommodation Supplement functions as a public subsidy for private landlords who increase rents in concert with increases in household incomes (Hyslop &, Maré 2022; Thorns, 2000), these landlords should be regulated to the same level of scrutiny and compliance as has been applied to people seeking welfare support. A full cost-benefit analysis also needs to be conducted with regards to all government subsidies to private landlords (Thorns, 2000). Finally, crucial to the efficacy of such changes are processes of co-design whereby client experiences and input needs to be centralised in the reform process for the welfare system.

Limitations and Future Research

All research has limitations in that we produce knowledge in particular times and contexts, and within complex and evolving social systems. Those readers operating within a quantitative paradigm may perceive 10 households to be an overly small sample for generalising to a broader population. It was not our intention to generalise in this way from samples to populations. We generalise through inductive reasoning from the household accounts to relevant theory, the findings of previous research, and broader societal systems that are reproduced through the processes of assemblage evident in participating households (Hodgetts et al., 2019). It is also important to note that this article is limited to Māori households in the upper North Island of Aotearoa NZ. However, the broader HRC project is exploring similar issues with different ethnic groups and will fill some of the gaps left by the

present article. Finally, future action-orientated research needs to also explore how to embed client feedback panels in the welfare system and to evaluate the potential for these for informing the implementation of the kinds of practical recommendations that we outline above.

Chapter 4: Māori Households Assembling Precarious Leisure

As documented throughout this thesis, precarity is characterised by the arrangement of a range of multifaceted insecurities (Standing, 2011), which are worsening for households in terms of negative impacts due to the increases of "flexible" (read precariatising) and exploitative employment and investment practices that serve the interests of more affluent groups (Standing, 2021). An insecurity which is less recognised and documented is the impact of precarious lifeworlds on households' abilities to engage in leisure (cf. Gotfredsen et al., 2020). Further to this are limited understandings of Indigenous experiences of precarity and related leisure practices through which households can strive to find some respite from adversity (cf. Waiti & Wheaton, 2022). A focus then on the intersections of precarity and leisure is pertinent here in understanding the impacts of precarious lifeworlds on wellbeing and what can then be done to address such issues.

Underpinning this Chapter 4 was my yearning to contribute towards a positive re-storing of Māori ways of being when faced with material hardship (cf. Hodgetts & Stolte, 2016). Throughout this research I was reminded often of coming together through practices of whakawhanangatanga with whānau during times of hardship to buffer each other from the material adversities of precarity that we were facing: times I reflect on now as encompassing leisure practices, which were arranged in accordance with our own cultural ways of being. A key example is time spent foraging or collecting kai, with fond memories of fishing, gathering watercress, and harvesting shellfish. Hours were spent doing such things with my father, who would collect broken-down boats to do up in order for us to go fishing to aid in our situation of food insecurity. Such practices he then went on to teach us as his children who then passed such practices onto our own children. Figure 10 depicts snippets of how we continue such excursions to this day. The first image is of myself and my father on another project boat out fishing and diving. The second image is of two of my children, with the older one who was learning how to free dive, showing her scallops she had collected.

Figure 10

Me and Dad out Fishing and Diving and My Children Collecting Kaimoana

Chapter 3 contributes further to conceptual understandings of precarity (Groot et al., 2017, Rua et al., 2023), whilst Chapter 4 expands upon this scholarship with a shift in focus towards Indigenous leisure practices. This is achieved as outlined in Chapter 2 through a Kaupapa Māori approach of enhanced interviewing, drawing on the narratives, drawings, and photographs of five of the participating households. I would have included exemplars from all 10 households if it was not for the word limit for articles in the leading *Leisure Studies* journal in which my third publication appears.

Chapter 4 illustrates how Māori assemble precarious leisure within the context of their precarious lifeworlds. As demonstrated within the article, leisure practices are exercised with considerable agency through the bringing together of elements central to core Māori principles and processes of whanaungatanga and manaakitanga. Leisure practices are thus shaped by our cultural relational values and ways of being, which are articulated within the chapter as promoting a sense of ontological security, place, belonging, connection, and cultural continuity as Māori. As outlined in Chapter 1, this demonstrates how our cultural ways of being are central in working towards staying connected and hence resisting the detrimental assembling of economic, social, and cultural fibres central to the fabric of Aotearoa NZ today in ways often detrimental to Māori wellbeing and inclusion (cf. Pomare, 1995). The narratives of precarious leisure explored in Chapter 4 also serve to contest the often-hegemonic narratives of deficit surrounding the leisure practices of households

experiencing precarity (cf. Hodgetts & Stolte, 2017). As will be evident throughout, insufficiencies such as a lack of time and income can render household leisure insecure, requiring the cultivation of various adaptive strategies on the part of households.

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Māori Households Assembling Precarious Leisure

Many members of the precariat in Aotearoa NZ struggle to access resources for leisure. This article draws on four interview waves with five precariat Māori (Indigenous peoples of Aotearoa NZ) households (N = 32 interviews) using mapping and photo-elicitation interviews to explore participant leisure engagements. We document how precarious leisure for some Māori is assembled agentively by participants out of key elements associated with their situations (e.g., financial and housing insecurities) and core Māori principles and processes of whanaungatanga (cultivating positive relationships) and manaakitanga (caring for self and others). Participant accounts foregrounded the importance of mātauranga Māori (systems of knowledge) and culture in shaping contemporary leisure practices that can promote a sense of ontological security, place, belonging, connection, cultural continuity, and self as Māori. Though beneficial to self and others, participant leisure practices are rendered insecure by the resource restraints of life in the precariat.

Keywords: Precariat, Māori, Leisure, Poverty, Community, Assemblage

Introduction

The precariat was initially conceptualised as an emergent social class populated by diverse groups experiencing insecurities in work, income, housing, and health (Standing, 2011). This emergence in Aotearoa NZ (Groot et al., 2017) has been driven for Indigenous Māori by the continuing impacts of colonisation, intergenerational resource confiscations, and cultural marginalisation (Rua et al., 2019, 2023). At 70% of the population Pākehā (decendants of European settlers) make up 63% of the precariat. At 16% of the population Māori are overrepresented at 28% of the precariat (Rua et al., 2023). Precarity for many Māori manifests in various ways, including reduced education achievement, low paid and insecure employment, unemployment, reduced civic participation, and heightened risk of illness and an untimely death (Rua et al., 2023; Schrecker, & Bambra, 2015). This is because precarity is assocated with key social determinants of health that have a disproportunate impact on Māori (Groot et al., 2017; Hodgetts & Stolte, 2017).

Drawing on the seminal work of Standing (2011), Rua and colleagues (2023) developed a cultural orientation towards the Māori precariat as a cultural assemblage (Delanda, 2019; Deleuze & Guattari, 1988) within the broader precariat assemblage. Such an orientation is important because although often presented with similar material challenges in life, not all persons and groups become situated within the precariat or experience and

respond to associated insecurities in the same ways. Assemblage theory was initially developed by Deleuze and Guattari (1988) to explore how different entities—from molecules to species, ecosystems, and institutions—take form and combine to influence one another in the constitution of the social world (DeLanda, 2019). This theory offers a dynamic framework for understanding interconnections (relationships) between parts (elements), such as people, jobs, leisure practices, processes, policies, institutions, and wholes (assemblages) like the Māori precariat. Of central concern for our application of assemblage theory to leisure are processes of *territorialisation* through which such elements are woven together into *collective alliances* (coexistence) within a dynamic *geography of relations* that takes form as an assemblage of Māori precarious leisure (Delanda, 2019). As Rua and colleagues (2023, p. 41) also propose, this processual understanding of the world presents a complimentary understanding to Māori theories of people as emplaced, relational, and emergent "…beings entangled within larger dynamic social structures" that are often inequitable, and which offer varying opportunities for human flourishing and, in the present case, leisure.

The core aim of this article is to explore the assemblage of Māori precarious leisure, and to document how various elements, including Māori cultural principles, relational practices, and ways of being are combined or territorialised in relation to elements of contemporary urban life when participants create opportunities for precarious leisure. Central to this exploration is how emergent engagements in leisure are adapted to the specifics of the participants' precarious lifeworlds. This focus is important because, with notable exceptions, scholars have often overlooked precariat and Indigenous leisure (Batchelor et al., 2020; Fox, 2006; Stronach & O'Shea, 2021). This article also responds to Batchelor and colleagues (2020, p. 105) call for research into the consequences of inequitable socioeconomic positing on people's access to and experiences of leisure as a space for participation in chosen activities that can offer respite and creative self-explorations (Kelly, 2019). In seeking to extend explorations of precarious and Indigenous leisure, we draw insights from research documenting how leisure can provide moments of deepening connections with culture, community, self, and place (Hodgetts & Stolte, 2016; McGuire-Adams, 2020; Standing, 2011; Straker, 2022; Stronach & O'Shea, 2021; Waiti & Awatere, 2019; Waiti & Wheaton, 2022).

Literature Regarding Precarious Leisure

Previous examinations of leisure practices among precariat groups suggest that rather than simply experiencing exclusion from leisure due to financial restraints, people often

exercise considerable agency in creating leisure practices with others that enable them to work around socioeconomic insecurities (Batchelor et al., 2020; Dhar, 2011; Green, et al., 1990; Hodgetts & Stolte, 2016). Supporting this view, Moore and Henderson (2018) explored the everyday leisure practices of low-income couples, which encompassed housework, watching television, sightseeing bus rides, and attending church. Likewise, Dhar (2011) documented how construction workers in India engaged in various leisure practices (chewing "khaini" [tobacco], listening to music, being with friends, gossiping, and window shopping) to distract themselves from the stressors of precarious labour. Hodgetts and Stolte (2016) documented how homeless street people in Aotearoa NZ engaged in similar low-cost leisure practices, as well as engaging in "magical habits of mind" by taking psychological journeys out beyond the material confines of their urban cityscapes and to "re-member" connections with distant persons and cultural traditions. Such engagements in precarious leisure have been linked to increases in a sense of place, ontological security, and wellbeing, which are associated with increased resilience against the negative health impacts of material deprivation (Hodgetts & Stolte, 2017). These studies showcase how precarious leisure is fundamentally relational and often involves reimagining mundane everyday practices as a basis for cultivating social connections.

Previous research into leisure on the economic and cultural margins of society is important given the benefits of access to leisure for enabling Indigenous people access to positive identities and opportunities for respite, wellbeing, and human flourishing. As Stronach and O'Shea (2021) proposed:

> …leisure activities and participation can contribute to feelings of belonging, how they contribute to the social and emotional wellbeing of Indigenous communities, how they strengthen the rights and welfare of Indigenous people and how they offer spaces for richer relationships between Indigenous and non-Indigenous peoples through leisure. (p. 5)

Gotfredsen and colleagues (2020) also note that access to leisure in the context of precarity often contributes to the construction of diverse and collective communal leisure spaces for care and respite. Such scholarship has begun documenting the relational, cultural, and communal aspects of leisure out beyond the previously dominant and individualistic focus on the personal recreational pursuits of often white affluent groups (Fox & McDermott, 2020; Iwasaki, 2008; Moore & Henderson, 2018). In response, this study focuses on the everyday leisure practices of Māori precariat households.

Method

This article focuses on the leisure experiences of eight Māori households in Auckland. All participants representing their households were in jobs that paid below the official living wage ($23.65 per hour in 2022/2023) and also relied on welfare assistance to make ends meet. Recruitment was facilitated through snowball sampling via E Tū (the largest private sector union in the country), and household engagements occurred over a 6-month period. Due to the richness of participant accounts, we have included selected exemplars from five households (see Table 2) in this article that capture reoccurring leisure pursuits evident across the research corpus.

Table 2

Household Composition, Employment Status and Income

Household lead participant	Composition	Employment status and income
Ana	Single mother of three	Aged care worker/bookkeeper
Trish	Single mother of four	Part time grocery packer
Nan	Single grandmother, two grandchildren	Part time cleaner/rugby club kitchen cook
Marama	Single mother of two	Part time health worker
Jenny & Bob	Couple with four children	Teacher aide and homemaker

This study was anchored in Kaupapa Māori Research (KMR), which embraces the importance of continuing traditions of mātauranga Māori or knowledge production by Māori, for Māori. In this study, KMR featured modes of open engagement with households that enacted cultural principles of Tino Rangatiratanga (self-determination and sovereignty), whanaungatanga and manaakitanga in the knowledge production process (Pihama et al., 2015; Rua et al., 2023; L. Smith, 1999, 2012). Our approach was consistent with the cultural emphasis Māori have traditionally placed on building trust and reciprocity with participants as a basis for engagements in dialogue that contributes to transformative praxis (L. Smith et al., 2019). Correspondingly, household engagements were designed to be participative and culturally familiar to both the researchers and participants, and to inform government policies to address the needs of the precariat via a project advisory group. This KMR approach was also informed by our own experiences of engaging with other Māori who, like us, have come from precarious lifeworlds. As with the households, the authors carry intersectional diversities. All were raised in working class households, left school early, engaged in various insecure occupations, and came to university as second-chance learners. The first author is

the youngest woman in the team and is Māori (Waikato-Tainui), English and Scottish. The second author is the oldest male, identifies primarily as Pākehā, whilst also acknowledging his familial ties to Kāi Tahu. The third author is a mid-30s male of Māori (Te Rarawa/Ngāpuhi), English and Scottish decent. The fourth author was adopted under the close stranger adoption system but has been informed she has whakapapa Māori. She is a whaea (aunty).

Engagements with households began with an initial meeting at their respective homes to explore the purpose of the research and enact whanaungatanga whereby the lead author and participants connected through the sharing of their tribal affiliations[6]. This was followed by a series of four enhanced interviews, each lasting approximately 90 minutes and designed to explore a broad range of issues related to life in the precariat, including leisure practices. It was culturally important to conduct these engagements *kanohi ki te kanohi* (face-to-face) and to let the conversation evolve over a series of visits. Foundational to these engagements was the principle of *aroha ki te tangata* (respect for people within research) through the observance of key cultural practices, including taking the time to get to know participants and sharing food. This relational process allowed for more in-depth information to be entrusted between participants and researchers.

The inclusion of visual participative techniques (mapping, timelining, and photo-elicitation) also facilitated the depth of conversation. For example, during Interview 2 participatory mapping was employed to aid participants in situating and discussing different facets of their everyday lives and spaces for leisure (McGrath et al., 2020). Between Interviews 3 and 4, participants were asked to take photographs of places, situations, objects, and relationships discussed and/or drawn during the initial interviews, or which they felt were particularly salient to our dialogue (Hodgetts et al., 2007). The participants then led Interview 4 by taking the first author through the photographs and explaining the content. These engagements with the five households listed above generated 20 interview transcripts, 22 drawings, 150 photographs, and 46 pages of field notes for analysis.

The analysis process began with all authors reviewing the empirical materials and coming together to wānanga our initial thoughts regarding participant accounts over a series of days (cf. Hodgetts, Rua et al., 2022; P. King, 2019b). Wānanga are a key feature of KMR whereby collaborators seek to reach a collective interpretation of empirical materials through

[6]Although all participants identified as Māori, it is important to note that the term Māori signifies a heterogeneous collection of different tribal groups who manifest nuanced cultural distinctiveness (Royal, 2011).

open dialogue (P. King, 2019a; L. Smith et al., 2019). We used a projector to display photographs, maps, interview extracts, and related fieldnotes that had been identified as interesting by different authors. This iterative and nonreplicable process of collective analysis also featured abductive reasoning (local inference) whereby extracts from the household engagements were brought into dialogue with insights from Māori culture, academic theory, and research into precarity and Indigenous leisure. This process reflected characterisations of qualitative researchers as bricoleurs (Kincheloe, 2005) who work, in this case collaboratively as a rōpū (group of scholars) to weave together information from various sources to create an exemplified interpretation of the phenomenon under investigation (Hodgetts, Andrioli, et al., 2022d). Through this initial process we identified particular leisure practices, spaces, relationships, cultural principles and concepts, benefits, and costs of precarious leisure, and ways of being Māori through leisure that could be used as heuristics for categorising and interpreting participant accounts from across the eight households. The first author then went back to the empirical materials for the five randomly selected households and systematically coded the engagement materials in relation to these heuristics. The authors then engaged in a further series of wānanga (writing workshops) with the categorised materials to produce the findings.

Findings

The findings are presented in four sections. First, we deepen the conceptual basis for the analysis by conceptualising Māori leisure practices and exploring how these are implicated in the contemporary rearticulation and reterritorialisation of aspects of Te Ao Māori (the traditional Māori world), particularly the marae (conceptualised below). Section 2 then explores participant efforts to cultivate a sense of community through enactments of key relational imperatives towards the care of self and others that are central to the assemblage of Māori precarious leisure. This is followed by an exploration of sports clubs as key leisure sites for Māori that approximate the mutual support and connection, respite, and care that traditionally inhabits marae. This then leads to an exploration of threats of disruption to participant leisure practices and the strategies participants use to enable their continued engagements in precarious leisure practices.

Māori Precarious Leisure Practices and the Reterritorialisation of Marae

In exploring participant accounts of leisure activities and how these were implicated in the re-assemblage of what we recognised as traditional Māori relational principles we turned to social practice theory, which links personal (micro) actions to the reproduction of broader cultural (macro) systems (Blue, 2019). As a result, we mobilised key cultural

heuristics to interpret how various practices were implicated in the assemblage of Māori precarious leisure. These practices comprise creative, thoughtful, and often routinised actions that allow people to not only gain some respite from adversity and enhance their wellbeing, but to also reproduce themselves culturally as Māori (P. King et al., 2018). We came to conceptualise Māori precarious leisure practices as manifesting multiple existences ontologically as key personal, collective, and cultural features of the assemblage of precarious leisure. This is because the activities participants report engaging in are shaped by both their agentive decisions and the broader cultural traditions and sociomaterial positionings from which these practices emerge (Blue, 2019; P. King et al., 2018).

It became particularly apparent that participant leisure practices reflected the continuation of everyday marae-based relational work that is grounded in mātauranga Māori (Waiti & Wheaton, 2022) that participants adapted to their lives in contemporary urban settings (P. King et al., 2018). In its most general sense, the marae is often understood as the cultural epicentre of everyday Māori life, often (but not always) located in rural areas where ancient ancestral continuities are seeded (Walker, 2004). Contemporary articulations of marae are often narrowly referred to as a set of physical structures, including wharenui (meeting house), wharekai (dining room), wharepaku (ablution block) and marae ātea (open area space in front of the wharenui) that are located on one's tūrangawaewae (ancestorial place to stand and belong; Rua et al., 2017). However, marae invokes much more and can manifest as a more fluid cultural institution for the everyday gathering of people for the conduct of things Māori and the reproduction of communal ways of being together. This occurs through the ongoing adaptation of Māori customs (tikanga) and principles to meet the needs of contemporary existence (Gillies & Barnett, 2012). As documented below, traditional relational practices of leisure and care traditionally associated with marae life have been transferred into contemporary urban life and multiple locations encompassing domestic dwellings, parks and sports clubs, for example. As Te Awekotuku (1996, p. 35) explains, "for it is a Māori belief that wherever Māori people gather for Māori purposes and with the appropriate Māori protocol, a marae is formed at that time, unless it is contested".

As evident with other Indigenous groups (Fox 2006; McGuire-Adams, 2020; Stronach & O'Shea, 2021), Māori precarious leisure practices are anchored in traditional relational principles that serve to promote respite, mutual support, connection, and wellbeing. Contemporary precarious leisure practices also reterritorialise elements from Te Ao Māori, including cultural imperatives towards whanaungatanga (cultivating meaningful relations with others) and manaakitanga (Waiti & Awatere, 2019; Waiti & Wheaton, 2022), and

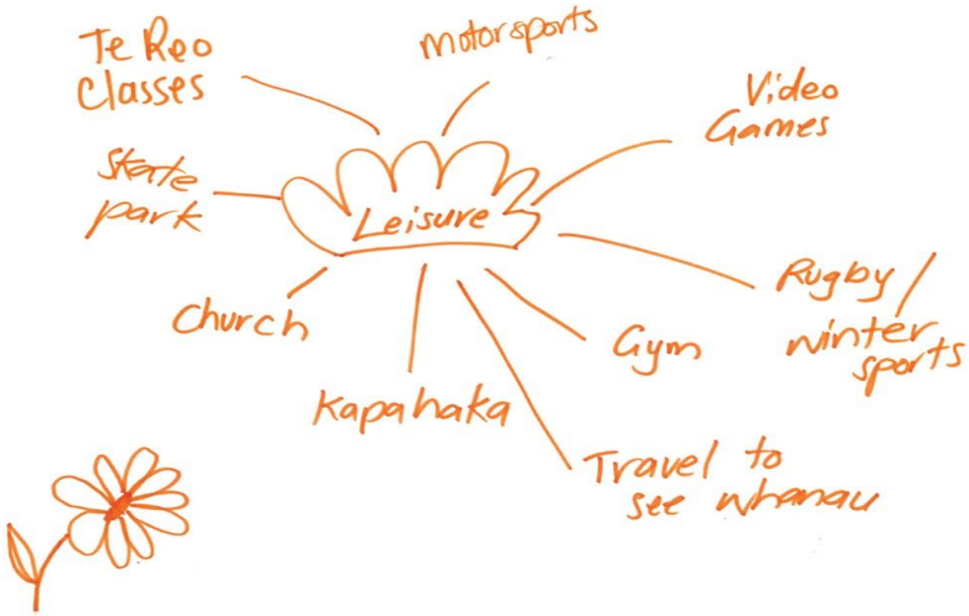
ancestral marae (Gillies & Barnett, 2012). Adding further cultural nuance here, our argument should not be read to mean that locales like urban sports clubs are marae in the "traditional" ancestral sense. Rather, principles, customs, and practices associated with the marae have been stretched out through the assemblage of contemporary precarious leisure into new urban locations (P. King et al., 2018).

Despite the positive personal and relational benefits of contemporary leisure, participation in particular practices can also be brought into tension with key elements of precarity, such as a lack of money. Evident in the following from Bob is how everyday life in the precariat often requires "trade-offs" between keeping a precarious job that enables one to gain fulfilment by enacting manaaki towards others and continued participation in motorsport, for example:

> With the work I've chosen to do [teacher aide], the trade-off was it doesn't pay very well. It's the only job I've ever loved. It's fulfilling me culturally...Everything else [leisure pursuits] I have come to terms with—like I just can't do motorsports as I would like… (Bob)

Figure 11

Jenny and Bob's Leisure Map



Such restraints on leisure were often surfaced during the leisure mapping exercise where participants drew and discussed key leisure practices that they find rewarding, but which are rendered precarious due to resource restraints. For example, Figure 11 depicts the leisure map drawn by Bob and Jenny that features key elements in the assemblage of Māori precarious leisure that encompasses both overtly Indigenous leisure practices (e.g., Te Reo

Māori language class, Kapa Haka or performing arts) and practices that appear on the surface to be non-Indigenous[7] (e.g.., motorsport, gaming, gym, rugby), but which as we will show are modified culturally to fit Māori ways of being and relating to others.

To recap, reiterating key points raised in Figure 11 by Bob, Jenny also talked about how many of the depicted practices had been halted due to their precarious income, to be replaced with free or more cost-effective pursuits that are discussed throughout the following three sections. We will show how creating and sustaining opportunities for leisure often required considerable agency from participants as they assembled strategies that enable them to navigate their precarious access to leisure. This often involved finding low-cost alternatives, sacrificing time with whānau[8] to generate funds, or going into debt to provide leisure options for the children.

Cultivating Leisure and Meaningful Connections through Enactments of Manaaki

Colonisation has dislocated many Māori from their tribal homelands and ancestral marae (Walker, 2004). In response, cultural principles such as whanaungatanga and manaakitanga live on through contemporary urban Māori precarious leisure practices. Enactments of these principles offer some cultural continuity in terms of enacting meaningful connections to, and a sense of community with both Māori and non-Māori persons (cf. Fox & McDermott, 2020). The emphasis participants placed on cultivating such connections through localised leisure practices makes sense in the context of their positions of precarity where funds for venturing further afield are limited (Standing, 2014). As such, participating whānau spent a vast majority of their leisure time at home together and in local civic and domestic spaces that afforded moments of human connection, respite, and a sense of being as Māori (Rua et al., 2017) within local urban networks and everyday settings.

Significant to these participants' experiences is how a sense of belonging is cultivated through processes of whanaungatanga and manaakitanga that extend from whānau towards elderly neighbours, for example, when discussing the household's leisure pursuits, as represented by the photo-elicitation exercise (see Figure 12).

[7]The flower in the corner of Figure 11 represents Jenny's reflections on the personal and collective growth and restorative and cultural benefits that come with such leisure practices.

[8] The word whānau is used in various ways and can refer to a nuclear or extended family as well as community.

Figure 12

Ana's Children Hanging out and Playing with Neighbours

Ana spoke at length about the importance of her household living a connected life in the cul-de-sac. Ana recounted how, along with other local children, her three embark on adventures in the cul-de-sac, much like free-range children do on ancestral marae:

> So, there's next door, there is Sarah, and she is 5. Then Nicola, I think she is 8 or 9. They just get together, ride their bikes around the cul-de-sac, or they will go visit the elderly couple down the road. They have a vegetable garden, and Mary takes the girls into the back garden and shows them all the things and picks herbs and things out of the garden and gives them to the girls. Then they go visit Jane and Arthur across there. They're a retired couple. And get mints from Jane, or they will go and talk to Jane, and they always give Jane hugs. (Ana)

Figure 12 and the corresponding caption above foreground Ana's perception of the children's local adventures as a key leisure practice that cultivates community connections and a shared sense of belonging in the cul-de-sac.

The relationships invoked are reciprocal and feature Ana's children learning through leisure to socialise with other children and to show manaaki towards elderly neighbours. Children being allowed to roam around a local setting is also a traditional form of leisure, "tipi haere" (to roam), for Māori children. Historically, Māori children were encouraged to be bold and independent, often learning through participating in public life and forging their own respectful relationships with elders (E Tū Whānau, 2018). Such practices affirm principles of mutuality of care and shared learning processes that span generations. Ana's account also reflects her embracing the traditional role of the aunty in such collectivised

settings whereby Māori mothers of her age are central to the planning of community leisure activities that deepen mutually supportive local ties via residents spending time together:

> I organised a neighbourhood street party…We had barbeques, bouncy castle because that house there, the brick house, they run a bouncy castle business…Everyone came out with their barbeques…It was nice. (Ana)

Evident within Ana's account is the importance of neighbourly connection and enactments of belonging that contribute to the creation of an enclave of care (P. King et al., 2018) within which local people are afforded opportunities to cultivate meaningful connections through their participation in leisure. This exemplar highlights how marae-based practices, like coming together can be introduced into the assemblage of precarious leisure in urban settings and serve to cultivate whanaungatanga beyond the physical confines of the ancestral marae. Ana's account is reminiscent of P. King and colleagues' (2018) analysis of how members of the precariat engage in being Māori in the city by reassembling aspects of the culture through new articulations of core values and relational practices that have their genealogy in everyday life in ancestral marae. Through necessity, these practices are often transformed materially in terms of their reterritorialisation in urban settings, but maintain their deeper cultural functions, which in turn, contribute positively to the overall wellbeing of the inhabitants of the cul-de-sac.

In many respects the leisure practices above are not devoid of work in the relational sense as seen in the earlier conceptualisations of leisure (Iwasaki, 2008). Leisure has long served as work in the practical world for low-income people, in particular (Dhar, 2011). In addition, leisure for women has been woven into and around household chores (Green et al., 1990). For Māori, it is also conventional to work to support collective leisure activities and the inclusion of others as a means of caring for oneself as a relational being at a deeply spiritual level. For example, doing the dishes for large groups of people frequenting an ancestral marae as a group of workers is often a long and labour-intensive task that is made leisurely through the accompanying dialogue, storytelling, and kitchen banter that builds and maintains caring relationships.

To explore these ideas further, we now consider how participants offered various accounts of creative leisure practices related to the work of domestic selfcare. Like that of work on an ancestral marae, for these participants housework was reterritorialised agentively within their homes as a relaxing leisure practice that offered a sense of agency, respite, achievement, satisfaction, and selfcare. Cleaning and cooking, often with whānau, was repeatedly identified as a form of leisure that offered fleeting moments within which

participants could immerse themselves in shared activities with loved ones, unwind, and distract themselves from the outside complexities of life in the precariat. For example, Nan identified cleaning as a favoured domestic leisure practice that enabled her to gain mental respite from the outside stressors of precarity whilst caring for her grandchildren:

> I like to clean…Say if I'm worried or uneasy about something outside, I just forget all about it…Yeah, I suppose some people go for a run (for leisure). I like to go and clean. (Nan)

In a similar vein, Mārama spoke about how her preferred quality leisure time with her daughters was spent engaged in the mundane task of watching television as they folded the washing:

> I watch all of the trashiest TV shows that I can possibly find…So, we'll sit around on my bed with the TV going and we will fold the washing together, my daughters love "Beverly Hills Housewives". (Mārama)

Mārama goes on to talk about the importance of such routine leisure pursuits for them to connect and have fun as a whānau. As discussed by Green and colleagues (1990), such gendered and domesticated leisure practices enable women to use their free time to not only complete domestic chores, but to also escape precarity for a time. Such instances of precarious leisure provide opportunities for participants to transcend the emotional toll of precarity through "magical habits of mind" that often feature in hard lives, and which allow people to escape their material conditions (Hodgetts & Stolte, 2016). Also, evident here are gendered cultural traditions of collective domestic work, indicative of marae-based practices, through which Māori spend quality time together and deepen bonds of connection and being Māori (Rua et al., 2023). As discussed below, such culturally patterned interweaving of domestic/whānau work and leisure also features efforts to enact care towards others that extends out beyond domestic settings and into other sites for community, including sports clubs.

Sports Clubs as Prime Leisure Spaces for Connecting Māori with the Neighbours

Participants emphasised the importance of sports clubs and teams as prominent sites (elements) for leisure beyond the home. This was not simply about playing sport, but also being part of the community through coaching or running the kitchen at a club. The emphasis on sport is consistent with both historical and contemporary evidence that links Māori to collective leisure practices that provide vehicles for cultivating social ties and increasing physical and mental wellbeing (Thompson, et al., 2017). Pre-European contact, Māori engaged in various forms of sport as an integral part of everyday life on the marae (Borell &

Kahi, 2017). Subsequently, Māori have engaged in sports such as rugby after their introduction to Aotearoa NZ from the 1870s, including the running of venues and clubs at least since the 1880s (Hokowhitu, 2009).

In emphasising sport as a key leisure pursuit, participants referred to various marae-based practices and contributions to various clubs as connection points for engagements with other parents, children, and community members. These engagements are significant in that one of the markers of precarity is reduced civic engagement (Hodgetts & Stolte, 2017; Standing, 2014). Often through light-hearted accounts and images, participants also spoke to the sense of respite, connection, and enjoyment that sports enabled. Below, Bob discusses rugby as a means for him to connect socially and how he dreams of playing rugby with his sons one day:

> That's our socialising as well. That's how we get our social connection through the winter; we just see our friends at rugby…All three of the boys play rugby, like I was saying earlier. Saturdays in winter that's kind of our thing…I want to play with them, that's one of my dreams. (Bob)

In addition, Jenny also presented an image of Bob playing rugby (Figure 13) and the conversation continued with reference to the importance of friendships and family for enactments of culturally anchored connections via leisure. As Jenny stated, "It's just like having another family when you go to rugby pretty much". This couple talked about how Bob is the captain for his team and the children participate in cultural practices with their teams, including karakia (ritual chants for spiritual guidance). Reflecting the cultural reworking of rugby to accommodate things Māori, Jenny stated, "He's captain so for him and for his team it very much works in a Māori way…When the kids have home games, they karakia for our kai". Evident within these discussions is an effort to assemble a leisure space that maintains whānau connective alliances with cultural practices such as karakia and provides continuity in and the socialisation/enculturation of their children within these customs.

Bob and Jenny's sense of community through sports resonated with the accounts of the other participants, but with nuanced difference. For example, Ana outlined how she plays netball and touch rugby, how her children also play sports, and how this affords the whānau a sense of belonging and fulfilment, manaakitanga and whanaungatanga. Ana coaches her daughter's netball team and helps at the rugby club where her sons play. Evident in accounts of such practices is the reproduction of Māori values of parenting through which the marae raises children collectively, and parenting can become blurred with activities such as coaching:

Figure 13

Bob Playing Rugby

> I play sports. It goes well with my active relaxing sort of thing…Socialising through team sports…I know how to parent with sports too…I coach my daughter's netball team. I help out at the rugby club…It helps me feel connected to my community and that's really important. It does give me a sense of belonging, being part of those sport groups. It's important for my kids too, because the people who are part of those sport groups recognise my children and they're invested in them…Parents have watched mine grow as well as their own kids. Same with me. I've watched these other kids grow up and I feel invested in them. I know them and I love them...It's so comforting to know that there are all these other adults who care. (Bob)

Ana's account invokes her sense of belonging, ontological security, and continuity in being that is realised through teamwork and her engagement in leisure practices that make positive contributions to the local community life. Also evident is the articulation of a sense of shared emotional attachment whereby the parents of the other children also become invested in her children.

Cultural connections to local sports clubs were also foundational to Nan's account, albeit with slight differences in the articulation of core Māori cultural values, such as

manaakitanga. Nan runs the kitchen (wharekai) at the local rugby club on Thursday (training) nights and Saturday mornings (game-day) and does so by reproducing core marae-kitchen practices. Nan is not simply the "cook" or "kitchen worker" in a Pākehā sense. Nan is a distinguished and well-respected woman who works in the kitchen to care for the players and supporters culturally, which is a recognised leadership role for older women on marae (Gillies & Barnett, 2012). By acting as a ringawera (kitchen worker) and providing for local people and manuhiri (visitors) during sports events, Nan contributes to the maintenance of the mana (high standing) of the sports club, just as is done on ancestral marae (Rua et al., 2023). Such ringawera play a pivotal role in the reproduction of traditions of manaaki and the sharing of mātauranga (Gillies & Barnett, 2012).

Nan enjoys her role and sees it both as a practical contribution to the club and form of enjoyable and relaxing leisure that provides her with a sense of cultural continuity and ontological security through feeding and caring for players and their whānau. Evident in her account of this practice is a form of hūmarie or kind-hearted gentleness in service to others that is sorely missed when absent from such kitchens. The following extract from Nan also reflects a key function of the wharekai as a space for reminiscing, sharing stories and reconnecting with others in ways that renew shared identities and a sense of security as Māori:

> Feeling centred in myself and just unwind. Also, too, it is meeting other people, adults. I just have the children at home…We are quite well known for being born and raised here. I am 61 and there is still a lot of old people living that knew mum and dad well, so it is good to hear memories that they have of our parents, too…The rugby club is quite a good place to find those interactions…And to see kids that were younger than me and watching their children grow up too, and me feeding their children. It was my dad that used to feed the rugby players back in the day and I would have to help do the cooking too then, and now it is me doing all the cooking... (Nan)

Also, evident here is an articulation of whakapapa (intergenerational connection and continuity to people and place) in that Nan's father had also engaged in these culturally patterned practices. Nan is also enacting tikanga in caring through the provision of food at the club in ways her father taught her at this very club. Nan presents herself here as having grown up in the club and as involving herself in keeping whānau practices alive in a manner common to marae (Gillies & Barnett, 2012). For Māori, such practices bring a sense of belonging, emotional attachment, and security (Rua et al, 2023). The practice of women of Nan's age running the wharekai is recognised culturally as crucial for engendering a

collective sense of belonging, the sharing of collective memories, connections, and what can be read as therapeutic work that nourishes community continuity. This leisure work is culturally important as an articulation of belonging, leadership, and continuity of place. As we will see in the section below, it also requires considerable agency in order to be sustained due to the threats to participation posed by precarity and issues such as income and housing insecurity, with many Māori having to relocate from legacy areas when rents rise to unaffordable levels (Hodgetts & Stolte, 2017).

Threats of Disruption that Render leisure Practices Precarious

Whilst highlighting how beneficial leisure can be for gaining respite and supporting personal and communal wellbeing, participants also pointed out how the scope, form, and continuity of their engagements in leisure are often rendered precarious due to their socioeconomic positioning (Standing, 2014). For example, whilst belonging to a sports team/club was articulated as beneficial to the research participants, it was also constructed for their households as precarious because of factors such as the consequences of living on limited incomes during the COVID-19 pandemic.

Several participants also reported that they avoided enrolling their children into sports due to the costs of equipment and membership fees. For example, Trish, talked about how her two eldest sons had not joined a sports team/club due to costs. Subsequently, Trish discovered that sponsors funded children's fees and uniforms, and this meant that her third son could be enrolled in a club. During the photo-elicitation exercise Trish produced a photograph of her son being awarded player of the day (Figure 14):

Figure 14

Trish's Youngest Son, Very Proud to be Awarded Player of the Day

> Here's my sports child [depicted]. Got player of the day that day…But I fully missed the boat with the older boys playing sports because I thought it costed hundreds…Yeah. Did not know how to get in with the sponsor…He loves it. He has made me proud. (Trish)

This exemplar speaks to the importance of broader processes of care and support, in this case from sponsors in precariat communities that enable increased participation in collective leisure practices and the mitigation of financial barriers that can render children's participation precarious. Such forms of inclusive care signal the valuing of children and their participation and were also evident in Nan's efforts to ensure all players are fed, even if they do not have money to pay for the food her wharekai provides:

> The kids that don't have money to buy anything on a Thursday…They're sitting there waiting. And I'll see them out in front of my window sitting at the tables…They look cold and I just call them over and go, "Would you like some hot chips?" "I've got no money." I say, "I didn't ask that. Would you like some hot chips?" And they say, "Yes please." I say, "Here you go. Would you like a hotdog or something?" "Oh no thank

> you. Just the chips will be good"…Yeah, that community thing, and like even parents, you know, that come and thank me cos I've fed their children, that they want to pay me. I say, "Don't worry about it." That's the Māori side of me. I don't like to see kids being hungry or cold after training; and not have a kai [food]. (Nan)

Evident here is a culturally patterned interaction between a kuia (female elder) and tamariki (children) in that Nan offers the children manaaki in the form of hot chips. They accept with a thank you that promotes whanaungatanga and inclusion in leisure. Nan went on to state overtly that her offering food in this way comes from her "Māori side" and commitment to caring for the community in ways characteristic of the marae.

The cultural significance of Nan's leisure work and kindness in the club kitchen is also evident in how the small amount of money she makes from selling food at very reasonable prices enables her to support her grandchildren. Also feeding other children with even less than her and her grandchildren reduces the surplus she generates for their household, but this is preferable to her not realising her subjectivity as an older Māori woman who cares through the provision of food for children. Nan finds respite and renewal as a Māori person through such culturally patterned leisure practices (Gillies & Barnett, 2012). Relatedly, Nan does not present these cultural imperatives of care for her own whānau and the children of the broader community in dichotomous terms. Meeting both imperatives enables Nan to realise herself in cultural terms as a kuia who embodies manaaki (Groot et al., 2011) in ways that engenders a shared sense of belonging, togetherness, and shared endeavour (Rua et al., 2023). However, Nan's efforts are also rendered precarious by changing circumstances and recently by the COVID-19 pandemic, which meant that the rugby club could not function as usual for lengthy periods of time due to the introduction of new elements into the precarious assemblage such as government-mandated lockdowns. As a result, Nan was not able to help others and top up her precarious income to support her grandchildren to the same extent.

Reflecting the impacts of disruptions in precarious lifeworlds, the participants also talked about their insecure housing situations and a lack of time and finances as impacting their abilities to engage in and sustain leisure practices. Participants expressed insecurities concerning what may happen if their rental accommodation was sold or rent increases forced them to find more affordable accommodation elsewhere. Such developments were seen as threats to participants' abilities to maintain a sense of ontological security and marae-like connections for themselves and their children. Also raising similar concerns as Ana and Nan regarding the importance of remaining embedded within supportive communities, Mārama

talked about having to move districts in the past due to being priced out of the local housing market. She feared this will happen again. When asked what owning her own home would mean, Mārama responded:

> It would mean stability…instead of having to worry if the house is going to get sold next year because house prices have gone up. It means that we can continue to be contributing members of our community, and that is something I feel strong about, and help our community grow and flourish. You need to be stable within that community. Yeah, I want my children to continue those important friendships, and the house that they have… (Mārama)

Mārama conveys a sense of insecurity that was common to all participants and was presented as undermining their ability to act as pou whirinaki through participation in collective leisure practices. Pou whirinaki are recognised pillars of strength who exhibit a constant positive presence in communities, and who offer leadership (e.g., coaching and providing kai), who can be relied upon for manaaki in times of hardship, and who promote inclusion and a shared sense of community across time (Hodgetts, Rua, et al., 2022).

A lack of time was also presented as significant for making participant leisure practices precarious. Time poverty is a well-known feature of precarity whereby participants are often exhausted due to having to work long and low-paid hours that often restrict their leisure to practices that can be fitted in where possible (Hodgetts, Michie, et al., 2022; Standing, 2011). Participants reported working, often tirelessly, to get by financially and their leisure time beyond domestic and work-related practices was often disrupted and restrained in the process. Such time limitations also exacerbate the psychological labouring working parents often experience as compounding feelings of guilt and stress that can undermine wellbeing (Hodgetts & Stolte, 2017).

Members of the Māori precariat remain resilient in terms of their engagements in leisure in the face of such disruptions and restraints. They cultivated various agentive strategies within the assemblage of their precarious leisure to achieve some quality time with whānau. This included simple practices such as keeping children up late after parents returned from work so they could play games or watch movies together. Mārama also warranted the purchasing of various leisure items for her children by going into debt with fringe lenders as a sacrifice she was willing to make personally to enhance the household's participation in leisure. Below, Mārama speaks about purchasing a bicycle for her own wellbeing as a prediabetic person, and to ensure she was healthy for her children and could join them on bike rides (Figure 15):

Figure 15

Mārama's Bikes and Body Boards

> We ride bikes together…Although my children laugh at me…I've finally got my own bike. It took a long time for me to get my own bike. It's something that I really wanted so I could spend that time with my children. Now they want bikes [upgraded] like mine… Put it on finance. I'm becoming indebted to the things like taking care of our wellbeing… I tried to get a bike for myself, a free one [via social media] but they're just no good. (Mārama)

Mārama speaks to the unaffordability of supporting her wellbeing and becoming "indebted" in order to take part in fun adventures with her children. Other participants echoed this orientation towards indebted wellbeing as necessary element of precarious leisure despite their knowing they may not be able to repay the loans back and may end up in debt servitude or poverty traps due to the high interest rates charged by fringe lenders (Hodgetts & Stolte, 2017). In the process, debt becomes an element of the precarious leisure assemblage that intensifies aspects of household precarity and comes to haunt these participants with further stress. Here, participants accept the risk of "…tipping over into a corrosive situation of

unsustainable debt and chronic economic uncertainty" (Rua et al., 2019, p. 3), and in recounting such situations offer key insights into the dialectics of the benefits and costs of participation in precarious leisure.

Conclusion

This article extends previous research into the Māori precariat as an assemblage (Rua et al., 2023) and Indigenous (Straker, 2022; Stronach & O'Shea, 2021; Waiti & Awatere, 2019; Waiti & Wheaton, 2022) and precarious leisure (Batchelor et al., 2020; Dhar, 2011; Hodgetts & Stolte, 2016; Moore & Henderson, 2018) by documenting the precarious leisure practices of participating Māori households. We explored how Māori precarious leisure practices offer provisional instances of respite that remain open to various disruptions. We documented how their assemblage of various leisure practices functions as a key aspect of contemporary life in the Māori precariat. As Stronach and O'Shea (2021) have proposed, Indigenous accounts of leisure foreground community creativity and strengths in the face of considerable disruptions, and feature articulations of Indigenous knowledge systems and community practices. This article also contributes to emerging explorations of how Indigenous peoples can engage in leisure as culturally unique persons, and in ways that foster connections with other persons from non-Indigenous groups (Fox & McDermott, 2020). In the present case, it is through these leisure practices that aspects of mātauranga Māori and associated cultural imperatives towards whanaungatanga and manaakitanga that are traditionally associated with marae and can foster sociocultural inclusion in new urban settings are enacted (P. King et al., 2018).

Within this article, the concept of marae provided a core analytic backdrop for interpreting the ways in which precariat Māori who reside in contemporary urban settings can reterritorialise cultural ways of being relationally with others through their participation in precarious leisure practices. This study has showcased how precarious leisure is often enacted within and across locations, including domestic dwellings, streets, parks, and sports clubs. Assemblage processes of territorialisation are also evident in how participants bring together various elements in the form of practices such as playing sport and visiting the neighbours to create what we might term precarious leisurescapes for the care of themselves and those around them. Although issues of spatial mobility and interconnection have been considered in relation to the leisure of other groups (Green et al., 1990; Hodgetts & Stolte, 2016), it is the cultural anchoring of important opportunities for leisure within and between particular locations that is particularly pertinent to the present case (cf. Waiti & Wheaton, 2022). It is through enactments of core Māori cultural principles as key elements of the assemblage of

Māori precarious leisure to include practices such as playing team sports, coaching, feeding players and acting as role models for children that these participants bring the marae as an enclave of care into their urban environments (P. King et al., 2018). Doing so contributes to the cultivation of a sense of cultural continuity, ontological security, safety, and belonging within oneself and in relation to others.

Finally, participants presented their leisure practices as fundamentally relational, as fostering interconnections with people and places, and as a means of reproducing themselves culturally as Māori and constructive community members. Previous research into the health consequences of life in the precariat has foregrounded how important social connections invoked by these participants are in buffering people against the negative impacts of material deprivation and cascading insecurities (Hodgetts & Stolte, 2017; Rua et al., 2017, 2023). Despite highlighting these positive aspects of participant access to leisure, our analysis also suggests that it is important to conduct further research into disruptions that render various leisure practices precarious and how these might be mitigated. Further research should extend present understandings of how, whilst experiencing some respite from their participation in leisure, participants simultaneously experience feelings of guilt, shame, and anxiety when disruptions surface to remind them of their insecure positions in society and the fragility of their leisure pursuits.

Chapter 5: Discussion

I opened this doctoral thesis with my whānau account of precarity. This was to situate myself within the rise of the Māori precariat and to establish why this research is of utmost importance to me, my whānau, and those who also find themselves living in precarity. In this final chapter, I set out my contributions to current efforts to understand precarity in Aotearoa NZ, with a particular view on how our society might better respond to the needs of precariat Māori and their neighbours. The contributions foregrounded within this chapter would not have been possible without the active and generous engagement of the householders who participated in this doctoral research. The hours we shared throughout the interview process generated many valuable insights because the householders yearned to share their pūrākau and experiences. This is important because our society chatters and talks a lot about Māori experiencing precarity; these conversations, however, rarely extend to conversations with householders living the complexities of making ends meet in our inequitable society (Groot et al., 2017; Rua et al., 2023).

Below, I briefly revisit key concepts and issues raised within the preceding chapters of this thesis. I then consider the current political climate in which we find ourselves, that features a lurch by the current National-led coalition government back towards the penal welfare and unbalanced employment relation that favour neoliberal ideology and employers. These initial sections set the scene for the recommendations I offer regarding how we might reorientate policy responses towards alleviating the multitude of insecurities faced by the Māori precariat.

A Focus on the Rise of the Māori Precariat: History and Theory

As documented throughout this thesis, precarity is a complex socioeconomic and relational issue with roots in insecure work and income, leading to a raft of multifaceted insecurities in housing, food, and so forth (cf. Hodgetts & Stolte, 2017; Standing, 2011). The precariat class is expanding throughout the world (Standing, 2021), including within Aotearoa NZ (Groot et al., 2017; Rua et al., 2023), resulting in ongoing material hardship and various negative effects on the wellbeing of people positioned within this emergent social class (Allan et al., 2021; Belvis et al., 2022; Bhattacharya & Ray, 2021; Demiral et al., 2022; Groot et al., 2017; Hodgetts & Stolte, 2017; Irvine & Rose, 2024; Martin et al., 2023, 2024; Rua et al., 2023 Valero et al., 2021). The chapters in this thesis have been formulated to present an overall understanding and account of why participating Māori households are positioned within the precariat and their corresponding experiences. I now reflect upon key

content from previous chapters in order to tie the various conceptual, methodological and empirical threads together.

Chapter 1: Introduction

Chapter 1 begun with a historical account of global precarity through a brief engagement with class theory and engagement in psychology (Hodgetts & Griffin, 2015; Marx & Engels, 1848/1998; Neilson, 2015) to set the scene for the emergence of contemporary thinking around the precariat as a dynamic emergent social class in the making (Rua et al., 2023; Standing, 2011). It was important that I considered structural, historical, and material conditions set within social hierarchies and structures that have contributed to many Māori households being located within situations of precarity that undermine their wellbeing. In setting the historical and conceptual scene for this research, I foregrounded the importance of psychology doing more to engage with issues of class and poverty (Hodgetts & Griffin, 2015; Neilson, 2015) by contributing to conversations and policy efforts to understand and work towards alleviating the insecurities faced by Māori precariat households today (Rua et al., 2023).

I then presented a more in-depth account of Standing's (2011) theorisation of the precariat class. This was important for outlining how a revived form of the neoliberalism introduced in the 1970s and 1980s has resulted in significant socioeconomic shifts in OECD nations, reshaping the relationship between capital and labour (Standing, 2011, 2021). I paid particular attention to the impacts of the resurrection of neoliberal ideology in reconfiguring class structures, both globally and locally within Aotearoa NZ. Central to my engagement with Standing's (2011) account of the precariat, was how Māori scholars have indigenised the concept of the precariat for application in Aotearoa NZ (Groot et al., 2017), recently informing this work with assemblage thinking (Rua et al., 2023).

Continuing in my efforts to historicise the rise of the Māori precariat, I also focused on specific events and key developments in our ongoing colonial history. This was done to illustrate the many relational and intergroup layers and elements of economic, societal, and cultural change that have contributed to the emergence of a mean-spirited environment, rife with situations of precarity that have disproportionately negative impacts on many Māori households (Groot et al., 2017; Rua et al., 2023; Standing, 2017). This was necessary to advance an understanding Māori precarity in the context of continuing processes of colonisation, rendering us precarious in our own lands. Māori have a long history of socioeconomic and cultural subjugation, triggered by colonisation that remains entangled within ongoing processes of colonialism and precariatisation (Durie, 2001; Mutu, 2019; Rua

et al., 2023; Walker, 2004). Correspondingly, Māori have become the shock absorbers (cf. Pomare et al., 1995) of economic downturns, leading to further economic impoverishment, high rates of illness and lower life expectancies than other more affluent population groups (Durie, 2001; P. King et al., 2017; Moewaka Barnes & McCreanor, 2019; Mutu, 2019; Nikora, 2007; Pomare et al., 1995; Walker, 2004).

It was important for me to historicise the arrival and key impacts of neoliberalism in Aotearoa NZ during the 1980s. That content illustrated commonalities with Standing's (2011) theorisation of the precariat in the West, whereby neoliberalism comprises another key element entwined within the rise of the Māori precariat in Aotearoa (Rua et al., 2023). As outlined within Chapter 1, this unwelcomed guest produced considerable socioeconomic changes, notably across restructured employment and welfare settings (Goldfinch, 2004; McClure, 2004; Poata-Smith, 2013), the legacies of which remain alive within the situations in which participating households in this research find themselves. The manifestations of neoliberalism in "free" market reforms reorientated our previously more humane, generous and imperfect welfare system of care toward one of penal welfare that operationalises a drive to punish and nudge the undeserving poor in general, and the Māori precariat in particular (Hodgetts & Stole, 2017; Martin et al., 2018; McClure, 2004; Wacquant, 2014). The outcome of penal welfare is the further entrenchment of Māori hardship and insecurity (McClure, 2004; Pool, 2015; Thomson, 1998; Welfare Expert Advisory Group, 2019).

Beyond penal welfare, neoliberal policy reforms have also contributed to increased insecurity in work by shifting employment policy away from the previous progressive tripartite system of wage setting that had supported moves towards decent work and more sustainable livelihoods (Arrowsmith et al., 2020; Carr, 2023; Hammond, 1917; Henning, 2019; Hodgetts et al., 2022) towards empowering capital and employers over labour and households by undermining the influence of unionism and collective bargaining (Bal and Dóci, 2018). This has contributed to a proliferation of in-work poverty, and the reconfiguration of traditional class structures, seeing the rise of the emergent precariat class (Groot et al., 2017; Haar, 2023; Hick & Lanau, 2017; Rua et al., 2023). Such shifts are associated with negative outcomes, including increased insecurity in employment, income, housing, food, and health (Ajwani et al., 2003; Broome, 2008; Carr et al., 2023; Groot et al., 2017; Hodgetts & Stolte, 2017; Keefe, et al., 2002; Poata-Smith, 1996, 2013; Rua et al., 2023). Also considered was literature showcasing how precarious lifeworlds impact people's wellbeing (Allan et al., 2021; Belvis et al., 2022; Bhattacharya & Ray, 2021; Demiral et al., 2022; Irvine & Rose, 2024; Martin et al., 2024; Valero et al., 2021). These negative

consequences are also positioned as key elements of the assembling of Māori precariat as a dynamic emergent class that warrants further research (Rua et al., 2023).

Relatedly, assemblage thinking (DeLanda, 2019; Deleuze & Guattaria, 1988; Rua et al., 2023) has offered a useful orientation for engaging in research and action within precarious lifeworlds. As outlined, assemblage thinking orientates us towards the relationality of the situations in which participating householders find themselves that are shaped by their relations with employers, welfare services, state institutions, landlords, and the actions of more affluent groups in society. My approach here has moved in the opposite direction to the hegemonic colonising inclinations of psychology and the present government that is fixated on imposing individualist and victim-blaming WEIRD (cf. Henrich et al., 2010) worldviews onto Māori and other Indigenous populations. Instead, through appropriating assemblage theory for my own purposes, I was able to articulate further contextual relations regarding the continuing expansion of the Māori precariat. This contributes to the decolonising of psychology (Rua et al., 2021) by demonstrating ways that our discipline can take context more seriously in understanding the personalisation of stress and poverty (Carr, 2023; Hodgetts & Stolte, 2017; Rua et al., 2023). To shift our discipline further away from the tendency to individualise structural inequities, it was important to take the time to talk with precariat householders.

In addition to my use of assemblage theory I considered how to engage with householder accounts using narrative psychology (Doise, 1986; Murray 2000, 2018; Rappaport, 2000) and pūrākau (Lee, 2009; Ware et al., 2018). Within an overall Kaupapa Māori Praxis (KMP) approach, an orientation towards pūrākau was fundamental to how I would document and make sense of the accounts of participants. To reiterate a key point regarding my overall intent for this research, simply documenting stories of everyday hardships would not suffice in relation to KMP (cf. L. Smith, 1999, 2012). Nor would it suffice for me personally as someone who has grown up in hardship and understands the complexities and traumas precariat households face, and the moments of relief and joy. I needed to engage with the pūrākau and experiences of the precariat households to work towards advocating for meaningful change; this shift required a coming together of different approaches such as pūrākau (Lee, 2009; Ware et al., 2018) and narrative psychology (Doise, 1986; Murray 2000, 2018; Rappaport, 2000).

Overall, Chapter 1 set the scene for my doctoral research, through historicising and the social and economic elements and shifts experienced by Māori within Aotearoa NZ. This was an intricate task as I did not have the scope to go into depth within each section yet

needed to provide a sense of what has occurred within our country to illustrate why Māori are disproportionately overrepresented within the emerging precariat class. As seen throughout the chapter, the rise of precarity in Aotearoa NZ is complex, with a host of moving elements occurring across time which needed to be unpacked. It is also important to note that crafting this chapter reminded me of how Māori remain aware of many of the injustices that have contributed to our socioeconomic marginalisation in our own lands. We continue to resist the discriminatory practices entwined with our continual economic and cultural subjugation (Belich, 2015; Durie, 2001; Mutu, 2018; 2020; Pomare et al., 1995; Royal, 2005; Walker, 1984, 2004). Although resistance has seen many positive gains for Māori, stark differences continue to be seen across ethnic groups for all social determinants of health (Ajwani et al, 2003; Borell et al., 2009; Blakely, 2005; Durie, 2001; Haar, 2023; Hodgetts & Stolte, 2017; Poata-Smith, 1996). Correspondingly, my contextually orientated conceptual work early in this thesis served to invoke many of the intersections between various structural and intergroup elements that continue to embed precarity in many Māori households. It also orientated me to engaging with participants as agentive relational beings capable of offering situated insights into everyday life in precariat Māori households. This is why I designed a study around my taking the time to dialogue with, rather than simply write about precariat householders and to render assistance where possible.

Chapter 2: Engaging Māori Precariat Households Methodologically

Not seeking to merely document the misery of the precariat and in the pursuit of contributing to present understandings of Māori precarity, Chapter 2 (Publication 1) presents my methodological approach to Kaupapa Māori Praxis (cf. L. Smith, 1999, 2012). I elaborated upon the importance and application of KMP, which is also anchored in critical theory (cf. G. Smith, 1997; L. Smith, 1999, 2012) and community-engaged pūrākau (Lee, 2009, Ware et al., 2018). My application of this methodology speaks to diverse efforts in Indigenous, community, liberation, and critical psychologies to deconstruct and respond through applied research to structural and intergroup inequities that negatively impact culturally and socioeconomically marginalised communities (Decolonial Psychology Editorial Collective, 2021; Hodgetts & Stolte, 2017; Holzkamp, 1992; Martín-Baró, 1994; Murray 2012; Rua et al., 2021, 2023). The methodological strategy I employed to engage with households was also informed by notions of relational ethics and associated Māori cultural principles (Cram, 1993; Hodgetts, Rua, et al., 2022; G. Smith, 2012; L. Smith, 1999, 2012). This approach proved imperative for actioning my research intent to extend present knowledge of the consequences of precarity for Māori households. Taking the time to get to

know and build trust with the householders so that the kōrero could flow naturally was effective, with all 10 households remaining involved throughout the total of 40 interviews: this, despite disruptions due to the COVID-19 pandemic at the time of these engagements. Having no households drop out was largely due to households being recruited through already established community networks and our subsequent engagements being centred on Māori ways of being and engaging ethically with others. I was there to listen, and document their pūrākau and experiences to inform the HRC team's efforts to advocate for change on their behalf.

It feels very like a privilege to have learnt about KMR, relational ethics, and community-engaged methods and to be able to draw on these sources when engaging with participating households as a Māori scholar from the precariat. My own habitus as someone who has come from a similar background with an urban articulation of things Māori aided these interactions substantively. The methodological training I had received through methods courses in WEIRD psychology (Henrich et al., 2010) had left me feeling increasingly disconnected from my own cultural ways of being and engaging as Māori with other Māori. In conducting the present study, I opened a space within research praxis where it felt good to be Māori, engaging and connecting with other Māori, and being open about my biases towards rendering assistance. Correspondingly, Chapter 2 served to outline the conceptual context for my engagements with participants and how I drew on insights from these and other households in the larger project to lobby for change and more humane understanding of and responses to Māori precarity.

Chapter 3: Experiences of Policy Responses in the Assemblage of Situations of Precarity in Aotearoa New Zealand

Chapter 3 (Publication 2) describes how the methodological strategy outlined in Chapter 2 was implemented by recounting the investigation into participant experiences of policy efforts to address issues of precarity. I have documented how policies aimed at addressing insecurities manifest in the everyday lives of precariat households. Evident throughout the participants' pūrākau, hand-drawn maps and photo-elicitation exercises are multifaceted insecurities that have not been resolved despite concerted efforts by the previous Labour-led government (Martin et al., 2024; Standing, 2011). Even with raised income levels (through increases to the minimum wage) and access to increased welfare supplements, the households still reported having to work tirelessly in attempting to keep their heads above water by assembling adequate work hours, wages, and supplements from the government to cover the costs of housing, food, utilities, and related household expenses.

Consensus across participating households was that participants wanted to maintain Mana Motuhake (autonomy/self-determination) in working for their income and contributing towards society. Many emphasised how no matter how hard they worked, taking on additional hours, upskilling themselves and striving to balance work and home life, they struggled to tread water and could not get ahead. Mana Motuhake is distinct power, political in nature, promoting independence and autonomy (Hokowhitu et al., 2022). As I argue below, my research recommendations are intended to both address immediate material needs in households for more income and affordable costs of living and promote Mana Motuhake. Central here and to Mana Motuhake is the embrace of the experiences and narratives of precariat households which need to be included in policy decision-making processes to enable households to live healthy and sovereign lives (Groot et al., 2017; Rua et al., 2023).

The relevance of assemblage thinking was evident in how participants storied their nuanced experiences of life in precarity within the broader context of inequitable and frustrating societal systems and economic trends towards increased insecurity. Householders did not want to continue engaging with the welfare system; they desired access to decent employment that would enable them to break free of government support or income supplements. Householders expressed profound experiences of being dependent on the good will of others and not being able to assert their rights for fear of being excluded or evicted by landlords. Several called for efforts to ensure people could access decent work and, where necessary, welfare entitlements with dignity and less stigma and stress. Also relevant was the emphasis placed on the need for policies to ensure landlords were held accountable for providing affordable, healthy homes and supermarket owners for ensuring food is more accessible and affordable. Replicating findings from international research (Demiral et al., 2022; Fisher et al., 2023), householder accounts reinforced how many policy efforts to help the precariat had not enabled them to escape the poverty traps in which they found themselves.

Relatedly, a core contribution of this doctoral research is the documentation of the experiences of Māori precariat householders regarding the impacts of policies on their lives. The theorisation of households as nodes within the assemblage of the Māori precariat enabled me to focus on various policies as elements brought into the geography of relations in which the situations participants find themselves in emerge. Such an orientation is essential if we are to develop and target further policy responses to be more effective in reducing the insecurities faced by such households. Accordingly, assemblage thinking enabled me to contribute further understanding to how well-intentioned and useful policies, such as raising

minimum wages can have less positive impact than intended due to the relational complexities of how elements combine and interact within the assemblage of precariat lives. A general lesson here is that the creation, formulation, and application of various policies in response to precarity does not occur in silos. This is because specific policy initiatives enter, agentively, the geography of relations within the complex assemblage of precarity. As in other complex systems, arrangements of precarity have adjusted to the presence of new policy elements in ways that should have been anticipated and which appear to have benefited more-affluent rentier groups, rather than the precariat households as intended by policy makers.

Chapter 4: Assembling Precarious Leisure

Building upon Chapters 2 and 3, Chapter 4 (Publication 3) further documents the lived experiences of precariat households in taking an agentive and strengths-based orientation to documenting the arrangement of precarious leisure, an often-overlooked aspect of precarity (Batchelor et al., 2020; Fox, 2006; Stronach & O'Shea, 2021; Waiti & Wheaton, 2022). Leisure was experienced by householders as significant within situations of precarity for offering respite and positive experiences for households facing various insecurities. In this article, I wanted to highlight how precariat households buffer themselves against adversity and associated life stressors by finding ways to create moments of leisure: this, despite their constrained access to resources. Correspondingly, my focus on leisure was welcomed by participants. They were forthcoming with their pūrākau and experiences regarding precarious leisure and its importance for the wellbeing of their households. The captioned images shared within Chapter 4 comprise a small number of the many images depicting leisure practices in these households, as too, with the mapping exercises. There were many illustrations in participants' maps of the centrality of their efforts to create access to various leisure practices.

Publication 3 is one of the first to document how members of the Indigenous precariat agentively assembled various leisure practices, in this case doing so by drawing on core Māori principles and processes of whanaungatanga (cultivating positive relationships) and manaakitanga (caring for self and others). The resulting leisure practices enabled householders to engage in positive interactions with other people within their local communities, including neighbours and those frequenting sports clubs. In reference to these situations of positive engagement, participants foregrounded the importance of mātauranga (Māori system of knowledge) and culture in shaping their contemporary urban leisure practices. For example, several reflected on their leisure practices as extensions of everyday marae-based relational practices that embrace mutual support, sharing, and caring in the

cultivation of community (Waiti & Wheaton, 2022). Overall, the leisure practices engaged in by these precariat households helped to promote a sense of ontological security, whilst also engendering belonging, meaning, connection, and cultural continuity in which they could engage as their Māori selves in positive ways with other people.

I have also argued that policy working toward alleviating insecurities faced by the precariat needs to acknowledge and understand the role precarity has in one's ability to engage in leisure activities. Originally welfare systems and more broadly employment relations included leisure provisions, or time away from work demands; these need to be reconsidered not only because of the wellbeing aspects of leisure, but also because leisure practices enable the reproduction of cultural ways of being Māori today.

Political Climate: A Return to Punitive Responses to Poverty and Precarity

The aims of this doctorate were formulated during the genesis of my doctoral research in 2020 and in concert with the broader HRC project that had been designed during the tenure of the previous Labour-led coalition government. Between 2017 and 2023, Aotearoa NZ was governed by the Sixth Labour Government led by the then prime minister Jacinda Ardern who adopted a central focus on collective wellbeing and addressing issues of growing inequality and resulting precarity. This government launched a raft of initiatives and measures for poverty reduction and improving outcomes for low-income households across employment, education, health, and welfare, as outlined within their 2020 manifesto (Labour, 2020). This manifesto also emphasised the need to maintain a positive partnership between the Crown and Māori. A key goal was to develop initiatives that would enhance Māori participation as Māori in society and as a means of improving economic and health outcomes for Māori (Labour, 2020), although Labour's policies were not as far reaching or progressive as the present and previous research suggests they needed to be to actually reduce the insecurities experienced by participating households (see also Chapter 3). The government of the day did voice a deep concern regarding issues such as child poverty. This manifesto and resulting initiatives, such as raising the minimum wage did signal a concerted effort towards helping alleviate aspects of the insecurities faced by the households participating in the present research.

A change in government in 2023 from a Labour-led government to the present National-led coalition with NZ First and ACT has seen a considerable shift in priorities away from the previous government's efforts to lift incomes and support precariat households. We are currently seeing a return to penal welfare featuring increased conditionality of support and sanctions against beneficiaries (Work and Income, 2024), amendments to the

Employment Relations Act (Ministry of Business, Innovation and Employment Act 2024a), the repeal of the Fair Pay Agreement (Employment New Zealand, 2023b; Ministry of Business, Innovation and Employment, 2024b), and the reduction of minimum wage increases (Van Velden, 2024). Justifications for these changes have been made using workfare rhetoric and tired tropes that shift responsibility from the structural and relational aspects of precarity to focus on individualised responsibilities (Groot et al., 2017; Hodgetts & Stolte, 2017; Standing, 2011, 2022; Wacquant, 2014). These reforms also promote rentier capitalism (Standing, 2016, 2021) through tax cuts to private landlords who leverage their existing wealth to purchase assets such as rental properties to extract increasing rents from precariat households: this so that plutocrats and elites can build their wealth at the expense of the precariat. In addition to repealing tax laws introduced by the previous Labour government to ensure the owners of rental properties paid tax on their investment properties (Seymour, 2024), the present government has also relaxed tenancy legislation in favour of landlords (C. Bishop, 2024). The aim of these changes appears to be improving the rental market for investors.

In the present political climate, the overall aim of this doctoral thesis is timelier than ever. The aim has been to explore household experiences of precarity for Māori within Aotearoa NZ and the impact of precarious lifeworlds on the everyday lives of participating members of the precariat. To achieve this, it was important to consider the rise of precarity, both globally and in Aotearoa NZ. This focus on context and history remains highly relevant given the current government's shift back into a failed policy orientation from the past which provides even less support for precariat households.

Key Issues and Recommendations

My doctoral research offers key understandings regarding the everyday lives and struggles of participating precariat households, as well as further insights into how policies designed to improve these situations are falling short of their intent (Martin et al., 2023, 2024; Martin et al., 2025). Concerns have been raised throughout my research regarding the focus and implementation of government responses to precarity. These policies often neglect the relational aspects of poverty, whereby more affluent groups engaged in rentier capitalism (as allowed systemically) continue to extract wealth from the precariat (Standing, 2021). As put forth by Alberti et al. (2018, p. 435), "The question remains how, then, to fight against these emergent processes of precaritisation". Below, I offer a range of recommendations in the hope that these might inform how we answer this question.

My recommendations are centred in Kaupapa Māori Praxis (Martin et al., 2025; G. Smith, 1997; L. Smith, 1999, 2012) and Mana Motuhake and involve speaking back to discriminatory processes of colonialism and neoliberalism. As outlined throughout this thesis, the agency of colonial and neoliberal elements within the assemblage of the precariat has produced a return to penal welfare and the increased precariatisation of employment, in favour of rentier capitalism (Standing, 2011, 2021). Although my recommendations are primarily based on the experiences and needs of the Māori precariat, these recommendations are applicable to all ethnicities facing precarity within Aotearoa NZ. As Rua et al. (2019) have proposed in considering what a welfare system would look like if based on Māori values and principles; what is good for us as Māori can often be good for everyone (R. Bishop, 2011). Policy change is needed for everyone experiencing precarity.

Further, my recommendations are based on my relational understanding of the Māori precariat class as a dynamic assemblage (Martin et al., 2024; Rua et al., 2023) that can be reshaped by the provision of structural elements (measures) to address injustices through focusing on four main and mutually influential domains relating to work, welfare, housing, and health. These structural measures include a focus on the economic and social needs of those living in precarity including stable employment conditions, higher renumeration, occupational trajectories and related employment benefits alongside affordable healthy housing (Ballafkih et al., 2017; Carr et al., 2019, 2023; Hodgetts & Stolte, 2017; Standing, 2011, 2021). A foundational element to making positive changes in the Māori precariat assemblage is the provision of dignifying financial assistance (supplementary top ups) which is ever more needed to buffer the inadequate incomes associated with precarious work (Standing, 2021).

More specifically, it is necessary to open public deliberations regarding the need for a societal shift away from the logic of neoliberalism and corresponding recent changes to employment laws that feature the erosion of secure employment relations and workers' rights (indecent work practices) in favour of rentier capitalism. Central here is the embracing of decent work conditions, including predictable, secure hours of work and living wages. Second, the turn to penal welfare and highly conditional emergency relief needs to be replaced with a more dignified and humane orientation to welfare provisions. Third, it may be necessary to de-commodify housing and remove for-profit and rentier "investors" from the provision of rental properties. As noted in Chapter 4, these recommendations may be controversial. However, we cannot continue to see the erosion of decent work and welfare

and a housing crisis for the precariat and expect the wellbeing of the precariat and society as a whole to improve.

Income, Decent Work and Welfare Reform

It is important that the neoliberal-inspired employment legislation reflected upon throughout this thesis are overhauled with a view to ensuring more secure employment with predictable hours of work and living wages. The precariat continues to face insecure hours of work and stagnating wages in the name of a "flexible free market" (Standing, 2021). Aotearoa NZ has had one of the most rapidly increasing statutory minimum wages in the OECD (Arrowsmith & Parker, 2023; Carr. 2023), yet it is becoming increasingly difficult to support a decent standard of living on a "basic" minimum wage (cf. Arrowsmith et al., 2020; Carr, 2023; Martin et al., 2024). This is because minimum-wage rises have not kept pace with inflation and the present sharply rising cost of living. Rather the government has increasingly relied on the welfare system to subsidise low-paid and precarious work (Martin et al., 2024; St John & Rankin, 2002; Welfare Expert Advisory Group, 2019). This involves the provision of welfare top ups, employment subsidies and Working for Families payments in efforts to reduce the poverty created by neoliberal policies. Options are needed for raising wages so that the need for reliance on welfare top ups is reduced.

Unpredictable insecure hours of work, whereby hours are casualised and or fluctuate week to week in conjunction with a low wage make it very difficult for the precariat to earn a secure stable living to afford the essentials in life (Standing, 2011; Martin et al., 2024) let alone engage in leisure (Martin et al., 2023). Further, insecure incomes create ripple effects within the precariat assemblage (Martin et al., 2024; Rua et al., 2023), due to the relational interplay of elements, for example, the ability of households to pay for transport, childcare, and fixed living costs (housing) when hours are reduced and the need to navigate the Work and Income and IRD systems for supplementary support. For example, due to unpredictable hours of work in conjunction with low incomes, members of the precariat often must act as supplicants within the welfare system (Hodgetts, Michie, et al., 2022). They must engage with Work and Income and document their variable hours of work and renumeration to ensure they receive welfare supplements. This sounds straight forward; however, the processes involved rarely prove simple. The online platform used by Work and Income poses barriers that frustrated participating households. For example, those with limited access to digital technology and/or poor service coverage often struggled to gain access to supports to which they are entitled (Martin et al., 2024; Welfare Expert Advisory Group, 2019). Additionally, engaging with Work and Income is often time consuming and highly stressful

(Hodgetts, Michie, et al., 2022). A recent Consumer NZ (2022) investigation revealed that clients often waited more than 90 minutes to be seen or heard. Members of precariat are then forced to spend much of their time waiting on standby to be allocated enough hours of work (from employers) or welfare benefits (from the state).

Penal welfare is both harmful and ineffective (Hodgetts et al., 2014; Marriot, 2018; Wacquant, 2014; Welfare Expert Advisory Group, 2019) and thus less responsive to client needs. Yet, this is the approach, a recycled approach in essence, that the current government has taken. This is not surprising as the approach is associated with previous neoliberal reforms to welfare in Aotearoa NZ and globally. This shift contrasts with many of the policy reform efforts of the last Labour-led government to encourage people to access adequate entitlements from the welfare system, with dignity. My research thus supports a shift in thinking away from such neoliberal pathologising of the poor (Wacquant, 2014) toward a relational understanding of the elements territorialised within the precariat assemblage, and how systemic and structural issues perpetuate poverty traps. Therefore, the current government needs to adopt the recommendations of the Welfare Advisory Group (2018b, 2018c, 2019), which would see a dignified approach to welfare through significant increases to the levels of financial support and access to welfare entitlements by those who qualify for assistance.

Further to the increases in support payments and abatement levels, a jubilee to forgive all client debts to Work and Income would enable many households to reduce the stress and worry that is associated with being indebted to the state (cf. Fairer Future, 2023). Such jubilees have been used since the time of Ancient Mesopotamia to forgive all debts at particular points in time to prevent drastic inequities in wealth, to promote economic justice, and to ensure social stability (Hodgetts and Stolte, 2017). As outlined in Chapter 3 (Martin et al., 2024), the jubilee could be accompanied by a system of grants, rather than the loans which are often taken out, for dental work, car repairs and rental bonds. This may help people to ensure they are able to have dental work done, repair their vehicles and live in healthy homes without being entrapped in debt.

If the recommendations outlined above are deemed unacceptable by the government, then compliance costs for households to engage with the present system need to be reconsidered and potentially households should be reimbursed for the time and effort they must spend to access their entitlements. Such measures would address another element in the precariat assemblage in the form of the "time theft" that is associated with procedural injustices and inefficiencies in the present system (Hodgetts, Michie, et al., 2022). Given the

overrepresentation of women, people with [dis]abilities and Māori and Pacific peoples in low-income jobs (Haar, 2023) and in groups needing to access the welfare system, there are also issues of equity at play in these processes. Work and Income should commission work to model the time and compliance costs associated with accessing and navigating Work and Income support systems.

In relation to the recommendations of the Welfare Expert Advisory Group (2019), I too recommend that relations between Work and Income case managers and clients are improved. Renewed efforts are important for ensuring that citizens who may be struggling financially can gain support without stigma, shame, and/or the threat of punishment. Problematic engagements between case managers and clients are echoed within my research (Martin et al., 2024); there were also many more accounts within the interviews. It is well documented that engagements with Work and Income follow patterns of structural violence (Hodgetts et al., 2014; Ministry of Social Development, 2018b; Welfare Expert Advisory Group, 2018c, 2019). With the shift back toward penal welfare and the reiteration of the narrative of the undeserving poor, particularly within the media (cf. Martin et al., 2018), we can expect a continuation of problematic engagements. As outlined within the recommendations from the Welfare Expert Advisory Group (2019), case managers are short on time, and now they face having to implement further checks and punishments due to the penal traffic light system. This will not be conducive to building dignified relationships between case managers and clients. Central to the efficacy of efforts to change the culture of Work and Income are processes of co-design whereby client experiences and input are placed centrally in the planning and reform process. It is time to engage with, rather than talk about, clients in the reform of the system. Work and Income should create a system of accountability around client experiences and dignity as part of exploring solutions to the problems identified in this study. A key issue here is who gets to represent client communities. This should be people with lived experience as clients of the system, rather than members of more affluent groups who lack such experiential knowledge.

Heidegger (1977, p. 17) conceptualised the *standing reserve* as the natural and human resources that are required "to stand by, to be immediately at hand, indeed, to stand there just so that it may be on call" to be exploited. In many respects, the precariat is arranged as a "standing reserve" that is positioned to be exploited by low-wage employers and rentier capitalists (Standing, 2021). Further, when such labour is not required and/or inadequate to support a decent standard of living, the precariat is called to stand in reserve for their welfare supplements to address the resulting income and housing insecurities. Standing and waiting

in reserve has considerable negative impacts on precariat wellbeing (Demiral et al., 2022; Hodgetts et al., 2022; Irvine & Rose, 2024 and the ability of householders to engage in leisure activities to buffer the stressors associated with in-work poverty (Martin et al., 2023).

The Minimum vs the Living Wage

As noted above, in recent years we have experienced one of the fastest increases in the statutory minimum wage in the OECD in recent years (Carr. 2023; Arrowsmith & Parker, 2022. However, the pace of wage growth has slowed under the present government during a period of high inflation in the cost of living. Correspondingly, it is becoming increasingly difficult for many households to support a decent standard of living on a "basic" minimum wage (cf. Arrowsmith et al., 2020; Carr, 2023; Martin et al., 2024). Correspondingly, more needs to be done to promote employment that pays the living wage and to address issues around price gauging in the "free market" (Arrowsmith et al., 2017, 2020; Carr et al., 2016; Hodgetts, Young-Hauser, et al., 2022). Fair pay is increasingly being recognised as a key leverage point (Carr, 2023) for elements within the precariat assemblage that impact various insecurities associated with the cost of living and must be a target for policy.

Income policies should be developed from an enlarged relational perspective that is inclusive and understanding of how fair pay is entwined with the precariat assemblage (Martin et al., 2024). This is imperative if we are to stop rentier capitalists from simply extracting the additional income to increase their own wealth (Dorling & Jones, 2017; Standing, 2021). It is important then that the government continues to raise the minimum wage at a faster rate towards a living wage as a key strategy for alleviating precarity.

The modest 2% increase in the minimum wage in April 2024 by the current National-led coalition government resulted in a mere $0.45 per hour increase for low-income earners, which is in stark contrast to the previous minimum wage increase of 7% in 2023 by the previous Labour-led government on the back of $1 increase per year for the 6 years that they were in power. According to Hon Brooke Van Velden the current Act Party Minister for Workplace Relations and Safety, the 2% increase in April 2024 was warranted during the current cost-of-living crisis because "This government is committed to striking the right balance between protecting the incomes of our lowest paid workers and maintaining labour market settings that encourage employment" (2024, p.1). An inherently evidence-free neoliberal assumption and rhetorical trope often parroted by conservative politicians and rentier capitalists to justify such wage suppression is that raising wages costs jobs (Hodgetts, Young-Hauser et al. 2022). Rather, evidence suggests that paying higher wages at the bottom

of the income hierarchy stimulates economic activity and growth (Dorling & Jones, 2017; Hodgetts & Stolte, 2017; Rashbrooke, 2013; Standing, 2021).

The "modest" minimum-wage increase leaves it a far cry away from the recent living wage 2024/2025 of $27.80, "a 6.9% increase in New Zealand's average ordinary time hourly rate" (Living Wage Aotearoa New Zealand, 2024, p.1). Yet, as noted, the living wage is voluntary; it is not a legal requirement of business owners (Hodgetts, Young-Hauser, et al., 2022). I recommend a fair minimum wage is set at the level of the living wage, as originally intended in the 1880s (see Chapter 1). This would support the International Labour Organization's (2015) Decent Work Agenda that NZ has signed up to. I acknowledge that there is much debate regarding the living wage, which has been investigated and outlined by Hodgetts, Young-Hauser, et al. (2022, p.6) as relating to "business affordability, job losses, unrealistic employee expectations in life, undeserving employees, and the complexities that LW may impose on businesses (pay relativities)". Carr et al. (2016, p. 2) has also asserted that any negative employment impacts would likely be relatively benign as increased wage costs are also offset with improvements in employee commitment, retention, and productivity.

To add further assault to the "modest" minimum wage increase offered by the current National-led coalition government, the Fair Pay Agreement (FPA) legislation introduced by the previous Labour-led government has been repealed. FPAs have proven effective in other jurisdictions for bringing together unions and employer associations into sector-wide tripartite bargaining regarding employment terms and conditions. I recommend that the FPA be reinstated as a means of strengthening the ability of employees to bargain collectively as a sector for better pay and employment terms and conditions as a means of realising decent work practices. I acknowledge that there are contested views regarding the FPA, with those opposed scare mongering again around job losses (Wesselbaum, 2022). As put forth by Kent (2021, p. 250), "the FPA model represents a unique and promising approach to facilitating collective bargaining at an industry or occupational level" that would bring us in line with better paying economies such as Australia which have similar legislation. In addition, I recommend the reconsideration of the 90-day trial period which has been reintroduced by the coalition government. As documented by Chappell and Sin (2016) and Hope and Scott (2017), the 90-day trial periods have proven to be detrimental for Māori and beneficiaries reentering the workforce.

Universal Basic Income

As noted in Chapter 3 (Martin et al., 2024), the current government should also consider alternative means of income support, moving away from the various complexities associated with cash transfers (benefits, tax credits, etc.) within the current welfare system. One option is the introduction of a social dividend or universal basic income (UBI) for all citizens and residents. This would provide a regular monetary payment that can be accessed regardless of employment status, and which is sufficient for covering basic costs of living (Conde et al., 2022; Fisher et al., 2023; Hodgetts & Stolte, 2017). Standing (2017) has advocated for a UBI as a key measure to address the material needs of the precariat. As discussed in Chapter 3 (Martin et al., 2024) such scholars (Hasdell, 2020; Standing, 2021) have considered how a UBI can enhance household expenditure, which in turn supports householder wellbeing. Wilson and McDaid (2021) conducted a literature review exploring the effects of such government payment schemes, finding such payments resulted in significant improvements in mental wellness. It is pivotal to note here that the improvements were associated with improved time with family, which, as shown in Chapter 4 (Martin et al., 2023) is important to precariat households due to the time-consuming nature of precarious employment. Further, Wilson and McDaid (2021) found a reduction in poverty stigma and a renewed sense of civic engagement and hope due to the universal nature of the payment.

In terms of time considerations, the introduction of a UBI would mean that members of the precariat would no longer need to spend significant amounts of time on standby waiting for sufficient working hours, or navigating heavily bureaucratic welfare supports (cf. Heidegger 1977; Hodgetts, Michie, et al., 2022; Wacquant, 2014). In short, the introduction of a UBI offers one means of addressing income insecurity as a key social determinant of health that is associated with other determinants, such as housing and food insecurities, and associated stress (Lenhart, 2017; Hodgetts & Stole, 2017; Martin et al., 2024).

How such a UBI would be funded and at what level remains a legitimate concern. However, it may be far more straightforward to resource than some people might think. Dorling and Jones (2017, p. 375) has advocated for UBI saying, “There is plenty of money in Australia, NZ, the UK, and the US. It is just that too much of it is currently held by (and flows to) those who need it the least”. Dorling and Jones are referring here to rentier capitalists (Standing, 2021) and goes on to assert that “the money is saved from existing inefficient schemes by reducing the need for means-testing and other bureaucracy”. For example, the present benefit system is expensive and administratively cumbersome (Welfare Expert Advisory Group, 2019). A 2023 snapshot of core crown spending illuminates how

much money is spent across support payments, with superannuation (old-age pensions) and welfare benefits coming in at $37 billion per annum, with the pension making up just over $19.5 billion; Working for Families payments, $2.1 billion; and accommodation $2.3 billion (The Treasury, 2023). These figures do not include the cost of what have been referred to as "time injustices" (Hodgetts, Michie, et al., 2022) faced by clients trying to access their entitlements or the healthcare costs related to client stress and anxieties.

It is also worth noting that a UBI is similar in many respects to NZ Superannuation and one option might be to reduce the age of eligibility from 65 years to 18 years of age. When considering how to fund a basic income, it would be useful to conduct a full cost-benefit analysis of the overt and "hidden" costs of the cash-transfer-based welfare system and charitable approaches to poverty alleviation. Further, a comprehensive analysis is needed to investigate the option of a capital gains tax to help pay for a UBI. A key question is, would the introduction of a UBI be a more cost effective and efficient than the present welfare system? Initiatives such as a UBI can potentially address the issues of discrimination and procedural and time injustice in the present welfare system.

Affordable Healthy Housing and Food

As outlined in Chapter 3 (Martin et al., 2024) further work is needed in relation to the provision of affordable healthy housing. Further research is needed to examine options to combat housing costs such as rent freezes and efforts to decommodify rental housing. As documented in the present research, increases to precariat incomes tend to be absorbed by increased costs in housing (Martin et al., 2024). As housing costs increase, the precariat budget is further reduced, while the capital of those who own the homes increases as the result of neoliberalism (Broome, 2008; Kemeny, 2006). For many households to meet the rising costs of accommodation, welfare supplements (subsidies) are necessary, which require members of the precariat to engage with the welfare system, even when working full time. Such a trend was foreseen as outlined by Thorns (2000) who argued that housing subsidies would increase rent. At the very least, a full cost-benefit analysis needs to be conducted with regards to all public and private subsidies to private landlords (Thorns, 2000) and how such funds could be reinvested to support social housing schemes.

The Healthy Homes scheme, as alluded to in Chapter 3 (Martin et al., 2024), works well for those whose landlords comply but does not work well for most because it is not enforced, leaving tenants in unhealthy homes with little recourse due to power imbalances and the scarcity of rental housing. I recommend that private landlords should be licenced and regulated to the same level of scrutiny and compliance as has been applied to people seeking

welfare support over the past few decades (e.g., the traffic light system). More housing inspectors need to be employed to ensure landlords are complying with the new Healthy Home Standards. This would not only be beneficial for the precariat it could potentially save significant amounts of money by reducing the hospitalisation of ill children who live in damp housing.

Dorling and Jones (2017) have outlined an approach in the Netherlands in which the rent charged for any rental property is fixed by the government. Government officials inspect and access the quality of a dwelling and then fix the rent according to the quality. Factors which are considered include the quality of the space, both inside and outside, and the standard of the actual building, for example, whether or no windows are double glazed. Further, location is not taken into consideration in relation to the quality of the home. Such initiatives could be legislated for here in Aotearoa NZ, as our housing is extremely poor and contributes towards ill-health particularly for children (Ingham et al., 2019).

Another significant element within the precariat assemblage is food insecurity and this was reflected across participant accounts. A market study investigating the retail grocery sector was conducted by the Commerce Commission (2022), the report paints a bleak picture of the grocery sector. The report illustrated how our $22 billion grocery sector continues to see increasing retail margins, elevated levels of profitability (gains), and the dominance of a small number of players (Commerce Commission NZ, 2024). Significant changes are needed to deliver better outcomes for the precariat and communities nationwide. I recommend further actions to reduce the increasing costs of food.

Concluding Comments

Aotearoa NZ is experiencing a range of social, psychological, and material problems associated with large numbers of people experiencing precarity (Groot et al., 2017; Martin et al., 2023, 2024; Rua et al., 2023). Whilst the previous government commendably raised wages and welfare benefits, as well as supporting organisations such as foodbanks, we now face an opposing approach to work and welfare with the policies of the present coalition Government. The current welfare system is overly complex, highly conditional, frugal, paternalistic, and overly time-consuming for households to navigate (Hodgetts, Michie, et al., 2022; Welfare Expert Advisory Group, 2018b, 2018c, 2019). Once early adopters of a dignified state-based welfare system and decent employment relations (for the most part; see Chapter 1), it is now time for change in Aotearoa NZ to meet the contemporary socioeconomic realities of life in the 21st century. This requires a return to a more humane

and caring approach to welfare that is orientated towards supporting and uplifting people in need.

Finally, it is important to me to briefly reflect on the core aims of this research. These can be summarised here as extending knowledge of the Māori precariat and how associated insecurities impact participating households. Also important are using the resulting findings to inform public deliberations and effective policy and service responses; documenting how policies aimed at addressing such insecurities manifest in the everyday lives of precariat households; and finally, considering participant leisure practices to understand how they buffer the strain of precarity. As is evident above, I have addressed these research aims as an emerging Indigenous scholar, yet my work does not end with the submission of this PhD. I am committed to drawing further on the vast rich pūrākau and experiences and associated materials (maps and photographs) that have been gifted to me by the 10 participating precariat households. I have begun work on another publication drawing further on the concept of Mana Motuhake in relation to experiences of precarious or indecent employment to highlight how hard the precariat works, while still struggling to stay afloat financially. Such work is important if shared beyond academic journals as an element of the continued assembling of evidence to counter the current employment and welfare policies of the current National-led coalition government. Relatedly, I plan to explore further the conceptualisation of the Māori precariat assemblage in relation to the concept of the standing reserve (Heidegger, 1977) to further understand some of the structural features of indecent work and wage suppression.

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Appendices

APPENDIX ONE: ETHICS

MASSEY UNIVERSITY
TE KUNENGA KI PŪREHUROA
UNIVERSITY OF NEW ZEALAND

17/05/2021

Dear: Prof Darrin Hodgetts

Re: Ethics Application - NOR 21/28 - Whanau Forty Research Project

Thank you for the above application that was considered by the Massey University Human Ethics Committee:

Ohu Matatika 2 at their meeting held on **Thursday, 22 April 2021**

On behalf of the Committee I am pleased to advise you that the ethics of your application are approved.

Approval is for three years. If this project has not been completed within three years from the date of this letter, reapproval must be requested.

If the nature, content, location, procedures or personnel of your approved application change, please advise the Secretary of the Committee.

Yours sincerely

Professor Craig Johnson

Chair, Human Ethics Chairs' Committee and Director (Research Ethics)

Research Ethics Office, Research and Enterprise

Massey University, Private Bag 11 222, Palmerston North, 4442, New Zealand T 06 951 6841; 06 95106840

E humanethics@massey.ac.nz; animalethics@massey.ac.nz; gtc@massey.ac.nz

APPENDIX TWO: INFORMATION SHEET

MASSEY UNIVERSITY
TE KUNENGA KI PŪREHUROA
UNIVERSITY OF NEW ZEALAND

PARTICIPANT INFORMATION SHEET

HOUSEHOLD INTERVIEWS

Whānau Forty Research Project

Research Team: Professor Darrin Hodgetts, Professor Stuart Carr, Professor James Liu, Dr Shiloh Groot, Utaile Ofe Dr Betty Ofe-Grant & Mrs Ahnya Martin.

We are part of a research team led by Massey University and involving staff from the University of Auckland and the Auckland University of Technology. This research was funded by the Health Research Council of New Zealand (HRC Ref ID:20/402). We are interested in hearing from you about your experiences of living on a low income. The four interviews will be carried out by a member of the research team named above.

You are invited to take part in this research and share your experiences and thoughts of navigating life on a low income. Your insights will help us to understand some of the complexities that come with living on a low income in Auckland. In researching these complexities, we aim to provide anonymised information to policy makers in the hope of enhancing efforts to address issues of in work hardship and to promote wellbeing.

Rights as a participant: Your participation in this study is voluntary and it is confidential. The information will be shared between yourself and the research team. We will ensure that the principles of confidentiality are maintained. We will not share any information about what we discuss in the interviews in any way that would identify you to anyone. You do not have to talk about anything that you do not want to.

What this study involves: You will be invited to participate in four interviews over a 1 to 3 months period. These interviews will take place at a mutually agreed location. Before we begin with the first interview we will require you to sign a consent form.

You will be asked questions about work, life on a low income, housing, and wellbeing. We are particularly interested in how you make do or manage on a low income. We will also discuss how recent changes to the minimum wage, welfare (WINZ) supports and related policies, such as working for families have or have not affected your household. In addition, we would like to discuss issues around your free time and what you and your whānau (household) do for enjoyment and relaxation.

Each interview will take approximately 1 to 1.5 hours. Each interview will be audio-recorded and later transcribed into a written text. You will be provided with kai for each interview and a $50 MTA petrol voucher for participating in each interview.

Eligibility: You can participate in this study if you:

- Are over the age of 18 years

- Reside in Auckland
- Are or have recently been in low paid work
- Earn below the living wage (e.g., less than $22.10 per hour)
- Identify as either Māori, Asian, Pasifika or Pākehā

Confidentiality and privacy: Information you provide will be kept anonymous in any reports or publications from this research. All interview information will be transferred into electronic data files that will be backed up and stored on a secure University computer. All physical copies of interview transcripts will be stored in a locked cabinet in Professor Hodgetts office in the School of Psychology, Massey University.

Confidentiality will always be preserved. Only the researchers numbed above will have access to any of the research documents.

Risks and Benefits: Participation in this research carries few direct risks to you. Participating in this research will help us to educate policy makers about the complexities that come with life on a low income. Insights from the research in general will also be used to inform public discussions regarding the complexities that come with low-income work.

If you wish to participate: Please sign the attached consent form and return it to the research team member with whom you are discussing this form.

If you would like to keep a copy of this information, please keep this in a safe place.

We thank you for the time you have taken to read and consider this invitation. If you have any questions, please do not hesitate to contact:

Professor Darrin Hodgetts

School of Psychology, Massey University, Auckland

Email: D.J.Hodgetts@massey.ac.nz

For any concerns regarding ethical issues you may contact

This project has been reviewed and approved by the Massey University Human Ethics Committee: Northern, Application NOR 21/28. If you have any concerns about the conduct of this research, please contact Dr Fiona Te Momo, Chair, Massey University Human Ethics Committee: Northern, telephone 09 414 0800, x 43347, email humanethicsnorth@massey.ac.nz.

Approved by the Massey University Human Participants Ethics Committee on 12 May 2021.

Ngā mihinui! Thank you in advance for your time and consideration of this project

APPENDIX THREE: CONSENT FORM

MASSEY UNIVERSITY
TE KUNENGA KI PŪREHUROA
UNIVERSITY OF NEW ZEALAND

PARTICIPANT CONSENT FORM

HOUSEHOLD INTERVIEWS

Whānau Forty Research Project

Research Team: Professor Darrin Hodgetts, Professor Stuart Carr, Professor James Liu, Dr Shiloh Groot, Mrs Ahnya Martin

We would like to invite you to take part in four interviews with one of our interviewers from the research team. We will be asking you to share your experiences regarding work, income, housing, and wellbeing. The four interviews will be audio recorded. They will take place at a mutually agreed location. The interviews will be transcribed by a professional service that is subject to a confidentiality agreement. In order to take part in this research we ask you to sign this consent form.

- I have been informed about this research and understand my participation in it.
- I understand that my participation in the interviews is confidential, will be anonymous and no identifying information can be linked to my responses.
- I understand that my participation in this research is voluntary, and I can opt out at any stage of the interview process.
- I am aware the information I provide will be used in reports, policy briefs and publications.
- I understand that I can choose not to answer any particular questions.
- I understand that I can request the audio recorder to be turned off at any time during an interview and any information I have provided to that point can be withdrawn from the research.

I confirm that:

- I agree to take part in this research.
- I understand that anonymised data will be used in published research outputs.
- I understand that information will be stored securely for six years and then deleted.

We encourage you to consider your participation in this study and raise any concern about the study with the research team. Please get in touch with the researchers listed at the bottom of this page if you have any further questions.

Name:_____ Signature:_____

Date: _____

Professor Darrin Hodgetts

School of Psychology, Massey University, Auckland

Email: D.J.Hodgetts@massey.ac.nz

Ahnya Martin

School of Psychology, Massey University Auckland

Email: A.martin@massey.ac.nz

For any concerns regarding ethical issues you may contact

This project has been reviewed and approved by the Massey University Human Ethics Committee: Northern, Application NOR 21/28. If you have any concerns about the conduct of this research, please contact Dr Fiona Te Momo, Chair, Massey University Human Ethics Committee: Northern, telephone 09 414 0800, x 43347, email humanethicsnorth@massey.ac.nz.

Approved by the Massey University Human Participants Ethics Committee on 12 May 2021.

Ngā mihinui! Thank you in advance for your time and consideration of this project

APPENDIX FOUR: INTERVIEW GUIDE

Interview Guide

Interview 1: building trust, relationships/security, and housing

Preliminary engagement and consent

This can be done as a separate meeting or at the beginning of interview 1

Go through consent process and collect basic participant information: Name, address, phone number etc if do not already have it.

1. Introduce yourself and spend a bit of time getting to know participants if you do not know them already. Be open and friendly.
2. Confirm they have a clear idea of the project
3. Give the participants and idea of what we want to cover in this first and subsequent discussion – overview the process

Interview 1

Focus is on background sketching, whānau biographies, household make housing history.

Overview of participant's situation covering:

- Household composition and background
- Basic information on work and income sources and expenses

Engage in the **Geno[relational]gram** exercise for the household

- Overview of issues and dilemmas depicted
- Relationships between people and where they draw supports
- Intergenerational issues and dilemmas

Housing

Housing mapping exercise: Housing seems to be big issue at present. What we would like to do is use this AA map of Auckland as a tool so you can show us the last 3 you have lived. It could be more perhaps, but let's go for 3 places for a start and see how we go.

- What was it like living there?
- Positive and negative aspects
- Why did you move?
- Are there any services that you access that are far from your home? (Map these with a brief discussion related to travel time and expenses etc)

Current house:

- Walk me through a typical day in your house, who is there, who gets up first or how does the day start and when does it end.

- Who lives here most of the time and or part of the time?
- Let's draw a blueprint and talk through what happens in this place?
- What is good about living in this place?
- What is good so about it?
- How does that make you feel?
- Does this place feel like a home?
- If yes, what makes it a home?
- What changes would you like to make to your current housing situation?
- What do you think are the key issues around housing in NZ?
- What do you know about current changes in the government housing policies?
- Are you aware of or do you access any housing subsidy? (If yes, how does it work?/what's it like accessing it?)
- What does owning a house mean to your family?

We want to know about:

- Affordability
- Physical condition – dampness, heating, amenities etc
- Overcrowding / Noise
- Tenancy/security (have new healthy housing standards had any impact?)
- Relationship with landlord, do they repair issues within the home when needed?
- Security more generally
- Neighbourhood support/amenities
- Health [mold, heat etc]
- Housing and policy

After an interview when you are typing up your notes don't forget to write about your Reflections on Practice (see note suggestion sheet).

Interview 2 – Employment, income and expenditure

We are interested in exploring how various resources & challenges function in your daily life. We'd like to use some drawing exercises to explore these issues. We want to note complications for example when one person is working and managing family responsibilities.

HISTORY OF EMPLOYMENT

Let's map your employment (including periods of unemployment) histories.

Draw the map featuring jobs, length of time and gaps between jobs

- Discuss what it is like to work where they do
- Do you find satisfaction in your work?
- What are the benefits of being employed? What are the downsides?
- What would you change if you could about work?
  - What changes would make your life easier?
- The government has been putting up the minimum wage hourly rate now for a few years.
- Have you noticed any change?
- How have those rises affected you and your household?
- Talk about transitions in and out of it where applicable.
- Explore the issue of expectations and obligations for people to get paid work and how that may be changing with WINZ with new government.
  - Have these sorts of things affected you?
  - Do you have to update WINZ with your income (weekly/fortnightly)
  - What are the implications for you? How do you feel about that?
- Unpaid work you're doing at home and in the community
- Let's recap the paid work you're doing, how long for, what it's like

Finances

Draw a pie chart to fill in with different slices that can be filled in. Slices could include:

- Money coming in / who brings in what / how it is combined or who covers what
- Money going out / main bills / one off costs / savings etc

Discuss with participants

- How do you manage/juggle the money?
- What are the strategies, priorities?
- What do you pay – what do you leave, or go without?
- When something unexpected happens what do you do?

Debt

- State how normal debt is / the reality for most of us.
- How do people get into debt?
- When you think about your debt, how does that make you feel?
  - What does debt taste or smell like?

- Do you have WINZ debt or overpayment of Working for families (IRD)?
  - How much do they take off you per week?
  - Do you receive penalties for example from IRD for these debts?
  - How does this impact your ability to get a WINZ advance, for example for car repairs etc when needed? (Note to research team these debts usually have a limit, once you hit that limit you are sent to budgeting services)
- Can you ever imagine what debt free life would be like?
- Do you think you can get out of it? / what's the plan?
- What would be different in your life if you had no debt?

THE FUTURE

- Thinking about the future, what would you like for future generations?
- What would your ideal job look like?
- What do you want to do in life?
- Do you see a way to do that?
- What supports would need to be in place for you to do this?

Interview 3: wellbeing, leisure, services and food

Wellbeing

Map household members health and illness issues/experiences.

- Discuss the general wellbeing of the households.
- Have your or other people in the house experienced any illnesses recently, or major illness in the past, ongoing conditions?
- How did you address these health issues?
- Did you get any assistance (medical, mental, dental, alternative therapies)?
- Discuss household experiences with the health system or alternative sources of help.
- Do you have difficulty with follow up appointments or filling prescriptions?

Talk about how the family's health can impact their life in terms of juggling commitments with time off work, being able to afford the doctors, prescriptions, and so forth.

- Tell us about what being well means to you? (e.g., taking time to go to the park with family).
- Having time to do things you enjoy is a key part of wellness for many people.
- Do you have free time when not working? If so, what's that like? What do you do with spare time?

- Are there specific things you do to relax and have fun? What does this look like?
- Why is having time to do fun things important? (e.g., ease the stress of work/life?)
- Are you actively participating in community activities? (Church, gardening, volunteer work, kapa haka, waka ama)
- What about meeting your obligations to others?
- Do you have a go to person for support outside of the household?

Ask them to talk about whether they do anything that they think is unhealthy.

Services [mapping exercise]

There are a range of services from the government and other community groups that are set up to help people get by. These include foodbanks and WINZ with the family's package and accommodation supplements childcare assistance, and hardship assistance. There's also healthcare or the doctors, which we have just discussed. Let's have a go at drawing all the services you engage in a typical month on this piece of paper.

- What services and agencies does your household use?
- Who or which family members use them and why?
- What is the relationship with the service agencies?
- Which services to you choose to access and which do you have to access?
- Do you associate different feelings with different services?
- Did your employer access the COVID wage subsidies? If yes, can you tell me about that? What happened.
- Are there any other services that we missed or that are important but not as regularly?

Food or (necessities food, clothing etc)

Food is important for us all and sometimes people just don't have enough money to cover all our food related costs. We would like to situate food in your everyday life and look at where it comes from, any shortages and strategies you have around food. Let's have a go at drawing a diagram that reflects the types of food coming into your household and where it goes:

- Who are you feeding?
- Who helps out with obtaining and preparing food?
- Locating, accessing, storing food, hunger
- What foods – healthy and unhealthy
- Money considerations
- Cultural considerations
- Relationships & Family
- Stories of specific experiences of having heaps or not enough food

Can you identify a problematic time or even a week with food and go over it (tell the story)

Note: At the end of the interview ask participants to do a photo elicitation task to picture aspects of their lives that seem relevant to what we have been discussing or other issues they think are important and which we might have missed.

Interview 4: Photo elicitation and closing off

1. *Ask about their experience with taking photos.*

- Did you know what you were going to take photos of?
- Did you find it easy? (discuss any issues / concerns)
- How did you go about taking these particular photos?

2. *Ask the participant to organize the photos in a sequence that tells a story about what the photos represent.*
3. *Examine each photograph with the participant. Possible probes (will depend on information participant discloses):*

- *What does the photo represent?*
- *Why did you pick it?*
- *Who is present in the image?*
  - What is their relationship to you?
- *Where was the photo taken?*
  - What is your relationship to this place?
  - What does this place represent?
  - What do you do while there?
- *You can also select photographs that seem interesting and ask about these!*
- *What photo stands out the most to you? Why/what made you take it?*
- *Is there anything you would have liked to photograph but couldn't?*

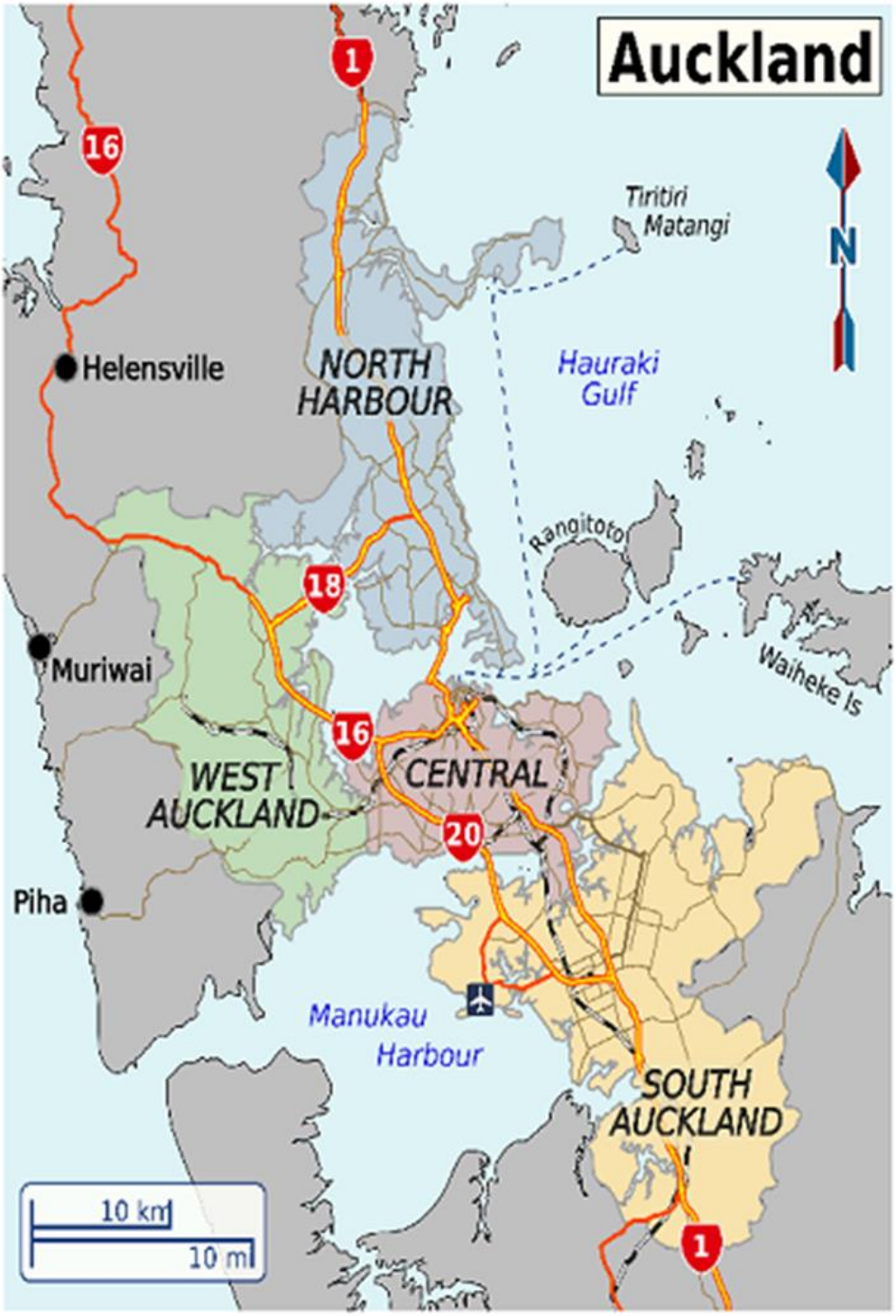
Timeline

Timelining exercise to contextualize issues and events raised in previous interviews into an overall structure.

Introduce the timeline exercise as a means of assisting us to gain an overview of key issues from our conversations and how these issues may relate to one another.

Thank participants for their time and give any feedback as well as remined them about how we are using the insights they have provided etc.

APPENDIX 5: MAP



APPENDIX SIX: INFORMATION SHEET FOR HOUSEHOLDS

Inland Revenue Te Tari Taake **Inland Revenue (IRD)**	**Phone: 0800 775 247**
Working for families What am I entitled too?	https://www.ird.govt.nz/working-for-families/eligibility
Breakdown of payments I may be entitled too.	https://www.ird.govt.nz/-/media/project/ir/home/documents/forms-and-guides/ir200---ir299/ir271/ir271-2022.pdf?modified=20210308210433
Calculator to work out how much I may be able to receive.	https://myir.ird.govt.nz/eservices/home/_/
Work and Income Te Hiranga Tangata *A service of the Ministry of Social Development* **Work and Income (WINZ)**	**Phone: 0800 559 009**
What am I entitled too?	https://www.workandincome.govt.nz/online-services/eligibility/index.html
Accommodation Supplement	https://www.workandincome.govt.nz/products/a-z-benefits/accommodation-supplement.html
Temporary additional support	https://www.workandincome.govt.nz/products/a-z-benefits/temporary-additional-support.html#null
Childcare subsidy	https://www.workandincome.govt.nz/products/a-z-benefits/childcare-subsidy.html#null
Advocacy	
AAAP AUCKLAND ACTION AGAINST POVERTY **Auckland Action Against Poverty**	**Phone: 09 634 0591** Office address: 120 Church Street, Onehunga 1061. **We are open on Tuesdays and Thursdays for walk-ins from 10am-3pm** https://www.aaap.org.nz/advocacy

.

Beneficiary rights booklet	https://d3n8a8pro7vhmx.cloudfront.net/aaap/pages/28/attachments/original/1560833024/AAAP_Empowerment_Booklet_v1_-_web.pdf?1560833024
Food Grant information brochure	https://d3n8a8pro7vhmx.cloudfront.net/aaap/pages/28/attachments/original/1560132323/Food_grants_brochure_A4.pdf?1560132323
Informal Advocacy (Facebook advocacy and support groups). facebook	https://www.facebook.com/groups/WINZHELP https://www.facebook.com/groups/LetstalkaboutWINZ

APPENDIX SEVEN: CONTRIBUTION FORMS DRC16

DRC 16

MASSEY UNIVERSITY
TE KUNENGA KI PŪREHUROA
UNIVERSITY OF NEW ZEALAND

GRADUATE RESEARCH SCHOOL

STATEMENT OF CONTRIBUTION
DOCTORATE WITH PUBLICATIONS/MANUSCRIPTS

We, the candidate and the candidate's Primary Supervisor, certify that all co-authors have consented to their work being included in the thesis and they have accepted the candidate's contribution as indicated below in the *Statement of Originality*.

Name of candidate:	Ahnya Martin
Name/title of Primary Supervisor:	Professor Darrin Hodgetts
In which chapter is the manuscript /published work:	2

Please select one of the following three options:

(●) The manuscript/published work is published or in press

- Please provide the full reference of the Research Output:
Martin, A., Hodgetts, D., Groot, S., King, P., & Blake, D. (in press). Engaging Mori Precariat Households to make a Difference: Kaupapa Mori Praxis. B. Gough (Ed.). Palgrave Handbook of Critical Social Psychology. London: Palgrave.

( ) The manuscript is currently under review for publication – please indicate:

- The name of the journal:
Palgrave Handbook of Critical Social Psychology

- The percentage of the manuscript/published work that was contributed by the candidate: 80.00

- Describe the contribution that the candidate has made to the manuscript/published work:
Candidate conducted all original research, drafted the chapter, and was completely involved in the collective editing, re-drafting, and re-writing process during the completion of this chapter.

( ) It is intended that the manuscript will be published, but it has not yet been submitted to a journal

Candidate's Signature:	
Date:	08-Oct-2024
Primary Supervisor's Signature:	
Date:	8-Oct-2024

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Name of candidate:	Ahnya Martin
Name/title of Primary Supervisor:	Professor Darrin Hodgetts
In which chapter is the manuscript /published work:	3

Please select one of the following three options:

(●) The manuscript/published work is published or in press

- Please provide the full reference of the Research Output:

Martin, A., Hodgetts, D., King, P., & Blake, D. (2024). Everyday Experiences of In-Work Poverty and Policy Responses in the Assemblage of Situations of Precarity in Aotearoa New Zealand. International Perspectives in Psychology, 0(0). https://doi.org/10.1027/2157-3891/a000100

( ) The manuscript is currently under review for publication – please indicate:

- The name of the journal:

International Perspectives in Psychology

- The percentage of the manuscript/published work that was contributed by the candidate: 80.00

- Describe the contribution that the candidate has made to the manuscript/published work:

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Name/title of Primary Supervisor:	Professor Darrin Hodgetts
In which chapter is the manuscript /published work:	4

Please select one of the following three options:

(●) The manuscript/published work is published or in press

- Please provide the full reference of the Research Output:
Martin, A., Hodgetts, D., King, P., & Blake, D. (2023) Mori households assembling precarious leisure. Leisure Studies, 0(0). DOI: 10.1080/02614367.2023.2271185

( ) The manuscript is currently under review for publication – please indicate:

- The name of the journal:
Leisure Studies

- The percentage of the manuscript/published work that was contributed by the candidate: 80.00

- Describe the contribution that the candidate has made to the manuscript/published work:
Candidate conducted all original research, drafted the article, and was completely involved in the collective editing, re-drafting, and re-writing process during the completion of this article.

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