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**Navigating Precarity: Korean Migrants' Experiences and Resilience
within Formal and Informal systems in Aotearoa New Zealand**

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Abstract

Migration has occurred throughout human history for a range of reasons. Today, various cultures and persons continue to come into closer proximity with one another through their migratory journeys; and the resulting complexities of resettlement warrant further investigation. This thesis explores the lived experiences of precariat Korean migrants in Aotearoa New Zealand, focusing on how participants navigate formal (government) and informal (community) support systems to obtain necessities of life. Drawing insights from Narrative Psychology, I investigate how Korean migrants story cultural values and systemic barriers that inform their strategies for addressing the socioeconomic adversities they face as members of the emergent precariat class. This study documents the experiences of three cases from Korean migrant women who were engaged through four waves of semi-structured enhanced interviews (n=12) using drawing and photo-elicitation exercises. Key findings reveal that barriers related to government policies and systems, such as visa restrictions, precarious employment, and limited access to welfare services can exacerbate settlement challenges. Although the extent of participant engagements with Korean community support systems varied, all articulated these cultural support systems as a key source of resources for their obtaining necessities of successful resettlement. This study contributes to knowledge regarding the nuances of migrant precarity by documenting how households obtained employment, housing, food and emotional support through the re-articulation of core Confucian and Christian cultural principles, 관계 (*gwangye*; 關係 *guanxi*; relationship or connections); 인 (*in*; 仁 *ren*; benevolence); 체면 (*chemyeon*; 臉 *lian*; face); 예 (*ye*; 禮 *li*; ritual propriety); 효 (*hyo*; 孝 *xiao*; filial piety); 충 (*chung*; 忠 *zhong*; allegiance); 정 (*jeong*; affection and attachment); 양심 (*yangshim*; moral conscience) and 자비심 (*jabishim*; merciful heart). The informal system formed within the Korean community emerged as a source for material, psychological, spiritual and cultural buffers against precarity, underscoring the significance of re-articulations of Korean cultural values and relational practices of mutual support in diaspora. Cumulatively, insights generated from research such as this can inform future research and policy developments to enhance support for Korean and other migrant communities navigating precarity in Aotearoa New Zealand.

Keywords: Precarity, Korean migrants, Formal and Informal systems, Cultural rearticulations, Resilience.

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Chapter 1: The Korean Precariat

Precarity in Aotearoa New Zealand

Aotearoa New Zealand ranks as the fifth most unequal economy within the OECD, with at least one in six residents experiencing precarity (OECD, 2014; Cochrane et al., 2017). The precariat class that has emerged with growing inequity in countries such as this is characterised by various forms of insecurity regarding low paid employment, housing, and access to basic necessities in life, including food and utilities (van Ommen, 2017; Standing, 2011; Stubbs et al., 2017). Decades of neoliberal style policies have driven and further compounded these challenges of insecurity or precarity by promoting temporary and insecure forms of employment that contribute to financial instability and heightened anxiety among workers (Hick & Lanau, 2017). Structural transformations, including the privatisation of public assets and conservative labour reforms that prioritise employer flexibility over worker protection, have exacerbated precarious work conditions and deepened social inequality and household insecurities within the emerging precariat class (Arrowsmith et al., 2017; Cochrane et al., 2017; Groot et al., 2017; Hope & Scott, 2017; Rua et al., 2019).

Neoliberalism, a philosophy of market fundamentalism, underpins many of Aotearoa New Zealand's economic and social policies, contributing to rising precarity among a growing segment of the population (Groot et al., 2017; Holborow, 2013). By embedding free-market principles within societal, economic, and state structures, neoliberalism prioritises minimal state intervention, particularly in the provision of socio-economic support for lower-income individuals. Consequently, the state's role in mitigating inequality and supporting low-income households is diminished.

Correspondingly, unemployment and financial insecurity are framed as individual responsibilities, perpetuating harmful stereotypes of the precariat as lazy, overly dependent on the state, or as lacking marketable skills (Groot et al., 2017). Such narratives obscure the systemic inequities that drive in-work poverty and overlook the lived realities of those affected by poor-quality policy and government responses (Hodgetts & Stolte, 2017; Martin et al., 2024). Contrary to neoliberal claims that welfare provision fosters dependency and impedes economic advancement, research provides little evidence to support these assertions (Arrowsmith et al.,

2017; MacDonald et al., 2014; Rua et al., 2019). Instead, studies on precarity in Aotearoa New Zealand and beyond indicate that an individual's ability to manage economic instability is not solely a function of personal resilience but is heavily influenced by the availability of structural supports that enable stability and opportunity (Groot et al., 2017; Rua et al., 2023).

Research suggests that socioeconomic inequalities in Aotearoa New Zealand are further entrenched by insecure employment limited opportunities for upward mobility, restrictive welfare and public housing provisions, and the progressive reduction of state benefits (Cochrane et al., 2017; Rua et al., 2019). Employment insecurity often feeds situations of in-work poverty and substandard living conditions, which are further compounded today by escalating housing and other living costs (Fletcher, 2023; Gammarano, 2019; Joynt & Hoffman, 2021; Bhatt, 2023).

While the previous Labour-led government sought to alleviate financial pressure on low-income households through minimum wage increases, these gains have often been offset by escalating costs of rent, food, and power, leaving workers' financial circumstances largely unchanged (Grieve, 2021; Martin et al., 2024). This dynamic can perpetuate a cycle of economic exploitation, wherein the current neoliberal economic order systematically extracts wealth from low-income workers upwards to power elites (Groot et al., 2017; Hodgetts & Stolte, 2017; Standing, 2011).

Despite governmental efforts to mitigate precarity through the provision of a social safety net featuring re-employment programs, rental housing subsidies and income supplements for low-income workers, current economic and social welfare systems remain inadequate in guaranteeing secure employment and decent living conditions for an increasing number of people in Aotearoa New Zealand (Beehive, 2023; Labour, 2021; IRD, 2023; MSD, 2022; StuffNZ, 2020). Further, neoliberalism has also been found to contribute considerable administrative burden on government and private sector support systems and clients seeking support from these agencies (Groot et al., 2017; Hodgetts et al., 2022a; Martin et al., 2024). These bureaucratic obstacles disproportionately affect vulnerable groups, particularly migrants without residency status, who face significant language and cultural barriers in accessing welfare from the formal government system (King et al., 2017; Work and Income, 2024a). Further, the current interplay of insecure employment, low wages, and diminished worker rights in Aotearoa New Zealand fundamentally challenges the

assumption that employment alone serves as a pathway out of poverty (Arrowsmith et al., 2017; Martin et al., 2024).

The implications of precarity extend beyond economic hardship, often exerting long-term consequences for the wellbeing of members of the precariat (Groot et al., 2017). For example, job insecurity is associated with elevated risks of illness, including psychological stress and physical ailments (Hodgetts & Stolte, 2017; Reeves et al., 2016; Standing, 2011; Stronks et al., 1998). Although governmental initiatives aim to alleviate precarity, their limited efficacy means that a growing number of New Zealanders are projected to encounter these conditions, making precarity a critical area of concern with significant socioeconomic and public health implications (Cochrane et al., 2017).

As alluded to above, persons who find themselves in insecure and low paid employment and have to respond to various associated insecurities, have been referred to as an emergent precariat class (Standing, 2011). The precariat is a diverse social group shaped by intersections of income, education, location, gender, ethnicity, and other socio-economic factors (Groot et al., 2017; Rua et al., 2023). Particularly relevant to the present thesis is how migrant ethnic disparities shape the nature and extent of precarity experienced by participating households. These precarious conditions force households to continually navigate unfamiliar socio-economic environments, where universal, one-size-fits-all policies often fail to address the complexities of their lived experiences (Rua et al., 2019; Van Ommen et al., 2017). Addressing precarity effectively requires nuanced, targeted approaches that respond to the specific needs of vulnerable populations, such as low-income Korean migrants.

The Health Research Council's (HRC) broader project, within which this thesis is situated, was designed to examine the experiences of the Māori precariat in Aotearoa given their disproportionate representation in the precariat class (cf. Stubbs et al., 2017). To observe how ethnicity might influence precarity, the HRC project was expanded to include Pasifika and Asian New Zealanders, whose diverse experiences are shaped by cultural backgrounds and systemic biases (Groot et al., 2017; Rua et al., 2023). As a contribution to the broader project, my thesis focuses on the experiences of precariat Korean migrants – my own ethnic group. I draw on migration and theoretical literatures to examine how structural factors, cultural values, and

individual agency shape Korean migrants' experiences of precarity. In this thesis I aim to delineate the experiences of Korean migrants by examining the intersection of structural factors, individual resourcefulness, and cultural values that underpin their resilience in the face of precarity. By examining participant engagements with formal (Government) and informal (community) support systems, as well as the cultural foundations that influence strategies for navigating socioeconomic vulnerabilities, I seek to contribute to gaps in existing literature and propose enhancements to policy and support systems that may fall short in aiding precariat migrants (Rua et al., 2019).

The remaining sections of this chapter conceptualise Korean migrant precarity within Aotearoa New Zealand and identify challenges arising within formal and informal support systems. This discussion is informed by migration literature that informs my understanding of how Korean migrants navigate precarious conditions and access available resources. I then explore the historical and religious philosophies of South Korea that influence the everyday practices of Korean migrants in navigating their precarious situations. The chapter concludes by returning to the core focus of this research and an overview of subsequent chapters.

Korean Migrant Precarity and Health

The Korean community is the fourth-largest Asian ethnic group in New Zealand, following the Chinese, Indian, and Filipino populations (Friesen, 2015). Immigration policy changes that shifted from country-based to individual merit-based criteria led to two distinct waves of Korean migration. As a result, 85.3% of Korean residents in New Zealand were born overseas (StatsNZ, 2018a), making this a predominantly immigrant population.

Despite a relatively high proportion of tertiary-educated individuals—16% of men and 13% of women over the age of 15 (Ho & Ho, 2003)—and 76.3% reporting English proficiency (FigureNZ, 2024; StatsNZ, 2018a), income levels remain low. The median income for Koreans is \$20,000, with overseas-born Koreans earning slightly more at \$21,200, compared to the national median of \$31,800 (FigureNZ, 2024; StatsNZ, 2018b). Additionally, 67% of Korean men and 74% of Korean women earn less than \$30,000, whereas nationally, 43% of men and 64% of women fall into this income bracket—despite lower tertiary qualification rates among the general population

(11% of men and 10% of women; Ho & Ho, 2003). This disparity underscores the structural barriers that hinder Korean migrants' economic integration and financial stability.

Despite socioeconomic challenges, Korean New Zealanders do not tend to display the adverse health outcomes commonly associated with financial hardship (Young, 2018). Overall, Asians in New Zealand exhibit relatively favourable health outcomes compared to their European/Other counterparts, including higher life expectancy, lower prevalence of fatal health issues and fewer hospitalizations (Liao, 2019; Young, 2018; Zhou & Bennett, 2017). These outcomes may, however, be indicative, not of socioeconomic status, but other factors.

Overall better health in the Asian population is theorised to be influenced by underreporting and limited access to health services, aggregate health statistics and the “healthy migrant effect”. First, Asians report the lowest rates of primary healthcare enrolment and utilization (Jatrana & Crampton, 2009; Scragg, 2016), which may distort the representation of population health outcomes. Second, aggregate health statistics frequently categorise Asians in New Zealand as a uniformly healthy group (Liao, 2019; Scragg, 2016), potentially leading to complacency and the exclusion of Asian health issues from mainstream policy discussions. While efforts to disaggregate data have been made, such practices remain inconsistent (Abbott & Young, 2006; Scragg, 2016), masking the unique cultural, linguistic, and structural challenges faced by individual ethnic groups. Third, first-generation migrants embody better health compared to subsequent generations or locally born populations, also known as the “healthy migrant effect” (Young, 2018; Liao, 2019). This phenomenon is often attributed to pre-migration health screenings and the higher socioeconomic status required for migration. However, as migrants adapt to the host society, this effect tends to diminish over time (Safdar & van de Vijver, 2019).

Migrants often arrive in New Zealand with relatively good health; however, physical and psychological stressors—including acculturation challenges and the broader social environment—can adversely impact their health and wellbeing over time (Jatrana et al., 2014; Safdar & van de Vijver, 2019). These factors highlight the importance of considering social changes when analysing migrant health data.

While Asian migrants may appear to have better health outcomes, this may obscure the effects of precarity, as health status does not always align with class-based patterns. Cultural norms

around help-seeking behaviours and strong community support networks may act as buffers against the health consequences of relative deprivation (Hodgetts & Stolte, 2017), further complicating the relationship between socioeconomic status and health outcomes.

This study aims to address these complexities and contribute to a deeper understanding of migrant experiences of precarity. Examining socioeconomic precarity among migrant groups is essential, particularly as the Asian population in New Zealand is projected to comprise 25% of the total population by 2040 (StatsNZ, 2022). Generating evidence-based insights into the challenges faced by this growing demographic is critical for informing policies that support both current and future generations of Asian migrants.

Asian Migrant Challenges in the Formal System

The prospect of an improved quality of life serves as a significant motivator for people to migrate to Aotearoa New Zealand (Ho et al., 2000). Factors such as job opportunities, a clean environment, a relaxed lifestyle, political stability, and better prospects for children influence settlement decisions (Ho et al., 2000; Ip & Friesen, 2001; Meares et al., 2010). However, the process of migration is often accompanied by the stress associated with significant life changes (Ward, 2001). Successful adjustment is contingent upon personal characteristics, circumstances, and available resources, with the socio-political environment playing a crucial role.

Recent studies by Hodgetts et al. (2022) corroborate earlier findings (Groot et al., 2017; Hodgetts et al., 2014) that members of the emergent precariat class, within which many low-income migrants are located, encounter considerable challenges navigating New Zealand's formal economic system. This formal system, governed by national legislative frameworks, encompasses the formal economy, employment structures and the welfare support system (Hart, 1985; Losby et al., 2002). Migrants facing economic precarity often experience additional difficulties due to a history of discrimination against Asian communities (Ho et al., 2000; Ip & Friesen, 2001).

Research also suggests that the formal employment sector can present systemic barriers for Asian migrants, including discriminatory hiring practices and inequitable workplace treatment (Ho, 2015; Ip & Friesen, 2001). The "Model Minority" stereotype exacerbates these challenges by

masking workplace inequities and discouraging open discussions about discrimination (Salter & Adams, 2013; Sonn et al., 2019). Additionally, language barriers and a lack of local work experience among Asian migrants are said to be contributing factors to unemployment, underemployment, and income insecurities, despite generally high levels of English proficiency, education and skills among these groups (Young, 2018; Census 2018a).

Even when migrants overcome language barriers, they often face loss of personal status when their qualifications from countries of origin are not recognised in New Zealand (Ho & Ho, 2003). A survey conducted by the Department of Internal Affairs (1996) highlighted the challenges faced by skilled migrants in attaining employment that matches their qualifications and training. While this prompted policy changes in 1998 to align immigration-recognized qualifications with the National Qualifications Framework (Bedford & Ho, 1998), employer remains a significant obstacle, with many reluctant to hire individuals with foreign credentials, non-native English proficiency, or culturally different backgrounds from locally born candidates (Basnayake, 1999).

Employment barriers compel many Asian migrants to pursue additional training to re-enter their fields (Henderson et al., 2001; Lidgard et al., 1998). Yet, the high cost of retraining makes this option inaccessible to migrants with limited financial resources or time. Consequently, many are underemployed, working in roles that do not reflect their skills or qualifications (Boyer, 1996; Farmer & Hafeez, 1989; Friesen & Ip, 1997; Ho et al., 1997d).

In addition to financial constraints and punitive welfare policies that affect applicants broadly (Hodgetts et al., 2014), migrants—especially those without residency or citizenship—face further obstacles in accessing welfare support (Istiko et al., 2022). The complexity of formal system exacerbates financial insecurity and forces many migrants to rely on informal networks for support (de Certeau, 1984). These structural inequities highlight the need for more inclusive policies and support mechanisms to address the systemic disadvantages Asian migrants face in New Zealand.

The Korean Informal System

Persons experiencing precarity often rely on informal systems to adapt and survive (de Certeau, 1984). The informal system encompasses economic activities characterised by casual arrangements, the absence of formal contracts, and the lack of social security benefits (Charmes, 2012). Compensation within this system may take various forms, including cash transactions, non-monetary remuneration (e.g., food), or reciprocal favours. Such arrangements within the migrant community are underpinned by cultural values, shared norms, trust and reciprocity (Yum, 1988).

In East Asian cultures, including Korean communities in New Zealand, informal activities thrive within close-knit networks and collective support systems (Young, 2018). These networks serve multiple functions, providing emotional support while also facilitating trade, services, and financial assistance, thereby acting as vital buffers against economic instability. Similarly, these informal systems play a pivotal role in offering employment opportunities, housing referrals, and community-based support, helping migrants manage economic and social hardships (Joseph, 2016; Yong & Martin, 2017). Asian migrants in Aotearoa New Zealand frequently rely on cultural organizations and community networks to navigate precarity (Young, 2018; Ward, 2001).

Reliance on the informal system, however, also presents significant challenges. Migrants engaged in informal work or housing arrangements may be exposed to financial insecurity, limited access to social security and legal vulnerabilities (Charmes, 2012). Within these networks, protection against such risks is typically maintained through cultural norms rather than formal legal systems. Reciprocal obligations, community recognition of wrongdoing, and the potential for social ostracization serve as key mechanisms for enforcing accountability and maintaining trust (Jacobson, 1994).

The persistence of informal economic activities is partly driven by inefficiencies within legal systems, highlighting the need for policy reforms that enhance economic efficiency and facilitate migrants' inclusion in the formal system (Paglin, 1994). Effectively addressing these complexities requires a nuanced understanding of both cultural practices and regulatory frameworks to develop more targeted and sustainable support mechanisms for migrant communities. Moreover, findings from interviews conducted for this thesis align with Andrews et al.'s (2011) call for research examining the intersection of public policies and informal economic systems at the household

level. While the informal system primarily serves as a means of economic survival, it also fulfils secondary needs, such as emotional support, through close-knit networks and collective mechanisms. These informal systems not only foster resilience within migrant communities but also underscore the critical role of social cohesion in mitigating economic precarity. Rather than seeking to eliminate informal economic activities entirely, policies should aim to support and encourage them in ways that preserve their benefits without the complementing vulnerabilities.

Rearticulation of Korean Cultural Norms and Informal Supports in Diasporic Communities

The use of informal system supports to buffer oneself and others against adversities is not exclusive to Asian New Zealanders nor Korean communities; rather, similar practices can be observed across the precariat class (Addo, 2009; Evans, 2001). Living in precarity often breeds informal processes of mutual support (Hodgetts & Stolte, 2017) and often enact cultural norms and values (Hall, 1980). Practices such as food sharing for instance, are, as I will document below, often rooted in distinct cultural values towards mutual care, with subtle variations shaping the form of these practices or their articulation of the values concerned across different ethnic cultures.

To investigate how precariat Korean migrants in Aotearoa New Zealand navigate adversity and the factors influencing these practices, I draw insights from Articulation theory. Originating from Antonio Gramsci (1978)'s work, Articulation theory highlights the dynamic interactions among societal elements within the superstructure – namely culture, politics, ideology, education, and religion (Kortesoja, 2023; Gramsci, 1978). The theory posits that cultural expressions are not only reflections of societal structures but also manifestations of personal agency, challenging the view that human practices are solely determined by abstract concepts. In everyday practical terms, articulation refers to the ongoing adaptive processes of cultural expression, central to during migration. By rearticulating informal support practices, Korean migrants adapt their norms of reciprocity and mutual aid in the new context of the host society, thereby responding to adversity and insecurity in a way that reflects both their heritage and their evolving circumstances (Terruhn & Cassim, 2023).

In diasporic contexts, Articulation theory is useful for examining how societal elements intersect to produce complex socio-cultural systems (Hall, 1980). Hall's expansion of this theory explores how diaspora communities negotiate cultural identities and everyday practices in their new environments, resulting in hybrid and evolving identities and norms as part of the acculturation process.

Acculturation refers to the cultural and psychological adaptations that individuals and groups experience when navigating new sociocultural environments (Berry, 2003; Safdar & Fons, 2019). Berry's model identifies four acculturation strategies—assimilation, separation, integration, and marginalization—shaped by individual preferences and the host society's sociopolitical context (Berry & Safdar, 2007). Acculturation is also influenced by host society attitudes, policies, and migrant community values (Safdar & Fons, 2019). Research shows that integration and multiculturalism policies enhance migrants' wellbeing and adjustment, while assimilation or segregation policies contribute to stress and poorer outcomes (Yagmur, 2016; Berry, 2003).

Kim and Hocking (2016) emphasize the need to examine how migrants maintain, alter, or abandon daily practices and occupational transitions as they integrate into new cultural environments. This perspective is essential for understanding how ethnic groups rearticulate cultural values in response to challenges, offering insights into resilience and cultural adaptation during migration and resettlement. In this study, these conceptual insights will guide my exploration of how precariat Korean migrants in New Zealand navigate adversity, with a particular focus on how their cultural principles shape their responses to these challenges.

Korean Culture

As asserted above, immigrants to New Zealand bring cultural values and norms from their countries of origin, shaping their everyday practices (Ellwood, 1944). In understanding these dynamics, Cassim et al. (2020) emphasise the importance of considering both current and historical contexts, particularly within migrant settings. They argue that habitus, “the embodied nature of history and experience that influences habitual ways of thinking and acting” (p. 3) plays a critical role in shaping migrants' responses to their new environment. In the case of Korean diasporic

communities, collective practices and values rooted in Confucianism and Christianity are often prioritised to maintain their ethnic identity. Understanding the religious and philosophical foundations of these practices and values provides insights into how and why they are rearticulated and maintained in Aotearoa New Zealand.

South Korea's pluralistic religious landscape integrates Confucianism, Christianity, and other traditions (Grayson, 2013), a diversity reflected in the Korean diaspora. According to StatsNZ (2018a), 57% of Koreans identified as Christian, while others adhere to Buddhism, Hinduism, Islam, or various philosophies (Statistics New Zealand, 2018). Confucianism, though a philosophy rather than a religion, significantly shapes the practices and values of Korean migrants (Grayson, 2013). These cultural influences continue to inform their adaptation strategies in Aotearoa New Zealand. In the subsequent sections I explore the religious and philosophical influences of Confucianism and Christianity within this context.

Confucianism, introduced to Korea through early Chinese influence, gained prominence by the 14th century (Grayson, 2013). Neo-Confucianism, synthesising elements from Buddhism and Daoism, established a philosophical framework of moral and relational ethics that profoundly shaped Korean society. Despite the Japanese colonial rule and modern shifts towards Western philosophical ideas, Confucian values—such as filial piety (효 *hyo*; 孝 *xiao*), respect for authority, and social harmony—remain embedded in Korean familial and societal practices (Gupta & Hanges, 2004; Hofstede & Bond, 1988). Rituals like *Chuseok* (추석; harvest festival) and *chesa* (제사; ancestral rites) highlight Confucianism's lasting cultural significance (Grayson, 2013).

In more recent history, Christianity has emerged as a significant influence on Korean society (Cawley, 2019; Grayson, 2013). Christianity, introduced by Western missionaries in the late 18th century, faced initial opposition due to Confucian concerns over rejecting traditional norms and rites like the *chesa*, which were deemed idolatrous (Grayson, 2013). However, Protestantism later gained acceptance, especially through localised adaptation of cultural concepts and traditions¹ and

¹ In Korean Shamanism, there is a common belief in a Supreme God in heaven, which overlaps with the Christian concept of God (Grayson, 2013). Despite Shamanism being a polytheistic folk religion with multiple deities and ancestral spirits (Kim, 2000), the Supreme Being, known by names such as Hananim, Hanallim, Hanunim, or Hanullim, is considered the ultimate ruler of heaven. This belief in Hananim represents a point of overlap with Christianity. Furthermore, Christians often emphasise the fifth commandment, "Honor your father and your mother," reflecting a

the establishment of seminaries and local clergy (Cawley, 2019; Grayson, 2013; Kim, 2000). Furthermore, Protestant alignment with Korean nationalism during the resistance to Japanese imperialism and its role in post-war social development (establishing hospitals and schools) further solidified its influence in Korean society (Grayson, 2013). Christian teachings, focusing on devotion, love, service, and social justice, shaped both religious and societal practices, particularly through vibrant church communities and humanitarian efforts (Cawley, 2019; Ogden, 2011). The faith also provided spiritual resilience during periods of adversity, resonating with marginalized groups and reinforcing its role in addressing Korea's historical challenges.

Persistent Cultural Values

Contemporary South Korean values are shaped by the intersection of religious influences, historical developments, and global trends (Grayson, 2013). The coexistence of Confucianism and Christianity has enriched these values, emphasising community, morality, and ethics (Cawley, 2019). However, Korea maintains a conservative religious orientation, only gradually adopting new ideas while preserving traditional principles (Grayson, 2013). As such, this cultural foundation is all the more vital for understanding the everyday practices of diasporic Koreans in Aotearoa New Zealand, who navigate their lives through a rearticulation of these Korean values.

Both Confucianism and Christianity emphasise the importance of community, reinforced through rituals and gatherings that strengthen social bonds and collective identities (Cawley, 2019; Grayson, 2013). In Korea, Christian churches function as spiritual hubs and centres of community engagement, while Confucian rituals help maintain social cohesion and shared identity. This communal focus extends beyond familial connections to broader social networks, aligning with the collectivist values prevalent in East Asian cultures. Moreover, Korean churches often place significant importance on maintaining strong social bonds and being resilient to relational tensions within the religious community (Lee, 2009).

deep-seated attitude of filial piety, paralleling that emphasised in Confucianism (Grayson, 2013). Unlike previous opposition to *chesa*, by the 1920s, the church had indigenised, accepted and perform ancestral memorial rituals, and are now included in the liturgical books of many Protestant denominations (Ryu, 1987).

In Confucian societies, relationships are hierarchical, and cultivating moral character is essential for upholding these social structures (Hsu, 1953; Hwang, 1987; Nakamura, 1964). The most important primary group is family and as such *hyo*; a prioritization of family underpins much of one's decisions (Cawley, 2019; Hsu 1967; Kim, 2002; Tu, 1998). Familial obligations, central to Confucian values, are extended in diasporic settings through benevolence or humaneness (인 *in*; 仁 *ren*), fostering compassion, empathy, *jeong* (affection and attachment) and broader community engagement within New Zealand migrant communities (Tan, 2010). These norms extend to an allegiance (충 *chung*; 忠 *zhong*) to a monarchy or state which is regarded as a duty, ensuring order and unity in society. Both Christian and Confucian traditions stress the importance of moral conduct and ethics, aiming to maintain social harmony and interpersonal relationships (관계 *gwangye*; 關係 *guanxi*) (Cawley, 2019; Tu, 1998).

Confucianism's emphasis on *in* and personal moral judgment is embodied in the "golden rule" of treating others as one wishes to be treated (Yoon, 1984). This complements merciful heart (자비심 *jabishim*), which is also emphasized in Christianity, underpinned by belief in divine oversight (Cawley, 2019; Yum, 1988). Both *in* and ritual propriety (예 *ye*; 禮 *li*) play a vital role in shaping Korean social dynamics (Hwang, 1987; Yeung & Tung, 1996; Yum, 1988). *Ye* necessitates the proper performance of rituals and adherence to social norms for social harmony (Yum, 1988). These norms govern the distribution of resources and social obligations, which are carefully negotiated to preserve trust and social standing.

The concept of *butak*, or a request, is particularly sensitive in Korean culture, as it can impact the reputation of both the requester and the recipient (Hwang, 1987). Fulfilling a *butak* fosters connections and helps establish support systems within diasporic Korean communities. However, refusal to fulfil such requests can disrupt relational harmony, risking criticism for lacking affection and attachment (정 *jeong*) (Kim et al., 2006; Yum, 1988). Furthermore, requesting a *butak* beyond the trust or capacity of a relationship is considered a breach of moral conscience (양심 *yangshim*), damaging the face (체면 *chemyeon*; 臉 *lian*) of both parties (Hwang, 1987). Relational trust and social cohesion are reinforced through rituals and adherence to norms, preventing vulnerability and ensuring a harmonious community (Hui & Triandis, 1985; Yum, 1988).

These values remain integral among the diaspora, often serving as markers of ‘Koreanness’ (Tamai & Lee, 2002) in contexts such as New Zealand. However, it is not anticipated that persons will adhere to these principles solely based on the internalization of personal morals and ethics. Community policing manifests in the form of rumours, ensuring that individuals act with *yangshim* to protect their *chemyeon* and contribute to a harmonious social environment (Hui & Triandis, 1985; Yeung & Tung, 1996; Yum, 1988).

The integration of Confucian and Christian principles, with their strong focus on communal bonds and moral conduct, significantly influences collective actions among Koreans (Cawley, 2019). As I will document, these values also shape how they develop informal mutual aid within host societies, such as Aotearoa New Zealand. These principles become especially evident during periods of upheaval, as seen during the Asian financial crisis, when a sense of communal responsibility mobilized collective efforts, such as donating gold and valuables to stabilize the economy (Cho, 2008). Similarly, Korean migrants often embody these values through altruistic acts, fostering communal well-being within diasporic communities (Cawley, 2019; Tan, 2010).

From reading so far, it is important to note that Korean culture is not static and is adaptive. In contemporary Korean society, these traditions are increasingly challenged by aspects of Western culture and the influence of Christianity, leading to gradual shifts in societal expectations. One such example is regarding gender roles (Park & Cho, 1995).

In societies shaped by Confucianism, traditional gender roles prescribe distinct societal expectations (Park & Cho, 1995). Men are typically viewed as heads of households with authority over family decisions, while women are expected to manage all the household duties, maintain harmony through submission and passivity, and suppressing their emotions (Bernstein et al., 2008; Kim & Hoppe-Graff, 2001; Lee et al., 2004; Park & Cho, 1995). Traditional female roles would require wives to prioritise familial and household duties over personal aspirations and careers, influencing their finances, mental health and wellbeing (Kim, 2010; Mui, 2000; Pang, 1995). Deviations from these roles can lead to family disharmony and result in reprimand or threatened abandonment (Lee et al., 2004; Park & Cho, 1995). Despite being an old tradition, this philosophy persists in contemporary Korean society, influencing societal and familial dynamics.

Korean migrants in New Zealand face cultural dissonance, navigating the tension between Confucian collectivist values and Western individualistic norms (Park & Cho, 1995). This dissonance, particularly for women, can contribute to mental health challenges, such as *hwabyung*, a culture-bound syndrome characterised by emotional suppression and stress-related symptoms (Min, 2008; Suh, 2013). Addressing these tensions and challenges requires culturally competent engagement that respects the traditional roles and values of Korean migrants.

Ultimately, the principles and values of Confucianism and Christianity continue to influence the psyche and everyday practices of Koreans in both South Korea and the diaspora. Examining how first-generation migrants articulate these values, especially in challenging contexts, provides important insights into the ways in which cultural elements shape migration experiences and influence integration and wellbeing. A deeper understanding of these cultural dynamics will inform strategies for supporting migrant communities, promoting health, wellbeing, and successful integration.

Thesis focus and aims

The absence of research specifically examining precarity among Korean migrants in New Zealand highlights a significant gap in the literature, likely stemming from several challenges. Census and data collection methods often classify ethnic groups broadly as "Asian," masking intra-group diversity and hindering the development of targeted support for subpopulations such as South Korean migrants. Language barriers and cultural nuances further complicate data collection, as Korean-language resources remain limited. Additionally, the "model minority" stereotype reinforces the misconception that Asian communities experience universal educational and economic success, effectively obscuring issues of poverty. Moreover, stigma surrounding poverty may contribute to underreporting within Korean communities, driven by cultural sensitivities and concerns about reputation or *chemyeon*.

In this research I seek to address these gaps by examining the lived experiences of precariat Korean migrants in New Zealand, leveraging my personal background and cultural insight. I aim to explore how participants navigate formal and informal systems, as well as the challenges of

precarity and adversity. By offering a nuanced depiction of poverty within the Korean community, I hope to inform more effective interventions and support initiatives.

The subsequent chapters detail the study's methodology, and my perspective as a one-and-a-half-generation Korean Christian migrant. The analysis comprises of three cases of Korean migrant women—Rebecca, Sophia, and Candy—focusing on their engagement with formal and informal systems and the ways in which they articulate their 'Koreanness' in this new country. A comparative analysis will illuminate both the shared and diverse experiences within the Korean migrant community. Finally, the research will examine the implications of these experiences for individual wellbeing and propose policy recommendations that integrate Korean cultural values to enhance support for migrants in New Zealand.

Chapter 2: Methodology

My thesis is part of the “Wellbeing and the Precariat” project (HRC Ref ID: 20/402), funded by the Health Research Council of New Zealand. This collaborative project, involving researchers from multiple universities and organizations, focuses on the daily lives and wellbeing of individuals within the precariat, with a particular emphasis on the disproportionate representation of Māori in this socioeconomic group (Rua et al., 2023; Stubbs et al., 2017). Employing a mixed methods approach, the project consisted of three stages. The first involved qualitative interviews conducted with precariat households from regions spanning across Northland to the Waikato region. In the second stage, the qualitative accounts were synthesised to inform the development of a survey instrument, used for collecting quantitative data from additional precariat households. The final stage focused on dissemination, producing reports and policy briefs and collaborative performances with The Hobson Street Theatre Company to advocate for socio-economic change. I joined the research team during the latter phase of Stage One, undertaking qualitative research with three precariat Korean households residing in the northern region of Auckland.

The purpose of this thesis is to explore the precariat experiences of Korean migrants in New Zealand, focusing on how they articulate their ‘Koreanness’ to buffer adversities. This chapter begins by discussing further theoretical principles informing the study, including theorisations of precarity (Standing, 2011, 2014), intersectionality (Wacquant, 2009), the conduct of everyday life (Hodgetts et al., 2020; Holzkamp, 2015; Schraube & Højholt, 2016) and agency (Osterkamp & Schraube, 2013). Subsequently, the chapter details the methods of participant engagement as established in the project design (cf. Martin et al., 2024). The three cases comprised of personal narratives were collected through a series of four semi-structured interviews, supplemented with additional materials and analysed through the lens of narrative inquiry. These case narratives were examined both as personal cases and through comparative case analysis (Flyvbjerg, 2001; Flyvbjerg, 2006). The chapter concludes with a reflection on my positionality and relational ethics employed throughout the research process.

Theoretical considerations

This research employs an eclectic conceptual base, drawing insights from multiple theoretical constructs to examine precarity and cultural identity among Korean migrants in New Zealand. The study integrates Western perspectives, particularly Standing's (2014) and Rua et al.'s (2024) re-theorising of the precariat class, which highlights global trends in insecure labour conditions and advocates for structural reforms to mitigate economic vulnerabilities. Standing's (2014) framework addresses key dimensions of precarity, including employment instability, income volatility, inadequate housing, limited access to essential resources, and dependency. Rua et al. (2024) add a focus on cultural considerations and the importance of particular values, norms and practices for understanding the plight and everyday lives of different communities within the emergent and diverse precariat class today.

Complementing this class perspective, my research incorporates the core intent of the decolonizing indigenous Kaupapa Māori (KM) framework, prioritising epistemologies, perspectives and cultural constructs that are often marginalized within Western theoretical paradigms (Cram, 2009; Curtis, 2016; Durie et al., 2017; Henry & Pene, 2001; Mane, 2009). Initially, the project concentrated on Māori experiences of precarity due to their disproportionate representation within this socioeconomic group (Stubbs et al., 2017). As such, the initial research design was guided by Māori scholars to employ a Kaupapa Māori informed methodology. However, drawing on Wacquant's (2009) insights on intersectionality, the scope was later expanded to include other ethnic groups, such as Korean migrants. This broadened focus enabled a comparative exploration of how diverse communities navigate precarity and articulate cultural identities in response to systemic adversities. Through this interdisciplinary approach, the study provides a more inclusive and comprehensive understanding of precarity across different sociocultural contexts in New Zealand.

This study is also grounded in Holzkamp's (2015) theory of the conduct of everyday life, which examines how daily practices and social interactions hold cultural significance and reproduce broader societal structures. Narrative psychology serves as a complementary framework, employing a mild version of social constructionism to centralise the importance of participants' subjective experiences, as collated through narrative interviews (Hodgetts et al.,

2016; Hodgetts & Stolte, 2013; Holzkamp, 2015). This methodological integration of theory and technique offers a useful basis for examining the interpersonal dynamics and social practices of “Koreanness” in New Zealand, shedding light on how diasporic migrants engage with collective systems of meaning and adapt or rearticulate their cultural practices across diverse contexts (Dreier, 2016; Halkier & Jensen, 2011; Hodgetts et al., 2020).

Narrative psychology is particularly well suited to this study, as it captures human experiences, identity, and cognition within cultural, historical, and ideological frameworks (Stephens & Breheny, 2013; Murray, 2000). By emphasising storytelling as a means of understanding, this approach enables an exploration of how individuals make sense of change, impose order on precarious circumstances, and navigate complex social environments (Stephens & Breheny, 2013; Murray, 2000). It highlights the interplay between individual agency and the broader social and cultural contexts that shape participants’ experiences, countering the reductionist tendency to reduce human realities into isolated variables (Doise, 1986; Rappaport, 2000).

Narratives also have a transformative potential in exposing institutional barriers and reshaping dominant societal discourses (Rappaport, 2000). Specifically, narratives can challenge “tales of terror” (dominant groups tell of minorities) and promote “tales of joy” (minority communities tell of themselves) which provide counter-hegemonic alternatives to mainstream representations regarding marginalized communities (Martin, 2020; Hodgetts & Stolte, 2017; Wacquant, 2009). This community-based, experiential, and structurally oriented approach highlights the tension between dominant master narratives—often embedded within formal systems and institutions that perpetuate inequality and maintain the status quo—and alternative narratives that emerge from marginalized communities, offering new insights into migratory experiences and settlement practices (Hammack, 2008; McLean & Syed, 2016; Syed & McLean, 2023). The master narrative framework, in particular, enables a nuanced examination of how stories are constructed, negotiated, and internalized, allowing counter-narratives to disrupt dominant discourses (Duncan, 2005; Solorzano & Yosso, 2002). This is especially relevant for analysing precarity, as it provides a lens to explore how different groups experience and articulate their struggles within broader systems of power. This approach helps reveal the complexities of social positioning among precarious populations (Syed & McLean, 2023).

By incorporating these theoretical insights, this research illuminates the experiences of three Korean migrant in this country. The integration of Western theories, Kaupapa Māori principles and narrative psychology with insights from Korean cultural values, concepts, norms and relational practices provides a contextually grounded approach to this research, offering new insights into the complexities of precarity and buffers to adversities within New Zealand's sociocultural landscape.

Methods

This section details my engagement with participants, which was conducted primarily on Auckland's North Shore, New Zealand. To construct the three cases, I employed go-along interviews (Kusenbach, 2003) and visual methods (Reavey, 2012), including participant drawing, mapping and photo-elicitation exercises. To manage cross-cultural complexities, Korean cultural protocols and formalities were integrated into the Kaupapa Māori research framework, ensuring a culturally sensitive and ethical approach. These processes facilitated an in-depth exploration of participants' experiences while addressing challenges such as emic and etic tensions.

Interview Process

Prior to conducting interviews, I underwent training on project methodologies and respectful interaction principles aligned with the Kaupapa Māori framework. While many principles of Kaupapa Māori overlapped with Korean cultural values, specific adaptations were made to accommodate the formalities and expectations of Korean participants. Throughout the data collection process, I maintained regular engagement with my supervisors and team members to ensure alignment with the research objectives and to refine my skills as an interviewer and researcher.

Participants for this study were recruited through the online forum *The Korea Post* based on predetermined sampling criteria (see Appendix). The recruitment process included advertising the study, arranging pre-research meetings, and presenting relevant documentation (see Appendix).

Pre-interview sessions were conducted in public spaces for the comfort of participants, to establish rapport and outline the research parameters. These sessions provided an overview of the interview process, data storage, and sharing protocols, ensuring that participants were fully informed before signing consent forms and proceeding with the study. Three Korean women who met the specified criteria agreed to participating in the study. To protect their identities, I will be using the pseudonyms they selected for themselves.

The initial interactions adhered to Korean cultural norms, which often involve inquiries about genealogy/clan, or geographical affiliations to establish familiarity. To build trust and mitigate the potential power imbalance between researcher and participant, I highlighted shared connections and experiences. For example, I related to Rebecca through her son, who is my age, and to Sophia through her daughter, who attended school with Initially, my positivist training and emphasis on objectivity led me to seek participants I did not know personally. However, the close-knit nature of the Korean community on the North Shore made it difficult to avoid such connections. Rather than being a limitation, these shared ties facilitated rapport-building, aligning with the constructionist research design's emphasis on relationships for deeper engagement and meaningful exchanges (Cram, 2009).

When the interviews began, ensuring participants' safety and comfort was a priority, particularly given the challenges posed by the COVID-19 pandemic. Although the original research design included home visits to observe participants' daily lives and cultural practices (Kusenbach, 2003), alternative venues were chosen based on their preferences. Rebecca and Sophia opted for interviews at my home, while Candy preferred to meet at Auckland Public Library for her later sessions due to travel constraints.

Each participant took part in four semi-structured interviews over one to three months. This flexible approach accommodated their availability, fostered rapport, and facilitated deeper engagement than a single interview would allow. To explore their perceptions and motivations in a structured yet adaptable manner, interviews incorporated additional exercises such as genograms, housing maps, timelines, and photo elicitation (Copeland & Agosto, 2012). These visual tools not only enriched the data but also helped participants articulate complex or sensitive topics they might have struggled to express verbally (Boden, Larkin & Iyer, 2019; Hodgetts et al., 2007; Malchiodi,

2005). The semi-structured format ensured key aspects of precarity were covered while allowing participants to guide the conversation according to their priorities and emotional responses (Gariglio, 2016; Hodgetts et al., 2007; Sonn et al., 2015).

Embedded in the research design were cultural norms of gratitude and reciprocity, consistent with both Kaupapa Māori and Korean values and cultural norms of hospitality (Choi & Han, 2011; Oum, 2005). As scholar-activists cognizant of the challenges faced by the precariat, we aimed to demonstrate *aroha ki te tangata* (respect) by adhering to protocols and formalities and demonstrating the principle of *manaaki ki te tangata* (share, host, be generous) by providing customary food and expressing gratitude for participants' time (see Cram, 2009). Offering refreshments and expressing gratitude for participants' time and contributions are also customary practices in Korean culture. For each interview, \$50 was allocated for *kai* and another \$50 as a *koha* for after the interview. Honouring participants' engagement through *koha* followed the principle of reciprocity, enhanced *mana*, reinforced relational ethics and helped cultivate social relationships and cooperation (Cram, 2009; Mauss, 1950/2002). These gestures of appreciation even led participants to reciprocate with personal gifts, such as homemade kimchi, reflecting the cultural obligation to give and receive in turn (Mauss, 1950/2002).

Interview Content

To explore the various dimensions and experiences of participants' precarious lives, each of the four interviews had a distinct focus. The first interview centred on relationships and housing, employing genograms, maps, and housing diagrams to facilitate discussion. The genogram was utilised to map household composition and genealogy, encouraging dialogue about relational networks (Rempel et al., 2007). Participants were then prompted to mark the areas in Auckland where they had lived on a map, which initiated discussions about housing mobility and the reasons behind it. Lastly, participants were asked to draw diagrams of their current living spaces, which led to conversations regarding housing affordability, the physical conditions of rental properties, tenancy security, relationships with landlords, and broader housing standards and policies.

The second interview addressed employment, income, and expenditure – key aspects of precarity (Groot et al., 2017). Participants outlined their employment histories, including periods of unemployment, and discussed the financial challenges they faced and the strategies they used to manage them. To visualise these challenges, participants created pie charts depicting their income distribution and budgeting practices. Additionally, they shared their aspirations for ideal job roles and identified the support systems they believed would alleviate employment-related difficulties, offering insights into the systemic barriers they encountered.

The third interview focused on wellbeing, leisure, services, and food—areas significantly influenced by precarious work and income. Participants mapped their household health, access to essential services, and engagement in leisure activities, such as volunteering, religious practices, sports, and cultural events. Lastly, in preparation for the fourth interview, participants were instructed to gather approximately 15 photographs that represented significant objects, places, or people. These photographs were printed and used as prompts for deeper discussion in the final interview.

The final interview used photo elicitation to deepen discussions, summarise interviews, and conclude the study. This method, which centres the perspectives of marginalized groups to drive social change (Harper, 2002; Hodgetts et al., 2011), allowed participants to reflect on the significance of their photos. They also created timelines to provide additional context to their stories. The photographs highlighted the centrality of family, relationships, cultural events, and traditions (Hodgetts et al., 2017), illustrating how cultural practices are embedded in everyday moments (Hodgetts, Stolte, et al., 2020). The analysis integrated accounts from all four interviews and their associated exercises and photos, providing a comprehensive understanding of participants' experiences.

For the analysis, each interview, lasting between 30 minutes and two hours, was recorded with consent, transcribed verbatim, and used with field notes to construct cases. Throughout the interviews, participants employed non-verbal cues such as body language, pauses, and, at times, omitted pronouns, all of which necessitated a contextual understanding of their responses. Given this, it was essential I conducted the interviews, transcribed the recordings, translated the content, and analysed the accounts to ensure accurate recall and interpretation.

Although initially intended to be conducted in English, participants expressed a preference for Korean, necessitating translation of the interview material into English. However, my limited proficiency in Korean occasionally posed communication challenges. Through iterative learning during the first interview, I recognised the need to pre-translate key terms and so, proceeded to do that to facilitate later interviews. The translation process revealed linguistic and cultural complexities. For example, the English distinction between ‘house’ and ‘home’ does not exist in Korean; a single term encompasses both concepts, with ‘household building’ sometimes used as a substitute for ‘house,’ though this term is uncommon in everyday language. These nuances underscored the complexities of linguistic translation and the importance of careful interpretation to preserve meaning and cultural context. To minimize translation errors, I proofread and cross-checked the recordings, utilising online translation tools such as Papago (papago.naver.com) to ensure accuracy and alignment with participants’ intended meanings. The translated material was then reviewed by supervisors, who were unfamiliar with Korean, to maintain accountability in the analysis process.

With participants’ consent, recordings were securely stored on password-protected devices and external hard drives to ensure data confidentiality. Access to these files was restricted to the research team, and content was shared selectively with the wider project team for discussions on research findings. Written and visual materials from the interviews were initially stored in my personal cabinet and will be transferred to locked cabinets in the supervisor’s university office upon thesis completion.

Analysis process

In alignment with Articulation and Narrative Theory, qualitative case-based research was utilised to examine the experiences of Korean migrants facing precarity in New Zealand, while simultaneously exploring the intersection with historical, religious, and cultural values (Yin, 2014). Cases facilitate the construction of knowledge through the meanings ascribed to phenomena, offering a holistic and contextually rich narrative (Ridder, 2020). This approach is particularly relevant in the study of everyday life, as cases encompass a variety of concrete instances in which individuals develop and perform routine practices (Bourdieu, 2020; Flyvbjerg,

2006; Schraube & Højholt, 2016). The narratives of participants provide case studies that allow for a nuanced understanding of reality, including the role of human agency within structured social environments (Flyvbjerg, 2006; Hodgetts et al., 2020).

Case-based research is often subject to scrutiny from empiricists who emphasise the need for ‘representative samples’ and generalizability, with concerns regarding potential subjective biases arising from small participant numbers (Flyvbjerg, 2006; Hodgetts & Stolte, 2012; Radley & Chamberlain, 2011). However, the qualitative approach employed in this research offers significant value beyond its potential role as a ‘pilot study’ for larger scale quantitative research (Flyvbjerg, 2006) and positivist understandings of generalizability (Braun & Clarke, 2006). Case-based research is particularly effective in providing nuanced explanations for complex issues that quantitative data or thematic analysis may not fully capture, especially useful in informing policy changes that would truly benefit the precariat. The intent is not to generalise from a small group of participants to a population group so much as to consider how cultural norms, values and wider systems and structures populate the life of cases under investigation (Hodgetts et al., 2020). The goal is to understand how broader societal forces manifest in the specific experiences of participants. Although this study focuses on a small, specific group of immigrant mothers with varied experiences of precarity, multiple interviews, complementary research exercises, and thorough analysis allowed for a deep exploration of their lived realities (Brinkmann & Tanggaard, 2010).

Qualitative analysis is iterative and flexible by necessity, requiring continual refinement as empirical materials are examined. Consequently, cases are not merely found but actively constructed for the purposes of research (Hodgetts & Stolte, 2012). In my engagement with participants, each participant was constructed as a case, developed through an iterative process drawing on field notes, interview recordings, transcripts, translations, and visual materials. The focus was on capturing individual lived experiences rather than categorising shared traits among participants. Repeated engagement with each case facilitated an evolving understanding of participants’ perspectives, which was further refined through discussions with my supervisors. Each case was approached as a focal point for exploring the use of various cultural practices and aspects in the daily lives of the participants, with the goal of generating context-bound understandings of precarity among Korean migrants in New Zealand.

A case-comparative process, utilising inductive reasoning, was then employed to explore the similarities and differences across households. Inductive reasoning, common in qualitative research, involves identifying patterns from observations and generating theories from specific instances, which then inform broader generalizations (Brinkmann, 2014). This bottom-up approach allows for the iterative refinement of theories, making it especially effective for exploring complex social phenomena and producing rich, contextually embedded accounts. The case-comparative process enabled a deeper understanding of how Korean migrants navigate their everyday lives by facilitating a comparative analysis of the relationships and trends within their experiences (Flyvbjerg, 2006; Radley & Chamberlain, 2012). It also enabled the examination of broader societal dynamics, such as tensions between migrant and host communities in daily life (Hodgetts & Stolte, 2012; Lee & Chavis, 2012).

During this process, feedback from my supervisors, who are experts in community and applied social psychology, cross-cultural psychology, and Confucianism, proved invaluable in defamiliarizing my understanding of the data (Kaomea, 2003; Shklovsky, 1917/1965). They introduced me to key scholarly works on precarity, social psychology, cultural psychology, migration, and Confucian teachings, enriching the interpretation process. We referred to past literature to interpret clusters and construct analytical angles for each case. A formal comparison of cases was then conducted to refine the central argument, contributing to the research manuscript.

Personal reflections recorded in my research journal also played a crucial role in maintaining a connection to participants' narratives and tracking the evolving nature of the study. Reviewing these reflections over time deepened my understanding of the broader context as the data accumulated (Brinkmann, 2014). The materials were systematically sifted, with clustering based on culturally significant themes. During interviews, I engaged participants in interpreting their own accounts, allowing them to refine their narratives while also providing feedback on my interpretations.

This thesis investigates the lived experiences of three Korean migrant households and offers insights into the broader social structures of New Zealand society. By working closely with participants and supervisors, I documented and interpreted their daily lives, addressing the issue of precarity within a diasporic context. The case-based approach allowed participants to share their

narratives, providing insight into how they navigate contextual challenges and demonstrate agentive responses to the precarious conditions they face.

Relational Ethics

Conducting research with Korean migrants also entailed addressing the complexities of cultural power dynamics. Recognising these dynamics was essential for ensuring ethical research practices. Drawing upon Kaupapa Māori (KM) research principles, along with guidance from my supervisors and my cultural knowledge, I sought to foster dialectical, reciprocal relationships in line with the principles of the Human Research Council (HRC) project². My approach was immersive, involving a conscious effort to situate myself in a lower hierarchical position to engage meaningfully with participants and re-learn cultural norms, values, and history (Rappaport, 2000).

In Korean culture, traditional social structures position scholars as authority figures with considerable educational and professional status, often creating a dichotomy between ‘scholars’ and ‘commoners’ (based in historical hierarchies; Grayson, 2013). At the same time, Korean cultural norms place a strong emphasis on respect for seniority, and as a younger researcher, I was positioned below my participants in the age hierarchy. To navigate this dual dynamic—mitigating the potential disempowerment of participants while maintaining formality due to age—I employed honorifics, a customary practice signalling respect (Yum, 1988). This approach aligned with the Kaupapa Māori principle of *aroha ki te tangata* (respect), which emphasises adhering to protocols and formalities to establish connections, and *kia mahaki* (be humble), which encourages integrating humility and respect to de-power the researcher and empower participants (see Cram, 2009). While this hierarchical respect initially reinforced professional authority, participants’ occasional use of informal speech signified growing trust and comfort over time.

Another principle central to relationship-building and fostering open dialogue was *he kanohi kitea* (meeting face-to-face). Inspired by Māori research approaches outlined by Glynn et al. (2004) and Waldon (2004), pre-interview meetings were held to introduce myself and the study and build

² For the Kaupapa Māori framework and praxis applied to the research, see Martin et al. (2024).

rapport. Given the importance of in-person interactions, interviews were paused during Auckland's COVID-19 surge in early 2022 to prioritize participants' safety and comfort.

The principle of *titiro, whakarongo, korero* (look, listen, talk) guided the interview structure (Cram 2009). Semi-structured interviews facilitating a dialogical process that allowed participants to lead conversations, ensuring respectful and accurately represented participant narratives. Initially, I struggled with balancing structured questions and open-ended dialogue, but with guidance from my supervisors, I adopted a more flexible approach, making space for participants to share their experiences more freely.

Cultural sensitivity was especially critical under the principle of *kia tūpato* (be careful), particularly when discussing sensitive topics such as precarity, debt, and family dynamics. As a Korean researcher, I had an advantage in navigating these conversations with cultural awareness, but I remained cautious. For instance, discussions about debt were approached delicately, given cultural norms discouraging open discussing topics which damage *chemyeon* (face). Similarly, in matters of family relationships—such as Candy's relationship status—I refrained from raising the topic until she voluntarily brought it up in later interviews. This ensured participants' boundaries were respected, allowing them to engage on their own terms.

The principle of *kia mahaki* (be humble) further informed the research by emphasising mutual respect and empowerment (Cram, 2009; Huygens, 1993). Recognising participants as experts in their lived experiences, I sought to construct their cases collaboratively. Furthermore, since this study was an endeavour aimed at addressing social inequalities and fostering mutual care, supportive resources, such as advocacy and financial assistance, were offered to empower participants in their precarious circumstances. Following the ethos that research should not extract from communities without reciprocity, this approach sought to strengthen rather than deplete the communities we worked with (Trainor & Bouchard, 2013).

Finally, *kaua e takahia te mana o te tangata* (do not trample on the dignity of a person) guided both the interview process and the presentation of findings (Cram, 2009). Participants were given opportunities to review findings, with the option to redact sensitive information. This transparent and respectful approach ensured their voices were accurately represented, reinforcing a commitment to ethical and culturally sensitive research practices. By embedding reciprocity and

respect throughout the study, this methodology upheld participant agency, contributing to a more grounded and empowering research process.

Reflexivity

Geanellos (2000) asserted that a “naïve reading” of data is unfeasible, given that researchers inevitably bring their pre-existing understandings and perspectives into the analysis. These pre-understandings, however, can serve as strengths when leveraged to capture subtle nuances, including incorporating a Korean cultural lens into the research. Navigating the tensions between emic (cultural insider) and etic (cultural outsider) perspectives (Berry, 1989) was central to my research approach. Given my cultural immersion in both Korean heritage (emic) and my Western upbringing and education (etic), I tried to stay attuned to the cultural assumptions and dynamics throughout the research process. Reflexivity and a commitment to relational ethics were pivotal in ensuring that my research was both ethically sound and culturally informed, honouring the voices and experiences of Korean migrants.

Adopting a social constructionist framework, I was acutely aware of how my experiences and understanding of migration, precarity, culture, and religion, shaped my approach to the research conceptually and methodologically. My position within both emic and etic perspectives provided both advantages and limitations in relation to the participants and existing literature. For example, while my parents—who migrated to New Zealand in 2001—shared some of their experiences of precarity as low-wage workers, cultural stoicism often masked the full extent of their struggles. Consequently, while I had insider knowledge, my understanding of these dilemmas was incomplete. Additionally, participants like Rebecca and Sophie shared experiences that resonated with my parents’ stories but also differed in meaningful ways, underscoring the limits of my insider perspective.

As a second-generation Korean raised in a Korean household yet educated within a Western system, my cultural perspective was shaped by the tensions between these two influences. My Western upbringing sometimes led me to impose Western ideals onto my Korean ethnicity, while conversely, I also viewed Western society through a Korean cultural lens. This interplay of

perspectives influenced my analytical process. Initially, my personal reflections consisted largely of emic insights, but to deepen my analysis, I sought feedback from my supervisors, who provided non-Korean perspectives. Their naïve questioning helped me disentangle cultural assumptions that I had considered ‘normal,’ enabling me to articulate participants’ cultural practices and perspectives in ways that ‘outsiders’ could understand.

My Christian faith also shaped my approach to the research. While I was cautious not to impose religious assumptions on participants, I approached discussions on spirituality with sensitivity, prioritising respect for their openness and ensuring that my questions were framed with appropriate consideration. To mitigate potential biases in my analysis, my supervisors provided insights from other religious perspectives, including Catholicism and Buddhism, as well as broader perspectives from social psychology to prevent ‘over-spiritualization.’ I was also encouraged to engage with academic literature on Christian theology to further refine my understanding.

Reflexivity was integral to my research, particularly given my dual-cultural positioning as a second-generation Korean migrant educated in a Western system. Engaging in ongoing self-examination allowed me to critically assess my biases, assumptions, and privileges, fostering continuous learning and deeper engagement with my participants. After each interview, I reflected on my approach, identifying any cultural assumptions I had made and seeking clarification where necessary. Additionally, debriefing with my non-Korean supervisors provided valuable insights, refining my interview techniques and reinforcing the importance of reflexivity in cross-cultural research.

Building on the methodological foundations outlined in this chapter, the following chapters delve into the lived experiences of Rebecca, Sophia, and Candy, offering a narrative of their precarious lives as Korean migrants in New Zealand.

Chapter 3: Rebecca's Case

Rebecca, a first-generation migrant from South Korea, moved to New Zealand with her husband in 2018. Their two adult sons later joined them, while their daughter currently resides in the United States. Before relocating to New Zealand, Rebecca and her husband spent over 25 years pastoring young adults in a Christian church in South Korea. They retired early in their mid-50s, a decision driven by personal challenges and a desire for change, which ultimately influenced their migration. Reflecting on this transition, Rebecca shared:

It wasn't like, 'We should immigrate.' We had laid our ministry down in Korea, and to be honest, we stepped away in our mid-50s when, by retirement age standards, we should have continued for another 10 years. But I was struggling... I had already been thinking about retiring, so I told my husband, 'Honey, let's lay it down now.' ... Before coming here, I spent about five weeks in Switzerland, and as for New Zealand, I came because I had a friend here...

Following their retirement, the couple travelled to several destinations, including Jeju Island in Korea, Switzerland, and then New Zealand. Their decision to migrate to New Zealand emerged from their transitional life phase.

Upon arrival, Rebecca faced numerous challenges, particularly financial instability. As she recounted:

I didn't even know there was such a thing as a Religious Worker Work Visa, but when I learned about it, I thought, 'Should I give it a try?' ... But actually, living here was tough. As pastors, we didn't have much money—just some savings and a small retirement fund. Spending money is easy, and rent here is so expensive... We managed to cover our living costs between the two of us, but honestly, financial stress weighed on me for quite some time.

Finding stable employment was difficult due to visa restrictions (Ho, 2015; Friesen, 2001; Kim, 2014). Under his Religious Worker Work Visa, Rebecca's husband was only permitted to volunteer without pay, while she took on casual and temporary jobs through her Partner of a Worker Visa (New Zealand Immigration, 2023). She initially worked on a tomato farm and then as a cleaner at schools, but both roles were disrupted by the COVID-19 lockdowns. Later, she took

jobs at a Two Dollar Store and later a Korean supermarket, adjusting to commuting challenges after moving houses. As these jobs were precarious, characterised by low wages and instability, they placed ongoing strain on her family's financial security.

The financial instability from precarious work also led to housing and food insecurity. Over five years, Rebecca's family moved six times—a pattern common among financially struggling households (Chisholm et al., 2017; Witten et al., 2017). Furthermore, while Rebecca did not explicitly mention food insufficiency, she described adopting frugal household strategies to ensure they had enough to eat.

Despite needing financial assistance and having contributed to New Zealand's economy, Rebecca's family had no access to welfare assistance due to their visa status (Meares et al., 2010; Young, 2018). Paradoxically, amidst their financial struggles, visa restrictions prevented her husband from working more hours to improve their situation. So, they relied on their *gwangye* (relationships or connections) to navigate these challenges (Chisholm et al., 2017; Michie, 2010; Witten et al., 2017). Through acquaintances, they secured job opportunities, negotiated rent with their landlord, and received food packages from a Korean community organization. Rebecca also found ways to stretch resources, such as sharing bulk groceries with friends. Simultaneously, her household contributed to these informal support networks by exchanging homemade side dishes, distributing leftover sushi from her son's workplace, and volunteering. These reciprocal exchanges illustrate how informal community ties help buffer the adversities faced by precarious migrant households like hers.

While informal support systems provide critical relief (Ho, 2000; Alam et al., 2023; Young, 2018), they are not without their drawbacks. Cultural expectations within *gwangye* often create power hierarchies and discomfort, leaving those in less powerful positions vulnerable to the vices of those who have power (Hwang, 1987). This case study illustrates the dual nature of such systems, highlighting how moral expectations are necessary to mitigate potential vulnerabilities.

My analysis explores Rebecca's engagement with formal and informal support systems as articulations of her household's strategies for navigating migrant precarity in New Zealand. The following sections illustrate the constraints of visa restrictions on employment and limited welfare access. Her case reveals a reliance on community connections as opposed to the formal system to

buffer housing and food insecurity. Throughout, I will also document the interplay of Rebecca's 'Koreanness' (e.g., traditional gender roles) and Christianness in shaping Rebecca's approach to adversity, will be documented.

Issues with Precarious Work in the Formal System

Upon arriving in Aotearoa New Zealand, migrants often encounter significant challenges, including difficulties in securing employment (Ho et al., 2000; Friesen, 2001; Young, 2018). Visa restrictions and language barriers often limit employment opportunities within the formal system (Ho, 2015; Kim, 2014; Meares et al., 2010). Consequently, migrants frequently resort to low-paying, precarious casual jobs—a trend exacerbated by the COVID-19 pandemic, as exemplified in Rebecca's experiences (Choi et al., 2021).

New Zealand's merit-based immigration system imposes socioeconomic requirements on Korean migrants, including educational qualifications, financial stability, and English proficiency (Ho, 2015; Friesen, 2001; Kim, 2014; Young, 2018). Despite meeting these criteria, Rebecca and her husband faced economic difficulties upon arrival. Although her husband held a doctorate in theology, his visa restricted him to unpaid volunteer work:

Eun-Hye (Interviewer): Your husband is at KYCF3-

Rebecca: Yes, as a steward.

Eun-Hye: Does he have an hourly wage?

Rebecca: Oh, he doesn't have anything like that. This is volunteering.

Eun-Hye: Then you can't get paid with a religious visa? No work?

Rebecca: Yes, normally it's like that. I think there might be a few different ones. Some churches or organizations pay you from the beginning. But with this visa—the one I first received—you volunteer in exchange for the visa. The partner can work, but that's it...

As demonstrated, tertiary education which facilitates entry into the country is often not a safeguard against precarity for Korean diaspora in New Zealand (Ho, 2015; Friesen, 2001). This exchange

³ Korean Young-Adults Christian Fellowship

highlights how Rebecca's husband's visa only permitted voluntary work without remuneration. More broadly, migrants in such situations may find themselves being taken advantage of:

I heard that when churches provide visas, they often don't pay and overwork the workers because gave them the visa. On the other hand, once workers get their visas, they leave. There's always a dark side... I used to think, 'How could they do that?'

This quote reflects the power imbalance between sponsoring organizations and migrant workers (Hwang, 1987). The phrase "dark side" underscores the potential for exploitation, where migrants may be overworked and underpaid but feel unable to protest due to their reliance on visa sponsorship. Rebecca's experience exemplifies this issue: while her husband's visa allowed them to stay in New Zealand, it limited him to unpaid work, leaving the family financially unstable. Meanwhile, workers in these positions often leave as soon as they secure alternative visa arrangements, revealing the transactional nature of sponsorships.

More broadly, visa restrictions shape the employment opportunities available to migrants, reinforcing socioeconomic stratification within Aotearoa New Zealand (Simon-Kumar, 2015). As Dominelli (2019) notes, state policies influence the socioeconomic classes into which migrants integrate. While some policies, such as the Partner of a Worker Work Visa, offer limited relief by allowing spouses like Rebecca to seek paid employment (New Zealand Immigration, 2023), the roles they can obtain often are precarious characterised by instability and low wages (Anderson, 2010). Thus, visa regulations not only dictate migrants' immediate employment conditions but also have lasting implications for their financial security and social mobility.

Rebecca's reliance on casual and low paid work, including farm labouring, cleaning and retail, underscores the instability of her employment. The COVID-19 lockdowns further disrupted her employment, as non-essential businesses shut down and online classrooms limited her school cleaning work:

Rebecca: A gap was always during Covid, but there's nothing you can do about it. For example, is it called 'essential'?

Eun-Hye: An essential worker?

Rebecca: Yes, if I was one, I would have [worked] during COVID. But I wasn't. I couldn't work at the Two Dollar Store, and school was online, so I couldn't [clean] either.

The precarious nature of Rebecca's employment illustrates how migrants like her are often relegated to unstable, low-paying jobs, leaving them vulnerable during economic disruptions (Anderson, 2014), including those associated with the COVID-19 pandemic. Language barriers further exacerbated the issue, as limited English proficiency restricted her access to stable employment:

At that time, no matter what the job was, they required you to speak English, but since I couldn't speak fluently, there was nothing I could do but clean.

Rebecca's narrative repeatedly invoked language barriers as perpetuating employment precarity among migrants (Ho, 2015; Ip & Friesen, 2001; Kim, 2014; Meares et al., 2010; Young, 2018). Relatedly, Rebecca identified the importance of practicing English through her experience at the Two Dollar Shop:

So, um, anyway, one thing I feel a bit regretful about is that before I started this, I briefly worked at a two-dollar shop. It was in the mall in Henderson, and not many Koreans came there—mostly foreigners. I worked as a cashier, and, at my age, speaking English is difficult. But since I had to keep listening and speaking, it was actually a good experience... What I learned about English is that you have to keep facing it in real life to improve.

Migrants like Rebecca often struggle to find opportunities to improve their English, further limiting their employability. Financial constraints and time limitations prevent many from pursuing formal language classes, making it difficult to transition out of precarious work conditions (Ho et al., 2000; Anderson, 2010). Despite these limitations, migrants like Rebecca actively strive to learn and integrate into New Zealand society. Her use of daily opportunities in her previous job at the Two Dollar shop to practice English demonstrates Rebecca's efforts to adapt and integrate more fully into the host society despite difficulties that come with their personal circumstances.

Traditional Korean gender roles further shaped Rebecca's employment trajectory. Confucian teachings emphasise *chemyeon* (face), which women traditionally earn through domestic

competence (Lee et al., 2004). Although Rebecca majored in Japanese and before migrating, worked in ministry alongside her husband, her adherence to traditional gender roles in Korea is what influenced her attaining precarious work in New Zealand:

Rebecca: With other jobs, there's always a burden when going to work. Like, 'Ah, this is tough,' especially since I'm getting older. When I first started cleaning, I lost 5 kg because you just have to keep going non-stop. Of course, I do that [at this job] too. But this job is more like what I'm used to doing at home.

Eun-Hye: Oh, what do you do?

Rebecca: I do vegetable sorting. When produce comes from the farm, it gets packed and sold.

Rebecca's conformity to a traditional gendered role in the home has become rearticulated into precarious work that draws on her food-related domestic skills and knowledge, a role reflecting her studies in Japanese or her ministry background.

Rebecca and her husband's experiences speaks to aspects of the systemic challenges faced by migrants in New Zealand's formal system. Visa restrictions and language barriers dictate the economic roles migrants can occupy, which can entrap them within situations of precarity (Simon-Kumar, 2015; Dominelli, 2019). Cultural factors, such as traditional gender roles, further influence employment opportunities. Despite these structural constraints, migrants like Rebecca actively strive to integrate into society. Her attempts to use everyday interactions to improve her English when working at the Two Dollar shop, for example, and her adaptability in finding work demonstrate resilience and agency. However, Rebecca's narrative illustrates that personal efforts alone are insufficient to overcome the systemic barriers imposed by immigration policies and labour market structures. Such migrants remain vulnerable to being taken advantage of, to job insecurity, and economic instability, underscoring the need for policy reforms to better support their integration and wellbeing (Anderson, 2014).

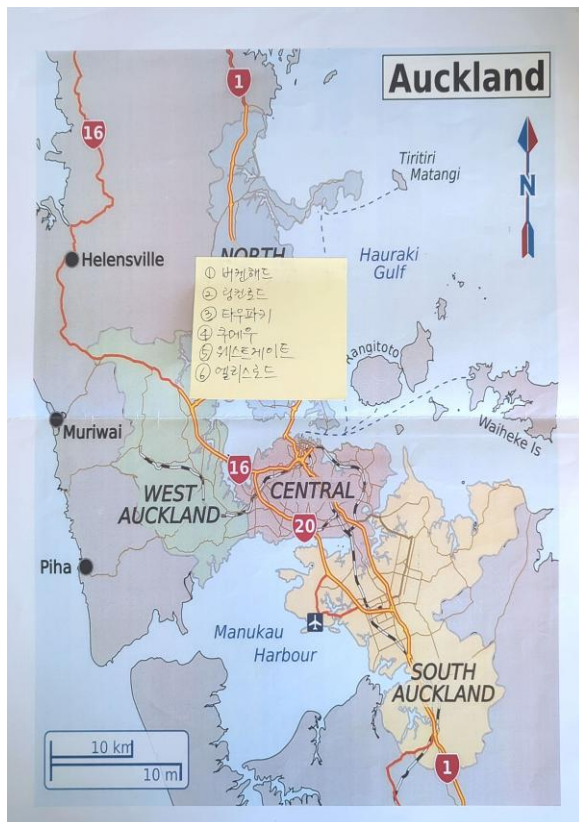
Housing and Food Insecurities

Rebecca's family faced persistent financial difficulties due to her husband's volunteer visa and her only securing precarious employment, which barely covered the cost of rent. The additional income from her son's part-time work and her husband's informal employment became essential for their everyday survival amidst rising living costs. Limited income forced the family to relocate multiple times in search of affordable housing (see Figure 1 for Rebecca's housing history map that is discussed in the quote below):

Our first home was close to Glenfield... We were living in Birkenhead, then the second house was on Lincoln Road... From Lincoln Road, we moved to Taupaki, near Kumeu. Then to Kumeu itself, before moving sideways to Westgate. As my sons [migrated], we went to a house in Westgate. My husband said it's the seventh [house], but did I miss one? Yes, yes, yes, from Westgate to Ellice Road.

Figure 1

Housing Map of Rebecca's Household's Relocations



Frequent relocations reflect the challenges migrant families face in securing stable housing (Chisholm et al., 2017; Witten et al., 2017). Migrants disproportionately rely on rental accommodations, often encountering unaffordable, unsuitable, or unhealthy living conditions (Burchardt et al., 2018; Bentley, 2022). Although Rebecca secured more affordable rent, low-income families like hers spend a significant portion of their income on housing, often leading to overcrowded and substandard conditions (Bentley, 2021). Rebecca's family of four adults resides in a one-bedroom unit on the ground floor of a two-story house, sharing the building with another couple upstairs—an example of the overcrowding prevalent in New Zealand's expensive housing market (Chisholm et al., 2017).

The inadequacies of their living conditions were compounded by poor soundproofing, inadequate ventilation, and high humidity:

The soundproofing is really bad. The sound! You wouldn't know from the second floor. For example, if you vacuum, it sounds like there's a war... The house has a kitchen, but it doesn't have a food fan. The owner has to [install the kitchen extractor fan]. My husband could do it too... I wish we had a ventilation system. The house is on an incline, but it's not ventilated, so it feels humid. The smell, you know, it's bad for your health. There is a heat pump, but electricity is expensive, so I try not to turn it on.

Rebecca's account highlights the unhealthy conditions they endure due to financial constraints. Overcrowding, poor ventilation, and high humidity create an unsuitable living environment.

To mitigate these conditions, Rebecca's husband, with financial assistance from their Korean landlord, built a 'tiny house' in the backyard (see Figure 2). This structure provided additional living and sleeping space:

Rebecca: this house has a lot of land, quite a bit of space. So next to it, what do you call it? Just a place to sleep—

Interviewer: Oh, like a small unit?

Rebecca: Yes, something like that. [My husband] built it himself. The landlord allowed us to do it. So, thanks to that, even though our income is low, we're still able to manage.

Figure 2*Rebecca's Husband Building the 'Tiny House'*

Rebecca and her husband use the 'tiny house' while their sons stayed in the main house. This arrangement highlights the role of *gwangye* in mitigating housing challenges as the landlord facilitated this arrangement by providing materials and guidance (Ho, 2000; Alam et al., 2023; Young, 2018). Rebecca's *butak* (favour) with the landlord also extended beyond housing adjustments; she also negotiated a rent reduction from \$310 to \$300 per week in exchange for mowing the lawn:

Originally, rent was \$310 for four people, but we agreed to mow the lawn... It's a bit of work. The landlord said it was a small area, but it's actually quite large. So, we said we would mow the lawn and pay \$300...

Although seemingly minor, this rent reduction was interpreted by the family as the landlord's articulation of *in* (benevolence) and *jabishim* (merciful heart). Through this negotiated exchange, these parties were able to better align more with informal *gwangye* principles than strictly utilitarian business dealings (Cawley, 2019; Hwang, 1987; Yum, 1988).

The landlord was also willing to lend Rebecca's family money for visa and permanent residency applications and in doing so extended the rearticulation of these cultural values:

We applied for residency, for visas, and borrowed money from [the landlord] ... This time, we borrowed about \$10,000 for lawyer fees... I was supposed to [pay back] \$10,000, but I said, 'Let's just pay \$5,000 first.' Even when we paid \$5,000, he said, 'Spend what you need and pay me back when you can.'

The landlord's effort to help the family with their financial situation can be interpreted culturally as extending beyond an expression of *in* and *jabishim*. While refusal to uphold the *butak* is an infringement to the *gwangye*, since this is a significant request, it is one he could refuse. However, owning eight properties himself, refusal would portray the landlord's lack of *yangshim* (moral conscience) and would damage his *chemyeon* and standing in the Korean community, influencing future dealings with other people (Kim et al., 2006; Leung, & Yee-kwong Chan, 2003; Yum, 1988). Such acts of benevolence by those with resources towards those in precarity shape social relations and such engagements. These reflect the daily workings of *gwangye*, underscoring the strength of informal networks in the reproduction of Korean practices of mutual support in diaspora (Cawley, 2019; Tu, 1998).

Reliance on *gwangye*, however, also imposes constraints. Rebecca's sense of *yangshim*, indebtedness and reciprocity (Hwang, 1987; Leung, & Yee-kwong Chan, 2003) limited her ability to address her concerns with the rental property and the issue of moisture by requesting a kitchen extractor fan. As a result, when speaking to issues such as the lack of an extractor fan, Rebecca emphasises that her husband can remedy the situation. This is a form of implicit cultural reciprocity for the landlord's generosity:

Oh, this house has a kitchen here, but it doesn't have a food fan. The owner has to [install it]. No, my husband can do it...

If Rebecca had complained directly to the landlord, she risked damaging the *gwangye* and her *chemyeon*, particularly given the landlord's prior generosity. Requesting better housing conditions could be seen as ungrateful and socially inappropriate, impinging on her *yangshim* and *ye* (ritual propriety) given the landlord's *in* in supporting the household's visa applications. Moreover,

expressing dissatisfaction to someone in a position of greater power within the *gwangye*—especially someone who had demonstrated *jabishim*—would be perceived as culturally rude and tone-deaf, potentially jeopardizing the relationship (Hwang, 1987).

These dynamics illustrate how cultural reciprocity and hierarchical obligations influence Rebecca's reluctance to assert her housing needs. Her situation reflects a broader issue where Korean migrants may endure substandard living conditions rather than challenge authority figures, even when their housing is inadequate. Migrants in low-income brackets often have limited housing options, forcing them to endure inadequate conditions such as dampness, mould and overcrowding (Fletcher, 2023; Gammarano, 2019).

The family's financial precarity was further evident in their approach to food expenses. As a minimum wage household, Rebecca's family more likely to be impacted by increases in the cost of living compared to higher earners (MBIE, 2021). Limited access to food resulting from the wealthier stockpiling, challenges in reaching food banks, and reliance on government and community-based services further compounded the plight of precariat households during the COVID-19 pandemic (Choi et al., 2021). When members of the precariat experience such financial strains, many often treat food as a discretionary item and reduce their grocery spend to cover rent and other bills (Hodgetts & Stolte, 2017). To manage their budget, Rebecca adopted frugal strategies and cooperative strategies, such as sharing bulk purchases with a friend to lower costs:

I went to Gilmour's once and thought, 'I have to come here again.' They sell large amounts of meat... The chicken wings weighed 10kg. The expiry date was close, so they were \$66—cheap... The person I went with had kids, so I said, 'Let's split this in half.'

Rebecca also accessed food packages through Reconnect, a Korean community organization:

Was it Reconnect? They give rice and instant noodles... I couldn't work during that time, so I received their help.

Despite facing financial hardship, Rebecca has managed to avoid food shortages through her frugal practices and aid. Whilst accessing food packages provides crucial material support for members of the precariat, it may come with costs and challenges for people. Social stigma and

embarrassment can be associated with receiving such charitable assistance as it can connote that one is unable to manage one's finances to afford food (Mun, 2015). Accessing charity in this way can be seen as a source of one losing *chemyeon* and can hinder people from accessing assistance.

In this regard, Rebecca referred to a story she heard of people covering their faces when accessing food packages so as to become unidentifiable.

I went to get [a food package], and I was talking to [the worker.] They said that Korean people were coming with their faces covered. Wearing a mask and sunglasses, the identity, even though it doesn't seem like they would know them.

Rebecca went on to propose that her husband recalled negative memories of receiving food packages in his teens and expressed admiration for her actions in accessing such packages, saying it was 'healthy'. Again, this assertion represents the difference in priorities for the role of a mother as opposed to the father – Rebecca could overcome embarrassment or stigma, dedicated to having enough food for her family (Kim & Hoppe-Graff, 2001; Lee et al., 2004; Park & Cho, 1995). She also actively challenged stigma around receiving assistance by stating:

Poverty is a bit uncomfortable but it's not something to be ashamed of. It wasn't by choice... Would I choose poverty? No, but sometimes it can just happen like that.

In a Confucian society, accepting aid or charity in circumstances of precarity can evoke shame and embarrassment (losing *chemyeon*,) because it may be interpreted as indicative of a person's inability to manage household finances (Mun, 2015). Despite this somewhat normative cultural perception, by framing her situation, Rebecca not only reduces the stigma associated with seeking assistance but also adopts a resilient and proactive mindset (Grayson, 2013). Her perspective provides a cognitive framework that empowers her to navigate precarious situations more confidently.

In previous precarious situations in Korea, Rebecca adopted frugal methods, such as buying seasonal produce in bulk to save costs on food while simultaneously ensuring there was enough to feed her family:

There are times when mandarins are very cheap in Korea, in winter, early-season mandarins... A box. When I think about it, at that time, about 5,000 won (approximately \$6 NZD), it was delicious. The three of them, until their hands were yellow, they peeled and ate.

Rebecca's storying of the situation demonstrates a resourceful approach to alleviate her household's adversities that is in keeping with her gendered role as a woman and mother responsible for addressing food insecurity on behalf of the household (Lee et al., 2004). She re-articulated these practices in New Zealand as demonstrated in her bulk-sharing strategy. Correspondingly, although food insecurity is a common stressor among the precariat (Jackson & Graham, 2017), due to her account of various studious efforts to secure provisions Rebecca's account did not convey a sense of scarcity:

'Was there a time when there was a shortage or insufficient supply'? I don't think that's ever happened. However, we don't have an abundance so we're careful and err more on the side of 'let's not eat out if possible' and we make food... We're not well-off, but I don't want to be [sparing] with food.

As minimum wage increases fail to keep pace with cost-of-living inflation (Martin et al., 2024; Grieve, 2021), households like Rebecca's are forced to adopt creative and resourceful strategies to navigate systemic inequalities. Her experiences during the COVID-19 pandemic highlight the resilience of migrant families (Bedeschi-Lewando et al., 2021) and the crucial role of *gwangye* and informal networks in addressing the limitations of formal systems, even as these networks introduce their own constraints (Ho, 2000; Alam et al., 2023; Young, 2018). By reframing her challenges, Rebecca demonstrates resilience and adaptability, managing financial adversity while preserving her family's dignity and well-being. Her narrative underscores the intersection of economic hardship, cultural norms, and systemic inequities, emphasising the importance of community support, societal empathy, and systemic change in addressing the challenges faced by the precariat.

Informal responses to insecurities that populate precarious lives

Migrants who face challenges in finding secure, well-paid employment in the formal system and are ineligible for welfare assistance due to residency restrictions often turn to informal support networks (Istiko et al., 2022; Young, 2018; Ward, 2001). Rebecca's experiences exemplify this reliance, as documented through her photography—23 of her 29 photos feature people, emphasising the centrality of relationships in her precarious state. As mentioned above, while these networks provide crucial assistance, they also create vulnerabilities, particularly in relationships with affluent community members (Anderson, 2014). For example, Rebecca and her husband leveraged *gwangye* to secure employment, but this often resulted in suboptimal working conditions. To mitigate the effects of precarious work and limited income, they used *gwangye* to find housing, negotiate rent, and construct a 'tiny house' for additional space. Addressing food insecurity involved purchasing groceries in bulk, sharing them with friends, and accessing food packages within the Korean community, demonstrating the informal system's role as a buffer against adversity (Ho, 2000; Alam et al., 2023; Young, 2018).

Informal networks within such migrant communities can foster solidarity by bringing individuals together to share hardships and support one another (Young, 2018; Ward, 2001). For instance, Rebecca found work picking tomatoes through a community connection. Showing and telling me about a photograph of the tomato farm (See Figure 3), she shared:

Yes, this is a tomato farm in New Zealand. To be honest, I only worked in ministry for a long time, and I hadn't worked like this before, but the owner of this farm, he's the same guy I mentioned from KYCF. He got me to start picking and I didn't know it at the time, but he was really looking out for us. Because he was probably really concerned, 'From what I can see, they probably don't have money but if they want to stay here like this-' and so I was employed, working on a farm for the first time.

Figure 3*Rebecca at the Tomato Farm*

This exemplar demonstrates the role of *gwangye* in facilitating employment and the empathetic support provided by community members. It also reflects the *jeong* (affection and attachment), *in* and *jabishim* that underpin such interactions (Cawley, 2019; Yum, 1988). Heightened patriotic or ethnicity-based empathy fosters *jeong* and support in *gwangyes* and the informal system (Xu et al., 2009; Neumann et al., 2013). Thus, migrants often find employment opportunities within their ethnic networks, especially in societies like New Zealand, where ethnic minorities may be marginalized (Ip, 2003; Joseph, 2016; Yip et al., 2008). Small business owners within these communities frequently hire part-time, casual workers through word of mouth, offering vital employment opportunities to those struggling in the formal labour market (Andrews et al., 2011).

Rebecca's husband also benefited from *gwangye*, learning construction skills from their landlord, a connection made through church connections:

My husband really wanted to learn [construction] so, the owner of hot pool in Helensville ... he introduced us to the current landlord. So, from then on, my husband learnt [construction]. It's all just God's grace.

Despite such opportunities that are afforded by the informal system, limitations persist. Rebecca's husband remains confined to low-pay work due to visa restrictions, which prevents him from acquiring formal employment or advancing his career. This leaves him in a vulnerable precarious situation:

That's why, everyone around me was surprised, saying, 'How does he work for such little pay? It's been how many years now.' But my husband is limited by his visa. Apparently, there are a lot of pastors like that.

Such dynamics illustrate how informal systems can simultaneously provide essential support and perpetuate vulnerabilities, as employers seek alternative off-the-books workers to navigate rising minimum wages (Anderson, 2014). Given Rebecca's husband's visa restrictions, which prevent him from acquiring construction skills or seeking employment elsewhere, his employer takes advantage of this situation by paying him low wages. In the informal system, companies find affordable casual labour, contributing to the vulnerability of migrants in the face of precarious work (Andrews et al., 2011; Charmes, 2012).

Being part of a community, or *gwangye*, offers both benefits and risks. Some individuals may avoid these connections due to the risk or burdens they entail, but Rebecca's commitment to her church community is shaped by her Christian worldview. Acknowledging the imperfections in human interactions, Rebecca stated:

I heard that when the church is in a position to give visas, they don't pay and overwork [migrants] because they give them a visa. Oppositely, the workers leave once they get the visas. There's always a dark side. I thought, 'Ah, people shouldn't do that over things like this'. But it's always like that; there's a dark side. I used to think, 'How could they do that?' ... As time goes by, I consider how we're beings that need so much grace... That's human. You shouldn't be disappointed because of things like that. People are like that, but God isn't like that, so you have to go to Him.

Rebecca's faith fosters resilience in navigating the drawbacks of the informal system (Cawley, 2019; Grayson, 2013; Lee, 2009). Her perspective highlights her faith in the human imperfection amongst God's perfection and the importance of grace in navigating hardships and relationships

in life. For Christians like Rebecca, the informal system operates as a medium for practicing values of love and neighbourly care (Mark 12:30-31; Ogden, 2011), emphasising the significance of harmonious relationships despite inherent vulnerabilities. Although this can seem costly for such participants, Rebecca is drawn guided back to her community which, overall, is beneficial for her precarious situation.

Despite the potential of or experiences of vulnerabilities, the benefits of *gwangye* draw many migrants to Korean communities and their informal systems, (Young, 2018) as disengagement from these networks often leaves individuals without necessary supports (Wang & Collins, 2016). It is also crucial to note here that these informal cultural networks also operate in ways congruent with protective mechanisms, such as adherence to Confucian values of *yangshim* and *chemyeon* which can mitigate risks towards exploitation (Hwang, 1987; Ray, 1994). While not entirely foolproof, the risk of being outcast from the community is enough to enforce adherence to the social code that also discourages the exploitation of others for one's own benefit. For Rebecca, her Christian and Confucian values converge, emphasising harmony, love, and collective wellbeing over conflict:

But the direction became clear before God. First of all, 'let's not fight with people' ... When we come before God, He won't [be concerned with] our accomplishments but how much we love each other; love God and love our neighbours. That's the most difficult thing.

This ethos of benevolence fosters social cohesion and underscores the enduring importance of *gwangye* in Korean migrant communities, where informal systems provide economic support – a significant motivator for persons in precarious circumstances and those with the resources to aid members of the precariat (Losby et al., 2002).

Cultural Imperatives Towards Generosity in the Face of Personal Precarity

Compassion and material generosity towards others, though seemingly paradoxical in contexts of personal precarity, are frequently observed among individuals from lower socio-economic status (SES) communities (Batson & Moran, 1999; James & Sharpe, 2007; Oveis et al., 2010; Wiepking, 2007). Recently, in reviewing literature on class-informed research in

psychology, Hodgetts and Cochrane (In Press) found that lower classed persons are more likely to behave pro-socially towards others and to share resources than members of more affluent social classes. This phenomenon, often rooted in cultural and communal frameworks, is especially prevalent within minority groups, where shared challenges foster collective empathy, *jeong* and practical mutual support (Xu et al., 2009; Neumann et al., 2013). Likewise, despite her own precarious situation, Rebecca exemplifies altruism, actively aiding others in her community. Her acts of altruism can be understood as expressions of both Korean cultural traditions of mutual aid and Christian ethical principles, highlighting the intersection of cultural imperatives and faith-based values in shaping her generosity (Cawley, 2019; Grayson, 2013; Ogden, 2011). As documented below, practices such as food sharing in Aotearoa New Zealand with other members of the precariat constitute re-articulations of culture or that which reinforce cultural continuity in a diasporic setting (Hall, 1980; Hwang, 1987).

Rebecca does not exhibit significant concern nor focuses on her own needs; instead, she demonstrates a belief that God will provide for her every necessity. This belief in God's grace partially explains her willingness and sense of obligation towards sharing resources with others despite her own precarity:

I just want to live a life of sharing things. But I have to [share] what I have... But that doesn't mean I suddenly want to earn a lot of money at this age. I don't think that will happen. Only if God gives me grace... The gospel simply is, 'Give for free what you received for free.' If God gives me grace, I just want to live that kind of life...

Rebecca quotes Matthew 10:8 showcasing the reasoning behind her acts of generosity and altruism, even amidst precarious circumstances (Ogden, 2011). Through such exemplars we can see how Christian faith can serve as a critical motivation for participant engagements in support mechanisms towards others within the precariat despite material insecurity.

In practical terms, Rebecca transforms excess produce from her current workplace, a Korean supermarket, into side dishes that she shares with other households, including a hairdresser who struggles to find time to cook for herself:

By Friday, if the vegetables are a bit wilted but aren't sold, I bring them [home] and cook. And I feed my family and also feed this person – a hairdresser I know. They work all day so it's really hard [to cook]. So, I just make kimchi... Anyway, I thought, 'I should make kimchi and give it to them'.

Rebecca's actions here not only address the practical needs of another community member, but also foster reciprocity and strengthen *gwangye* (Yum, 1988). By engaging in these practices, Rebecca reproduces Korean cultural values of mutual aid in Aotearoa New Zealand.

Similarly, Rebecca shares surplus sushi from her son's part-time job with the family of another pastor, recognising their limited access to such food:

My son works part-time at a sushi restaurant, and ... he brought a lot [of sushi home] again... We eat some, and it can't go past another day, so I was wondering what to do and I suddenly remembered. The pastor ran over... They took plenty. So, I thought, 'Oh, God wanted to feed them,' and the kids, the eldest one, the girl, had really wanted to eat sushi, and I said, 'I guess God fed them again.'

Rebecca's narrative reflects her belief that these occurrences align with God's providence and grace as she interprets moments of sharing as both fulfilling biblical commandments and embodying *in* and *jabishim* (White, 1952; Yum, 1988). For instance, she sees surplus food as an opportunity to provide for others, aligning her actions with the Christian call to care for one's neighbours (Luke 10:25-37; Ogden, 2011). Rebecca's generosity also reflects broader cultural imperatives. Korean values like *jeong*, *gwangye*, and *in* shape her actions (Kim et al., 2006; Yum, 1988), which are deeply influenced by Confucian principles that promote community cohesion and altruism (Chung, 2017; Tamai & Lee, 2002; White, 1952). Rebecca's management and sharing of food and resonates with traditional Korean values of a woman's duty in the home (Lee et al., 2004), allowing her faith and gender roles to intersect in the expression of compassion and responsibility as a Christian woman (Proverbs 31:10-31; Keener, 1994).

In Korean culture, eating together is another central social practice that fosters *jeong* and strengthens *gwangye* (Kim et al., 2006; Yum, 1988). Rebecca's practice of sharing meals with others (see Figure 4) not only addresses practical needs but also reinforces social bonds. Thus, her

sharing serves a dual purpose—fostering reciprocity and strengthening social networks while enhancing both the giver and receiver’s *chemyeon* (Leung & Yee-kwong Chan, 2003).

Figure 4

Rebecca Having Communal Meals



Through these practices, Rebecca exemplifies how cultural and religious principles can motivate altruism even in challenging circumstances, adapting to her precarious situation while sustaining and rearticulating her cultural identity. This model of resilience, faith, and community care illustrates the power of cultural continuity in the face of adversity.

It is also important to note that life in the precariat is not just about making do and surviving in mutual aid with others, as explored above. It also includes engagements in precarious leisure and respite that has recently been explored by researchers (see Martin et al., 2023), and which I consider in the following section.

Precarious Leisure

Rather than omitting participation in leisure practices due to financial constraints, Rebecca and the other two participants also engaged in precarious leisure as expressions of personal agency and creativity. These practices often enable members of the precariat to, at least partially, transcend their socio-economic insecurities by adapting to their material limitations and finding alternative ways to experience leisure (Batchelor et al., 2020; Dhar, 2011; Green et al., 1990; Hodgetts & Stolte, 2016; Martin et al., 2023). For instance, Rebecca reflects on how her son introduced her to the possibility of enjoying movies at home, significantly reshaping her leisure practices and allowing her to temporarily escape the pressures of precarity while spending time with her family:

Since coming here, I haven't been to a movie theatre, but when my son came, he said, 'Mom, we can watch this together as a family on Netflix,' and that opened up that world for me. Now, I watch a lot of movies.

Such seemingly simple leisure activities, often taken for granted, are highly prevalent within precarious communities, providing moments of psychological respite and restoration. These fleeting but meaningful instances of relaxation function as crucial outlets for escapism and resilience (Martin et al., 2023). These practices are shaped by both agentic decisions and the broader cultural traditions and socio-material positionings from which these practices emerge (Blue, 2019).

Another leisure activity that holds significance for Rebecca, deeply rooted in traditional Korean relational values, is cooking for her children. This practice extends beyond its utilitarian purpose, illustrating how domestic activities can simultaneously foster connection and serve as a source of emotional fulfilment:

Since we moved away from the kids, even though they are grown up, I still wanted to cook for them as a mom. So, I did that for about two years. Maybe that fulfilled some of that desire [to look after them] ...

Rebecca's experience exemplifies how gendered domestic labour often intersects with leisure, particularly among low-income women. The boundary between work and leisure becomes blurred, as domestic activities can provide both practical sustenance and a restorative means of relaxation

(Dhar, 2011; Green et al., 1990; Martin et al., 2023). When discussing how she unwinds at home, Rebecca describes how her approach to cooking evolved after migrating to New Zealand:

Actually, I used to just do the bare minimum [in Korea], like feeding the kids and things like that—I wasn't into making kimchi or anything fancy like that. I didn't like it that much and didn't have time to spare. But after coming here, I started cooking a variety of things for the first time... Plus, I have to feed the kids, so I've been doing that.

This extract highlights how leisure activities can provide emotional support and cultural continuity, especially for migrants (Martin et al., 2023). For Korean migrants, such leisure practices as cooking are imbued with relational principles like *gwangye* and *in*, which foster unity and wellbeing (Fox, 2006; Hwang, 1987; McGuire-Adams, 2020), and when reframed as more than domestic chores can take on more enjoyable and restorative meanings for participants.

Rebecca's faith further reinforces such leisure practices, as she believes her generosity with food is guided by divine providence (Ogden, 2011). She recounts praying for her husband to have a successful fishing trip—his chosen leisure activity—to serve a guest, interpreting the outcome as a testament to God's provision:

At that time, I prayed, 'God, help me catch a big snapper. I want to serve the guest with it.' My husband was a complete beginner, but he caught it. So, this is a commemorative photo.

A photo of Rebecca's husband proudly holding the fish serves as a visual reminder of this moment (Figure 5). This example illustrates how leisure practices are intertwined with cultural imperatives such as hospitality—being a good host and feeding guests well. Even simple precarious leisure practices such as fishing do not exclude practical relational functions. For members of the precariat, leisure is not solely an expression of personal enjoyment but also a means of sustaining relationships, fostering self-sufficiency, and preserving cultural identity within conditions of material constraint (Tan, 2010; Standing, 2014; Tamai & Lee, 2002). While leisure may be restricted by financial limitations, it remains a crucial mechanism for personal and collective resilience, demonstrating how individuals navigate precarity through resourcefulness and cultural adaptation (Green et al., 1990; Martin et al., 2023).

Figure 5*Rebecca's Husband's Catch***Case discussion**

At a more general level, Rebecca's case exemplifies how migration can dislocate people physically from their homeland, yet cultural principles like *gwangye*, *in* and *jabishim* underpin aspects of cultural continuity and resilience in the form of a sense of belonging and adaptation to a new country (Hwang, 1987; Yum, 1988). Confronted with systemic challenges such as visa restrictions, unrecognised qualifications, and language barriers, Rebecca and her household navigated their adversities through innovative strategies rooted in informal networks (Joseph, 2016; Yong & Martin, 2017). These networks enabled this household to secure precarious employment, negotiate rent reductions, and address housing challenges by constructing a tiny house. While these strategies alleviated immediate material difficulties, they also carried inherent risks that reflect the vulnerabilities migrants face in accessing resources from within informal systems (Anderson, 2014; Charmes, 2012).

Rebecca's resourcefulness extended to ensure food security for her household, particularly during the COVID-19 pandemic, through careful grocery management and obtaining community food packages. Her actions embodied traditional Korean maternal roles to ensure food security. Furthermore, her willingness to share resources with others also reproduced Confucian and Christian principles and strengthened resilience within the community. These practices illustrate how precarious circumstances can simultaneously challenge and reinforce communal ties, echoing broader discussions in the literature on how adversity fosters collective resilience (Dreier, 2016; Hodgetts et al., 2020).

While leisure practices are often overlooked in precarious contexts, they played a crucial role in Rebecca's daily life. Rather than experiencing exclusion due to financial constraints, she adapted her leisure activities to align with her socio-economic realities and domestic responsibilities (Martin et al., 2023). Activities such as cooking and sharing food not only provided emotional support but also served as forms of cultural continuity and relational bonding (Dhar, 2011; Green et al., 1990). These acts, shaped by both individual agency and broader cultural traditions, underscore the resilience and resourcefulness of migrant communities in maintaining identity and wellbeing amidst structural inequities (Bedeschi-Lewando et al., 2021).

Rebecca's experiences highlight how cultural and religious values underpin acts of generosity and mutual aid, which can function as both leisure activities and mechanisms for resilience among those living in precarious circumstances. Her acts of *in*, deeply rooted in Christian and Korean principles, illustrate the power of community, faith, and resourcefulness in navigating adversity (Cawley, 2019; Grayson, 2013; Lee, 2009). Through the lens of social practice theory, it becomes evident how Rebecca's actions contribute to the reproduction of broader cultural systems that yield both personal and collective benefits.

Ultimately, Rebecca's story testifies to the enduring strength of cultural values, faith, and *gwangye* in fostering solidarity, wellbeing, and resilience within migrant communities (Cawley, 2019; Lee, 2009; Young, 2018; Ward, 2001). Her case provides valuable insights into the intersections of migration, cultural practices, and systemic inequities, illustrating how individuals and communities adapt and thrive amid adversity.

The following case study introduces Candy, who shares many of Rebecca's pro-social characteristics. However, unlike Rebecca, Candy engages less with informal Korean support networks and relies more on formal support systems, as her status as a citizen grants her eligibility for such assistance. Consequently, her benevolent practices extend beyond the Korean migrant community, reflecting a more classical form of acculturation into the host society.

Chapter 4: Candy's Case

Candy, a first-generation migrant, arrived in New Zealand with her family in 2002. Since 2005, she has raised her two sons as a single mother. One of her sons currently lives in a rural area, while the other recently relocated to Australia. Over the past two decades, Candy's family has also faced persistent challenges, including precarious employment, housing instability, and food insecurity. Financial strains necessitated frequent relocations, often shaped by affordability. Reflecting on this period, Candy shared that her household "never had enough food," illustrating how employment precarity permeated into other aspects of insecurity in their lives (van Ommen, 2017; Standing, 2011; Stubbs et al., 2017).

Candy's employment difficulties worsened during the COVID-19 pandemic. As a travel guide, her work was heavily impacted by border restrictions, forcing her into casual, low-wage roles. She took on various forms of precarious employment, including working at a Two Dollar Store, accepting temporary nanny positions, and more recently, becoming an UberEats driver. Even before the pandemic, Candy's employment situation had been tenuous, compounding the financial strain on her household. Now, the fluctuating demand for deliveries made her income highly unstable.

As a New Zealand citizen, Candy was eligible for government assistance during periods of unemployment. A year into the pandemic, she applied for financial support through Work and Income New Zealand (WINZ). While this aid provided crucial relief, she found the application process stressful and, at times, humiliating, particularly depending on the case manager she was assigned (Hodgetts et al., 2014). Further, efforts to negotiate job conditions during Work and Income-facilitated interviews were often dismissed, and receiving Sole Parent Support came with stringent conditions, including mandatory quarterly work seminars. Missing these seminars resulted in payment suspensions and required arduous reapplications. Despite the financial aid, Candy noted that the support was insufficient to sustain a decent standard of living for her family.

Candy's experience also highlights her limited engagement with New Zealand's informal Korean community networks. Aside from her sons and an estranged sister, she has few local connections and relies primarily on friends in Korea for emotional support. She expressed a sense of social isolation, noting the absence of *gwangye* (relationships or connections) in New Zealand

that could provide practical assistance. This lack of *gwangye* intensified her challenges, leaving her heavily reliant on formal support systems.

Despite these adversities, Candy actively contributes to her local community. She volunteers at a retirement village and with the Problem Gambling Foundation, viewing these efforts as a way to give back in gratitude for the support she has received. Although her interactions with Work and Income New Zealand were often challenging, she acknowledged the importance of the financial aid that allowed her family to remain in New Zealand. This experience instilled in her a sense of duty (*chung*) to serve the community, reflecting a broader ethic of resilience and reciprocity within the Korean migrant experience.

This chapter examines Candy's experiences navigating precarity in New Zealand. The following sections explore the constraints of her employment and the formal support she accessed, followed by an analysis of how her limited engagement with informal networks shaped her experiences in the precariat. Finally, I consider Candy's community involvement as an expression of Korean migrant resilience and gratitude for the opportunity to build a life in Aotearoa New Zealand. Her case provides insight into broader discussions of Koreanness, including traditional gender roles and the negotiation of economic precarity within a new cultural context.

Candy's Resilience and Sacrifice

Candy's decision to immigrate to New Zealand was driven by her desire to provide her two sons with better educational opportunities. This aspiration aligns with a broader trend among Korean migrants, who often perceive New Zealand as offering a higher quality of life compared to their country of origin (Ho et al., 2000; Ip & Friesen, 2001; Meares et al., 2010). Explaining her decision, Candy recalled:

I came here in 2002, for my children's education. We came here for them to study abroad for a year... I wanted my children to be blessed with posterity, eat well and live well in a good environment.

Candy's migration aligns with the phenomenon of "Goose mothers," a term describing women who relocate abroad to support their children's education while their husbands remain in Korea (Penman, 2011). Rooted in Confucian values that emphasize caregiving, intergenerational support, and familial obligations, these sacrifices reflect traditional gender norms of women expected to prioritise family over professional aspirations (Lee et al., 2004; Park & Cho, 1995). The decision to deviate from these roles can result in social repercussions, including a loss of *chemyeon* (face), underscoring the enduring influence of Confucian ideals in shaping Korean migrant experiences.

In line with these cultural expectations, Candy postponed her own career ambitions to focus on her sons' success. Reflecting on her sacrifices, she stated:

I just want to do more of what I was doing, in the field of design. It's too late for me because a lot of young people are up and coming... No, I'm too old.

Candy's experience mirrors patterns observed in migration studies, where parents frequently prioritize their children's education as a means of securing socio-economic mobility, often at the expense of their own professional and personal goals (Heigl et al., 2011; Kielsgaard et al., 2018; Lee et al., 2004).

Candy's challenges intensified following her divorce, which disrupted the traditional Confucian family structure and placed dual responsibilities of provider and nurturer upon her (Causley, 2005; Kim & Hoppe-Graff, 2001; Skytte, 1999; Vu et al., 2021). As a single mother, she faced significant emotional, financial, and practical difficulties:

I have been raising my children alone since 2006 or 2005?... Well, I came alone first, then my husband came later and lived together, but [we] separated and, in the process, well, I took a lot of blows.... He didn't even give child support...

Navigating single parenthood in a new cultural context, Candy faced societal stigma associated with divorce in Korean society, particularly in relation to the concept of *chemyeon*, which emphasises social reputation and harmony (Song, 2002). These compounded stressors reflect the enduring influence of Confucian values in shaping migrant experiences, even amid the transformative pressures of resettlement (Hwang, 1987).

Despite these adversities, Candy's story illustrates the resilience and sacrifices often required of single migrant mothers striving to ensure their children's success (Kielsgaard et al., 2018). Her journey highlights the emotional and practical toll of migration, single parenthood, and the prioritization of familial wellbeing over personal ambitions.

Navigating Cultural Tensions and Precarity

Candy's experience highlights the tensions between Confucian gender norms and New Zealand's employment expectations. Adhering to Korean traditional gender expectations hindered her chances of stable full-time employment (Causley, 2005; Kim & Hoppe-Graff, 2001; Vu et al., 2021), whilst the resulting financial constraints and inflexible job conditions exacerbated these challenges. The compounded pressures of gender and socio-economic status became particularly evident in her inability to take leave when her children were unwell:

My kids have never been that sick. They haven't skipped school to stay home. Even if they were sick, if it was just a cold, I gave them medicine and just sent them off and didn't let them miss school.

Despite her financial necessity, motherhood remained central to Candy's identity. She viewed it as her most fulfilling role, describing it as:

The best job? It's being a mum... I think being a mum is the best job...

Despite her preference to be a stay-at-home mother with welfare support, Work and Income required Candy to seek employment to support her sons:

They give benefits but keep pushing me to go out and work instead of continuing to receive them. They keep sending me here and there, and when I go to job interviews and mention that Work and Income sent me, people look down on me and treat me with disregard.

Candy's decision reflects not only her financial necessity but also societal expectations for mothers to participate in the workforce, reflected in Work and Incomes' encouragement to find employment (Shutes, 2022).

Candy's journey exemplifies the persistent obstacles faced by migrant women within formal economic structures. Welfare assistance, while helpful, provided only meagre temporary relief and left her financial precarity unresolved. Candy's prioritization of her children's wellbeing and her attempts to meet societal expectations resonate with Confucian principles of *gwangye* and prioritization of family (Hsu 1967; Kim, 2002; Tu, 1998). However, these dynamics, juxtaposed with New Zealand's more individualistic norms, highlight the cultural tensions inherent in migration and employment for divorced parents. Her narrative underscores the need for policies that consider cultural dimensions to support meaningful employment and adequate financial assistance for migrant women (Carr et al., 2023a; Shutes, 2022).

Struggles of a Migrant Worker in New Zealand

Candy's account of her experiences within the formal employment system reveals significant challenges for migrants, as documented in prior research (Ho et al., 2000; Ip & Friesen, 2001; Young, 2018). Despite her resilience, she has held multiple precarious jobs, particularly after the pandemic-induced border closures, which severely impacted her financial stability and wellbeing. These shifts into unstable employment were driven by economic necessity. While her work history demonstrates adaptability, it also highlights the inherent instability of the gig economy (e.g., Uber), where income fluctuations and minimal financial security are persistent concerns (Jaynie & Jemma, 2023). Candy's debt from becoming an UberEats driver and the job's physical strain have compounded her difficulties. Moreover, Candy's limited English proficiency restricts her employment opportunities, making it even more challenging to transition out of precarious work (Kim, 2014; Meares et al., 2010). Her experiences exemplify how systemic inequalities, exacerbated by the COVID-19 pandemic, disproportionately affect vulnerable migrant workers (Bedeschi-Lewando et al., 2021).

Candy's precarious work history is representative of the broader conditions of precarity, characterised by casualisation, low pay, and a lack of benefits typically enjoyed by those in secure employment (Standing, 2011). For instance, her employment as a travel guide was not only subject to seasonal fluctuations but was further disrupted by pandemic-related restrictions. As Candy explained:

They say that because of the pandemic, the travel industry has completely disappeared from professions. It's been three years since... Maybe things will get better once the borders are opened again. It's usually the off-season in winter so people don't come here then. Because it's the off-season, we can't start [the business].

This testimony highlights how external factors beyond her control significantly affect the employment opportunities and financial stability of those in precarious work (Anderson, 2014).

During lockdown periods, Candy's income as an UberEats driver fluctuated depending on government-imposed restrictions, such as the traffic light system⁴:

My income fluctuates. Sometimes it's okay, but in instances like last week it was around \$100 and this week it was even worse... No, it was really busy two weeks ago, but then, suddenly, it wasn't again. Depending on the level the government decides whether it's orange or red, depending on whether they allow it or not, there is a huge difference in the range.

Her experience underscores the vulnerabilities of gig economy work, where workers often face uncertain income streams and financial instability (Carr et al., 2023b; Jaynie & Jemma, 2023). This economic instability challenges the notion that work, in and of itself, provides a path out of poverty, particularly during a pandemic (Arrowsmith et al., 2017).

Additionally, the basic requirements for participating in gig work, such as owning a reliable vehicle, illustrate structural barriers that exacerbate financial hardship. Lacking sufficient funds to purchase a car, Candy was compelled to take out a loan:

I assume everyone goes into debt, saying they're doing something to earn more, if you want to start with capital. For example, if you want to become a tour guide, you need a car. Big cars are too expensive. And even UberEats, you need to buy a car. If you don't have all that money, you have to borrow it.

⁴ The New Zealand COVID-19 Traffic Light System had three levels: Red, Orange, and Green. Red demanded urgent action to contain transmission, Orange indicated rising transmission with pressure on healthcare, and Green meant manageable conditions. Measures included record-keeping, mask mandates, and capacity limits in public spaces, adjusted based on the level of risk.

Candy's financial struggles reveal the poverty traps for the precariat, relying on debt to fulfil immediate needs while jeopardizing long-term financial health due to ongoing fees and interest (Carr, 2023a; Rua et al., 2019). While taking out a loan may have been a logical financial decision at the time, her income proved insufficient to cover both debt repayment and daily expenses. This situation highlights how structural constraints compel those in precarious employment to rely on debt, challenging the misconception that poverty results solely from poor financial management. Instead, inadequate income and systemic inequities play a more significant role in driving financial instability (Garden et al., 2014; Rua et al., 2019). Candy's case underscores the need for comprehensive support mechanisms that extend beyond budgeting courses to provide gig economy workers with resources to manage financial fluctuations and attain stability.

Compounding these challenges is Candy's limited English proficiency, which restricts her access to higher-paying and more stable jobs:

I also want to earn money, but ... you can't even apply if your English isn't good enough. There are a lot of jobs I want to do, but you can't if your English isn't perfect.

This linguistic barrier contributes to elevated unemployment and underemployment rates among migrants and reflects broader systemic inequities (Causley, 2005; Chang et al., 2006; Ho, 2015). The level of proficiency required for citizenship seems to prove inadequate for employment, creating a paradox which exacerbates precarious circumstances for migrants. Structural barriers such as linguistic exclusion and labour market discrimination further constrain opportunities for migrants with limited English proficiency.

Candy's story underscores the multifaceted nature of precarity among migrant workers in New Zealand. The economic fallout from the COVID-19 pandemic, systemic inequities, and financial and linguistic barriers collectively hinder her ability to achieve financial stability. Her experiences highlight the urgent need for policy interventions that address language education, labour protections, and fair employment practices to alleviate the conditions of precarity faced by migrant families in the gig economy. Without these measures, individuals like Candy will remain trapped in cycles of instability and systemic inequity.

Housing Insecurity in the Private Sector

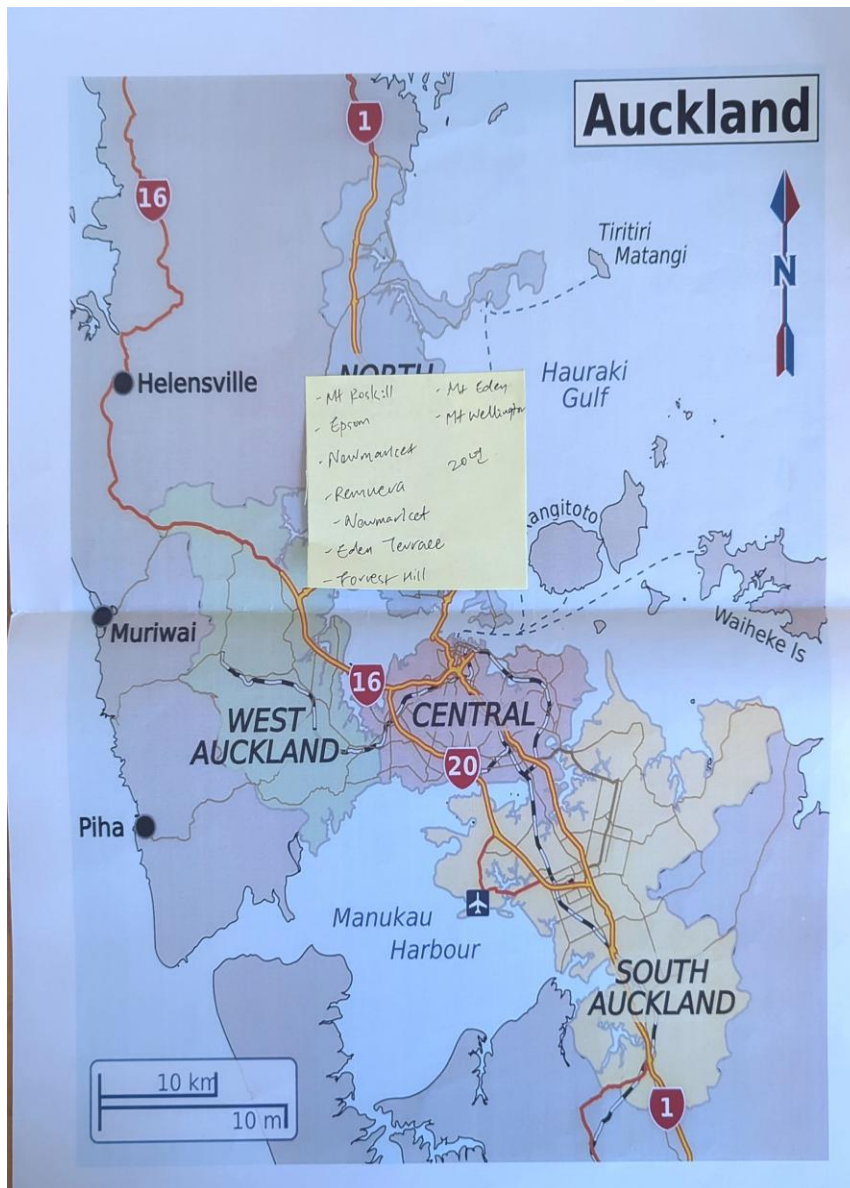
Housing insecurity is a critical and interconnected issue that arises alongside employment and income uncertainties, exacerbating the precarity experienced by vulnerable populations (van Ommen, 2017; Standing, 2011; Stubbs et al., 2017). Despite two decades of residency in New Zealand, she has been unable to secure a mortgage due to financial insecurity, forcing her to relocate frequently in search of affordable rental housing. These frequent relocations highlight broader structural disparities and affordability challenges that constrain housing choices and limit long-term stability (Bentley, 2021).

Candy's inability to secure a mortgage highlights the financial obstacles resulting from her precarious employment. She explains:

It's so hard to get a loan. If I could get a loan, I would buy a house; I pay rent anyway so I can do it, but I can't get a loan. I worked very hard to get a loan so I could buy a house, but that has now been cut off due to the pandemic. Since my income is gone, all the things I saved in the past have become bubbles, and I can't work and because I have no income, I can't get a loan.

Moreover, Candy's frequent relocations over the years highlight the transient nature of her housing situation, driven primarily by financial constraints and fluctuating rental costs (Chisholm et al., 2017; Witten et al., 2017). Much like Rebecca, Candy noted relocating multiple times (see Figure 6):

Yes, when I first came, I lived in Mount Roskill, then Epsom and Newmarket because the kids' school is in that zone. Then I lived in Newmarket for a while, then went to Remuera, then came back to Newmarket, lived in Eden Terrace, and lived in Forest Hill in the North Show for a year. Back to Mount Eden and now Mount Wellington... It's been 20 years. I think we've moved around a dozen times.

Figure 6*Housing Map of Candy's Household's Relocations*

Candy's narrative underscores the broader implications of housing insecurity within urban areas, where escalating housing costs often outpace income growth (Bentley, 2021), exacerbating the precariat's challenges in accessing stable housing:

I didn't move because of the cons [of each house], but because of the rent. The reason I moved was because of rent. No matter what the environment is like, I would just hang on if the rent was cheap...

This extract highlights how financial constraints primarily drive the transient nature of her housing situation and contribute to precariat tenants prioritising lower rent over the standard of accommodation. Addressing these structural barriers requires comprehensive strategies aimed at increasing housing affordability, expanding rental assistance programs, and ensuring that healthy home standards are enforced (Amore et al., 2013; Burchardt et al., 2018; Lyon-Callo, 2008).

Beyond affordability, Candy's housing decisions have also been shaped by a need to ensure proximity to quality schools and hospitals for her children, particularly her son, who is training to become a doctor. She elaborates:

When I first immigrated, I lived in Mount Roskill, then Epsom and Newmarket because the kids' school is in that zone... The hospitals were all close. Forrest Hill was close to the hospital, Eden is right next to the Auckland Hospital, and where I live now, Middlemore is also seven minutes away and all near hospitals. I moved to places like that because my child is in that field, so I had to go somewhere nearby... so I had no choice, but to move near [hospitals].

Candy's commitment to securing educational and healthcare opportunities for her children reflects a broader strategy for social mobility, aligning with traditional Confucian values that emphasize familial stability and long-term household welfare (Causley, 2005; Chung & Cho, 2001; Gupta & Moore, 2008; Kielsgaard et al., 2018). Her willingness to endure personal instability to provide better prospects for her children exemplifies the role of a mother in a traditional Confucian family structure (Kim, 2010; Mui, 2000; Pang, 1995).

Although commendable, Candy's efforts and frequent moves between rental properties have posed considerable challenges and disruptions. Homeownership, often seen as a symbol of stability and security, remains out of reach for members of the precariat like Candy due to their financial circumstances (Rua et al., 2019). Her experience underscores the urgent need to address structural inequities in housing access, employment, and income stability to alleviate the compounding challenges faced by individuals like Candy.

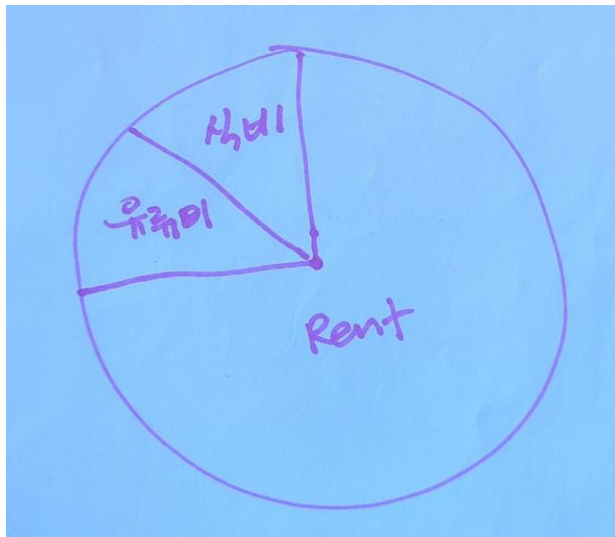
Impact of Precarity on Candy's Everyday Life

The challenges faced by individuals living in precarious conditions extend beyond employment and housing instability. For many, like Candy, financial insecurity permeates every aspect of daily existence, shaping decisions about food, and overall wellbeing (van Ommen, 2017; Standing, 2011; Stubbs et al., 2017). As the cost of living continues to rise (StatsNZ, 2023), inadequate income, escalating living expenses, and the broader economic landscape converge to create a cycle of financial hardship and insecurity (Rashbrooke, 2014; Hodgetts & Stolte, 2017). Candy's financial hurdles are starkly highlighted by her expenses on rent and fuel, illustrating the challenges she faces as a member of the precariat amid rising living costs (Bentley, 2021). Crucially, her situation is not a result of poor financial management but rather insufficient income.

With minimal flexibility to cut costs in these areas, Candy finds herself with little to no money left for discretionary spending or savings after covering essentials. As she explains:

Buying groceries at the supermarket and rent, that's everything... It's not that rent is too expensive, but the income is so little that nothing is left after rent.

Such extracts highlight how basic living costs consume the majority of her income, leaving her financially strained. Candy's challenges are further exacerbated by single parenthood, as the absence of a second income intensifies her financial burden and increases her vulnerability to poverty (Shutes, 2022). As is apparent in Figure 7, three-quarters of Candy's income is allocated to housing and transportation – a significant portion that leaves minimal funds for other necessities and savings.

Figure 7*Pie Chart of Candy's Expenses*

Moreover, Candy notes that cost-of-living increases often accompany minimum wage hikes, creating a dynamic where any income gains for low-wage workers are offset by rising expenses (Hodgetts & Stolte, 2017; Grieve, 2021). Discussing inflation, she states:

Of course there was consequences. Since the minimum wage has gone up, everything else will also go up. If that goes up, everything else goes up as well... Since it climbs together, money goes out, it's too expensive. Fuel costs are high, and supermarkets are so expensive that there is nothing to buy.

This cyclical pattern highlights how structural economic issues exacerbate the financial difficulties faced by individuals at the lower end of the income spectrum, particularly acute for single mothers like Candy (Kielsgaard et al., 2018; MBIE, 2021). Limited disposable income sustains a cycle of financial insecurity and poverty traps, as experienced by Candy (Rashbrooke, 2014). This hinders her ability to cover basic household expenses, save, invest, or handle unforeseen events (Hodgetts & Stolte, 2017). As she states:

Candy: I can't save money right now so what strategy?

Eun-Hye: Do you do things like budgeting?

Candy: I'm not in a position to do anything right now. I have to have something to earn, but I can't. To be honest, it will be better when I start working as a tour guide properly.

The absence of savings or an adequate safety net increases her susceptibility to disruptions from unforeseen events, such as the Covid-19 pandemic, which exacerbated her financial strain (Bedeschi-Lewando et al., 2021). Without a buffer, Candy faces increased risks of debt, housing instability, and challenges in meeting essential needs for everyday living (Standing, 2011). This lack of financial resilience emphasises the need to address structural inequalities and implement policies supporting economic security for individuals in the precariat, including Candy.

Financial insecurity also affects food access, as individuals in precarious situations often prioritize rent and utilities over food, treating it as a discretionary expense (Hodgetts & Stolte, 2017; Rua et al., 2019). Precarious employment significantly impacts food security, as low wages make it difficult for individuals and families to afford nutritious meals, particularly in the face of rising food prices (Michie, 2010). Candy's experience of food scarcity is reflected in her eating practices:

I eat, but I don't make the effort to eat alone. If I cook once every so often, I have to eat it for a few days... It costs the same to make one serving. But you have to keep eating the same dish.

Candy's solitary eating habits reflect both her financial constraints and a broader loss of relational engagement, particularly the communal aspects of Korean food culture (Choi et al., 2020). Migrant mothers, like Candy, often experience social isolation when raising children in a new country, a phenomenon that becomes more pronounced as their children gain independence (Kielsgaard et al., 2018). This lack of *gwangye* affects their cooking practices and diminishes the cultural significance of food in their daily lives (Choi et al., 2020). Without a robust social network, Candy struggles to maintain the communal aspects of food culture, which traditionally play a significant role in enhancing social bonds and emotional support.

In Korean culture, the act of sharing meals underscores the collective nature of eating and its role in fostering *gwangye* (Choi et al., 2020). Bulk cooking, while a practical strategy for managing financial constraints, also reflects the shared nature of food preparation and consumption within these cultural frameworks. Choi et al. (2020) illuminates the cultural dimensions of Candy's experience, emphasising how the erosion of social networks and communal practices intensifies the challenges of social and cultural disconnection. Consequently, Candy's diminished emphasis

on food as an enjoyable aspect of life illustrates the broader implications of isolation, particularly for migrants navigating precarious circumstances.

Candy's precarious financial situation, exacerbated by rising living costs and insufficient income, underscores the broader challenges faced by those in the precariat. Despite efforts to manage her expenses, the high proportion of her income spent on essentials like rent and fuel leaves little room for savings or discretionary spending, perpetuating a cycle of financial insecurity. Her experience highlights the inadequacy of minimum wage increases to keep pace with inflation and the disproportionate impact of economic pressures on low-income households. Addressing these structural inequalities requires comprehensive policy interventions to ensure economic stability and support for individuals like Candy, who are striving to secure a better future amidst systemic challenges.

Engagements with the Korean informal system of support

Candy's experiences illustrate the complexities of engaging with Korean informal support systems, particularly for marginalized individuals such as divorced migrant women (Kielsgaard et al., 2018; Song, 2002). As noted in the introductory chapter and the case of Rebecca, these Korean cultural support systems are deeply embedded in Confucian ideals, rely heavily on *gwangye*, *in* (benevolence), and *chemyeon* to sustain reciprocal exchanges and social cohesion (Hwang, 1987). However, Candy's estrangement from her sister and limited local network exemplifies a breakdown of *gwangye* leaving her isolated and unable to access the relational resources that typically mitigate precarious circumstances (Young, 2018; Ward, 2001). This estrangement, rooted in feelings of exploitation, reflects a failure to uphold the norms of reciprocity essential to maintaining familial ties and emphasises the cultural significance of *in* in fostering mutual support.

Being alone, living far from relatives, and having sparse social networks is a situation that has been found to be relatively common experience among divorced migrant women (Kielsgaard et al., 2018). Candy has two sons, one living in a rural area and the other in Australia, and an estranged older sister in New Zealand. This estrangement, rooted in feelings of exploitation, has left Candy without familial support and contributed to her social isolation:

My sister is here, but she doesn't come to visit... When you live as an immigrant like this, there are times when your feelings get hurt over trivial things. If you keep giving from one side and the other keeps receiving, the relationship breaks down... She's the only one here who's related to me, and others are telling me to 'reconcile,' but I just don't have the desire to do that yet... It's been more than 10 years since we've contacted each other...

Candy's case exemplifies how single immigrant mothers in the precariat encounter unique challenges in accessing benefits and financial aid from the informal system due to limited social networks (Evans et al., 2021; Halskov et al., 2000). Candy's limited *gwangye* is evident in her photos: unlike Rebecca who had 23 featuring others, Candy had only 2 out of 17, indicating the sparse nature of her social connections. Candy's social isolation results in reduced access to the emotional and material support typically provided by informal networks (Wang & Collins, 2016; Young, 2018). In this context, Candy's situation diverges from Confucian ideals of *gwangye* and communal support (Yum, 1988), increasing her reliance on formal welfare systems to navigate her precarious circumstances.

Despite these challenges, Candy demonstrates resilience through her agentive efforts to seek emotional support. While her local network is sparse, she maintains distal *gwangye* with friends in Korea through KakaoTalk⁵, using these connections to share her struggles and gain emotional support (Young, 2018). In discussing her response to depression, Candy stated:

Candy: Oh, there wasn't really anyone nearby at that time. I just 'KakaoTalked' with a friend in Korea or stuff like that.

Eun-Hye: Were you able to talk to them about the depression?

Candy: Yes, I would say, 'I'm like this these days'.

Eun-Hye: So, what was their reaction?

Candy: 'I was like that too' blah blah blah 'Were you?'. They just hadn't talked about it, but it's a process we all go through, so we just say, 'That's how it is. I see.'

These interactions highlight the cultural importance of maintaining *gwangye* for emotional support in the face of adversity. However, without the material aid typically provided within local

⁵ Kakaotalk is an application for messaging and calling which uses a network connection.

networks, Candy remains dependent on formal welfare systems, which lack the nuanced reciprocity and emotional resonance of informal community connections.

Candy's story underscores the broader implications of social isolation for migrant women navigating precarious circumstances. In collectivist cultures like Korea's, informal support systems often function as vital buffers against material deprivation through *gwangye*-driven exchanges (Hwang, 1987). Candy's experiences illustrate the barriers faced by marginalized individuals in accessing culturally resonant forms of support. Despite her resilience, Candy's inability to repair familial *gwangye* or cultivate a robust local network perpetuates her hardships, reflecting the critical need for adaptive support structures that bridge formal and informal systems. By understanding the intricate interplay of *gwangye*, *in*, and *chemyeon* in shaping informal support systems, we can better address the needs of marginalized migrant women and enhance their access to comprehensive resources.

Engaging with the State Welfare System

In New Zealand, the welfare system is designed to provide support to those in need; however, it often fails to address the underlying causes of financial instability and food insecurity (Hodgetts & Stolte, 2017). Candy, a single mother and migrant, exemplifies the challenges faced by many in the precariat. Despite receiving supplements from Work and Income New Zealand, she continually struggled to ensure her household had enough to eat. Candy's experiences with the welfare system reveal a complex web of bureaucratic obstacles, stigmatization, and inconsistent support, shedding light on the broader systemic issues that perpetuate poverty and hardship (Groot et al., 2017; Istiko et al., 2022; King et al., 2017; Rua et al., 2019). This narrative highlights the critical need for reforms to create a more accessible and compassionate welfare system.

Candy turned primarily to the formal welfare system for support rather than informal networks. She accessed government income assistance and employment services to meet her family's basic needs and ease financial stress. While the allowances provided by Work and Income offered significant help, Candy described the difficulties she faced in obtaining them:

Anyway, since Work and Income provided various allowances, it really helped me raise my kids. It really helped me a lot, but I had a really hard time getting it... In fact, it's not enough with that. But still, they provided the best life extension device for us to sustain ourselves.

Additionally, despite these supplements, Candy and her household continued to experience food insecurity:

Hmm I've never thought we had an abundance... I think I don't earn enough... No, I don't think there's ever been a time where we had enough food.

Candy's account highlights the limitations of government social assistance programs and charitable efforts in addressing structural issues such as low wages and high living costs that perpetuate food insecurity (Graham, 2017). While income supplements offer temporary relief, they fail to ensure long-term stability for families like Candy's, who face systemic barriers to economic security.

As a single parent striving to improve her employment prospects, Candy's case demonstrates the critical role of welfare support systems for migrants navigating precarity. However, her experiences underscore the difficulties inherent in obtaining financial assistance from the formal welfare system (King et al., 2017). Negative interactions with case managers, stigma associated with being a beneficiary, mandatory seminars, and an extensive application process—compounded by language barriers—all contributed to her stress.

Candy's reliance on support from Work and Income reveals systemic challenges faced by many beneficiaries. Her interactions with case managers were often fraught with humiliation:

There are times when I felt humiliated. Each case officer is a little different, but some people are like that, and some are not. There are people whose tendency is to give like it's their own money. And there are people who say, 'You should get this and receive everything I can do for you'. Depending on their character there are people who make you miserable, and there are people who don't.

Such experiences reflect procedural injustice within the welfare system, where support often depends on the discretion and attitudes of individual case managers (Hodgetts et al., 2022b). In

alignment with *chemyeon*, negative interactions erode beneficiaries' dignity and exacerbate their emotional distress (Hwang, 1987).

Candy also encountered stigma surrounding welfare dependency, as illustrated by her experience with job referrals from Work and Income. She recalled a particularly demeaning job interview experience:

Once, Work and Income introduced me to a job. So, I went. It was something like driving disabled people, but a condition like time or something didn't fit. So, I talked about it, and they said, 'Now is not the time for you to differentiate between hot and cold food. If you can work, you do it.' They were a Kiwi and said that. How could you say something like that? ... They [Work and Income] send you here and there to job interviews. When I go and do them, if you tell them that Work and Income sent you, they ignore and look down on you.

The phrase “Now is not the time to differentiate between hot and cold food,” a Korean idiom meaning “you are in no position to pick and choose,” exemplifies the dismissive attitudes faced by beneficiaries (Hodgetts & Stolte, 2022). Such treatment would astound Koreans as it misaligns with the social code of *in* and *ye* (ritual propriety); in such scenarios, empathetic or respectful treatment would be expected (Hwang, 1987; Yeung & Tung, 1996; Yum, 1988).

Additionally, Candy was required to attend work seminars every three months to retain her financial aid. Missing these seminars led to payment suspensions and a complex re-application process:

When they call you every three months to go to the seminar or something, it's so stressful. It's so stressful that I wonder if it's useful. If you miss it, they cut it, the money. If you miss it, they stop giving you the money. I make an appointment for when I have time, but life, I can forget or something. They just stop it. So, if I try to make time to re-apply, it's really hard.

Based on the neoliberal assertion that welfare support fosters dependency (Arrowsmith et al., 2017), obtaining financial aid involves navigating numerous bureaucratic obstacles. Policies are designed to restrict access by forcing applicants to engage in various forms of compliance, including work-ready seminars (Cochrane et al., 2017; Hodgetts et al., 2022a).

Candy also struggled with the extensive paperwork required for continued assistance, particularly due to language barriers:

There are documents and forms to re-apply, but there are too many to write. You have to write it in English, and you can make mistakes. Then I have to ask the kids to help you, because I can't do that well.

These challenges caused Candy considerable anxiety, leading her to view Work and Income as a source of stress rather than support. The cumulative effect of these interactions diminished her self-esteem, trust in the system, and willingness to seek help (Hodgetts & Stolte, 2017; Rua et al., 2019).

To address these systemic issues, Candy advocates for a direct feedback process within WINZ to improve service delivery and reduce client stress. She proposes a mechanism for evaluating case managers' performance:

I wish there was something like this. If I'd been seen by this person, regardless of the results, to send us, not a survey but somehow to evaluate them, not the case manager but someone else just in charge of that, to tell them the outcome. I think we need a system like that... If I were to say exactly what was said one-on-one, they wouldn't be able to do it so carelessly, would they?... I wish there was a direct line where I could give feedback on what I talked about with the case manager; telling someone face-to-face or an email sent, something like that.

This recommendation aligns with *in* and *ye*, emphasising ritual propriety, accountability and ethical governance (Yeung & Tung, 1996; Yum, 1988). Candy's desire for a formalized feedback process reflects a broader need for beneficiaries' voices to be recognized in shaping welfare policies (Rua et al., 2019). By incorporating beneficiary perspectives, the welfare system can foster greater trust and responsiveness.

Candy's experiences highlight the persistent challenges faced by migrants and individuals in the precariat within New Zealand's welfare system. Bureaucratic obstacles, stigmatization, and inconsistent interactions with case managers often exacerbate stress and anxiety for beneficiaries (Hodgetts & Stolte, 2022). Based on Confucian values of *chemyeon*, *in* and *ye*, Candy's story

underscores the need for a compassionate approach that genuinely supports Korean migrant families navigating complex socio-economic realities (Hwang, 1987; Yeung & Tung, 1996; Yum, 1988). Systemic reforms, such as implementing feedback mechanisms and addressing the root causes of economic instability, are essential to creating a more humane and effective welfare system.

Personal Health and Engagements with the Public Health System

In the dynamic landscape of migration, individuals often encounter multifaceted challenges that extend beyond geographical relocation (Ho et al., 2003). For many immigrants, these challenges encompass not only practical adjustments but also have profound impacts on their health and wellbeing (Kirmayer et al., 2011; Kuo & Tsai, 1986). Candy's experiences illuminate how physical health limitations, mental wellbeing, and cultural norms intersect with broader social determinants of health to shape migrant experiences (Safdar & Van de Vijver, 2019).

Reflecting links between chronic stress and reduced wellbeing within immigrant transitions to life in new countries (Kirmayer et al., 2011; Kuo & Tsai, 1986), Candy recounts how she has had to grapple with multiple health issues, including a frozen shoulder, arthritis, insomnia, and depression. These ailments have impacted her quality of life and daily functioning and have taught her to prioritise taking time to engage with exercise and precarious leisure, but these activities are hampered by her deteriorating health:

Exercise and do leisurely activities that I want to do... Because I can't do anything, my quality of life is dropping... If I'm to play golf, my shoulders need to be ok so, I can't play golf... When I'm unwell like this, the depression comes back... What was helpful back then was when I went to the mountains, but I can't do that now, so now I just fill my time with work, and even that, I can't work much.

Candy describes her inability to participate in leisure activities, such as golf or hiking, and the discomfort caused by degenerative arthritis, which impairs her mobility and exacerbates her depression. These physical ailments not only restrict her job opportunities but also limit her

capacity for exercise and leisure, contributing to a decline in her mental health (Bernstein et al., 2008).

The intricate link between physical health and mental wellbeing is further compounded by the cultural expectations and stigma surrounding mental health in Korean society (Jeong & Dreyer, 2003; Kwon, 2015; Maynes, 2011). Confucian-influenced values place significant emphasis on maintaining *chemyeon*, which often leads to the stigmatisation of mental health issues as personal flaws (Begley & Tan, 2001). Despite these barriers, Candy found acceptance and understanding when discussing her struggles with friends:

Candy: Oh, there wasn't really anyone nearby at that time. I 'KakaoTalk'ed with a friend in Korea and stuff like that.

Eun-Hye: Were you able to talk to them about depression?

Candy: Yes, I would say, 'I'm like this these days'.

Eun-Hye: So, what was their reaction?

Candy: 'I was like that too' blah blah blah 'Were you?'. They just hadn't talked about it, but it's a process we all go through, so we just say, 'That's how it is. I see.'

These interview extracts reveal the reciprocal nature of *in*, where mutual emotional exchange fosters empathy, *jeong* (affection and attachment) and support within her social network (Young, 2018). Such interactions underscore the importance of social relationships in mitigating the stigma associated with mental health issues.

Candy also found support from health professionals, including a psychiatrist:

I saw quite a psychiatrist. It was helpful... He was a Chinese guy, and he was quite good. Even though I was speaking with broken English, it worked. Even though I was speaking in English about this and that, I cried and the doctor was good at dragging things out of me... I saw a psychologist once and was so annoyed that I couldn't speak... What they were asking was so annoying. I don't remember much now, but because they asked about routine stuff, I couldn't be bothered to answer... It seemed like they were asking things from a questionnaire or something like that.

Candy's engagement with health professionals highlights the significance of personalised and empathetic care in addressing mental health needs (Carey et al., 2009). Her positive experiences with a psychiatrist, who provided a supportive and understanding environment despite language barriers, stand in contrast to her dissatisfaction with clinical interactions that she perceived as impersonal or overly procedural. These encounters also align with the principles of *gwangye* and *jeong*, where trust and rapport are critical in fostering effective healthcare interactions (Kim et al., 2006; Yum, 1988). These therapeutic relationships not only validated Candy's experiences but also empowered her to navigate mental health challenges in a new cultural context.

Candy's journey also exemplifies the transformative potential of rearticulation and shifting norms surrounding mental health discourse. While traditional Korean norms often inhibit help-seeking practices (Ho et al., 2003), *chemyeon* itself became a motivator for Candy's help-seeking behaviour and improvement:

... but since they talk about it, I had to take care of my depression. Since [my friends and I] talked about it, I needed to show improvement. I had to take care of so, so I had to get out of it quickly.

The role of *chemyeon* in her decision-making process illustrates how cultural values can drive individuals to demonstrate resilience and recovery in the face of adversity (Hwang, 1987). Candy's ability to leverage *chemyeon* as a motivator for recovery underscores the complex relationship between cultural norms and help-seeking behaviours.

Additionally, Candy's openness to her friends challenged traditional norms that discourage open dialogue about mental health (Jeong & Dreyer, 2003; Kwon, 2015; Maynes, 2011). Exposure to modern influences and mental health awareness has enabled Candy to navigate these cultural tensions, demonstrating pathways toward greater acceptance and support for mental health within migrant communities (Ho et al., 2003).

Candy's story underscores the resilience and agency individuals can harness in confronting systemic challenges. By addressing the diverse leisure practices, social networks, and help-seeking behaviours of migrant communities, healthcare systems can foster environments where individuals, regardless of background, thrive and achieve holistic wellbeing. Candy's experiences

serve as a powerful testament to the potential for cultural adaptation to reshape norms and improve health outcomes within marginalized populations.

Civic Engagements: Volunteering

Candy's health issues and chronic pain make it difficult for her to balance paid work with activities such as volunteering at a retirement village and the Problem Gambling Foundation. However, she explains the importance of volunteering as a means of reciprocating the support she and her family have received from the state during difficult times. For migrant members of the precariat like Candy, volunteering represents more than mere altruism; it is a cultural imperative that embodies Confucian principles of *in* and *chung* (allegiance), community engagement, social responsibility, and reciprocity (Hwang, 1987; Yum, 1988). This reciprocal relationship reflects deep-seated Confucian principles of maintaining social harmony and upholding societal obligations. Candy's experiences highlight the significance of leisure and community engagement within the context of her circumstances.

Candy's dedication to volunteering reflects her commitment to the cultural and social values she upholds. She articulates:

I used to volunteer serving meals at a nursing home. I made scones and brought them to the elderly to eat. I did that for several years. And I also worked as a volunteer at the Problem Gambling Foundation... Since I received benefits from New Zealand to some extent I thought I should go there, so I took the kids with me and ordered them [to volunteer].

Such altruism would be highly regarded within the Korean community, where it would also help maintain *chemyeon* (Hwang, 1987; Yum, 1988). However, since Candy is not deeply integrated into this community, her volunteering underscores her dedication to fulfilling cultural expectations in the absence of mechanisms enforcing compliance. This commitment to reciprocation, despite the absence of direct social reinforcement, highlights her sense of *in*, *chung* and reciprocity, reinforcing her own social identity through acts of community engagement (Cawley, 2019; Tu, 1998).

Nevertheless, Candy's ability to sustain these volunteer commitments is impeded by her ongoing health issues and financial instability. She explains the constraints these challenges impose on her participation in community activities:

Eun-Hye: Are you currently participating in any community activities or volunteering work for the local community?

Candy: I can't do anything right now. I'm in such bad shape that I can't do anything.

This statement underscores the tension between Candy's desire to reciprocate societal goodwill and the physical and financial limitations she faces.

Candy's experiences with volunteering exemplify the intricate interplay between cultural values, health constraints, and socioeconomic status. Her resilience and determination to contribute to society, despite considerable challenges, underscore the diverse ways individuals navigate and negotiate civic participation within precarious circumstances (Cawley, 2019; Grayson, 2013). By acknowledging the cultural and social dimensions of leisure in marginalized communities, societies can foster inclusive environments that support participation and wellbeing for all members, regardless of background or economic status. Through her actions, Candy continues to uphold cultural expectations of reciprocity and social responsibility, even as she faces significant personal and financial limitations.

Case discussion

Candy's story exemplifies the complexities of navigating precarity as a migrant in Aotearoa New Zealand. Her experiences reveal the interplay between systemic inequities, cultural expectations, and personal resilience in addressing persistent challenges such as employment instability, housing insecurity, and food scarcity (Standing, 2014). This case exemplifies how migrants in New Zealand can interact with formal support systems, albeit with differing levels of reliance and accessibility. Unlike Rebecca, who engaged deeply with informal Korean networks, Candy's circumstances led her to depend more on formal welfare structures due to her lack of *gwangye*. However, this dependence came with challenges—bureaucratic obstacles, stigma, and fluctuating financial assistance often created additional stress rather than alleviating it (Martin et al., 2024).

Candy's experiences also illustrate the tension between Confucian principles, such as familial duty and reciprocity, and the demands of individualistic, neoliberal systems that migrants often encounter (Kim, 2010; Mui, 2000; Pang, 1995). While traditional Korean gender norms bound her to motherly responsibilities, Western societal expectations pushed her toward paid employment in the formal economy, forcing her to balance both roles. Through various forms of work, Candy demonstrated resilience, adapting to shifting circumstances (Osterkamp & Schraube, 2013). Her story offers a compelling example of how cultural values and systemic structures intersect to shape the lived realities of migrant women (cf. Cassim et al., 2020).

Through acts of service towards others, resourceful adaptations, and perseverance, Candy exemplifies the enduring influence of Confucian principles of *in, chung* and reciprocity (Cawley, 2019; Hwang, 1987). Her story highlights the systemic challenges faced by migrants and underscores the need to address structural inequities to promote their long-term wellbeing. Despite her estrangement from informal Korean networks, which limits access to relational and material resources, Candy's continued engagement with government aid and volunteering still emphasises the importance of cultural identity, social connection, and human agency in response to adversity and cultivating more equitable human relations.

Candy's experience highlights the complexities of navigating precarity within formal welfare systems, while Sophia's case further complicates this by blending informal and formal support systems. Unlike Candy, Sophia's economic stability improved over time due to her husband's career progression, enabling the family to reduce reliance on state support. However, she remained connected to informal networks, illustrating their continued importance even as they transition out of the precariat. Sophia's story highlights how Korean migrants navigate precarity by balancing formal economic stability with cultural obligations, suggesting that economic mobility does not naturally lead to severed ties with informal support but reshapes their role in the migrant experience.

Chapter 5: Sophia's Case

Sophia was born and raised in South Korea, where she completed her university education and worked in a government organization specialising in business analysis. Her career trajectory shifted when she became a mother and later migrated to Aotearoa. In 2003, Sophia relocated to New Zealand with her husband and eldest daughter, initially intending to stay temporarily to facilitate her daughter's English language acquisition. However, their plans changed when their daughter expressed a strong preference to remain in New Zealand:

We came here in 2003, so I suppose we've been living here for exactly 20 years now. At first, I thought, 'Wouldn't my eldest daughter's English be better when we return to Korea?' But at that time, she said she didn't want to go back to Korea – she regretted it at times. Even when I told her we could return and cover the tuition for a foreign school, she still refused.

Sophia's family migrated primarily to provide better educational opportunities for their children, reflecting the cultural value placed on prioritising children's wellbeing and education in Asian migrant households (Ho et al., 2000; Ip & Friesen, 2001; Meares et al., 2010). Since their arrival, Sophia's family has grown, and they now have two daughters. Her eldest recently moved to Korea for work, while her younger daughter is currently attending high school in Auckland.

During school hours, Sophia works part-time as a sales marketer for a health supplement company, managing online orders. She holds a permanent minimum wage position. Meanwhile, Sophia's husband is a regional manager at Vehicle Testing New Zealand (VTNZ) with a salary ranging between \$90,000 to \$95,000. With the promotion into his current role and the subsequent increase in income, Sophia's household is ineligible for welfare assistance (Work and Income, 2024b). In exploring the households transition out of precarity, this case offers a point of contrast with the previous two cases. While Sophia remains in a precarious, low-wage job, her husband's stable and well-paid position has facilitated their gradual transition out of the precariat class.

Reflecting on her experience with the welfare system and the child support benefits that became available with their residency status, Sophia describes the shift from reliance on formal financial assistance to self-sufficiency following her husband's career progression:

As soon as we obtained permanent residency, we received support for about eight months. When you give birth, I'm not sure if this still applies, but at that time, the government provided \$1,200 per child... My friend told me about it... That's all we received. Shortly after, the children's father joined a Kiwi company, VTNZ, where he still works. Once our income was fully reported, all government assistance ceased. The community services card was immediately discontinued when he began working at VTNZ.

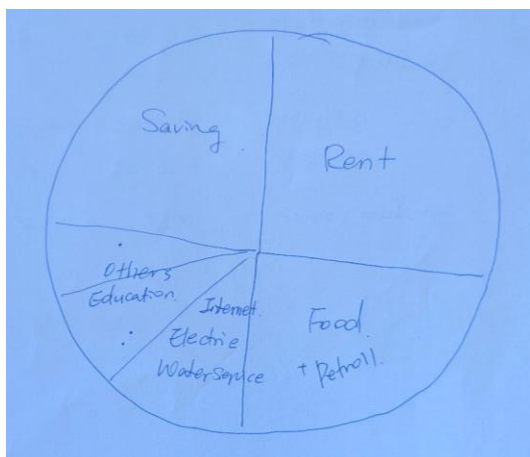
This extract reflects the overlap of informal and formal systems of support. It also shows how migrants can assist each other in terms of advice on where to go for income support in the formal system. In this case, a friend from the Korean migrant community informed Sophia about available government support and the family accessed child support and a community services card until the husband secured work with VTNZ. At this point they began transitioning out of precarity.

In sharp contrast to the previous two cases, Sophia's household spends only approximately 25 percent of their income on rent (see Figure 8), the amount considered reasonable for maintaining financial stability. Hence, they no longer need government financial aid but they still access informal support from friends:

There are one or two households of friends that are very close. And I think I have four or five friends that I can ask for help when in an emergency... Originally, we had godparents, but they left when their son and daughter went to Korea.

Figure 8

Pie Chart of Sophia's Household Expenses



Sophia remains actively engaged in the broader Korean community through her participation in the Shalom choir and various volunteer activities. Within these networks, she contributes to informal support systems by sharing food and health supplements. Her pro-social contributions extend beyond the Korean community, as she volunteers at both Korean and New Zealand schools and retirement villages.

This chapter examines Sophia's engagement with both formal and informal systems. It begins by exploring the challenges she encountered within the formal support structure and how her household's economic transition altered their reliance on welfare assistance. The discussion then turns to the ways in which Sophia actively sustains the informal support network through practices of giving and resource sharing. Throughout this analysis, her pro-social engagement is contextualized within broader articulations of her 'Koreanness,' 'Christianness,' and adherence to traditional gender roles, illustrating how these cultural dimensions inform her strategies for navigating and mitigating precarity.

Issues with precarious work in the Formal System

Immigrants often experience both positive and negative aspects of migration (Ward, 2001). While they may benefit from enhanced opportunities for personal and professional development and a higher standard of living, they also face challenges regarding employment, bureaucratic processes, culture shocks or clashes, and language barriers (Ho et al., 2003; Samuels-Dennis et al., 2011; Young, 2018). Sophia's experience exemplifies these challenges. Despite her previous role in a government agency in Korea⁶, she found herself working in a minimum-wage, part-time job in New Zealand:

I am at minimum wage... I earn about 37,000. It's not 40 hours. At our company, if you work full time, it's 7.5 hours a day. Clock in at exactly 9 and leave at 5. But I took some time off on Mondays and Fridays because of my child. So, on Fridays, I usually get off work at 3 o'clock,

⁶ Securing employment within the governmental sector in Korea extremely difficult due to the rigorous selection processes and is thus, very highly regarded.

I'm the only one [who does that]. So, I'm around 37,000 and the children's father has a large income difference from mine. I think the children's father is between 90,000 and 95,000.

Sophia attributed her employment difficulties to the limited transferability of her work experience from Korea to New Zealand (Ho & Ho, 2003):

I wasn't like an engineer or something like that in Korea. My job was mostly part of a government agency. Companies in Korea that have their assets held by banks for collateral, have to have the value of the company evaluated every two years. Our company did stuff like that... But, since I came to this country and since I stopped working, it was of no use, really. So, after doing that, there was nothing I could do for work after, and it was difficult to get in [the labour market].

This account also illustrates class mobility, which aligns with Standing's (2011, 2014) theorization of the precariat as a dynamic class in formation, characterised by a "yo-yo effect," where individuals experience upward and downward movement within class hierarchies. In Sophia's case, she transitioned from a middle-class position in Korea to the precariat in Aotearoa, and then back up again with her husband's promotion (discussed below).

A significant challenge for Korean migrants in New Zealand is the lack of recognition of their qualifications and professional experience within the formal system (Hughes & Kenway, 2016; Ho et al., 2000; Ip & Friesen, 2001; Young, 2018). Consequently, migrants find work unrelated to their educational and professional background, leading to reduced wages and social standing. For such migrants, higher education levels offer little protection against precarious employment (Ho, 2015; Ip & Friesen, 2001; see Rua et al., 2019).

Nonetheless, career advancement remains a possibility, as evidenced by both Sophia and her husband. At the time of the study, Sophia was transitioning from a shop assistant role to a sales and marketing position within the same company:

I now work with health supplements on an online shop. To talk about me, I'm a sales marketer and I mainly work on the computer... The job is a perfect fit for me. It's the same health food store I worked at, but the health food place I worked at before is a retail store.

That was mainly a job for people coming into the store or preparing delivery for orders that came through. Now I've learnt a lot more detailed computer work than I thought.

Similarly, Sophia's husband, who earned a postgraduate degree in electrical engineering in Korea, transitioned into a different field in New Zealand. He retrained as an automotive mechanic and eventually advanced to a managerial role at VTNZ:

The children's father is an automobile inspector at VTNZ. Currently, he's the area managers in Warkworth, Silverdale, and Whangarei... So, right under the area manager is the roaming manager. Now, if they need someone in Silverdale, he goes there and he goes to Warkworth and goes to Whangarei and also goes on overseas business trips. So, in places like Fiji, because there are no truck or such inspectors there, he goes on business trips to places like Cook Island for a long time. So, he started off by doing WOF for cars, but now I think he can fix everything except the ones that fly.

Despite the initial difficulties of career transitions, both Sophia and her husband managed to advance within their respective companies, an achievement that remains rare among migrants in precarious employment (Ho et al., 2000). This suggests their resilience, adaptability and agency to pursue employment advancements despite contextual constraints. Their combined income has also contributed to greater financial stability and an improved standard of living.

While Sophia and her husband are transitioning away from precarity, many migrants face significant challenges in securing employment (Kim, 2014; Meares et al., 2010; Young, 2018). Language barriers, in particular, significantly hinder economic integration. Sophia described how her husband, leveraging his expertise, provided assistance to fellow Korean migrants facing such challenges:

...the children's dad also gets extra money. He gives lessons... Since the children's father has all the certificates for the inspector side of things, among Koreans who want to become car inspectors but have a hard time because there's only English resources available, they ask to get some lessons. So, he taught around 15 people and they all passed... He refers a lot of people for jobs at VTNZ or did it for people who run their own repair shops, so he does

things like that. And since he graduated from an engineering school and knows how to work with machines, there are people who ask him little things. So, that's all extra money.

As exemplified in the previous cases, in New Zealand English proficiency poses a significant barrier to economic integration for many migrants, often resulting in elevated unemployment and underemployment rates among Korean migrants. This account underscores the role of migrant networks in mitigating structural barriers through informal support systems. Sophia's husband's efforts exemplify Korean collectivist values, demonstrating how migrants assist one another in navigating employment challenges.

Sophia and her family's experiences highlight the multifaceted realities of migration. While many migrants face devaluation of their qualifications, language barriers, and employment precarity (Ho, 2015; Ip & Friesen, 2001; Young, 2018), these obstacles are not insurmountable. The transitions experienced by Sophia and her husband—from middle-class positions in Korea to precarious employment in New Zealand, and eventually to professional advancement—illustrate the fluid nature of class mobility within migrant communities. Their resilience and adaptability emphasize the potential for economic integration, despite the structural constraints that often shape migrant employment trajectories.

Cultural Tensions

Sophia's experience underscores the financial and temporal constraints arising from her cultural and familial obligations. These challenges are deeply rooted in traditional Confucian values, which prioritise maternal duties, family cohesion, and collective identity over one's autonomy (Mui, 2000; Pang, 1995). Furthermore, these values are reinforced by the concept of *jeong* (affection and attachment) and the principle of self-sacrifice for future generations (Causley, 2005; Gupta & Moore, 2008; Kim, 2010). This cultural framework is essential for understanding Sophia's approach to balancing her professional and domestic responsibilities.

Sophia expressed a desire for greater flexibility in her schedule to mitigate the strain of reconciling traditional gender expectations with the demands of paid employment:

Sophia: At our company, if you work full time, it's 7.5 hours a day. Clock in at exactly 9 and leave at 5. But I took some time off on Mondays and Fridays because of my child. So, on Fridays, I usually get off work at 3 o'clock, I'm the only one [who does that]

Eun-Hye: Then, looking at that, is there anything you would like to change about your job, like taking a day off?

Sophia: Just 4 hours, any day between Mondays, Tuesdays, Wednesdays, Thursdays and Fridays. Saturday is not my personal time since I have family. I'm not the only one resting so just 4 hours of one day.

Sophia currently works part-time, a decision influenced by her desire to care for her youngest daughter while her husband serves as the primary breadwinner. This division of labour conforms to traditional gender roles and family dynamics as articulated by Confucian values (Park & Cho, 1995). Her adherence to these values was also evident in her decision to resign from her job in Korea, which was shaped by both her maternal instincts and the Confucian ideal of maternal devotion:

This was my first and last job in Korea. I quit after [daughter's name] was born... I wanted to continue working in Korea, but I did quit, because parents from both sides wanted me to raise the child. And when I left her with my mom, my mum seemed to be having a really hard time, so I just thought, 'Oh, I don't think I should be working to this extent,' so I quit.

Sophia's desire to meet the expectations of her in-laws and alleviate burdens from her mother embodies the principle of Confucian *hyo* (filial piety) (Gupta & Hanges, 2004; Hofstede & Bond, 1988) as well as Christian values of "Honor your father and your mother..." (Exodus 20:12; Deuteronomy 5:16). These cultural and religious values emphasise a sense of duty and respect towards parents.

The evolution of gender roles in response to Western influence and the increasing participation of women in the workforce is slowly transforming these traditional expectations (Palley, 1990). However, the transition is often complex and contradictory, particularly for migrant women navigating different cultural norms. Confucian ideals continue to shape domestic responsibilities, which are still largely perceived as a woman's domain (Park & Cho, 1995; Maynes, 2011). This dynamic is evident in Sophia's interactions with her parents and in-laws

mentioned above, and her prioritization of maternal duties over personal interests, such as reconsidering her involvement in a choir due to her daughter's swimming lessons:

I'm in the Shalom Choir for my hobby. Since I was in university, I've been involved in a lot of musical club activities, but now that I'm married, I don't do anything, so just doing a little. Because I like listening [to music] so much, now that my younger daughter is a little older, my friend who was doing it first kept on saying 'let's do it together'. I was worried it'd be too difficult since my daughter swims and I'm busy all week long, so I didn't do it. But I joined about three years ago. It's good, it's hard, it's hard but it's good. Every time I practice, I come home late. When I get home, it's almost 10:30 or 11:00, but from then on, when I shower and go to sleep, it's past 12:00, and the next day, I have to wake up again at 5:00, and I have to work. It's getting difficult rapidly and it's a bit much physically. So, I'm thinking, 'should I take a break?'

Sophia is required to wake at 5 a.m. to accompany her daughter to swimming lessons and the late nights from the choir are a strain. While Sophia's photo of her participation in the Shalom Choir (see Figure 9) symbolises its significance as an effort to retain a personal interest amidst the weight of her duties, while her willingness to sacrifice these interests for her children's needs underscores her strong sense of parental responsibility and selflessness (Lee, Um, & Kim, 2004). However, this prioritization of familial duties contributes to her own time scarcity, where competing demands between gendered familial responsibilities and the desire for hobbies result in emotional strain. This reflects the issue of time injustice, where migrant women's time is rendered precarious by the conflicting pressures of family obligations, work expectations, and personal aspirations (Hodgetts et al., 2022a). As a result, Sophia and others like her experience guilt when they carve out time for personal pursuits, as it transgresses cultural gender norms.

Figure 9*Sophia's Hobby - Shalom Choir*

The cultural tensions Sophia faces are not only a product of her family's expectations but also arise from the competing societal norms between her native Korean culture and New Zealand's emphasis on workforce participation (Park & Cho, 1995). These tensions became particularly evident when her husband's colleagues encourage her to pursue work opportunities, despite the challenges it would pose on her family responsibilities:

Well, the children's dad's company always tells me when some place is hiring. 'Tell your wife to work, she stays at home' [laughs]... They say they hired a lot of employees when the Silverdale Pak'n'Save was established. 'Hand in a CV quickly'. 'Hey, how would my wife get all the way out here?' 'She can carpool with you.' 'What about the kids?' 'Wouldn't it work if you put your kids in kindergarten at 7am?' ... It's been that way for years, the reception staff. And when their company hires a receptionist for a job, they say, 'Quick, tell your wife to come and hand in a CV.'

This extract illustrates the external pressures Sophia faces as she navigates the diverging expectations of traditional Korean family structures and New Zealand's workforce norms (Shin, 2006; Tan, 2008). In New Zealand, financial contributions from both partners are increasingly expected, which contrasts with Korea's conventional emphasis on women's domestic roles (Milewski et al., 2018; Shutes, 2022). As a migrant woman, Sophia must reconcile these hybrid cultural norms, balancing traditional gender roles with the evolving expectations of her new societal context.

Cost of Living

Sophia's household is transitioning out of precarity, yet she continues to experience significant financial pressures, particularly in coping with the escalating cost of living on a limited income (MBIE, 2021). Her account sheds light on the challenges of moving beyond the poverty trap that characterises the precariat (Carr, 2023a; Rua et al., 2019). Although income may increase, rising costs often negate any substantial improvement in financial stability. This underscores the limitations of defining precarity solely in monetary terms, necessitating an examination of income relative to the cost of living and household expenses (Carr, 2023a). Reflecting on these challenges, Sophia commented:

I thought it was good because my husband's salary went up, but I feel this all the time. I don't think I really feel the increase because the cost of living has risen further. Especially this year, I think prices have really risen... So, I'm not happy about the minimum being raised. Before the minimum goes up, the cost of eating out at all restaurants goes up first, and when I look at it, prices go up next, and mine seem to be the last to go up, the minimum being last to go up. Restaurant prices change roughly from the beginning of March, the end of February, if the minimum is said to go up. It changes in advance... Compared to that increase, the minimum rises slightly.

Sophia's observations reflect broader systemic issues. While minimum wage increases are designed to improve financial security for low-income earners, they frequently coincide with rising prices for goods and services, limiting their intended impact (MaCurdy, 2015; Hodgetts & Stolte,

2017) Sophia's experiences exemplify this disconnect, as her household expenses for essentials such as petrol, water, and dining continue to climb (Martin et al., 2024). Moreover, inflation disproportionately affects the precariat and welfare-dependent individuals, driving up costs for necessities such as petrol, rent, and groceries (Arrowsmith et al., 2017; Hope & Scott, 2017). Lower to middle-income households, in particular, allocate a significantly larger proportion of their income to rent compared to wealthier households, exacerbating financial strain (MBIE, 2022). Consequently, inflation perpetuates the vulnerabilities of those in precarious financial situations, with recent minimum wage adjustments failing to provide sufficient relief (Martin et al., 2024).

This inflationary pressure is evident in consumer behaviour, as individuals increasingly seek bargains. Sophia's account of shopping at Wang Mart, a Korean grocery store, illustrates the high demand during sales events:

Wang Mart has a 25% flash sale from yesterday, today, and tomorrow. There were no places to park at 9am in Albany when the doors opened... They didn't have any items left. I bought \$150 worth, but I don't know what I bought. I thought I bought a lot because it was worth \$150 on sale. It went up too much. I don't know the price of other things, but you know how the company has coffee mix, the 100 packets. I remember, back in the day, I always swiped \$19 with my company card... I bought it without knowing, but it was \$35 a while ago... The price rose again... There aren't many things on sale at Korean grocery stores unless it's close to the expiration date. I don't want to eat anything that's imminent either.

Sophia's account highlights the growing financial pressures that influence purchasing decisions. Rising prices have heightened consumer price sensitivity, prompting individuals to seek discounts and bulk purchases to the extent that "There were no places to park at 9am in Albany when the doors opened" and "They didn't have any items left". However, these financial constraints often result in the purchase of lower-quality goods nearing their expiration dates, reinforcing disparities in access to nutritious and high-quality food (Fletcher, 2023; Gammarano, 2019). As a result, those with limited financial resources may face a trade-off between affordability and quality, further entrenching inequities in food security and overall well-being.

Housing

Despite spending less of a percentage of their household income on rent, Sophia also spoke to the challenges faced by low-income precariat families residing in rental accommodations. With high demands and rising rental costs, not only has homeownership become increasingly unattainable for the precariat (Groot et al., 2017), but structural challenges with the dynamics of *gwangye* (relationships or connections) and *chemyeon* (face) have made tenant-landlord relationships and housing decisions difficult (Chisholm et al., 2017; Hwang, 1987).

Migrant families tend to reside in rental accommodations rather than owning homes or accessing social housing (Burchardt et al., 2018; Shutes, 2022). The current state of the housing market underscores broader structural disparities and affordability challenges (Bentley, 2021). In cities like Auckland, high demand and competition for rental properties has enabled to substantially increase rents in recent years. Thus, housing disparities grow larger, disproportionately affecting low-decile areas. While governmental efforts are aimed at addressing the rising cost of housing, initiatives such as increasing governmental contributions for first-home buyers (Stats NZ, 2022a; Stephens, 2022; Yamagishi, 2019) do little to impact on housing market regulation and accessibility:

When we talk about Kiwisaver, there are benefits for first-time homebuyers but realistically, I don't think there are any homes within the price range, as there is a limit on the amount we can pay... In order to get that benefit of owning, you have to look at less than \$875,000 in Auckland, but there aren't houses like that.

For families like Sophia's, renting remains the only viable option, even though it perpetuates insecurity and dependence on landlords.

Sophia's household resided mainly in rental homes in low-decile areas, characterised by lower average household incomes and socioeconomic indicators (Stats NZ, 2022a; Stephens, 2022; Yamagishi, 2019). These areas not only present issues of poor housing quality but are also associated with heightened safety concerns (Carroll et al., 2011). One pivotal incident prompted Sophia's relocation: an intrusion occurred while her husband was overseas for work, leaving her home alone with her two young children. The experience of a stranger entering the home uninvited

created significant fear, compelling Sophia to prioritise the safety of her daughters. Reflecting on the incident, she noted:

In Takapuna we lived in an apartment... The reason we went there was because, at the time our youngest was born and about 4 or 5 months old, and we were living in a house. But the weather was hot and while the older child was playing with the next-door neighbour, (my husband had work in Korea so there were many times when he was away,) and someone came in and out of the house while I was just holding the younger child. Of course, I thought it was the eldest. Anyway, they came in, but I was surprised so I acted as if my husband was there, saying 'where's dad?' And when they heard that, they quickly ran away so fortunately, no one got hurt and they didn't steal anything. But afterwards it was little scary being home alone with two daughters. The godparents lived here in the apartment in Takapuna, and I thought it would be safer...

This incident led the family to move to an apartment in Takapuna, where their godparents resided, illustrating the reliance on *gwangye* in their housing decisions.

Additionally, while experiences of renting may vary, stories of tenants' negative interactions with their landlords are increasing (Chisholm et al., 2017; Martin et al., 2024). Sophia's comments illuminate the complexities of tenant-landlord relationships:

At the Takapuna apartment, if you tell them something, it's not whether they fix it or not, they just changed it to a new one entirely, whether it's a disposer or a dish washer. And anyway, we actually didn't call for most things. The children's father knows how to fix most things, so he does that, but at that time, the disposer or something didn't work so the children's father cleaned everything and took it apart, but it still didn't work so we said, 'It seems like the disposer is not working. It'd be good if you could call A/S.⁷' He said, 'I'll get you a new one, and I'll put it on for you.' ... When my friend asked for something to be fixed, [the landlord] did fix it but then they immediately raised the rent. Whether it's \$10 or \$20, they raise it. So, later on, while being careful, [they said] 'This just seems like something

⁷ A/S refers to servicing for the appliance under its warranty.

I pay to fix with my own money.’... ‘I’m going to leave this at the house, but I feel like I bought it with my own *money*.’ *So, there are people like that.*

While Sophia’s household had positive interactions with their previous landlord, she reports others compensating maintenance through rent increases, which can undermine tenants’ stability. Even with a good *gwangye*, Sophia and her husband reduced their reliance on landlords by undertaking repairs themselves and avoiding requests that could strain relationships or incur additional financial burdens. Ultimately, Sophia’s narrative highlights the compounded vulnerabilities of low-income and migrant families in a housing market characterised by affordability challenges and inequities (Bentley, 2021; Burchardt et al., 2018; Shutes, 2022).

Challenges to Accessing Welfare from the formal system

Migrants seeking government financial assistance often encounter significant barriers to access, compounding their precarious experiences (Istiko et al., 2022). Even those eligible for welfare aid may face difficulties due to language barriers, negative past experiences, and pressures to secure employment. These challenges are particularly pronounced for elderly Korean migrants, who struggle with limited access to translators and translated materials at Work and Income. Sophia highlighted these barriers:

But the worst thing about Work and Income is that there aren’t many interpreters, so I think older people have a hard time with it. If they have children, they can do it, so it doesn’t matter, but if not, if their English is not good, you can’t say yes carelessly, because so there are many cases where it doesn’t work if you say yes, so they’re worried about that, but from what I see around me, there are a lot of people that have a difficult time with Work and Income.

The pressure to provide accurate responses during interactions with welfare representatives further complicates access. Minor errors can result in the termination or reduction of financial aid, exacerbating the precariousness of their situations (Cochrane et al., 2017; Rua et al., 2019). Consequently, some elderly Koreans rely on assistance from fluent English speakers. However, seeking such help incurs social and financial costs, as described by Sophia:

Sophia: I also thought, 'Wouldn't it be better if we paid a little more attention to that?' and have a Korean version brochure and a Chinese version... Wouldn't it be better if that was just improved a bit? Then they wouldn't have to ask anyone one-by-one.

Eun-Hye: That's right. Koreans are very sensitive to using other people's time so they're apologetic.

Sophia: How can they just use them; they at least need to buy a meal.

Sophia's account highlights the cultural concepts of *in*, *ye* and *yangshim* (moral conscience) which underscores the importance of relationship dynamics shaped by acts of kindness but also, reciprocity (Hwang, 1987; Kim et al., 2006; Yum, 1988). In this context, informal networks play a crucial role, as English-speaking migrants assist elderly Koreans in navigating bureaucratic institutions. However, these acts of support often create a sense of indebtedness according to one's *yangshim*, which is expected to be reciprocating through gifts or meals according to *ye* and *in* (benevolence) (Hwang, 1987; Yum, 1988). While this fosters social cohesion, it can also place additional burdens on those already facing financial hardship, making the pursuit of financial assistance counterproductive.

To address these challenges, Sophia advocates for structural reforms, including the provision of professional third-party translators and the translation of Work and Income's materials into multiple languages. She draws a comparison to the Inland Revenue Department (IRD), which offers accessible translation services through freelance interpreters and multilingual websites. This approach, she suggests, could serve as a model for Work and Income:

I don't know if there are any Koreans on site right now, but I think they said there were Koreans at some branches at some point. IRD does everything when you call them, with translations. They do it through a 3rd party on the phone when you say, 'I'm Korean so I need a Korean interpreter.' But with Work and Income, not yet... I think it would be much better if they did that... I also wish there were some brochures in Korean. If they had it in English, Chinese, and Korean, they would ask less questions, but there aren't any... Of course, these days, even if everything is in English, you can run the web page itself through a translator. However, when using the translator, there are times when you wonder, 'What does this mean?'. I'm sure there are a lot of older people who can't even do that...

Implementing multilingual resources and client feedback-informed reforms could mitigate stress and enable individuals to access their entitlements with greater ease (Martin et al., 2024; Rua et al., 2019). These changes are particularly critical for ensuring equitable access to welfare benefits.

Sophia also reflects on the emotional toll of navigating welfare systems, describing it as a pressure-inducing and degrading experience. She recounts the experiences of friends, which echo the narratives of loss of *chemyeon* associated with accessing income supplements (Hodgetts et al., 2022b):

My friend said she thought, 'Oh, do I really have to say things like this to get it?'...When they come out after that, they feel ashamed and are hit with reality.

For Koreans, issues of *chemyeon* exacerbate the psychological strain of relying on government support (Hwang, 1987). The need to disclose personal hardships to obtain minimal assistance can lead to a loss of dignity and self-esteem, reflecting the broader experiences of marginalized groups navigating formal welfare systems (Hodgetts et al., 2022b; Hodgetts & Stolte, 2017). *Chemyeon* and *in* shape social interactions in ways that complicate reliance on formal support structures. When institutional barriers limit access to essential resources, dependence on *gwangye* becomes necessary, though it comes with its own challenges. Restraints in access to resources through Work and Income are well documented and exacerbate stress and deprivation and reduced dignity among people seeking support for essential needs (Hodgetts et al., 2022a; Rua et al., 2019). Like precariat participants in previous research (Martin et al., 2024), Sophia advocates for more informed and culturally informed reforms to Work and Income.

Sophia's narrative underscores the need for informed and culturally sensitive reforms to address systemic barriers. Professional translation services, multilingual resources, and streamlined processes can alleviate the psychological and financial burdens on vulnerable populations. These measures are essential for ensuring dignity and reducing stress among migrants seeking support, ultimately fostering a more equitable welfare system (Martin et al., 2024; Rua et al., 2019).

Seeking Solutions in the Informal System - Supports and Obligations

Sophia's case illustrates how migrants often rely on close-knit networks and informal systems for support due to limited access to formal avenues (de Certeau, 1984). Her visa status initially restricted her access to formal financial services, leading her to depend on her social network for financial transactions, highlighting the significance of *gwangye* (Cawley, 2019; Tu, 1998). This reliance on social networks is a hallmark of collectivist cultures, where interpersonal relationships serve as essential conduits for resource allocation and emotional support (Young, 2018).

Sophia's photographs emphasise the importance of these relationships in her life. 14 of her 15 photos feature other people, signifying the importance of interpersonal connections. These images reflect the deep value she places on the support, companionship, and shared experiences that she finds in her community, family, and friends.

Given the challenges in accessing formal support systems, Sophia turned to close-knit networks to foster informal systems that facilitated mutual aid (Ward, 2001; Young, 2018). Upon arriving in New Zealand, her visa status precluded her from obtaining a credit card, necessitating reliance on her Korean friends with access to New Zealand financial services:

Back in the day, when the kids were young, you couldn't even get a credit card if you weren't a permanent resident. That's why I used the Korean card, at first... When I had a few close mum friends, the mother paid for everything, and I just gave them cash, into their bank accounts.

Sophia's reliance on informal channels underscores the practical application of *gwangye* in navigating structural constraints, even the smaller everyday ones.

Another dimension of Sophia's *gwangye* relates to wellbeing. Sophia emphasised the importance of spending time with family and friends, viewing such interactions as essential for mental health. She also puts an emphasis on food—both its nutritional value and its capacity to foster social connections (Chung et al., 2016). Sophia's preference for home-cooked meals over dining out reflects this cultural emphasis. She noted:

For us, wellbeing means the body being healthy, but since we live here as a small family, I think we need to be mentally healthy as well. Since we're away from family anyway, there's that, and in terms of health, to be honest, we eat out less often here than in Korea, because there aren't that many places to go out to eat. And we don't really like it; for the price, it's not that delicious and most of the time, you can probably cook it at home, especially Korean food. So, we eat at home and I probably spend more time eating with my family than in Korea. In Korea, it's not easy for the whole family to eat like this... I think we're a little better mentally because we spend a lot of time eating together as a family...

For Sophia, *gwangyes* are significant, especially within a migrant context, as they ensure access to resources and support during difficult times (Lin, 2019). When she experienced a miscarriage in New Zealand, her children's godmother, stepping in for biological family members, managed household duties and provided emotional support. While immediate family remains the primary source of aid (Hsu, 1967; Kim, 2002; Tu, 1998), the lack of relatives in New Zealand made Sophia's reliance on her *gwangye* essential, with her children's godmother playing a key role in maintaining familial values (Lin, 2019). She recounts:

When I had a miscarriage with my second child, my godmother was there... The children's father couldn't leave the child at home alone, so he brought the child to the emergency room. On the way, I called, and my godmother said the child would be startled so early in the morning so the godmother took my eldest daughter back to my house, made her sleep next to her daughter, and said, 'I will tell her to sleep.' ... At that time, she did everything for me like a mother, she took care of me.

몸조리 is a culture-specific postpartum healing process for mothers but I translated it as “took care”, to convey the broader meaning of this character. In the Korean tradition, grandmothers typically manage household responsibilities including, allowing mothers to focus on their recovery. In New Zealand, Sophia received this support from her children's godmother in the absence of her own biological mother. Her extended networks formed a broader social support system akin to a ‘clan.

While the benefits of strong *gwangye* are evident, they are not without their challenges. For instance, hierarchical norms and cultural codes embedded in *gwangye* hindered Sophia's ability to

negotiate salary increases (see Hwang, 1987). Sophia's supervisor deemed minimum wage increases sufficient, reflecting the influence of hierarchy, power dynamics and humility, which discourage self-advocacy. She observed:

Well, the salary is a little more but rather than there being a change, since the minimum is going up, overall wages also go up... But because it increases, I got the feeling that our boss was thinking, 'Oh, can I do without a review?' Strangely, it goes up just around April – [my] joining date was February 1st – so about the time we should talk about it, the announcement has already been made [by the government], that it'll rise by April 1st so, funnily enough, it's a bit iffy. I think that's the Korean mindset. The child's father doesn't have nothing like that from the Kiwi company...

Despite the challenges posed by hierarchical norms within *gwangye*, Sophia remains deeply involved in her community and church, using these connections to both give and receive support. Sophia actively participates in various community and church activities, leveraging her connections to both receive and provide support. Sophia's contributions to her community further illustrate her engagement with *gwangye* and *in* (Yeung & Tung, 1996; Yum, 1988). Her acts of generosity, such as distributing food and health supplements to elderly members of the community, exemplify a reciprocal nature. Sophia remarked:

Eun-Hye: Among Koreans, if you make a lot of one thing, you give to this house and that house.

Sophia: Yes, there is sharing food. When I knew things were difficult, I would even put things in places secretly... The company I work with now does health supplements, but when the expiration date isn't far off, we can't sell it if there are any leftover, so originally the disposal unit would come, but when there was less than a month left, I ask the CEO, 'Can I share this with people in need? People who are older but face hardships'.

Such actions align with Confucian values of reciprocity, *in* and Catholic principles of *jabishim* (merciful heart), reflecting Sophia's ethical commitment to care for others (Cahill, 1987; Kim et al., 2006; Yum, 1988).

Sophia's participation in the informal system extends to the Korean migrant community and broader Catholic initiatives. She has contributed extensively through general service at the cathedral, volunteering at nursing homes, and assisting at her children's Korean language school:

Sophia: I just did a lot of general service at the cathedral. I went to a nursing home and volunteered to do laundry, take them for walks, and [volunteered] at the kids' Korean language school for 14 years...

Eun-Hye: This is all while working or not working?

Sophia: I did it all throughout, the volunteering. Volunteering at the cathedral, I had time to do that from when my daughter started kindergarten, so I did and the Korean language school, since my child was at school anyway, so yes... Yes, and until my child was in year 4, I volunteered at their main school two days a week... I helped in class and of course went along to the activities, yes. At school, when you do something like swimming or other sports, as a helper who helps the teacher.

Generosity, compassion and prioritising others' welfare is particularly prevalent among lower socioeconomic status communities (Batson & Moran, 1999; James & Sharpe, 2007; Oveis et al., 2010; Wiepking, 2007), explaining Sophia's altruism toward elderly Korean migrants despite her household's financial challenges during their transition out of the precariat class. However, it also embodies Confucian ideals of *in* alongside Christian traditions of *jabishim* and social outreach (Cahill, 1987; Kim et al., 2006; Yum, 1988).

Case discussion

Sophia's case highlights the complex relationship between economic mobility, the adaptation of cultural practices, and the social obligations within the Korean migrant experience. Her story reflects the challenges faced by migrants, particularly those whose qualifications are not recognised in their new country. Despite this, Sophia's resilience—supported by her husband's career progression and her own gradual advancement within the health supplement company—demonstrates the potential for upward mobility within a challenging socio-economic landscape. The tension between cultural expectations, such as filial piety and gender roles, and the realities

of modern employment complicates her work-life balance, yet she continues to navigate these competing demands with persistence.

Sophia's narrative also illustrates her family's shift from precarious employment to greater financial stability, reducing their reliance on formal welfare systems. Although they have made significant progress, challenges related to employment, housing, and access to welfare persist, reflecting the broader migratory experience. Issues such as the disconnect between wage growth and the rising cost of living, alongside housing difficulties faced by low-income migrant families, are central to her story. Her struggles at Wang Mart and the difficulty securing affordable housing highlight the financial strain many migrants endure. Informal support networks help alleviate some of these challenges, providing an essential buffer against precarity.

While the informal system offers an essential buffer against precarity, it also reinforces specific social expectations where there is a burden of maintaining hierarchical *gwangye* (Hsu 1953; Hwang, 1987; Nakamura 1964). Sophia's story also underscores how obligations within the Korean community intersect with broader cultural principles to sustain informal social structures. Sophia no longer relies as heavily on the Korean migrant community for support, yet she remains connected, reinforcing its endurance through acts of *in* and *jabishim*. Her ongoing contributions reflect the moral imperatives of reciprocity within Korean cultural values, Christian faith, and traditional gender roles, which collectively shape her understanding of responsibility and care (Cahill, 1987; Kim et al., 2006; Lee et al., 2004; Park & Cho, 1995; Yum, 1988). Through these articulations of 'Koreanness' and 'Christianness,' she not only supports those still navigating precarity but also preserves a collective resilience that extends beyond her household.

Sophia's story contributes to a broader understanding of the ways in which Korean migrants navigate socioeconomic transitions while maintaining their cultural and relational commitments. Her case highlights the enduring significance of informal support networks, revealing how acts of giving are not merely altruistic gestures but deeply embedded cultural practices that sustain diasporic communities in the face of ongoing structural challenges (Hsu 1967; Kim, 2002; Tu, 1998). This case sets the stage for a comparison with the experiences of Rebecca and Candy. Through the comparative analysis in the next chapter, I will discuss the diversity of migrant

experiences and the varying ways in which individuals navigate the complex intersection of precarity and culture in the context of Aotearoa New Zealand.

Chapter 6: Case Comparisons

Precarious employment among Korean migrants represents a significant challenge in contemporary labour markets, as evidenced by the experiences of Rebecca, Candy, and Sophia in Aotearoa New Zealand (Anderson, 2010; Bedeschi-Lewando et al., 2021; Choi et al., 2021). These participants face considerable obstacles in securing stable, well-paying employment, with their diverse circumstances exposing systemic issues faced by migrants within the formal employment sector. Further compounding these challenges are visa restrictions, bureaucratic complexities, and the emotional strain with accessing financial assistance, all of which impede welfare support (Ho, 2015; Ip & Friesen, 2001; Kim, 2014; King et al., 2017; Young, 2018).

In this context, informal support networks, underpinned by cultural values of mutual support, play a pivotal role in navigating precarity (Young, 2018; Ward, 2001) for two of the three participants in this research. These networks, deeply rooted in Confucian and Christian teachings, not only provide critical support but also foster community resilience and mutual aid (Joseph, 2016; Yong & Martin, 2017; Yeung & Tung, 1996; Yum, 1988). Beyond relying on these systems, the altruistic contributions of women like Rebecca, Candy, and Sophia to their communities underscore the enduring influence of these teachings. Their actions reflect how traditional gender roles within Korean culture, often associated with the home, extend to fostering communal support within the diaspora (Choi et al., 2010; Lee et al., 2004; Tan, 2010; Park & Cho, 1995).

This chapter presents a brief comparative case analysis of Korean migrant participants in Aotearoa New Zealand, examining how they navigate precarious lives. Through abductive reasoning and logical inference, the analysis reveals broader societal dynamics, as well as the influence of Confucian and Christian values, which are rearticulated in the participants' daily lives (Cawley, 2019; Chung, 2017; Grayson, 2013; Tamai & Lee, 2002). The intersection of these cultural principles shapes participants' contributions to community support, demonstrating how such values sustain both individual and collective resilience in the face of economic uncertainty.

Challenges of Precarious Work Among Korean Migrants

The issue of precarious employment among migrants is a significant concern in contemporary labour markets, with existing literature highlighting the myriad of challenges migrants face as they adapt to new environments and navigate uncertain employment conditions (cf. Standing, 2011). The experiences of Rebecca, Candy, and Sophia, Korean migrants in Aotearoa New Zealand, exemplify the diverse nature of precarious work and underscore the systemic barriers encountered within formal employment sectors, including visa restrictions, the inadequate recognition of foreign qualifications and language barriers (Ip & Friesen, 2001; Ho, 2015; Kim, 2014; Young, 2018).

Precarious employment is often characterised by frequent job transitions, income instability, casual contracts, and limited job security (cf. Cochrane et al., 2017). Rebecca and Candy experienced job instability, cycling through casual, minimum-wage positions during the pandemic. Additionally, Candy's work as an Uber Eats driver exemplifies the financial instability perpetuated by gig economy jobs. In contrast, Sophia benefits from her husband's secure and high salary, which buffers her household against the precariousness of her part-time minimum-wage job. This contrast highlights how stable, well-paying employment can mitigate the household precarity often associated with migrant experiences.

The limited transferability of qualifications and skills compounds also limited employment opportunities and career stagnation as demonstrated by Sophia's case (Groot et al., 2017; Ho, 2015; Young, 2018). Although Sophia's husband successfully transferred into being a mechanic, Sophia's qualifications and prior work experience in Korea proved irrelevant in New Zealand's labour market:

I wasn't like an engineer or something like that in Korea. My job was mostly part of a government agency. Companies in Korea that have their assets held by banks for collateral, have to have the value of the company evaluated every two years. Our company did stuff like that... but since I came to this country and since I stopped working, it was of no use, really. So, after doing that, there was nothing I could do for work after, and it was difficult to get in [the labour market].

Sophia's delayed re-entry into the workforce after prioritising childcare reveals how migrant women face additional barriers to employment, with minimal career progression even after two decades in New Zealand.

Rebecca's husband, holding a doctorate in theology, faces even fewer employment opportunities than the other two participants, and her case highlights the longstanding limited recognition of foreign qualifications in Aotearoa New Zealand (Ho & Ho, 2003). This situation highlights the futility of meeting requirements for entry into New Zealand if migrants cannot leverage those credentials to secure employment (Ho, 2015; Young, 2018).

Language proficiency is another critical factor affecting employment opportunities for migrants (Ho, 2015; Young, 2018). Both Rebecca and Candy have identified language barriers as significant obstacles:

Rebecca: At that time, no matter what the job was, they required you to speak English, but since I couldn't speak fluently, there was nothing I could do but clean.

Candy: I also want to earn money, but because businesses don't do that well in this country, there are limits to what I can do. You can't go just because you want to do something. You can't even apply if your English isn't good enough. There are a lot of jobs I want to do, but you can't if your English isn't perfect.

While Candy possessed sufficient English skills to secure permanent residency and citizenship, Candy's inability to secure stable, well-paying employment underscores a gap between the language standards required for citizenship and those necessary for labour market success (Henderson & Watts, 2006).

Discrimination and cultural marginalization further exacerbate precarity for migrants who do not conform to "Model Minority" stereotypes of assimilation and high education (Hannis, 2009; Henderson & Watts, 2006; Ip, 2003; Xie, 2020). Dominant cultural norms shape perceptions of assimilation and belonging, creating additional barriers to employment opportunities for these participants.

Amidst employment barriers and precarious income, access to welfare support is conditional based on residency status (Work and Income, 2024b). Candy and Sophia, as residents, benefitted

from financial aid during times of hardship. Conversely, Rebecca and her husband face limitations due to their visa conditions (Ho, 2015; Kim, 2014; Meares et al., 2010). This exclusion from formal welfare support compels Rebecca's household to seek assistance through informal systems (Joseph, 2016; Yong & Martin, 2017).

The cases of Rebecca, Candy, and Sophia illuminate the multifaceted struggles Korean migrants encounter in their pursuit of stability in New Zealand. Their experiences reveal systemic barriers to secure employment—marked by precarious job conditions, visa restrictions, language barriers, and unrecognised qualifications (Ip & Friesen, 2001; Ho, 2015; Kim, 2014; Young, 2018). While Candy and Sophia have accessed some relief through welfare support, Rebecca's exclusion from these systems underscores the pressing need for more inclusive policies. These stories illustrate the precarious nature of migrant livelihoods and the broader systemic inequities shaping their integration into New Zealand's labour market.

Culturally Gendered Tensions in Work and Household Duties

Sophia, Candy, and Rebecca's experiences reflect the complex process of acculturation, wherein individuals negotiate between the cultural values and norms of their country of origin and those of their host country (Berry, 2003). For Korean women, this process often involves reconciling Confucian ideals of family duty and social harmony with Western expectations and the practical necessity of economic participation from members of the precariat (Groot et al., 2017; Palley, 1990). Such dual expectations frequently result in cultural dissonance, as traditional caregiving roles conflict with the societal norms of paid employment. These tensions are particularly pronounced in precarious labour markets, where opportunities are limited, and structural inequalities disproportionately affect migrant women (Lee et al., 2004).

The persistent influence of the Confucian values, *gwangye* (relationships or connections) and *in* are evident in the lives of Korean migrant women (Cawley, 2019; Tu, 1998). Rebecca, for instance, continues to prioritise household duties even though her children reached adulthood before migration. Her actions align with traditional Confucian values emphasising family responsibilities, further reinforced by her Christian background (Proverbs 31:10-31; Keener,

1994). Similarly, Sophia navigates her dual roles as a caregiver and employee, though she is supported by her partner's financially stable managerial position. In contrast, Candy, a single mother, faces significant challenges as she independently balances maternal responsibilities and the need to sustain her household:

When my kids were young, I received the Domestic Purposes Benefit... that's what single parents get, and that's what we got when the kids were young. Until the kids entered high school, I said, 'I can't go out and get a full-time job because the kids are young.' That's why I got it because I have to focus on raising my children.

Sophia's situation further illustrates the interplay between caregiving and economic participation:

I am at minimum wage... I earn about 37,000. It's not 40 hours. At our company, if you work full time, it's 7.5 hours a day. Clock in at exactly 9 and leave at 5. But I took some time off on Mondays and Fridays because of my child. So, on Fridays, I usually get off work at 3 o'clock, I'm the only one [who does that]. So, I'm around 37,000 and the children's father has a large income difference from mine. I think the children's father is between 90,000 and 95,000.

This cultural dissonance often leaves migrant women in a difficult position, as traditional caregiving expectations (Kim, 2010) conflict with societal norms in New Zealand that encourage women to seek employment (Palley, 1990). Korean women often serve as gatekeepers of culture, maintaining Confucian ideals of family harmony and child-rearing while grappling with the demands of their host society (Kim & Hoppe-Graff, 2001). This dual role, compounded by language barriers and economic instability, can lead to isolation from the host culture.

The gendered expectations placed on Korean women intersect with their experiences of precarity, influencing their roles within their families and communities (Lee et al., 2004; Mui, 2000; Pang, 1995). Traditional caregiving norms coexist with economic participation, exposing them to vulnerabilities in precarious employment situations ie. Inability to work full-time because of childcare responsibilities. This intersection highlights the need to consider how gendered roles and expectations shape the experiences of migrant women, particularly in relation to economic precarity and employment instability.

The interplay of economic pressures and cultural values underscores the structural inequalities faced by migrant women. Rebecca and Sophia, supported by their husbands' contributions, experience fewer challenges compared to Candy, who must shoulder the dual burden of caregiving and earning alone. The absence of *gwangye* and support leaves single migrant women like Candy disproportionately vulnerable to the challenges of the precariat class (Milewski et al., 2018; Shutes, 2022; Simpson, 2020).

In examining the experiences of Sophia, Candy, and Rebecca, it becomes clear how Confucian values shape family and work dynamics, highlighting the vulnerabilities created by economic precarity and the critical role of social networks in fostering resilience. Their stories reveal the delicate balance between tradition and adaptation, offering valuable insights into the structural and cultural challenges faced by migrant women.

Challenges in New Zealand's Formal Support Systems

Candy, Sophia, and Rebecca's experiences with welfare assistance highlight the intricate challenges faced by migrants in accessing and navigating New Zealand's formal support systems, reflecting disparities shaped by residency status and bureaucratic complexities (Hodgetts et al., 2022a). Both Candy and Sophia have encountered the benefits and limitations of welfare assistance, with Candy acknowledging its vital role in helping her family through financial difficulties. For residents able to access such support within the formal system, welfare assistance offers a crucial buffer against the adversities faced by the precariat. However, Rebecca's situation illustrates the lack of such a safety net for visa-holding migrants (Young, 2018; Ward, 2001). Accessing welfare assistance, even when possible, often provides minimal sustenance and is challenging to obtain due to bureaucratic hurdles, as evidenced by Candy and Sophia's accounts (Hodgett et al., 2022).

Candy and Sophia's engagement with the welfare system demonstrates both benefit and discontent. While Candy acknowledges its significance in sustaining her household in the past, she recalls that it was barely enough to meet their needs:

Anyway, since Work and Income provided various allowances, it really helped me raise my kids. It really helped me a lot, but I had a really hard time getting it... They don't give it away easily, but there's nothing left, in fact it's not enough with that. But still, they provided the best life extension device for us to sustain ourselves.

Candy's account also underscores the systemic challenges and emotional toll involved in securing welfare assistance (Hodgett et al., 2022). She describes feeling humiliated in case meetings, degraded during job interviews, and burdened by mandatory seminars:

There are times when I felt humiliated. Each case officer is a little different, but some people are like that, and some are not... Depending on their character there are people who make you miserable, and there are people who don't.

Once, Work and Income introduced me to a job. So, I went. It was something like driving disabled people, but a condition like time or something didn't fit. So, I talked about it, and they said, 'Now is not the time for you to differentiate between hot and cold food. If you can work, you do it.'... if you tell them that Work and Income sent you, they ignore and look down on you.

If you miss [the seminar], they stop giving you the money. I make an appointment for when I have time, but life, I can forget or something. They just stop it. So, if I try to make time to re-apply, it's really hard.

Candy's experience reveals the disconnect between the rigid, bureaucratic nature of the system and Confucian values that prioritize reciprocity and interpersonal harmony, often leaving Korean migrants feeling alienated and stripped of dignity, akin to the loss of *chemyeon* (face).

Sophia's account further highlights how bureaucratic complexities and language barriers compound the challenges migrants face when navigating formal support systems (Hodgett et al., 2022). Although her reliance on welfare assistance is reduced, Sophia notes the struggles faced by Korean migrants, particularly older adults, due to insufficient translation services:

But the worst thing about Work and Income is that there aren't many interpreters, so I think older people have a hard time with it... from what I see around me, there are a lot of people that have a difficult time with Work and Income. There are a lot of people.

Sophia's advocacy for translated materials, including bilingual websites and brochures, highlights the need for welfare systems to adopt elements to aid those with limited English proficiency:

I also thought, 'Wouldn't it be better if we paid a little more attention to that?' and have a Korean version brochure and a Chinese version... Wouldn't it be better if that was just improved a bit? Then they wouldn't have to ask anyone one-by-one.

Such adjustments could facilitate greater cultural inclusivity and empathy, improving access and experience for migrant communities.

Rebecca's situation starkly contrasts with that of Candy and Sophia, as visa restrictions prevent her from accessing welfare assistance despite her struggles with employment instability and limited job market opportunities.

Collectively, the narratives of Candy, Sophia, and Rebecca underscore the broader struggles of migrant communities in navigating New Zealand's formal support systems (Groot et al., 2017; Hodgetts et al., 2022a). Their experiences highlight the clash between bureaucratic rigidity and the cultural expectations of *in* and *chemyeon*. Candy's experience highlights the emotional toll of securing welfare, marked by humiliation and alienation while Sophia's account emphasises how language barriers and inadequate translation services hinder access, particularly for older migrants. Thus, Sophia advocates for multilingual resources. In contrast, Rebecca's visa status prevents her from accessing welfare, exposing the limited safety net for visa-holders and inequities in the system (Young, 2018; Ward, 2001). Together, their stories illustrate the complex and inequitable challenges migrants face in accessing New Zealand's social support systems.

The Multiple Facets of Precarious Lives

Migrant precarity in New Zealand is characterised by pervasive insecurity that transcends employment insecurity, with inadequate formal support systems exacerbating challenges during

crises such as the COVID-19 pandemic (Bedeschi-Lewando et al., 2021; Choi et al., 2021). Migrants like Rebecca and Candy struggle to secure stable employment and access essential aid, facing issues such as insecure employment, transient housing, and food shortages.

Housing insecurity is a common theme among Sophia, Candy, and Rebecca, though their experiences vary (Fletcher, 2023; Gammarano, 2019). Sophia enjoys a degree of housing continuity with longer rental tenures compared to her counterparts; however, she still faces financial constraints within the housing market. She notes that despite benefits for first-time homebuyers, the high cost of housing in Auckland makes homeownership seem unattainable:

When we talk about Kiwisaver, there are benefits for first-time homebuyers but realistically, I don't think there are any homes within the price range, as there is a limit on the amount...

Candy's inability to secure a mortgage also highlights the financial obstacles resulting from her precarious employment, despite her two decades of residency in New Zealand:

It's so hard to get a loan. If I could get a loan, I would buy a house; I pay rent anyway so I can do it, but I can't get a loan. I worked very hard to get a loan so I could buy a house, but that has now been cut off due to the pandemic. Since my income is gone, all the things I saved in the past have become bubbles, and I can't work and because I have no income, I can't get a loan.

Further, both Candy and Rebecca endure frequent relocations in pursuit of affordable housing, driven by precarious employment, financial limitations and fluctuating rent prices (Chisholm et al., 2017; Witten et al., 2017). Nevertheless, financial matters were not the only concerns when relocating. Both Sophia and Candy's housing decisions are influenced by considerations for their children:

Sophia: The reason we moved to Sunset was because the kids were growing up. Apartments are easy to live in and it's really nice but they're smaller than houses. So, looking at the location, we moved to Sunset... We looked at the schools around there as well, but the kids fainted after seeing the houses. Fortunately, there was a new house on Sunset Road... When my younger child goes to university, it might be possible for the two of us to live regardless of the location, but I don't think it's possible while my younger child is still in high school.

Candy: When I first [immigrated], I lived in Mount Roskill, then Epsom and Newmarket because the kids' school is in that zone... The hospitals were all close [to the houses we rented]. Forest Hill was also close to the hospital, Eden is right next to the Auckland Hospital, and where I live now, Middlemore [hospital] is also seven minutes away. I moved to places like that because my child is in that field, so I had to go somewhere nearby.

Eun-Hye: Oh, is he a doctor?

Candy: Yes, so I had no choice, but to move near [hospitals].

Sophia and Candy's housing decisions are influenced by considerations for their children, underscoring the pervasive influence of Confucian values in prioritising their needs before their own (Lee et al., 2004).

In addition to housing challenges, food insecurity emerges as a compounding financial and emotional concern (Jackson & Graham, 2017). Candy and Rebecca both grapple with constrained financial resources, leading to careful budgeting and prioritisation of essential needs over discretionary spending:

Rebecca: 'Was there a time when there was a shortage or insufficient supply'? I don't think that's ever happened. However, we don't have an abundance so we're careful and err more on the side of 'let's not eat out if possible' and we make food... If we say there's not enough, it could be seen that way, but I'm just saying I can cover the rent etc.

Candy: When you don't have money, it's not enough; you can't buy groceries... Hmm I've never thought we had an abundance... I think I don't earn enough... No, I don't think there's ever been a time where we had enough food.

Sophia also observed the increasing costs of food:

It went up too much. I don't know the price of other things, but you know how the company has coffee mix, the 100 packets. I remember, back in the day, I always swiped \$19 with my company card. Then, because of the coronavirus, prices rose, and the minimum wage rose. It rose so much that it was \$29 and they never put it on sale. So, I just bought it thinking it

was only \$29. I bought it without knowing, but it was \$35 a while ago. Every time I go ... the price of the coffee goes up again.

While Sophia's stable employment status likely mitigates the risk of food insecurity, Candy and Rebecca's economic instability directly impacts their ability to secure adequate food, reflecting broader socio-economic disparities (Standing, 2011,2014).

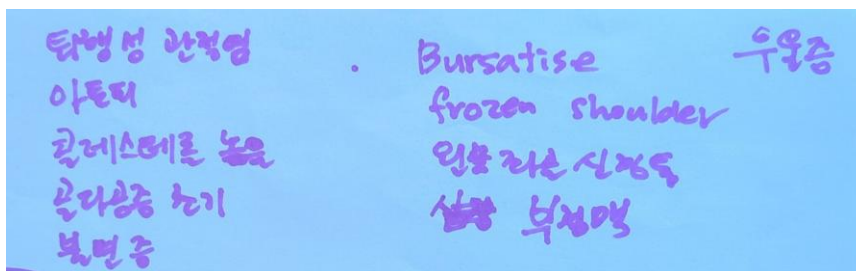
The various aspects of precarious life further delineate Candy, and Rebecca's experiences. Rebecca suffers from stress-induced high blood pressure from migratory stress and precarity, with time constraints and language barriers complicating the management of her condition (Mehta, 2016; Abbott & Young, 2006, 2006):

My husband was with me and the doctor was Korean. He said my blood pressure was so high I could die in my sleep. He scared us intentionally by saying that...Then my husband was so shocked that he started praying and started crying. As the husband, he thought, 'my wife is having such a hard time. She's like this because she's stressed from the hardships.'

Similarly, Candy faces multiple health issues (see Figure 10) and more recently, back problems, exacerbated by the physical demands of her long hours as a driver. Despite having access to healthcare access, financial and time constraints hinder her ability to use it effectively. In contrast, Sophia, with stable employment, residency status, and a well-paying job through her spouse, enjoys good health and readily available healthcare services.

Figure 10

List of Candy's Multiple Health Issues



Collectively, these experiences of housing insecurity, food insecurity from employment-related financial strain, and consequent health outcomes illustrate the multifaceted challenges

faced by migrants in New Zealand. These participant accounts underscore the urgent need for more inclusive and effective support systems that address the diverse challenges faced by migrants.

Seeking Buffers in the Informal System – a Confucian and Christian Articulation

In the context of economic instability, informal networks are pivotal in assisting individuals with securing employment, housing, and food (Hui & Triandis, 1985; Yeung & Tung, 1996; Young, 2018). This phenomenon is evident in the experiences of Rebecca, Candy, and Sophia, who, despite their divergent circumstances, leverage their networks to varying degrees to mitigate the adversities of economic precarity.

Rebecca exemplifies the effective use of community support to ensure employment, housing and food security, aligning with both Confucian and Christian principles of *gwangye*, *in* and *jabishim* (merciful heart) (Cawley, 2019; Ogden, 2011; Tu, 1998; White, 1952). Rebecca found employment through her connections, negotiated rent, resolved overcrowding and borrowed money for her residency application from her landlord. During periods of unemployment, she also received assistance from her community, highlighting the role of informal networks in providing essential resources:

Was it Reconnect? They give rice and instant noodles... I couldn't work during that time, so I received their help.

Similarly, Sophia utilised her connections within the Korean migrant community to navigate even small everyday challenges, such as not having a New Zealand credit card:

Sophia: Back in the day, when the kids were young, you couldn't even make a credit card if you weren't a permanent resident. That's why I used the Korean card, at first.

Eun-Hye: Then, doesn't it cost you a lot of surcharge every time you spend too much?

Sophia: I couldn't do anything about it. You have to do it by card so, when I had a few close mum friends, the mother paid for everything and I just gave them cash or sent money to their bank accounts.

This reliance on informal networks underscores the importance of social connections in managing economic challenges.

In contrast, Candy's experience diverges as she does not depend on aid from her Korean community (Young, 2018). Although she benefits from emotional support from friends in Korea, the geographical distance limits her ability to access more tangible forms of assistance:

Eun-Hye: Since you're in so much pain right now, is there anyone who can help you?

Candy: None, now. If I call, someone I know nearby, they probably could come. If I say I'm in so much pain I'm going to die.

Eun-Hye: Do you interact a lot with Korean people? When you were depressed, did you talk about it with other people?

Candy: Oh, there wasn't really anyone nearby at that time. I 'KakaoTalk'ed with a friend in Korea and stuff like that.

Such narratives underscore the importance of social connections and networks in alleviating the hardships associated with economic instability. The benefits and buffers provided by *gwangye* underscore the crucial role of strong community ties and mutual support mechanisms, particularly within marginalized populations (Hui & Triandis, 1985; Yeung & Tung, 1996; Young, 2018). These networks can offer critical resources and emotional support, helping individuals navigate and alleviate the adversities associated with precarity (Hodgetts & Stolte, 2017).

Koreans often rely on mutual assistance as a cultural expression, and the capacity to leverage *gwangye* significantly shapes one's ability to navigate economic precarity (Young, 2018). Confucianism underscores the significance of *gwangye* and mutual aid (Yum, 1988). Core values such as *in* (benevolence) and *ye* (ritual propriety) promote respect for family and community members, fostering a culture where helping others is a moral duty to uphold social harmony (Hwang, 1987; Yeung & Tung, 1996; Yum, 1988). Similarly, Christianity emphasises *jabishim*, communal support and compassion (Keener, 1994; Ogden, 2011). In communities upholding these values, Rebecca and Sophia effectively mitigated adversities by leveraging informal support systems.

Cultural practices of mutual assistance among Koreans are deeply rooted in Confucian and Christian teachings (Cawley, 2019; Grayson, 2013). These values translate into practical support systems that help individuals navigate the challenges of migration and economic precarity, as demonstrated by Rebecca and Sophia. In contrast, Candy's different approach highlights the

diversity within Korean migrant communities. All three accounts reflect varying degree and differences in cultural continuity and adaptation in the face of adversity.

Cultural and Religious Influences on Altruism Amid Precarity

Despite facing various adversities, Rebecca, Candy, and Sophia actively contribute to their communities through diverse forms of civic engagement. Rooted in Confucian ideals like *in* (Hwang, 1987; Kim & Kim, 2019; Yum, 1988), and Christian teachings on compassion and *jabishim* (Keener, 1994; Ogden, 2011), they uphold a sense of duty and altruism towards the community. These values not only shape their altruistic contributions but also underscore the profound impact of religion and tradition on their beliefs and practices.

In their shared commitment to community welfare, Rebecca, Sophia, and Candy exhibit generosity and altruism. Despite facing limitations in financial resources, food availability, and time constraints, their actions reflect profound Confucian and Christian influences. Rebecca and Sophia, driven by their Christian faith, generously share food and health supplements with their community (see Proverbs 31:10-31; Keener, 1994):

Rebecca: It's not a big deal but by Friday, if the vegetables are a bit wilted but aren't sold, I bring them [home] and cook. And I feed my family and also feed this person – a hairdresser I know. They work all day so it's really hard [to cook]. So, I just make kimchi... anyway I thought, 'I should make kimchi and give it to them'...I just want to live a life of sharing things. But I have to [share] with what I have, I can't [share] with someone else's. But that doesn't mean I suddenly want to earn a lot of money at this age, I don't think that will happen. Only if God gives me grace... The gospel simply is, 'Give for free what you received for free.' If God gives me grace, I just want to live that kind of life... I don't want to be rich, but I have this heart; if I have a little, I want to share and live happily together (chuckles).

Eun-Hye: Among Koreans, if you make a lot of one thing, you give to this house and that house.

Sophia: Yes, there is sharing food. When I knew things were difficult, I would even put things in places secretly... The company I work with now does health supplements, but when the expiration date isn't far off, we can't sell it if there are any leftover, so originally the disposal unit would come, but when there is less than a month left, I ask the CEO, 'Can I share this with people in need? People who are older but face hardships'.

Rebecca and her husband also volunteer at KYCF:

Rebecca: Yes, I think, 'should I work more?' But there is the KYCF retreat. 3 nights and 4 days this time. I'm planning to go all in on helping with the food, so when I'm done with that.

Eun-Hye: Your husband is at KYCF-

Rebecca: Yes, as a steward.

Eun-Hye: Does he have an hourly wage?

Rebecca: Oh, he doesn't have anything like that. This is volunteering.

Similarly, Sophia volunteers through the church:

Sophia: I just did a lot of general service at the cathedral. I went to a nursing home and volunteered to do laundry, take them for walks, and [volunteered] at the kids' Korean language school for 14 years...

Despite financial constraints, Rebecca and Sophia share food, health supplements, and volunteer. Such actions espouse Christian teachings and beliefs such as, "Do to others what you would have them do to you" (Matthew 7:12) and "The generous will themselves be blessed, for they share their food with the poor." of (Proverbs 22:9). The sentiment overlaps with that of the Confucian principles, *in* and the golden rule of treating others as one wishes to be treated, emphasising benevolence and the wellbeing of others (Yang, & Tsai, 1992; Yoon, 1984). Moreover, Galatians 6:2 underscores the importance of bearing each other's burdens, reinforcing their commitment to mutual support within migrant communities (Keener, 1994; Ogden, 2011).

On the other hand, Candy's case suggests that, beyond religious principles, cultural ones embedded into one's psyche may drive benevolent acts. Candy, who did not mention a religion,

still demonstrated *in* and *chung* (allegiance) in her altruistic pursuits (Yum, 1988). Previously, she volunteered at retirement homes and the Problem Gambling Foundation:

I used to volunteer serving meals at a nursing home. I made scones and brought them to the elderly to eat. I did that for several years. And I also worked as a volunteer at the Problem Gambling Foundation... Since I received benefits from New Zealand, to some extent I thought I should go there, so I took the kids with me and ordered them [to volunteer].

Candy's behaviour can be interpreted as a fulfilment her obligations through contributions to the community. This aligns with the Confucian emphasis on reciprocity and *chung*; the public nature of obligations (Yum, 1988). This reciprocal relationship between individual and state underscores the importance of mutual support and explains her altruism amidst precarity.

The altruistic behaviours of Rebecca, Candy, and Sophia illustrate a complex interplay of cultural values, religious teachings, social dynamics characteristic of Korean society and migrant precarity, contributing to a deeper understanding of how Korean migrants in New Zealand manage adversity through resilience and resourcefulness.

The comparative analysis of Rebecca, Candy, and Sophia's cases reveals the multifaceted ways in which Korean migrants navigate precarity in New Zealand, balancing formal and informal support systems while articulating their cultural identities. Their experiences highlight how visa restrictions, precarious employment, and barriers to welfare access create structural disadvantages, compelling many migrants to rely on informal networks for survival. While these networks provide essential material and emotional support, they also reinforce cultural and gendered expectations, shaping migrants' responses to adversity.

Despite facing economic instability, all three women demonstrate resilience through strategic adaptations, leveraging Confucian and Christian values to sustain their households and communities. Their engagement in acts of reciprocity not only fosters social cohesion but also reinforces the informal system that many Korean migrants depend on. However, these practices also underscore the limitations of the current formal support system, which often fails to accommodate the unique challenges faced by migrant communities.

By examining the shared and divergent strategies of Rebecca, Candy, and Sophia, this chapter underscores the significance of cultural articulations in shaping migrant resilience. Their stories challenge deficit-based narratives of migrant hardship, instead illustrating the agency, resourcefulness, and communal solidarity that define their experiences. These insights contribute to a broader understanding of migrant precarity in New Zealand, offering valuable considerations for future policy and support mechanisms tailored to the needs of diasporic communities.

Chapter 7: Conclusion

This thesis examines the challenges faced by three precariat Korean migrants in Aotearoa New Zealand, with a particular focus on how they navigate precarity. Drawing on Articulation (Gramsci, 1978) and Acculturation theories, I analysed how cultural and ideological factors are articulated in the experiences and practices of the participants as they manage their precarious circumstances. By exploring the role of Korean cultural values, particularly those rooted in Confucianism (Cawley, 2019; Grayson, 2013) and Christianity (Yu, 2016), I sought to understand how key cultural values shaped migrants' adaptive strategies to the precarious situations in which they find themselves.

Precariat Korean migrants often face significant barriers to employment, welfare access, and integration into New Zealand society (Ho et al., 2000; Ip & Friesen, 2001). These barriers emphasise the critical role of the state in supporting its residents, including non-citizens (Bedeschi-Lewando et al., 2021). Migrant workers, typically employed in low-wage, undesirable jobs, should be supported through targeted policies that promote fairness and equity in employment (Wong, 2015). Insights gained from this research contribute to raising awareness of these issues, while also informing the development of effective policies and support mechanisms aimed at ensuring that these migrants are better equipped to overcome the everyday challenges they encounter during resettlement.

By addressing both personal and structural barriers to successful integration into the host society, more equitable and inclusive migration and resettlement processes can be developed (Terruhn & Cassim, 2023). The research findings underscore the importance of considering the role of Korean cultural values (Cawley, 2019) in shaping migrants' adaptive strategies and provide a foundation for evidence-based recommendations to address challenges at personal, community, and systemic levels.

In the following sections I discuss the core findings of this research in relation to existing studies on migration and cultural articulation. Personal, community, and systemic challenges to successful migration and resettlement will then be analysed, accompanied by evidence-based recommendations for addressing these issues. The chapter concludes with a brief summary and final reflections on the implications of the study.

Korean Precariat in Aotearoa New Zealand

Aotearoa New Zealand ranks among the most unequal economies in the OECD, with one in six residents experiencing precarity (OECD, 2014; Cochrane et al., 2017). The term “precariat” refers to a social class characterised by insecurity in employment, income, and housing, often compounded by limited access to basic necessities (van Ommen, 2017; Standing, 2011). While existing research within larger projects has predominantly focused on the Māori and Pasifika populations in New Zealand, this thesis aimed to address a notable gap in the literature by examining migrants experiencing precarity. Specifically, I explored the experiences of Korean migrants, an understudied group within New Zealand’s growing precariat (Wong, 2015; Young, 2018).

The rise of neoliberalism and globalisation has disproportionately affected migrant populations, including the Korean diaspora, as temporary and insecure employment conditions have become increasingly prevalent (Plum et al., 2019). Despite high education levels and English proficiency, disparities persist regarding the median income Korean migrants earn, reflecting structural barriers to economic integration (StatsNZ, 2018a; StatsNZ, 2018b; Ho & Ho, 2003). In the past, such disparities may have been masked by the generally better health outcomes of Asian New Zealanders (Liao, 2019; Young, 2018; Zhou & Bennett, 2017). However, this could be attributed to the “healthy migrant effect” (Liao, 2019; Young, 2018), underreporting (Jatrana & Crampton, 2009; Scragg, 2016), limited healthcare access, aggregate health statistics (Liao, 2019; Scragg, 2016), underscoring the need to consider social factors when analysing migrant health.

Migrants seek better opportunities in New Zealand but often encounter systemic barriers within the formal economy, employment structures, and welfare systems (Ho et al., 2000; Ip & Friesen, 2001; Meares et al., 2010; Ward, 2001). Discriminatory hiring practices (Ho et al., 2000; Ip & Friesen, 2001), the “Model Minority” stereotype (Salter & Adams, 2013; Sonn et al., 2019), and unrecognised qualification (Ho & Ho, 2003) hinder workforce integration, pushing many into underemployment or low-wage jobs. Rebecca, Candy, and Sophia reported facing systemic barriers to employment, including visa restrictions, limited language proficiency, and unrecognised qualifications (FigureNZ, 2024; Young, 2018). Additionally, while Candy and Sophia benefited from residency, albeit with their own hurdles, Rebecca’s visa status excluded her

from financial assistance, exacerbating her precarity. restrictive welfare policies leave non-residents particularly vulnerable (Hodgetts et al., 2014; Istiko et al., 2022), forcing many to rely on informal support networks. The participant narratives highlighted the instability inherent in casual work arrangements, restricted access to welfare, and the emotional toll of navigating complex bureaucratic systems.

The resulting effects of precarity feature a range of challenges for migrant households including intersections with traditional gender roles (Cawley, 2019; Tamai & Lee, 2002; Tu, 1998). However, cultural values rooted in Confucianism and Christianity also foster resilience and mutual aid, mitigating some adversities. With the Asian population projected to increase (StatsNZ, 2022), I sought to explore the ways in which Korean migrants rearticulate cultural practices and values to buffer precarious adversities, with hopes to recommend more inclusive policies that can mitigate systemic disadvantages and support the socioeconomic integration of migrant communities.

Addressing Challenges

By exploring the unique challenges faced by Korean migrants and the cultural resources they employ to cope with precarity, this study adds depth to the understanding of how marginalized ethnic groups navigate economic and social adversity. The case studies of Rebecca, Candy, and Sophia illustrate the multifaceted difficulties migrants encounter in securing economic stability within New Zealand's often-unforgiving labour market. Together, these participants confront structural barriers such as employment precarity linked to visa restrictions, language difficulties, and the non-recognition of foreign qualifications.

Both Rebecca and Candy exemplify the difficulties migrants face navigating New Zealand's labour market. Limited by their temporary visa statuses, they are confined to low-wage, casual jobs such as cleaning and supermarket roles, with little protection or opportunity for upward mobility. Their reliance on low-wage, casual jobs, such as cleaning and precarious supermarket roles, reflects how migrants can be relegated to the fringes of the labour market, unable to secure more stable employment. Language barriers compound these challenges, consistent with research

emphasising the preference for a high level of language proficiency for economic integration (Ho et al., 2000; Ip & Friesen, 2001; Meares et al., 2010). Furthermore, the absence of institutional support for recognising foreign qualifications forces highly educated migrants like Rebecca and Sophia into roles that do not align with their skills, fostering feelings of disempowerment and exclusion (Cochrane et al., 2017; Kim, 2014; Young, 2018).

Housing and food insecurity also emerge as significant and recurring challenges for the precariat. While Sophia's household enjoys relative financial stability, they have remained renters throughout their settlement in New Zealand. Experiencing persistent housing insecurity, both Rebecca and Candy have frequently relocated in search of affordable housing. Moreover, Rebecca's family have had to endure overcrowded and damp housing conditions in exchange for the cheaper rent. Food insecurity is also a common thread resonates across all three cases. Candy struggled with insufficient food supplies, while Rebecca managed household needs through frugal practices and the informal system through which she accessed food packages and facilitated grocery-sharing arrangements. Sophia, though less reliant on informal systems, employed cost-saving strategies such as purchasing discounted goods at Korean supermarkets.

In addition to receiving support from informal networks, these women also contributed to their communities, reflecting both Confucian and Christian values. Rebecca's household participated by sharing food, such as homemade side dishes and sushi from her son's workplace. Similarly, Sophia contributed by redistributing health supplements. These food-sharing practices, discussed in the previous chapter, underscore the dual role of food as both a cultural touchstone and a mechanism of social support (Grayson, 2013; Yum, 1988). Furthermore, despite experiencing precarity, Sophia and Candy actively engaged in civic participation, contributing to community welfare through volunteer work. Sophia volunteered at retirement villages through her church and at local schools, while Candy supported retirement villages and the Problem Gambling Foundation. Their involvement highlights the role of civic engagement in fostering community resilience, even amid experiencing precarity.

Rearticulated Cultural Values

The present study expands the understanding of migrant precarity by incorporating Articulation Theory, a framework that elucidates how Korean migrants actively negotiate their cultural identities while navigating precarity within a Western context. This theoretical lens proves particularly useful in examining the ways in which Korean migrants adapt and reproduce core Korean values to buffer against precarity in Aotearoa New Zealand (Cawley, 2019). It highlights how these cultural values serve as a cornerstone for community engagement and the operation of informal support networks, which often function outside formal welfare and employment systems (de Certeau, 1984; Yong & Martin, 2017). Emerging from the research is the critical role of cultural values in the everyday operations of informal Korean support networks (Young, 2018; Yum, 1988). These informal systems—underpinned by Confucian and Christian values—act as essential buffers against precarity. These systems, though crucial, have limitations; informal work arrangements lack legal protections, leaving workers in vulnerable positions. In this context, *chemyeon* (face) serves as a protective mechanism, safeguarding migrants from exploitation by employers or others with greater power and resources.

The influence of Korean cultural values on norms of reciprocity and communal support is most prominently reflected in the experiences of Rebecca (Grayson, 2013). Rebecca secured employment, housing, and strategies to mitigate food insecurity through the support of her network, grounded in *gwangye* (relationships or connections), *in* (benevolence) and *jabishim* (merciful heart) of others attuned to the challenges faced by migrants (Hwang, 1987). Notably, Rebecca's landlord, whom she met through church connections, imparted construction skills to her husband, agreed to a reduced rent, and provided financial assistance. Given that her landlord owns eight properties, neglecting to support Rebecca's household would have been viewed as lacking *yangshim* (moral conscience), resulting in a loss of *chemyeon* within the tight-knit Korean community in Auckland. Rebecca also demonstrated reciprocity by engaging in the informal support system by sharing food with others, such as preparing kimchi for a hairdresser and offering sushi to a pastor's family. These practices not only cultivate harmonious *gwangye* within the informal system but also reflect the cultural significance of food-sharing practices consistent with Korean norms as well as Christian principles of *jabishim*, which emphasise the importance of sharing resources to 'feed the poor' (Proverbs 22:9).

While informal support systems are culturally significant and help buffer participants against the negative implications of precarity, Rebecca's case reveals their potential vulnerabilities. Although her arrangement with her landlord alleviated immediate housing pressures, it also exposed her family to potential vulnerability as they were reliant on an individual's *in* or *jabishim* rather than formal housing protections (Rua et al., 2019; Young, 2018). This dependence on informal networks can place individuals in precarious positions, creating reciprocal obligations and pressure that may be difficult to navigate within a network of connections. However, reliance on informal systems results from inability to afford formal services, legal representation, or agents to assist with issues such as housing and employment.

Candy's case contrasts with Rebecca's, highlighting the manifestation of Confucian values in the context of community engagement, even amidst challenges and social isolation. Candy's commitment to community service is evident through her volunteer work at retirement homes and the Problem Gambling Foundation. This reflects *in* and *chung* (allegiance), as she seeks to give back to society in gratitude for the support she has received in New Zealand. However, her social isolation underscores the challenges of maintaining *gwangye* within a new cultural framework and the subsequent loss of mutual aid that comes from the informal system. Despite her limited community engagement, Candy's actions illustrate an internalised commitment to Confucian values operating independently of external social pressures, a rearticulation in a diasporic context.

Similarly, Sophia's experiences illustrate how Confucian principles shape everyday life and community engagement. Her active involvement in Korean community and church activities exemplifies her strong sense of *gwangye*. By distributing food and health supplements to those in need, particularly elderly community members, she embodies *in*. Her *jabishim* and compassion are further demonstrated through volunteer work at schools, aligning with both Confucian and Christian values of altruism (Grayson, 2013). Like Rebecca, Sophia rearticulates Korean food-sharing practices in the side-dishes and health supplements she shares. Her experiences highlight how cultural values shape migrants' engagement with their communities, providing essential support while reinforcing social bonds even in times of personal adversity.

Influence of Gendered Roles in Participant Experiences and Actions

Gendered roles play a role in shaping the experiences of Korean migrant women in New Zealand, particularly in relation to housing and food insecurity (Lee et al., 2004). Conformity to gendered labour and precarious employment situations generates structural inequalities, especially for single migrant women facing economic instability. Despite these challenges, gender roles are central to how these women navigate economic precarity (Lee et al., 2004; Kim & Hoppe-Graff, 2001).

Rebecca's situation serves as an example of how gendered expectations influence responses to precarity (Lee et al., 2004). She carefully managed household expenses, sharing grocery costs with friends while utilising her domestic skills for work. On the other hand, Candy, as a single mother, needed to manage childcare and household responsibilities, further complicating her employment. Similarly, Sophia faced a tension between Korean cultural norms and the expectations of New Zealand society, struggling to balance professional commitments with familial obligations. Her efforts to balance part-time work, raise a child, and find personal time highlight the clash between traditional gender roles and the demands of the modern workforce. These women's attempts to maintain *chemyeon* reflect the pressures of fulfilling cultural expectations of motherhood while contributing financially. This demonstrates the complex relationship between cultural values and economic survival (Kim & Hoppe-Graff, 2001).

The experiences of these women reveal the complexities of balancing traditional Korean gender roles with the expectations of contemporary Western society. Both Rebecca and Sophia exemplify the difficulties of managing dual responsibilities while adhering to cultural values and Christian principles. Candy's situation, in particular, highlights the distinct challenges faced by single mothers in precarious circumstances. Ultimately, these dynamics create significant tension between Confucian values, which prioritise maternal duties (Lee et al., 2004), and the pressures of workforce participation, underscoring the ongoing negotiation between cultural heritage and societal norms that Korean migrant women must navigate.

Recommendations

The findings from this study have broader implications for New Zealand's immigration, employment, and social welfare policies. The experiences of Rebecca, Candy, and Sophia supports previous research (Anderson, 2010; Anderson, 2014; Collins, 2021) that has also highlighted the inadequacies of current systems in supporting people facing precarious employment. Structural barriers to secure employment—such as the non-recognition of foreign qualifications, incongruities between migration requirements and those required for everyday life, discrimination in hiring practices and the exclusion of visa holders from welfare services—contribute to a cycle of precarity that persists over time for these migrant participants. These issues underscore the failure of New Zealand's immigration policies, which, while ostensibly merit-based, prevent skilled migrants from achieving economic stability (Ho, 2015; Meares et al., 2010).

In conducting this research, I was motivated to contribute to discourse regarding migrant precarity by demonstrating the critical role of informal support systems within the Korean migrant community (Yum, 1988). While buffers from the informal system offer valuable support, they cannot address the root causes of precarity, which lie in systemic inequality and neoliberal economic policies. I would advocate for more inclusive policy frameworks that recognise the cultural and social dimensions of precarity, ensuring that formal systems are better equipped to serve migrant populations in a more equitable manner. This aligns with research which emphasises the importance of culturally competent services that need to adapt to the diverse needs of minority communities to be truly effective (Yong & Martin, 2017; Hodgetts et al., 2022b).

Personal considerations

As is the case with many other migrant groups, at the personal level, language proficiency represents a significant barrier for Korean migrants in securing well-paying employment (Young, 2018). Increasing the required level of English proficiency to solve this issue may align with employers' demands for effective communication between immigrants and existing workers (Park, 2014). However, it may inadvertently deter potential migrants from relocating to New Zealand. Given the substantial economic contributions of net positive migration, such an approach may not

be ideal. Prioritising accessible language training for newcomers could more effectively support both migrants and the nation's economic growth. It could be more beneficial to provide accessible, funded language programs to support new migrants in integrating into society. Language proficiency, while not the sole determinant of economic success, is crucial in enabling migrants to navigate the labour market and access formal support systems (Ho et al., 2000; Ip & Friesen, 2001). Moreover, Ward (2001) suggests that migrant adaptation progresses rapidly during the initial stages of transition, with migrants exhibiting a heightened willingness to engage and learn. This suggests that timely interventions i.e.. offering the program in the early phases of migration, could foster effective integration and improve employment prospects.

Accessing public services also poses significant challenges for migrants, particularly in the realms of healthcare, welfare, and taxation. Effective communication is vital for navigating these systems (Ward, 2001); however, many migrants struggle to benefit from these services due to inadequate translation support. Sophia advocated for the expansion of translation services across all public sectors. Currently, institutions such as hospitals and the Inland Revenue Department (IRD) provide third-party translators, both in-person and on-call, indicating that while these services can incur costs, they are both practical and achievable. Third-party translators can bridge these gaps, ensuring accurate communication and enhancing migrants' ability to navigate formal systems.

In addition to translation services, the importance of a culturally competent, more inclusive and culturally responsive workforce cannot be overstated. The emotional toll of navigating New Zealand's formal welfare systems is evident in the narratives of Korean migrant women, yet this dimension is insufficiently addressed. Candy's account in the Case Comparison chapter reveals the humiliation and degradation often experienced during welfare interactions, which aligns with findings on the punitive nature of penal welfare systems (Hodgetts et al., 2022a). This emotional strain not only impacts individual wellbeing but also discourages engagement with formal support systems. To mitigate these challenges, welfare policies should integrate principles of *in* and *chemyeon* into service delivery, fostering dignity and mutual respect during interactions (Hwang, 1987). In practical application, this may involve the employment of more empathetic case managers who are allocated sufficient time to thoroughly assess each case, enabling them to provide optimal support to their clients. Such culturally informed approaches could reduce the

emotional barriers that prevent effective utilisation of formal welfare systems, ultimately improving outcomes for migrants.

Moreover, targeted interventions are essential to address disparities within Asian subpopulations, which are often obscured by broad categorisation. Disaggregating health and welfare data for Asian subpopulations and providing culturally competent training for professionals can address hidden disparities (Abbott & Young, 2006, 2006; Scragg, 2016). Furthermore, while a diverse workforce offers valuable perspectives, truly meeting the unique needs of each ethnic group requires more than a single representative from any specific background. On-call translators who are familiar with cultural practices, beliefs, and values can explain these nuances to service providers, enabling them to tailor their delivery effectively. Implementing these measures would contribute to the development of a more equitable system that supports the wellbeing of migrants, such as Rebecca, Candy, and Sophia (Hodgetts & Stolte, 2017).

The relationship between precarious employment and health outcomes is critical (Hodgetts & Stolte, 2017). The cases of Rebecca's high blood pressure, exacerbated by migration-related stress, and Candy's physical ailments demonstrate the interconnectedness of economic precarity, inadequate housing, and health disparities (Mehta, 2016; Abbott & Young, 2006, 2006). These cases illustrate how systemic barriers in formal support systems can exacerbate health vulnerabilities. Addressing these issues requires change at higher levels to promote early interventions that could mitigate the health disparities faced by precarious migrants (Scragg, 2016; Ward, 2001).

Cultural and Community-Level Considerations

Discrimination against migrants remains an issue in the labour market in New Zealand (Ho et al., 2000; Ho, 2015). In a multi-ethnic society, addressing discrimination is essential for fostering social cohesion and wellbeing. One potential solution involves promoting a countermovement aimed at de-commodifying both labour and ethnicity, challenging the classical and neoliberal frameworks that perpetuate inequality (Park, 2014). The New Zealand Human

Rights Commission advocates several strategies to combat discrimination and racism, including documenting racist incidents to hold aggressors accountable, and supporting victims (Kim, 2021). Programs such as “Unteach Racism” have been developed with the intention of empowering educational institutions to create safe spaces for discussions on racism, promoting understanding and behavioural change. Sharing personal experiences of racism and discrimination also raises awareness and encourages social activism, particularly among Asian New Zealanders. By employing these strategies, New Zealand can take meaningful steps toward dismantling discrimination and fostering a more inclusive society.

Furthermore, Kim and Hocking (2016) highlight how daily practices and occupational transitions shape the integration of Asian immigrants in new cultural environments. Their study suggests that immigrants either maintain, modify, or abandon certain practices as they navigate the blending of their original culture with that of the host society. Rebecca, for instance, has rearticulated the annual practice of familial gatherings to make mass amounts of kimchi to share, making it in bulk herself to share with her acquaintances. While this example shows a successful modification of a cultural practice, the multifaceted process of acculturation can be complex and create tension, affecting immigrants’ overall health and wellbeing. Community-based support offers another avenue for addressing gaps in formal services. Strengthening partnerships between Korean cultural organizations and formal institutions can leverage informal systems while mitigating risks such as legal vulnerabilities and over-reliance on *gwangye* (Young, 2018; Charmes, 2012). To support successful integration, the state should encourage immigrants to engage in both ethnic and host communities through meaningful activities (Ward, 2001). These collaborations can provide holistic support, fostering wellbeing and integration into New Zealand society.

The intersection of gendered roles and cultural adaptation is an underexplored dimension of Korean migrants’ experiences in navigating precarity. The previous chapter illustrates how traditional Confucian expectations, particularly those related to caregiving and domestic duties, intersect with Western societal norms, shaping migrant women’s dual responsibilities (Lee et al., 2004). Candy and Rebecca’s experiences underscore how deeply entrenched cultural expectations often compel women to prioritise caregiving over career advancement, limiting their capacity for upward mobility. Addressing these dynamics requires policies that acknowledge the dual burden

faced by migrant women and actively support work-life balance through accessible childcare, flexible employment arrangements, and culturally tailored workforce re-entry programs (Kim & Hoppe-Graff, 2001; Ward, 2001). This can contribute to mitigating the precarious conditions faced by migrant women.

For policy development to be effective, it must be inclusive of Korean migrants' needs, grounded in their lived experiences, strengths, and agency (Martin et al., 2024). Policies designed for Korean migrants should respect their cultural values, emphasising collectivist leanings. Grounded in Māori values, the Whānau Ora program, which emphasises family wellbeing, community strengths, and collective success, provides an exemplar for creating policies that can be adapted to support Korean migrants (Te Rau Matatini, 2014). Korean migrants should be invited into the policy development process to ensure their perspectives are not only acknowledged but systematically incorporated in decision-making processes.

Structural Change and Economic Equity

While considering personal and community-level solutions to aid Korean migrant precarity is important, addressing the root causes of precarity requires us to also consider further systemic changes. Distributive economic policies—such as post-World War II public housing policies aimed at reducing property speculation and excessive rents (Howden-Chapman, 2015), and the introduction of living wages that reward people for their work more equitably (Arrowsmith et al., 2017)—have reduced precarity for many, and in doing so addressed associated inequalities in health and societal outcomes (Labonte & Stuckler, 2016; Pickett & Wilkinson, 2015; Wilkinson & Pickett, 2009). Relatedly, public health scholars advocate for “upstream” approaches that address systemic determinants of health, such as income and housing, to improve long-term outcomes (Douglas, 2016). New Zealand's government should adopt similar strategies to address the structural issues that lead to migrant precarity. The economic case for investing in social protection is clear: public spending on health and education has a multiplier effect that far exceeds initial investments, making it both a socially responsible and economically sound strategy (Stuckler et al., 2017). Focusing on broader systemic factors—such as fair wages, working

conditions, housing, and education—will enable, not just Korean migrants but those in the broader precariat class into better financial positions.

A key barrier to economic integration is the non-recognition of foreign qualifications, which limits migrants' employment opportunities (Wong, 2015). The current immigration system, which prioritises formal credentials, frequently disregards the practical experience and socio-cultural capital that migrants bring to the workforce. Shifting toward a framework that values relevant work experience, as suggested by Park (2014), could help mitigate underemployment and precarious work conditions. Additionally, establishing clearer pathways for recognising overseas credentials through partnerships between New Zealand institutions and educational entities in key migrant-sending countries, such as South Korea, would enable migrants to contribute more effectively to the economy.

Employment challenges, such as those encountered by Rebecca and her husband, further highlight the vulnerabilities that migrants face. Many are pushed into the informal system due to structural barriers within the formal labour market (Young, 2018). At the same time, some Korean business owners—struggling to sustain themselves in the formal sector—rely on low-cost migrant labour as a survival strategy. Research indicates that higher regulatory costs and business constraints often lead to the expansion of the informal economy (Andrews et al., 2011). Providing targeted training and resources to help Korean business owners navigate formal regulatory frameworks could reduce their reliance on informal labour while improving job security for migrant workers.

This thesis underscores the need for attitudinal and systemic shifts to better support Korean migrants in navigating adversity and achieving long-term success. Addressing migrant precarity requires a multi-level approach that integrates individual support, community resilience, and structural reform. By grounding public policies in values of fairness and inclusivity, New Zealand can create a more equitable society that benefits not only migrants but also the broader community.

Contributions to Knowledge and Previous Research

This study elucidates how Korean migrants in Aotearoa New Zealand actively navigate precarity through cultural and religious frameworks, contributing to existing scholarship and offering practical applications. The findings align with prior research on systemic challenges faced by the precariat, including employment difficulties and barriers in accessing aid (Hodgetts et al., 2022a; Groot et al., 2017). For Korean migrants, these systemic inequities are particularly pronounced, as their high educational attainment does not shield them from economic vulnerability (StatsNZ, 2018a; Young, 2018). Furthermore, this research corroborates the critical role of informal systems in mitigating precarity, as identified in earlier works (Hodgetts & Stolte, 2017; Young, 2018). It extends this knowledge by detailing how Confucian principles, such as *gwangye*, *in* and reciprocity alongside Christian ethics, act as cultural anchors for social cohesion and mutual aid. Additionally, the findings challenge the “healthy migrant” narrative by revealing how cultural norms may obscure vulnerabilities, particularly in healthcare utilisation (Scragg, 2016; Jatrana & Crampton, 2009).

This research contributes to narrative research in community psychology (Rappaport, 2000) by examining the intersection of master narratives within a Western context with alternative narratives rooted in Confucianism and Christianity. Such master narratives provide a framework for identity formation, while alternative narratives allow for individual agency and adaptation (Hammack, 2008; McLean & Syed, 2016). The findings reveal how Korean migrants navigate these dual narratives to maintain cultural continuity while integrating into New Zealand’s socio-economic structures. Through detailed case studies (Hodgetts & Stolte, 2012), the research illustrates how Confucian values, such as *gwangye* and *in*, and Christian principles of community and *jabishim*, are upheld and adapted to meet the demands of their new environment. This process reflects the construction of hybrid or hyphenated identities that migrants often develop to balance cultural preservation with contextual flexibility in making a place for themselves somewhere new (Hodgetts et al., 2020).

The integration of insights from Articulation with an adapted Kaupapa Māori research design in this research offers a novel framework for analysing the cultural articulation of migrant narratives and personal and community settlement practices. For example, Articulation Theory

examines the intersection of cultural practices and broader social structures (Hall, 1980), while the Kaupapa Māori design of the study emphasises collective wellbeing and resilience through (Cram, 2009; Durie et al., 2017). This combination enabled a nuanced exploration of how Korean migrants' cultural values evolve in response to precarity. Thus, this methodological approach allowed the analysis goes beyond surface-level observations to uncover the deeper dynamics of cultural adaptation and resistance. Furthermore, the qualitative approach employed in this study captures the emotional and relational dimensions of navigating systemic challenges, often overlooked in quantitative research.

This research deepens the understanding of cultural resilience by demonstrating how Korean migrants reinterpret traditional values to respond to systemic challenges. Concepts such as *chemyeon* and *yangshim*, central to Confucian ethics, emerge as dynamic principles for navigating precarity. For instance, *chemyeon* influences actions within informal networks, fostering reciprocity and trust, while *yangshim* guides ethical decision-making (Cawley, 2019; Tamai & Lee, 2002; Tu, 1998). These values are adapted to align with New Zealand's socio-economic realities, challenging static views of cultural resilience and positioning it as an active process of negotiation and redefinition in the context of buffering adversities and facing precarity.

This research is timely, given the projected growth of Korean and broader Asian migrant communities in New Zealand (StatsNZ, 2022). By examining the intersection of systemic barriers and cultural resilience, it contributes to a nuanced understanding of migrant precarity, validates existing theories, and offers actionable insights for improving migrant support systems. In doing so, it lays a foundation for future research and policy development that values cultural diversity as a strength in addressing systemic inequities.

Final reflections

In this thesis, I set out to explore how Korean migrants in Aotearoa New Zealand navigate precarity, emphasising their cultural values and the role of both formal and informal systems in shaping their experiences. Through three case studies of Rebecca, Candy, and Sophia, I examined migrant women's experiences that exemplify how Confucian and Christian values play a pivotal

role in shaping responses to precarity in this migrant setting. Although these participants relied on informal networks and cultural practices to varying degrees, their participation afforded opportunities to find work, secure housing, buffer food insecurity, and maintain community ties even when formal systems failed to offer adequate support due to visa restrictions or language barriers (Ho 2015; Ip & Friesen 2001; Young 2018). Throughout the research, the case studies demonstrated how *gwangye*, *chemyeon*, and *jabishim* underlie the informal systems through which Korean migrants help one another. The significance of community support, often tied to religious and cultural principles, cannot be overstated in mitigating the risks associated with their precarity (Hodgetts & Stolte, 2017; Young 2018).

One of the key strengths of the larger project's research design, adapted for this thesis, is the case-based approach that I adopted, which enabled a nuanced understanding of how Korean migrants articulate their cultural values in buffering their precarity in day-to-day life (Cawley, 2019). With theoretical insights from Articulation theory, Kaupapa Māori design, and various exercises to aid in-depth discussions, my research provided a framework to understand how Korean migrants negotiate their ethnic ways of being within a new context while navigating precarity. Although challenges such as language barriers and the sensitivity surrounding discussions of precarity posed some limitations, this study has significantly contributed to understanding the role of informal systems in buffering economic precarity (Groot et al. 2017; Rua et al. 2019).

While the project has contributed to the scope of previous scholarship on the diversity of the precariat in Aotearoa, the present study is modest in scale. There is a need to explore further cultural groups within the emerging precariat class in New Zealand and how these groups interact with one another (Groot et al. 2017). Even though the focus of this research is on Korean migrants, the study sample was limited to women residing in the north and central Auckland. Thus, there is a need to include a larger sample of Korean migrants across different regions in New Zealand. Additionally, future generations should also be considered, as the process of acculturation is likely to evolve, and engagement with one's ethnic group of origin may become increasingly challenging (Ward, 2001).

This research contributes new knowledge to poverty literature by highlighting that class is influenced by ethnic background and citizenship status. The lived experiences of the women interviewed shed light on the cultural ways of being that underpin the informal networks Korean migrants rely on to buffer precarity (Cawley, 2019). The study also reveals the significant, yet underexplored, roles that gender and cultural expectations play in shaping the migrant experience, furthering the discourse on the complexities of migrant precarity (Rua et al., 2023; Hodgetts & Stolte, 2017). It challenges dominant narratives that often neglect the significance of cultural values in shaping migrants' experiences of class and emphasises the need for culturally sensitive policies. In response to calls for policy-oriented studies, this research offers suggestions for enhancing formal systems by recognising and supporting these migrant communities in Aotearoa New Zealand. It underscores the importance of integrating cultural values into government policy frameworks to foster a more inclusive approach to migrant welfare.

The resilience of Korean migrants in New Zealand is a testament to the strength of their cultural values and community networks (Cawley, 2019; Young, 2018; Yum, 1988). By relying on these informal support systems, they have managed to navigate the challenges of economic precarity. This thesis has shown that while formal welfare support systems often fall short in addressing the needs of precarious migrants, informal systems—rooted in cultural ethics—serve as critical survival mechanisms (Yum, 1988). Future research and policy development should focus on how to better integrate these informal support systems with formal welfare and employment structures to create more equitable conditions for all migrants in New Zealand (Cochrane et al. 2017; Standing 2011).

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Appendix

Figure A1

Original Participant Consent Form



MASSEY UNIVERSITY
TE KUNENGA KI PŪREHUROA
UNIVERSITY OF NEW ZEALAND

School of Psychology
Massey University
Level 3, North Shore Library
229 Dairy Flat Highway
Albany
Auckland 0632

PARTICIPANT CONSENT FORM

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, Dr Pita King, 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

Figure A2*Translated Participant Consent Form (Korean)*



MASSEY UNIVERSITY
TE KUNENGA KI PŪREHUROA
UNIVERSITY OF NEW ZEALAND

School of Psychology
Massey University
Level 3, North Shore Library
229 Dairy Flat Highway
Albany
Auckland 0632

참가자 동의서

가정 인터뷰

연구팀: 인터뷰는 석사학위 (MSc) 학생 신 은혜가 진행할 것이며 이 연구는 Darrin Hodgetts 교수, Stuart Carr 교수, James Liu 교수, Shiloh Groot 박사, Betty Ofe-Grant 박사, Pita King 박사와 Mrs Ahnya Martin 이 주도하실 겁니다.

여러분을 연구팀의 한 분과 4 번의 인터뷰에 초대합니다. 인터뷰의 내용은 직장, 수입, 주거 및 웰빙일 겁니다. 장소는 상호 합의된 곳에서 진행될 겁니다. 모든 인터뷰는 녹음될 것이며 기밀 유지 계약에 동의한 전문 서비스에 의해 전사됩니다. 이 연구에 참여하시기 위해 이 동의서에 서명을 요청합니다.

- 나는 이 연구에 대한 정보를 받았으며 참여하는 것에 대해 이해합니다.
- 나는 인터뷰에 참여하는 것이 기밀이며 나의 정보가 익명으로 출판될 것이며 식별 가능한 정보는 나의 답들과 연결되지 않을 것을 이해합니다.
- 나는 이 연구에 참여가 자발적인 것을 알며 어느 단계에서나 그만둘 수 있음을 이해합니다.
- 나는 내가 제공하는 정보가 보고서, 정책 브리핑 및 출판물에 사용될 것임을 알고 있습니다.
- 나는 특정 질문에 대답하지 않아도 되는 걸 이해합니다.
- 나는 인터뷰 중 언제든지 녹음기를 끄도록 요청할 수 있으며 그 시점까지 내가 제공한 모든 정보를 철회해 달라고 할 수 있음을 이해합니다.

제가 확인합니다:

- 나는 이 연구에 참여하는 데 동의합니다.
- 나는 익명으로 돼있는 데이터가 출판될 연구 결과에 사용될 것임을 이해합니다.
- 나의 정보가 6 년 동안 안전하게 보관된 후 삭제될 것을 이해합니다.

연구에 대한 귀하의 참여를 고려하시고 연구에 대한 우려 사항을 연구팀과 함께 제보하시기 바랍니다. 추가 질문이 있는 경우 이 페이지 하단에 나열된 연구원에게 연락해주세요.

성함: _____ 서명: _____

날자: _____

신 은혜

오클랜드 Massey 대학교 심리학부

이메일: [redacted]@massey.ac.nz

Professor Darrin Hodgetts

School of Psychology, Massey University, Auckland

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

윤리적 문제에 대한 우려 사항이 있으신 경우 밑 연락처로 문의해 주세요.

이 프로젝트는 Massey University Human Ethics Committee: Northern, Application NOR 21/28 의 검토 및 승인을 받았습니다. 이 연구 수행에 대해 우려 사항이 있는 경우 Massey University 인간 윤리 위원회 의장인 Dr Fiona Te Momo 에게 연락해주세요.

전화: 09 414 0800, extension 43347

이메일: humanethicsnorth@massey.ac.nz.

2021 년 5 월 12 일 Massey University 인간 참가자 윤리 위원회에서 승인.

시간을 내어 이 프로젝트에 대해 끝까지 읽어 주셔서 감사합니다.