

July 2024

Māori Engagement

with Citizens Advice Bureau

A Spotlight Report into the
Issues Faced by Māori
Clients of the CAB



Citizens Advice Bureau

Ngā Pou Whakawhirinaki o Aotearoa



Ngā mihi ki ngā tangata whenua o Aotearoa.

Citizens Advice Bureau New Zealand | Ngā Pou Whakawhirinaki o Aotearoa acknowledges the mana and unique place of Māori as tangata whenua, who are the focus of this research.

We acknowledge the Citizens Advice Bureau volunteers around the motu who offer so much to make this service possible.

We acknowledge the wisdom and insight of Patricia Pera (Ngāpuhi, Waikato and Ngāti Mutunga ki Rēkohu me Taranaki) and those who have gone before her in providing Te Ao Māori leadership for our organisation.

Cover image:

The carving on the cover of this report is the Citizens Advice Bureau Manaia. The Manaia is a taonga for our organisation. It has been with us for over 50 years, since the beginnings of the CAB service in Aotearoa New Zealand. It is part of our identity and is featured in our logo. It represents our uniqueness as the CAB in Aotearoa New Zealand and gives us something to live up to – to work in the spirit of the Manaia, honouring its protective forces.

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PO Box 24249, Manners Street, Wellington 6142, New Zealand

ISBN: 978-0-473-70654-8 (PDF)

This report is available online at: www.cab.org.nz



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Foreword

By Patricia Pera, National Board Representative with Whakapapa Māori and Vice President of Citizens Advice Bureau New Zealand | Ngā Pou Whakawhirinaki o Aotearoa

E ngā rau rangatira ma, e ngā kaiarahi o te kāwanatanga tenei mihi kia koutou i noho waenganui o ngā ahuatanga e pa ana enei tuhituhinga mo tatou Ngā Pou Whakawhirinaki o Aotearoa me ngāi Māori.

Ko wai tēnei, ko Patricia Pera tōku ingoa, no Ngāpuhi, Waikato-Tainui, Ngāti Mutunga ki Rēkohu me Taranaki ngā iwi. Ko ngā hapū - Ngāti Kura, Ngāti Whakaeke, Ngāti Tautahi, Ngāti Toro, mai Te Taitokerau ara me Ngāti Mahuta ki Waikato.

Tena koutou, tena koutou, tena koutou katoa.

Tu Mai Tu Atu.

To contribute to the mahi for producing this report, I had to look within my iwi and hapū and how their historical experiences have impacted their rangatiratanga. I also had to reflect on my own cultural connection as a Māori wahine.

I represent the Citizens Advice Bureau on the national level as CAB National Board Vice President and National Board Representative with Whakapapa Māori. At the local level I am the Chairperson and an Accredited Volunteer Bureau Interviewer, with Life Membership, for CAB Manurewa. I hold roles within my iwi and hapū as Trustee of Te Takiwā ō Ngāpuhi Ki Te Tonga ō Tāmaki Makaurau Inc, and Ngā Takiwā ō Tāmaki Trust Board, and as a member of Te Rūnanga ō Ngāpuhi, Te Rūnanga ō Ngāti Mutunga, Waikato-Tainui, and Te Mana Raraunga Māori Data Sovereignty.

Through the statistical data generated for this report, and the stories presented here of Māori clients who have reached out to the CAB in times of adversity, this report provides insights into the inequities experienced by Māori. As such, this report is significant for the work that is needed for the betterment of Māori, in keeping with this often-used whakataukī.

He aha te mea nui o tenei ao, e ki mai atu. He tāngata! He tāngata! He tāngata!

What is the most important thing in the world?

It is people! It is people! It is people!

Manaakitanga and Rangatiratanga in the CAB service

Asking for help is not an easy task for Māori, who hold their mana steadfast. Our Māori communities are regularly referred to Citizens Advice Bureau from agencies. They engage with our service for information, help, and advice because we offer a place where they experience manaakitanga, and we provide a service of empowerment for facing the challenges of everyday life. We know that trust and respectful relationships are the pathway to an authentic engagement, and this is how we seek to interact with the people who come to us for help.

The practise of manaakitanga and rangatiratanga in relation to Māori clients of the CAB is similar to the ways practised at marae. The *'let's have a cuppa'* approach allows the client's wairua to settle. Our clients often need someone to first listen to their frustrations and empathise with their

experience. This establishes a relationship where the client can trust they will be heard and respected, and accordingly it is a valued practise at the CAB.

Let me tell you a story of a client who was so thankful for our help that he returned to give us morning tea. When the client came to the CAB, his presence was intimidating, being a 'gang member' and dressed in his kākahu (gang colours), not to mention the prowess of the stance he displayed. From a non-judgemental approach, and being Māori, I knew I needed to go and meet with him. We spoke under a nearby tree; a tree that has witnessed many conversations, cuppas and tears as clients and staff get to the bottom of different issues. We established that he was frustrated by his dealings with agencies, and I offered that we go inside to discuss his challenges. Respectfully, I asked if these agencies had asked him to remove or turn his kākahu inside out. His response was no, but he obliged my request for coming into the CAB as he understood that respect is reciprocal.

We established that the client's frustration resulted from (1) not being able to attain an account number to pay his fines, (2) agency staff not providing the information and advice he needed, and (3) calling an 0800 number and being told he needed to visit the agency in person, when he had already done so without success. When he visited Work and Income and the local courthouse he had been turned away by security. At the CAB, we took the time to listen and kōrero with the client. With the support we provided, he returned to Work and Income and the local courthouse and easily received the information he needed. When he came back to thank us, it was so good to hear his relief that things had gone well, and there were positive experiences for him in the future too.

The ramifications for this client could have been serious if he was not able to get the account number he needed to pay his fine. Non-payment would have led to debt, followed by a bad credit rating, which would then impact on other areas of his life. The client had been trying to do the right thing but had been judged and turned away by agencies. If they had provided the client a simple explanation about what he needed to do to get the assistance he needed, it would have saved a lot of time, but judgement was placed upon him before he began.

Our clients often ask us, *"Why didn't Work and Income, or the Court tell me this before?"*. The harm of broken relationships with agencies is reflected in the inequities experienced by our Māori communities, as evidenced in the data in this report. We see too many Māori whānau impacted and this must change so that all people are treated in ways that uphold their mana.

Another story is that of a young Māori client who we first met when he was 17 years old. At the time, he was facing homelessness and was told to visit the CAB by a friend. He later told us that he learned life skills from coming to CAB that he had not learned at school or at home. In reaching out for our help, he was able to learn about supports available and how to access them, something that was life changing for this client. As a result, he now has a job and a secure home. He tells me it's his turn to tell people about the CAB, *"I say, go to the CAB and ask for help, at the very least you will come out with two pens!"*. One pen (with our contact details on it) is for the client, and one to give to a friend.

The CAB's engagement with Māori reflects tikanga practices and builds on the relationship that we continue to uphold through Te Tiriti o Waitangi. I know that the insights shared in this report will encourage openness and understanding and that together we can all work to do better for our Māori whānau. As reflected in the well- acknowledged whakataukī of Sir James Hēnare:

*Kua tawhiti kē tō haerenga mai, kia kore e haere tonu,
he tino nui rawa ōu mahi kia kore e mahi nui tonu.
We have come too far not to go further. We have done too much not to do more.*

Executive Summary

This report puts a spotlight on the areas of everyday life where Māori seek the assistance of Citizens Advice Bureau (CAB). In the year from 1 November 2021 to 31 October 2022, the CAB received 14,200 enquiries from clients identifying as Māori. This represents 13.3% of total in-depth client enquiries to the CAB for that period. This report provides insights based on analysis of a sample of those enquiries from Māori clients of the CAB. We acknowledge that in this report we are highlighting the issues and experiences of the Māori clients we see - those who have chosen to contact Citizens Advice Bureau for information, advice and support. Our research does not provide a full picture of the experiences of Māori in Aotearoa.

Our analysis highlights inequity and hardship experienced by Māori in accessing essentials such as food, shelter, and financial resources. It reveals difficulties for Māori whānau in navigating systems that do not uphold their mana or meet their needs. It also shows that Māori face significant barriers in access to justice in relation to knowing and acting on their rights. These challenges are further exacerbated for Māori who are in prison and for those who find themselves struggling to engage in an increasingly digital world.

We acknowledge that this report exists in a context where the experience of inequity for Māori today is sourced in the impacts of colonisation and structural racism, alongside the ongoing effect of historical injustices on whānau, hapū, and iwi. However, it also sits within a present-day commitment across government agencies to improve services and outcomes for Māori and strengthen the Crown's relationships with Māori. This provides a context for hope and a motivation for action to respond to the challenges presented in this report.

He wero (a challenge)

There is much to be done in response to the specific issues raised in this report – the policies and practices that are not serving Māori well and the failure of systems that marginalise and perpetuate inequities for Māori. Many of these issues are part of the ongoing advocacy of Citizens Advice Bureau at a systemic level. In addition, the observations in this report about why and how Māori engage with the CAB provide insight into ways that public and private sector services could be improved to be more responsive to the needs of Māori. At its essence this is about embedding manaakitanga in service design and delivery. We hope government and private sector agencies will take up this wero (challenge). There is much to be gained in doing so, for the wellbeing of Māori and for all.

Key findings of this report

Māori experiences of inequity and hardship

Māori are significantly overrepresented in requests to the CAB for food assistance, with Māori clients often caring for wider whānau members and not having enough to feed those in their household. While Māori make up 13.3% of all CAB clients, Māori represent 41% of enquiries about food insecurity, which includes requests for food parcels or access to food banks and other food assistance services. Enquiries about housing issues from Māori clients are disproportionately situations of immediate and desperate need. Māori account for over a third of the requests for help from the CAB with public housing issues and emergency accommodation. KiwiSaver enquiries from Māori also reveal financial distress and insecurity, as clients seek assistance to draw down KiwiSaver funds early to cover basic expenses and to manage overwhelming debt.

Navigating systems as whānau Māori

Engagement with Māori clients shows the difficulties created for Māori whānau by systems that do not reflect tikanga and whānau life. Māori are overrepresented in enquiries to the CAB that involve the care of children, accounting for 23% of these client interactions. Many of these involve Oranga Tamariki, with clients seeking information and advice to avoid children being taken into care, to have them returned to their care, or to challenge care arrangements. Wider whānau have an essential role in providing care for tamariki, with many enquiries coming from grandparents and aunties. Issues include working out care arrangements when there is conflict and often require a quick response because of mental health issues, family violence and sudden changes in circumstances.

Māori also engage with the CAB for help with issues that relate to death and dying, with 'wills and probate' being the third most common topic of enquiry for Māori clients. Māori come to the CAB seeking help to access free will-making services, feeling daunted by the costs of lawyers and trustee corporations. These barriers to making a will are also reflected in the significant number of enquiries that are from whānau members seeking assistance to deal with intestacy laws after a partner, parent, or sibling has died without a will. Whānau face challenges with legal terminology, costs of accessing support, and the added complexities of navigating succession laws for Māori land. Funeral and tangi costs also present difficulties for whānau.

Another issue of significance for Māori clients is being able to access their full entitlements to income support due to challenges interacting with Work and Income | Te Hiranga Tangata. This includes situations where clients are in desperate need and sometimes with the added complexity of having been trespassed from Work and Income premises. Māori clients often voice hesitancy or resistance towards seeking help from Work and Income because of the negative experiences some whānau members have had, including feeling 'stripped of their mana'.

Disempowerment of Māori in everyday access to justice

Our data also points to disempowerment of Māori across many areas of life, including in relation to tenancy, employment, utilities, and banking. In the enquiries analysed for this report, Māori clients were tenants, flatmates and boarders, not landlords; and were job seekers, casual workers, contractors and employees, not employers. Residential tenancy issues faced by Māori are similar to those for non-Māori and include poor housing conditions, rent unaffordability, bond disputes, threats to security of tenure, flatting and boarding issues, and support with dispute resolution. Employment enquiries reflect breaches of minimum employment rights, with issues around non-payment of wages, salary, and holiday pay, and questions about contractual obligations, disciplinary issues, dismissal, redundancy, workplace relationships, and bullying, as well as assistance writing CVs and applying for jobs.

Other areas where we see Māori clients struggling to get a fair deal is in access to essential utilities, with Māori seeking help when their connection to electricity supply in their homes is under threat. We also see Māori clients facing threats to their financial independence and wellbeing due to difficulties accessing banking services and navigating the banking system. In addition, the CAB provides a specialised service to people in prison, a population where Māori are significantly overrepresented. Māori clients accessing the CAB from prison need help to access services and support at all stages of their time in prison and on release. Our enquiries also reflect the higher rate of digital exclusion Māori experience compared to other groups. Māori clients face barriers when services are online only or where alternative kano ki te kano (face to face) or phone services are inaccessible. The increasing reliance by government and private sector agencies on online information and service delivery is exacerbating the hardship and disadvantage Māori face.

Negative impacts on the mana of Māori

A common thread that runs through this report and the issues it explores is the ways that interactions with government and other agencies can impact negatively on the mana of Māori. Often Māori clients seek help only once a series of issues have accumulated and become difficult to navigate. When Māori come, already feeling whakamā (shame or embarrassment), and then get pushed back or face barriers to getting the help they need, this can intensify these feelings and leave Māori feeling stripped of their dignity.

This can be about barriers that make access to information and services difficult, language that is inaccessible, the lack of time taken to ensure information is understood, and the feeling that 'the system' lacks any empathy or valuing of them, their whānau and their circumstances. Many of these agencies then direct Māori who want assistance to the CAB for help.

CAB values of empowerment and manaakitanga

At the CAB, we strive to empower Māori clients to overcome the barriers they face so they can know and act on their rights, access their entitlements and connect with the services and supports they need. Seeking assistance, especially in times of crisis and desperation, can be challenging for Māori, but we see Māori willing to engage with the CAB for help and support.

As an organisation we acknowledge our continual journey of learning in response to the commitments made under Te Tiriti o Waitangi. We are grateful though, that for many of our Māori clients, our service is where they have felt listened to and empowered, and where their mana is restored and upheld. A core learning of our service is the importance of manaakitanga (kindness, hospitality and respect) and how this strengthens the wairua (spirit) and wellbeing of those we are here to serve.

About the CAB

Taku pou whakawhirinaki i ngā wā o te porotaika
My source of strength in moments of adversity

Our service

Citizens Advice Bureau (CAB) provides free, confidential, independent information and advice to anyone. The CAB helps people know what their rights are and how to access the services they need, and has been serving communities around Aotearoa New Zealand since 1970. We are a values-driven organisation and aim to be welcoming, empathetic and non-judgmental, showing kindness and aroha, taking time to listen and provide the awhi (support) people need.

Using insights from clients' experiences, the CAB shows when policies and laws and/or their implementation are having a negative impact on people. The CAB works for [positive social change](#).

We are an independent community organisation whose service is delivered by 2,000 committed and trained volunteers.

Clients can access help from the CAB by:

- visiting their [local CAB](#) (no appointment needed, over 80 locations)
- phoning their local CAB or calling free on 0800 FOR CAB (0800 367 222)
- [emailing the CAB](#)
- chatting with the CAB online www.cab.org.nz
- browsing the CAB website for information about your rights
- searching our database for information [and local community organisations](#).

As well as providing a core service of information, advice and support, many CABs provide a range of other services and advocacy to meet community demand.

Citizens Advice Bureau New Zealand (CABNZ) is the national body of the CAB which supports CABs through national systems and support services and leads the organisation's social justice mahi. The terms 'CAB', 'bureau', 'branches' or 'office' refer to our service locations from where we provide our face-to-face, phone and online services to the public.

Our kaupapa

Mauri Manaia is the kaupapa of our organisation which carries our commitment to honouring the life-force or essence of the Manaia. When the CAB service was first established in New Zealand it was considered important to reflect New Zealand's culture and people, including recognition of Māori as tangata whenua. The Manaia was adopted in consultation with Ngāti Whātua kaumātua and represents the commitment to biculturalism that was there right from the start.

The Manaia is a mythical bird-man creature commonly incorporated into the lintels of wharehenui as a symbol of protection. The CAB Manaia was designed specifically for the CAB and is a taonga for our organisation. It has been with us for as long as the CAB has been in New Zealand. It is part of our logo, thus part of our identity, and represents our uniqueness as the CAB in New Zealand. It also gives us something to live up to – to work in the spirit of the Manaia, honouring its protective forces.

We aim to create a future where there are no barriers to:

- Māori participating in all aspects of the CAB,
- the CAB service reaching and being effective for all Māori who need it, and
- effective partnerships with Māori organisations and communities at both local and national levels.

Our data

All client enquiries received at CAB locations around Aotearoa, except for quick reference questions, are recorded with a description of the situation and circumstances, categorised by the topic of the information and advice requested, alongside a collection of key demographic data relating to the client.

Demographic data is collected, usually at the end of an interview, by the CAB volunteer asking specific questions about gender, age, ethnicity, and client location. As the CAB is an anonymous service, the client is not obliged to give this information, and in some situations the interviewer may feel it is not appropriate to ask (for example if the client is upset or time is limited).

There are three levels of topic categorisation, with level 3 categories being the most specific. An enquiry may involve more than one topic and therefore may have more than one category assigned to it. From these categories, we can gauge areas of significance for clients engaging with the CAB.

The quantitative data in this report is taken from the CAB database of client enquiries for the year from 1 November 2021 to 31 October 2022. In this report we use examples taken from the 14,200 enquiries from Māori clients that underpin the insights in this report. The client enquiries examples included here have been anonymised and any identifying details have been removed so that confidentiality is maintained. Some of the particulars may have been altered slightly to ensure the privacy of individuals is protected, but the substance of the client issue remains.

This report focuses on the insights gained from analysing the rich qualitative data captured through client interactions. We acknowledge also that there is the potential to uncover more insights through further analysis – something that may be possible in the future if resourcing is available.

Māori clients of the CAB

Number of Māori CAB clients

In the year from 1 November 2021 to 31 October 2022, the CAB received 14,200 enquiries from clients identifying as Māori. This represents 13.3% of total in-depth client enquiries (123,500) to the CAB for that period.

Table 1: Summary of Ethnicity of CAB Clients (1 November 2021 – 31 October 2022)

| Ethnicity | CAB Clients |
|--|-------------|
| New Zealand European | 38.3% |
| New Zealander | 20.5% |
| Asian | 13.9% |
| Māori | 13.3% |
| Pacific Peoples | 5.8% |
| European | 3.8% |
| Middle Eastern/Latin American/African/ Other | 4.4% |

Table 1 provides a summary of ethnicity from CAB clients who have provided demographic information and is an average across all 80 of our CAB locations throughout Aotearoa. The ethnic composition of CAB clients is roughly similar to that of Aotearoa's general population (see Appendix 1 - Table A1: Summary of Ethnicity from 2018 Census).

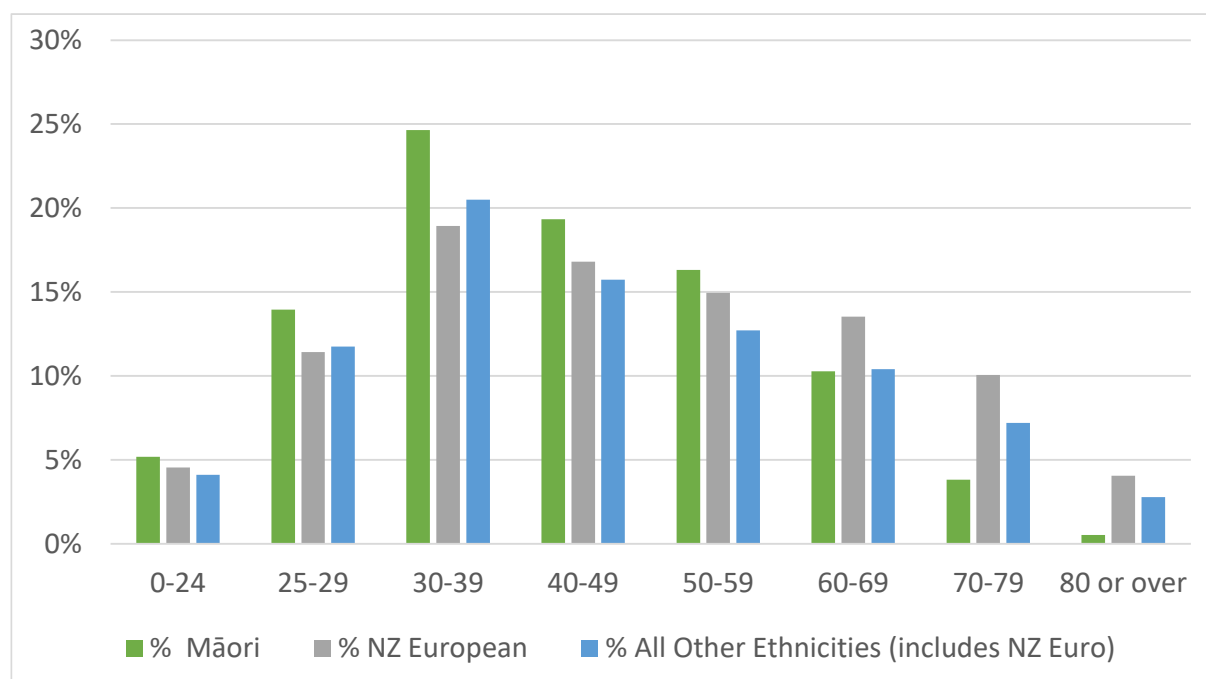
There is significant variation in the percentage of Māori clients for different CAB locations. In some locations Māori comprise as much as one third of all clients. A breakdown of Māori client engagement by CAB is provided in Appendix 2 - Table A2: Māori client engagement by CAB branch. This variation largely reflects Census data, where we see a general correlation between the proportion of Māori clients for specific CAB locations and the proportion of Māori living in those areas (see Appendix 2 – Map A2: Māori population, by territorial authority, 2018).

Age of Māori clients

While the biggest age cohort for Māori clients is the same as for all other CAB clients - 30 to 39 years - Māori clients are on average younger than other CAB clients. Māori are over-represented when 59 years or younger, and they are under-represented in the group of clients aged 60 plus. For details, see Graph 1: Percentage Distribution of Māori CAB Clients by Age compared with Other Ethnicities.

The ethnicity difference in age distribution for CAB clients closely matches those in the 2018 Census data, except for the 0 to 24 age group where Māori CAB clients are represented more than other ethnicities (see Appendix 1 – Graph A1: Percentage Distribution of Māori by Age compared with Other Ethnicities – 2018 Census Data).

Graph 1: Percentage Distribution of Māori CAB Clients by Age compared with Other Ethnicities (1 November 2021 – 31 October 2022)

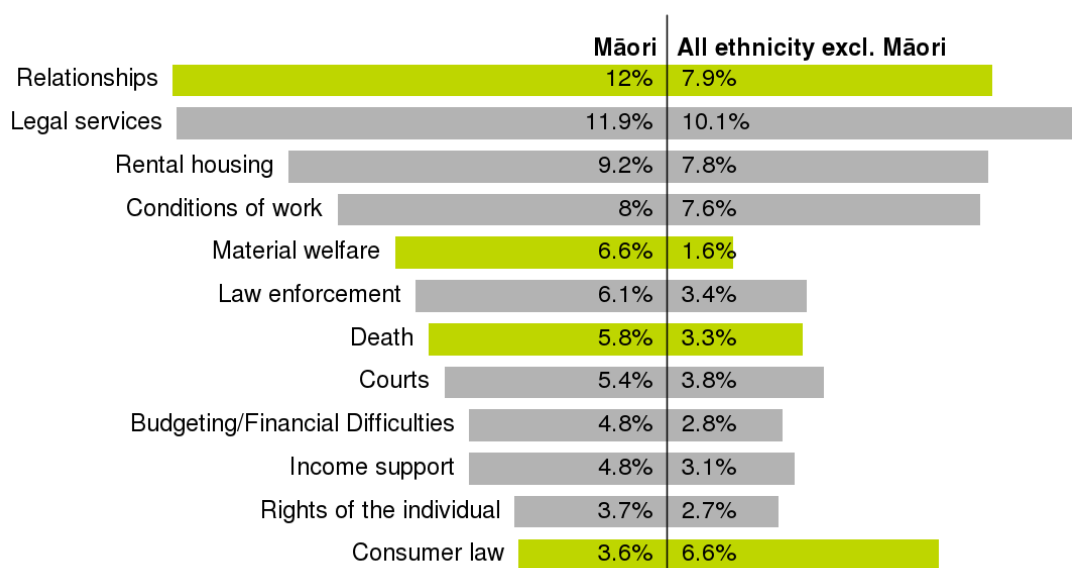


Areas of enquiry for Māori clients

CAB client enquiries are categorised by any number of topics discussed. Level 1 is the broadest category. Level 2 categories break down the general topics into more defined summaries. *Graph 2* shows the top level 2 categories for clients identifying as Māori.

‘Relationships’ are in top place for Māori instead of ‘Legal services’ which lead for all clients. For Māori clients, the topic of ‘Material welfare’ is in fifth place, alongside Death neither of which rank in the top ten for all clients. This highlights some important issues for Māori which are explored more when looking at the most detailed classification of Level 3 (see *Table 2: Top 10 Level 3 Categories*).

Graph 2: Top 10 Level 2 Categories for Māori Client Enquiries, with Representation of Non-Māori for Each Category (1 November 2021 –31 October 2022)



The most specific level of categorisation for topics that clients engage the CAB's help with is Level 3. Looking at the top ten most common enquiry topics at this more detailed level of categorisation (as shown in *Table 2*), there are some notable differences between the issues for which Māori seek help from the CAB and the issues our other clients bring to us.

- The biggest disparity between Māori and clients of other ethnicities is shown in enquiries about food banks and food parcels which are the fourth most common enquiry topic for our Māori clients. These kinds of enquiries do not make it into the top ten for all other clients.
- The most common enquiries for Māori clients of the CAB are those that relate to care of children.
- The third most frequent type of enquiry for Māori clients are those about wills and probate, whereas this ranks at number 7 for other clients.
- When it comes to enquiries about relationships, all other clients tend to seek information and advice about separation and relationship dissolution, whereas Māori clients are more commonly seeking help regarding the Family Court.
- The most common enquiries for all other clients, except Māori, are those that relate to the Consumer Guarantees Act, including complaints about goods and services. However, this is not the case for clients identifying as Māori for whom consumer issues rank in seventh place.
- Enquiries relating to residential tenancy is a topic where the frequency of enquiries is the same for both Māori and all clients - this topic ranks in second place for both groups.

Table 2: Top 10 Level 3 Categories (1 November 2021 – 31 October 2022)

Note: Colours have been used to highlight notable differences in rankings of categories for Māori clients versus other clients.

| Rank | Māori client enquiries | All other client enquiries (incl. NZ European) | NZ European client enquiries |
|------|---|---|---|
| 1 | Care of children | Consumer Guarantees Act including complaints about goods and services | Consumer Guarantees Act including complaints about goods and services |
| 2 | Residential tenancy including disputes | Residential tenancy including disputes | Residential tenancy including disputes |
| 3 | Wills and probate | Employment contracts and conditions | Employment contracts and conditions |
| 4 | Food parcels and food banks | Care of children | Care of children |
| 5 | Free legal advice services | Free legal advice services | Free legal advice services |
| 6 | Employment contracts and conditions | Justices of the Peace | Wills and probate |
| 7 | Consumer Guarantees Act including complaints about goods and services | Wills and probate | Lawyers |
| 8 | Family Court | Lawyers | Motor vehicle disputes |
| 9 | Lawyers | Separation and dissolution | Employment disputes |
| 10 | Employment disputes | Employment disputes | Separation and dissolution |

Key issues for Māori clients

Having used the quantitative data about key categories of enquiry to identify what issues are impacting on Māori clients, we used our qualitative data to understand the in-depth issues underlying the quantitative categorisation.

This analysis of enquiries from Māori clients of the CAB, shows that Māori are disproportionately facing multiple challenges accessing entitlements and being able to act on their rights. These situations of disadvantage reflect deeply embedded systemic inequity for Māori, exacerbated by processes that at times strip people of their mana and are based on values that do not support Māori values and tikanga. The client enquiries that reveal these issues are those relating to:

- Food insecurity
- Emergency accommodation and social housing
- KiwiSaver hardship withdrawals
- Care of children
- Death and dying
- Interactions with Work and Income
- Renting
- Employment
- Utilities
- Banking
- Digital exclusion
- Prison

What follows is analysis of each of the topics listed above. These are broken into three main areas:

- Māori experiences of inequity and hardship;
- Navigating systems as whānau Māori; and
- Disempowerment of Māori in everyday access to justice,

And two additional focus issues:

- Digital exclusion from services, and
- Enquiries from Māori in prison.

For each subject area there is detail about the prevalence of enquiries from Māori compared to the wider population, analysis of the types of issues faced and the problems and challenges involved, and examples of client stories.

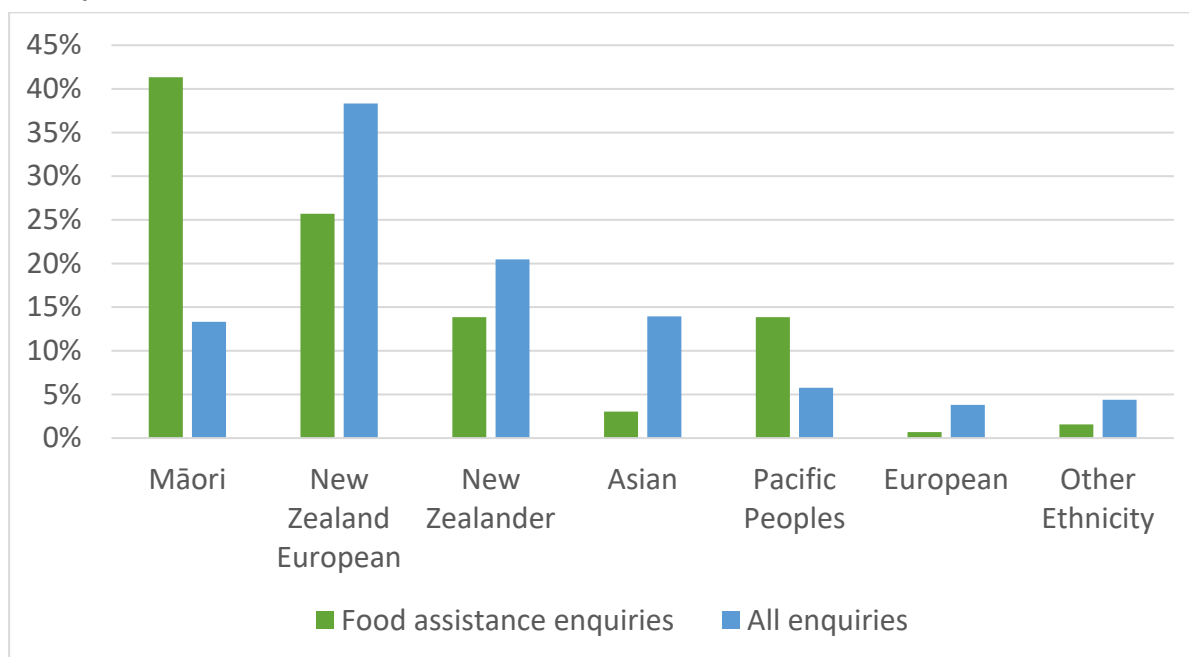
Māori experiences of inequity and hardship

Enquiries to the CAB from Māori clients show the distressing situations of hardship faced by Māori at disproportionate levels compared to non-Māori clients. Common types of enquiries are about essential needs such as support with food, shelter and financial resources. Circumstances reflect both the persistent and everyday nature of these issues for Māori, as well as the particular challenges Māori face when compounding issues build into a state of crisis.

Food insecurity

Food is a necessity of life, and yet many in our communities struggle to have enough to feed themselves and their whānau. Māori clients of the CAB seek help for food assistance significantly more than people of other ethnicities. While Māori make up 13.3% of all CAB clients, Māori represent 41% of enquiries about food insecurity, which includes requests for food parcels or access to food banks and other food assistance services.¹ This is a confronting statistic, showing the significant over-representation of Māori amongst those who are struggling with the fundamental need to access food for themselves and their whānau.

Graph 3: Percentage of clients by ethnicity comparing share of food assistance enquiries to share of all enquiries (1 November 2021 – 31 October 2022)

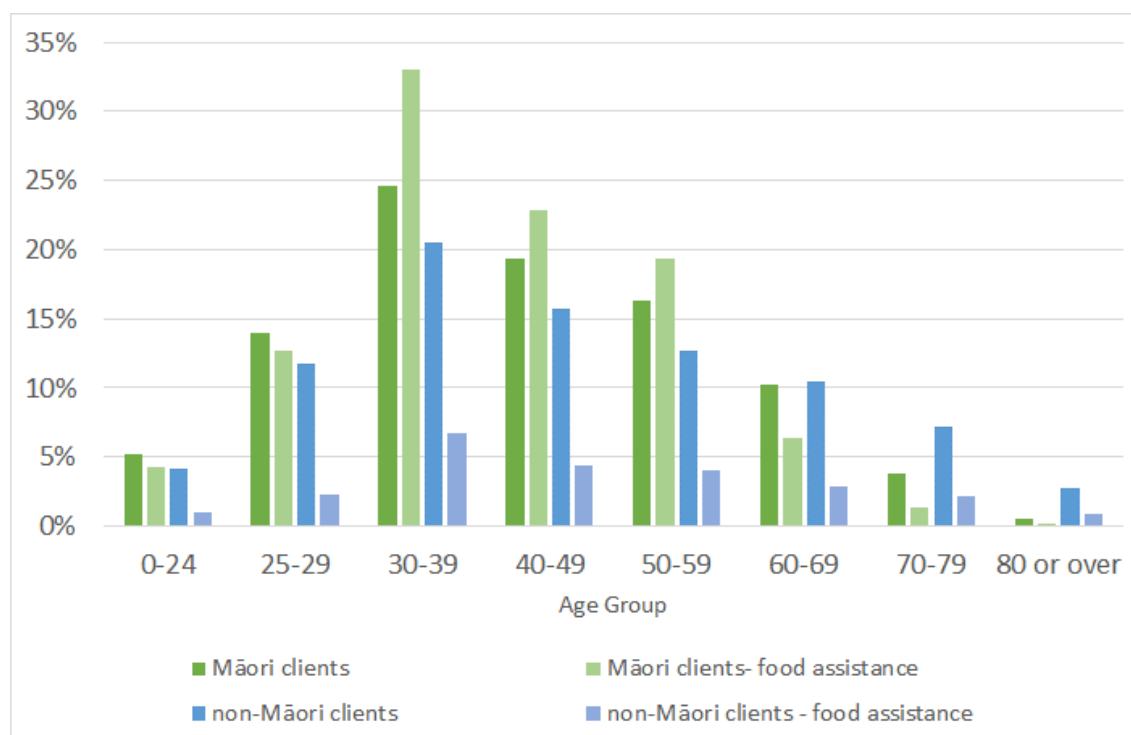


Within the quantitative data referring to ‘Food parcels and food banks’, it is also notable that more females than people of other genders seek food assistance – and client enquiries reveal that this is often in the context of caring for children.

For those seeking food assistance who are below 60 years of age, the number of clients identifying as Māori are twice as much as those identifying as New Zealand European. Over the age of 70 years old we see a larger representation of New Zealand European clients. However, while some of these are foodbank enquiries, they also reflect requests for assistance with services such as ‘Meals on Wheels’.

¹ It is likely that even more Māori engage with the CAB about food assistance than is indicated here. These figures only include client interviews. Additional enquiries are coded as ‘quick reference’, for example, when the client just wants contact details for a food bank. Demographic details are not recorded for quick reference enquiries.

Graph 4: Percentage of Māori and non-Māori clients by age comparing share of food assistance enquiries to share of all enquiries (1 November 2021 – 31 October 2022)



When people approach the CAB for information about foodbank locations and access to food parcels they are in desperate need of assistance, usually facing a multiplicity of challenges. The need for food is sometimes a tipping point for seeking help, especially when there are tamariki and other dependants involved.

While Māori make up 13.3% of all CAB clients, Māori represent 41% of enquiries about food insecurity.

Several factors can impact on people's need for help with access to food. Some of these are consistent, regardless of client ethnicity, such as changes in financial circumstances due to sickness or inability to work, the death of a whānau member, or having to pay a large, unexpected expense. Food assistance is also often sought during other times of transition, such as release from prison and discharge from hospital, where support is needed to get re-established in the community.

Māori client enquiry examples – Access to food parcels

The client called requesting a food parcel for two adults, two children and a dog. Her Supported Living Payment had been stopped as she needs to get an updated medical certificate in order to continue to receive support. Work and Income had sent her an email regarding this requirement but she was unable to check her emails from her phone. The client has spoken with her doctor who will write her a new medical certificate, but she currently has COVID symptoms and doesn't want to leave the house.

The client arrived on foot having just been discharged from hospital. He needs a food parcel. The client has no car and no phone. We contacted the local marae who will deliver a food parcel to the client's home.

The client rang wanting to be put in touch with an advocate to help him engage with Work and Income. He has just come out of prison and is living in a community house where he is paying \$300 for a bedroom and Wi-Fi access. Work and Income have told him he is paying too much and they will not give him any increase in his income support. This means he doesn't have enough money for food and he has had to rely on getting a food parcel. He wants help to try and get on track.

The client wanted a food parcel for himself and two teenage children. He is currently in financial difficulty and spare cash is going on trying to find rental accommodation for their whānau. He has no credit on his phone so can't call any of the local numbers. CAB had helped him previously with getting a food parcel and knew he could call our 0800 number even when he didn't have credit on his phone.

For Māori (and for our Pasifika communities) there are often additional impacts based on responsibilities of care for wider whānau. A grandparent might find that their superannuation payment does not cover the cost of living when their mokopuna (grandchild or descendant) need to stay during the school holidays, or a change in family circumstances might mean a person is not only supporting their own tamariki (children) but also their irāmutu (niece, nephew) too.

Māori client enquiry examples – Food assistance when caring for wider whānau

The client requested a food parcel for two adults and for her six grandchildren who live with her. She is on superannuation and finds it hard to feed all the children. She was feeling very overwhelmed and appreciated a listening ear and some encouragement. We arranged a food parcel for her and talked through options for additional support.

The client requested a food parcel. She has five pre-school and primary school aged children living with her. The power to the freezer was accidentally turned off and she didn't notice it for a few days as she was back and forth from the house looking after her father who is unwell. The contents of the freezer have all been spoiled due to cross-contamination from fish bait. She has been turned down by MSD for food assistance in the past and so is anxious about whether they will help her. She waited on hold to MSD for an hour before giving up and calling the CAB. We arranged for delivery of an emergency food parcel and emailed MSD to see if they can provide assistance.

The client needs a food parcel for two young adults and several children. Three of the tamariki are the client's nephews and nieces, and they have been living with the client for the last few months without financial support. The client now has no credit on their phone or money for transport.

The client is a pensioner who is looking after his daughter and her school-age children. The daughter is trying to find work. They have run out of money and the next pension payment is not due until next week. The client wonders if they could get a food parcel. They haven't had any contact with Work and Income or a budgeting service.

The client has recently had four children (her nieces and nephews) placed with her. Her brother, who was caring for the children, is seriously unwell and in hospital. The client is on a benefit, but Work and Income will not assist her with the children because she does not have the birth certificates for them and she has also been unable to enrol them in school because of this. The three youngest children are sleeping in her bed, and their older sister is sleeping on the couch. The client is sleeping on the floor. She needs help. We organised a food parcel for her and provided contact details for a range of support services.

While only a small number of CABs provide direct food bank services, CAB volunteers help to connect people with the food assistance they need and do this in a way that upholds the mana of the client.

After spending time discussing the client's needs, this might involve establishing contact with appropriate food bank services but is often also about connecting the client to other support. This can include advocacy support, budgeting services, and identifying extra income support that the client could apply for. The CAB freephone 0800 number is important for these enquiries as clients with no phone credit or money for transport can still seek the help they need. The CAB plays a key role in contacting the food parcel provider with the client's details so that the connection can then be made by the provider.

Emergency accommodation and social housing

Housing-related enquiries are common at the CAB. In the year-long period of this research, they made up 16,000 of the queries people seek help with.

What stands out for Māori is that their housing needs are disproportionately immediate and desperate.

For all ethnic groups, enquiries about 'Residential tenancies including disputes' are the most common category of housing enquiry (and are covered later in this report). However, beyond this top category the differences between the housing enquiries to the CAB from Māori and non-Māori are stark. What stands out for Māori is that their housing needs are disproportionately immediate and desperate.

Enquiries relating to 'Social housing (eg, state houses) including disputes' and 'Emergency accommodation' are the second and third most common housing issues raised by Māori and together make up over a third (34%) of all rental housing enquiries from Māori. For clients of all other ethnicities, these make up just 12% of housing enquiries. By contrast, for non-Māori the second and third most common areas of enquiry are 'Flatting' and 'Housing improvements and maintenance'.

Table 3: Quantitative Rental Housing Data – Number of Enquiries by Category and Ethnicity (1 November 2021 – 31 October 2022)

| Rental housing categories | Māori | | All other Ethnicities | |
|---|----------------|---------|-----------------------|---------|
| | No. of Clients | % Share | No. of Clients | % Share |
| Residential tenancy including disputes | 1,051 | 48% | 8,523 | 54% |
| Social housing (eg, state houses) including disputes | 389 | 18% | 1,124 | 7% |
| Emergency accommodation | 353 | 16% | 830 | 5% |
| Housing improvements and maintenance | 129 | 6% | 1,805 | 11% |
| Flatting | 116 | 5% | 2,100 | 13% |
| Real estate and property management services complaints and disputes | 100 | 5% | 1,008 | 6% |
| Private board | 43 | 2% | 498 | 3% |
| Boarding establishments | 15 | 1% | 15 | 0.1% |
| Total | 2,196 | | 15,903 | |

Māori clients who seek help from the CAB about access to public housing are primarily needing support around Kāinga Ora housing, but enquiries also include some local council housing and housing provided by Community Housing Providers (CHPs). Questions include whether the client and their whānau are eligible for social housing, how to register for it, and how to emphasise to MSD that their need is desperate so they can improve their place on the waiting list.

Other Māori clients who are already living in public housing come to CAB for help navigating issues with their housing provider. These issues include difficulties with rent increases, changes in circumstances which increase the support needs of the person and their whānau, housing that is not suitable for the client's disability requirements, safety concerns relating to the behaviour of neighbours, and trying to get repairs and maintenance done. There are also overarching issues with poor communication, with Māori clients coming to the CAB when they are unsure of what is happening, how they will be impacted and what their rights are.

Māori client enquiry examples – Kāinga Ora and other public housing

The client and her family are tenants of a Kāinga Ora house. Some time ago, the client separated fighting neighbours and since then has had problems with the neighbours who have been getting progressively more threatening and abusive. The behaviour reached the point where the client had to report the abuse to the Police and Kāinga Ora. She has not had any positive response from the Police and has been informed by Kāinga Ora that her neighbours have also complained about her. The client asserts that the complaints are untruthful and malicious and is very concerned that Kāinga Ora is now considering evicting her and her family from their home.

The client lives in Kāinga Ora housing with his family. The house is rotting and no maintenance has been done for 18 months. They are on a priority list for transfer, but this has been the case for over two years. His housing advisor has said there is nothing they can do. They referred him to Kāinga Ora management, who referred him to CAB.

The client has low vision and feels unsafe in her Kāinga Ora home because it has stairs and with her deteriorating eyesight, she says it is dangerous for her. When she moved in, she believed it was temporary, but she has now been waiting to be moved to more suitable accommodation for a year. She is stressed and anxious about the situation and feels frustrated by the lack of action and the poor communication by Kāinga Ora.

The client is stressed that she will be left without a place to live as she has been told her Kāinga Ora tenancy is being terminated in seven days as it has been deemed uninhabitable due to infestations of cockroaches and mice. Although she has been told she will be helped with finding another home and with the costs incurred, she is unsure if this will happen as her tenancy manager is away on holiday. The client needed a listening ear and reassurance that she wasn't being evicted, she was being moved for her health and that she would not be left without help or a home.

The client is a long-term resident of Kāinga Ora. He was upset as he recently found out that his house along with those of his neighbours are going to be removed and new medium density housing will be built there. He only discovered this when he saw a man was putting pegs in the ground by his home. The client had received no consultation or warning from Kāinga Ora about this change. When contacting Kāinga Ora, they could not be clear about the impact on him. He was distressed and wanted to know what his options were.

The client has recently been in hospital having major surgery. She and her partner and five children are living with her mother-in-law in a two-bedroom Kāinga Ora house. The living arrangements are totally unsuitable, but they can't afford private rental accommodation. They are on the list for a bigger Kāinga Ora house, but don't feel very hopeful about that happening any time soon.

Enquiries from Māori clients about emergency accommodation highlight the desperate circumstances people are in, often with no place to stay that night. Some clients need assistance to prove eligibility for emergency accommodation. Other Māori clients have been told by Work and Income that there is no emergency accommodation available for them. They come to the CAB in a distressed state seeking advocacy support so they can go back to Work and Income and try again. In some cases, Māori clients want to know their rights when being asked to leave emergency or transitional housing with little notice or explanation.

CAB volunteers support Māori clients to identify immediate accommodation options and help to advocate for appropriate housing solutions. They support people who are often distressed and overwhelmed by the feeling that their efforts aren't getting them anywhere. The solutions are not always there though, and this is disheartening for clients and volunteers alike. One of the things that clients value, regardless of whether or not there is an immediate fix, is the time CAB volunteers take to listen and to awahi (support) the client.

Māori client enquiry examples – Emergency accommodation

The client came into the CAB looking for accommodation. He is sleeping rough in a tent. He seemed depressed and was grateful to have someone to talk to and give him some new ideas. He explained that he has a job during the day and needs somewhere to sleep at night so he can be safe and go to work the next day.

The client came in looking for a place to stay. She slept last night in her car. She was boarding previously but had to leave the place. She is new to the area and has come here for a training course to try to get into some employment. Her benefit payment was due to come through that night so she would hopefully be able to pay for somewhere but needed help to find somewhere to go. She had no credit on her phone to call anyone and didn't know where to start.

The client has been evicted from transitional housing because a friend of the client tried to help her by delivering her groceries. The friend did not get out of the car when dropping off the groceries, but the housing manager classified this as having visitors, which is not allowed.

The client has shifted with their children to a new area, and they are living in emergency housing. However, only one week after moving in, the client was told that they must leave because they do not meet the criteria. The client needs help to find accommodation and someone to advocate for the family.

KiwiSaver hardship withdrawals

CAB client enquiry data shows that Māori clients seek assistance from the CAB more than twice as often with issues relating to investment and superannuation compared to all other ethnicities. For Māori, almost all investment and superannuation enquiries relate to the withdrawal of funds from KiwiSaver due to hardship. There are also some enquiries about how to use KiwiSaver to buy a first home, and advice about what to do when an employer has not made contributions to the client's fund.

For non-Māori, the enquiries relating to investment and superannuation involve a range of questions regarding making investments, KiwiSaver, retirement, and how to get the best financial return out of money and assets.

For Māori, almost all investment and superannuation enquiries relate to the withdrawal of funds from KiwiSaver due to hardship.

As a work-based retirement savings scheme, KiwiSaver is intended to set people up for later in life when they may no longer be in paid employment. It is recognised though, that there are times when people may need to access these savings early. One of the grounds for this is where a person is suffering significant financial hardship, and sadly, enquiries about KiwiSaver hardship withdrawals are relatively common at the CAB. For Māori clients the situations of desperate need include circumstances where there is not enough to pay for everyday living costs, with this impacting on tamariki and whānau. There are often multiple factors at play and compounding challenges with debts, financial penalties, lawyer's fees, medical treatment costs and rent payments.

CAB volunteers help Māori clients to understand the criteria for an early withdrawal from KiwiSaver on the basis of significant financial hardship, and the information they have to gather to make an application. They also work with the client to identify whether there are any other options for financial and other support, such as through Work and Income and budgeting services. Where a KiwiSaver withdrawal is a necessary avenue, CAB volunteers help clients to access and fill in an application form and support clients with making a statutory declaration.

Māori client enquiry examples – KiwiSaver hardship withdrawals

The client would like to withdraw money from her KiwiSaver account because of severe financial difficulties and being unable to meet minimum living expenses for herself and her family. She made an application, but it has been turned down. She would like to buy a caravan so that the family does not have to live in their car. The client would like help to put together proof of hardship and budgeting.

The client is experiencing significant financial hardship and cannot meet their essential living costs. They came to the CAB to find out if they can apply for an early withdrawal of their KiwiSaver savings. They were confident they could provide evidence to show they are suffering significant financial hardship and have exhausted all other reasonable alternative sources of funds. The client has overdue bills, and is struggling with food costs, rent, and personal loans. They also need medical treatment and require modifications to their home to cater for their special needs.

The client came to the CAB for help with their application for withdrawal of some money from his KiwiSaver due to hardship. He is working but receives the minimum wage and is struggling to pay his everyday living expenses.

The client works full time. She wants to know if she can withdraw money from her KiwiSaver fund as she is experiencing substantial financial difficulties as a sole parent with two children. Her debts are substantial and include debts to government agencies. She is paying as much as she can each week to reduce her debts but is now facing penalties for not paying on time. She also has legal fees to pay for a family matter that was not covered by legal aid and has repayments owing on her vehicle. The local budget service has said they have given her all the help they can. She is only eligible for minimal support from Work and Income and gets \$20 per week child support from Inland Revenue. She has

tried to get a bank loan, but the banks say her 'children are a liability.' The client regularly accesses the local food bank and feels a sense of shame for not being able to provide for her tamariki. Her GP has referred her to a community service due to concerns about her mental wellbeing.

The client wants to use his KiwiSaver funds to buy his first home. However, his application has been denied due to not meeting the criteria. There was no reason specified for the application being declined. The client hopes to buy a tiny home to put on his share of some Māori land. As the client intends to live in the home and has been paying into his KiwiSaver account for more than 3 years, he expected to meet the criteria. The client is not sure why the application was denied but wonders whether it is related to the plan for the house to be on Māori land.

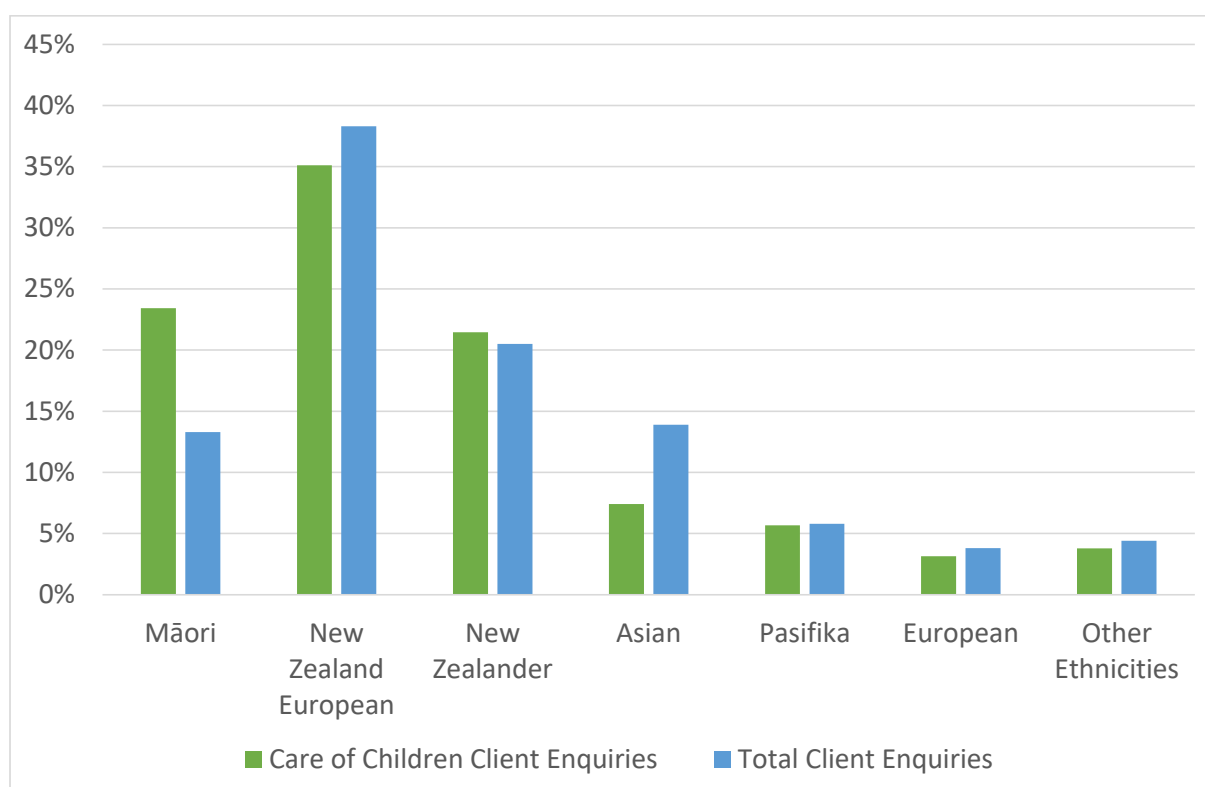
Navigating systems as whānau Māori

The CAB's engagement with Māori clients highlights the difficulties created for Māori whānau by systems that do not reflect tikanga and whānau life. Māori are overrepresented in enquiries to the CAB that involve the care of children, including interactions with Oranga Tamariki, the government agency focused on child protection in Aotearoa New Zealand. We also see whānau Māori grappling with issues around making wills and navigating processes when a whānau member passes away, often without a will. For those who need support via Work and Income, there are also challenges in seeking assistance. These are about both the practical issues of communication and understanding, and the barriers that Māori feel when their mana is not upheld.

Care of children

Māori are highly represented in the number of client enquiries to the CAB relating to care of children. This includes issues to do with guardianship of children, parenting orders, day-to-day care, and contact arrangements. Of the total number of enquiries to the CAB about care of children, 23% of these enquiries are from Māori clients. These types of enquiries account for 8% of all enquiries from Māori clients compared to 4% of all non-Māori client enquiries.

Graph 5: Percentage of clients by ethnicity comparing share of care of children enquiries to share of all enquiries (1 November 2021 – 31 October 2022)



Common issues raised by Māori clients are to do with working out care arrangements for tamariki, when there is a dispute with another guardian or with wider members of the whānau. Clients are sometimes the parents of the child or children in question, but often are other whānau members who are involved in providing care. This frequently includes grandparents caring for mokopuna (grandchildren), as well as aunties raising irāmutu (nieces, nephews) alongside their own tamariki, and wider whānau.

Care arrangements with wider whānau sometimes come about at short notice, due to relationship breakdown between the parents of the child, mental health issues that mean a parent is unable to care for the child, or because steps are taken to protect the child in situations of family violence. In other cases, the child may have been in the care of a wider whānau member for some time, and a change in circumstances means that a parent or other family member wants to take the child back into their care. There is often a heightened level of stress for these clients, who may be concerned about the risks of the child being taken, or because the child has been taken and they are anxious about the child's welfare and are trying to navigate the system to get the child back.

Care arrangements with wider whānau sometimes come about at short notice, due to relationship breakdown between the parents of the child, mental health issues that mean a parent is unable to care for the child, or because steps are taken to protect the child in situations of family violence.

Māori client enquiry examples – Care of children

The client's children were removed from her care and given into her parent's custody by the court after family violence had caused her to separate from her partner. The judge told the client that after several years, she could apply to have the children back, if she does not live with her ex-partner during that time. It has taken her some time to get her life together but now that she can support them, she wants to know how to apply to get her children back.

The client is a grandmother who wishes to establish visiting rights with her young mokopuna. Her son (18), the child's father, is a gang member. His girlfriend (16) has taken the baby back to her family and will not allow the grandmother to see her moko. Things have become difficult, and the client wanted advice about how to navigate this.

The client has recently separated from his partner. They have two children and look after them on alternate weeks. There is no formal agreement, just a verbal one. Recently the partner has been ignoring what they have agreed and has been keeping the children extra days. The client is not happy with this and wants to know what he can do.

There is a considerable proportion of enquiries from Māori clients where Oranga Tamariki is involved. Clients want information and advice about how to have children returned to their care, or to challenge care arrangements where the child has been placed with whānau or other carers. In some situations, family members are seeking advice to try to prevent a child being taken into care by Oranga Tamariki as they want to avoid this as an outcome.

Māori client enquiry examples – Care of children: Oranga Tamariki

The client stated that she had lost her two children to Oranga Tamariki three years ago and wanted to get them back. She talked about mental health issues and homelessness and asked if we could recommend a lawyer as she was not happy with the one she has. The client was distressed and wanting action so she could have her children back in her care. She felt the system was not working for her and her lawyer and social worker were not communicating with her or following through on the things they say they will do.

The client has a five-year-old child who is in the mother's day-to-day care. The previous shared care arrangement stopped as it became too difficult for everyone. Recently the mother was attacked in her home by a gang member, while the child was asleep in the house. The client wanted to know how he can bring the child to his home. He does not want the child to go into Oranga Tamariki care. He had tried phoning the Family Court but did not get an answer.

The client needs an advocate for talking with Oranga Tamariki. Her grandchild has been taken into Oranga Tamariki care due to issues with the child's father. The client's daughter now lives with her and so they would like the child to be returned to live with them. Currently, Oranga Tamariki will only allow the child to return if the daughter (the mother of the child) does not live with the client as well. The client cannot understand this because it was the child's father, who is no longer connected with them, who was causing harm. The client, with her daughter, has attended family group conferences, but they need support to find a way forward.

The client's daughter is unwell and has been admitted to the mental health ward at the hospital. She had an episode where her children were put at risk of harm. Oranga Tamariki have advised the client to get an urgent parenting order to give her care of the grandchildren. The client wanted our assistance to complete the application.

In many of the care of children enquiries to the CAB from Māori clients, there is no formal parenting agreement in place, just a verbal agreement or default arrangement. At the point clients seek help from the CAB, the informal agreement has usually broken down, and they want to know how to formalise an agreement so they have rights that can be enforced. This is particularly the case when they are concerned that the child is not safe with the other parent or caregiver, or one party is restricting the other's access to the child. There are also enquiries from parents who have had a protection order taken out against them and want advice about how they can see their child. Some of the enquiries include questions regarding children who have been taken overseas, most often to Australia, by one guardian without the permission of the remaining parent or guardian.

CAB volunteers help guide clients through these complex situations and provide a much-valued listening ear to people who are often quite distressed, confused and overwhelmed. Assistance includes explaining guardianship rights and responsibilities, outlining the process involved in establishing and changing care arrangements, connecting clients with local family lawyers, and providing urgent help to protect the wellbeing of children.

Death and dying

Māori clients are disproportionately represented in enquiries to CAB about death and dying and issues relating to the end of life, accounting for 19% of all client enquiries in this area. Common topics of enquiry relate to making a will, administering an estate after a whānau member has died – in most cases without a will, disputes about the distribution of estates, Māori land and succession laws, and funeral costs.

The irony is that many Māori want to make a will, but the system is not set up to ensure they can do so. Instead whānau are left to navigate intestacy laws when that person dies and is still without a will.

Frequently, the deceased person has not made a will and so their partner, children or grandchildren can be left feeling overwhelmed as they try to navigate intestacy laws and the process of applying for Letters of Administration, so that the estate can be distributed. Terminology around wills and estates that is used by lawyers and officials is not readily understood by many of our CAB clients, including Māori, with people querying the meaning of words like ‘probate’ and ‘intestate’ and seeking explanations of the content of letters from lawyers.

Māori client enquiry examples – Whānau member has died without a will

The client's husband of 20 years passed away recently. He did not have a will. He did not own a house and had little money in the bank. There are still bank accounts open and most bills are in his name. His assets would be less than \$15,000. He did have Māori land though and he has a number of children. She does not know where to start to finalise his affairs.

The client's brother died recently by suicide. There was no will. The estate is very small and there is bank debt. The client wanted to know how to prove he is next of kin as his mother is an alcoholic and is threatening to take the brother's ashes away even though she has had almost nothing to do with the family for some years. He is worried that his mother will have the right to take over. He wants to be able to wind up the estate but has no idea how to proceed.

The client wanted to know about letters of administration. Her husband has died without a will. She wants guidance about the process as there is superannuation from Australia, two sets of children – theirs together, and his from a previous relationship – as well as Māori land involved.

The client was very distressed as she had recently lost her partner and there is conflict with his family who took his body. The whānau are claiming that they should receive the insurance and pension plan payouts that are meant to go to her and her young daughter. She desperately needs help to sort out the necessary paperwork and make a claim, but she has no finances to pay a lawyer to do it.

While often the deceased person is described as having few assets and limited funds, whānau members still have to go through the steps to close accounts, pay bills, change payments, access entitlements, and distribute whatever assets there are. A particular area where whānau appear to face difficulties is accessing the deceased person's KiwiSaver funds.

Clients come to the CAB seeking options to help them navigate the process for applying for Letters of Administration so they can have the documentation required to satisfy the deceased person's bank that KiwiSaver funds can be released. Often these clients are reluctant to use a lawyer because the quote for the lawyer's fees may be similar to the amount of the funds they are trying to access.

Māori client enquiry examples – KiwiSaver payouts when no will

The client's brother died without a will several months ago, and the client has been sorting things out and closing the bank accounts. There is a KiwiSaver account, but the KiwiSaver provider will not

release funds without High Court approval. The client does not know how to do this and when asking the High Court, he was told to visit the CAB.

The client's de facto partner of 15 years recently died in sudden and unexpected circumstances. They have three children together, aged between 8 and 14. They both had been saving into KiwiSaver with a view to buy a house. The client thinks her partner had over \$40K in his account. Because he died intestate, the bank will not let her have access to his accounts without letters of administration. She has been to see a lawyer who estimated it would cost between \$2,500 and \$3,500 to apply for letters of administration. She would like to try and apply for the letters of administration herself and wanted a template for doing this.

The client's husband passed away a few months ago without a will. No one was assigned to manage his estate after his death. The client wants to withdraw his KiwiSaver fund. She approached the bank where the fund was managed, and they told her to see a lawyer about it. She is concerned that the lawyer's fees will be too costly, especially when the KiwiSaver funds are only about \$2,500. She wanted to know what she can do.

The client called in to the bureau and said he had received a letter from IRD and he doesn't know what to do. The letter asks him to claim for his sister's KiwiSaver. His sister died over seven years ago, without a will. She had no spouse or children and their parents had died before his sister passed away. The letter asked him to provide several documents to verify his identity and verify his sister's death. He wanted support to understand and navigate the process.

Enquiries from Māori clients following the death of a whānau member sometimes involve the added complexity of succession issues with Māori land. This can include situations where there are disputes between whānau members about how the interests in land should be managed.

Māori client enquiry examples – Succession issues with Māori land

The client shares ownership of a sizeable block of land with his sibling who has passed away. Some of the sibling's children want the land divided so that they can sell their share. The client does not want the land to be divided or sold and so wants to know how to set up a family trust. He also needs to know if the land is Māori land and if there is a succession order for this land.

The client's nana has died without leaving a will. His nana had eight children, including the client's mother who passed away some time ago. The nana owned a bach on Māori land that over the years all the family and grandchildren used. One of the uncles, who is administering the estate, has sent an email to the wider whānau that he is going to issue a trespass notice that will mean they are not able to use the bach. The client wants to know if his uncle can do this and how they can challenge it as he and his cousins think this is unfair.

The client is the executor of her father's will. The father's home is on Māori land, on a 99-year lease. The client is adopted and there is also a biological daughter who is claiming that the house should be hers. The client's lawyer has advised to get the will probated but she does not know what that means. The other party is demanding copies of the will and says she is going to contest it.

The client has been left some Māori land by her mother and wants to know what the succession process is. She also wants to draw up a will to leave her share to her grandchildren.

Related to the issue outlined above about whānau Māori coming to the CAB for assistance when a family member has died without a will, CAB client enquiry data also highlights the barriers that

people face that create this situation. Many people come to the CAB with a desire to make a will, but frequently they are trying to work out how to do this without incurring cost. They come to the CAB seeking options because they are anxious about the costs of will-making via a lawyer or trustee corporation. Clients are also more broadly concerned about the costs of legal fees, which can be substantial. Often, they have been told that the CAB is a place they can go for a free will, even though this is unfortunately not a service that CABs can provide.

While CAB volunteers can help clients to consider low-cost options for making a will, CAB volunteers do not write or give advice about the contents of a will. This means clients are often considering DIY wills and will-making kits purchased in book shops and online. Without support, it is not clear how many clients actually follow through and create a legal will using these avenues. The irony is that many Māori want to make a will, but the system is not set up to ensure they can do so. Instead whānau are left to navigate intestacy laws when that person dies and is still without a will.

Māori client enquiry examples – Costs of making a will and legal advice

The client wanted advice on the most economical way to make a will. He and his wife both have wills that were made before they were married and had children together. He had contacted the Public Trust, where their previous wills were made and lodged, and was quoted \$385 for each will. This was a lot more than the original cost and Public Trust told him that they no longer were subsidised by Government for this work. The client wanted to know what their options were.

The client called on behalf of her father who is a trustee of Māori land. Her father is getting elderly, he has no will and wants to transfer his trusteeship to one of his children. Other than the land in the trust, the father has no assets and only a few personal effects of sentimental value. The client wanted to find out whether there are any cheap or free options for making a will as her father cannot afford a lawyer and even the Public Trust “want money up front”.

The client wants a will printed out that he has made on behalf of his son who is very unwell. When discussing the will with the client, it seemed insufficient especially as there are shares in Māori land, and other shares, to consider. We suggested to the client he might need to see a lawyer for support so the will addresses all the issues adequately.

The client came into the bureau wanting to make a will so that he can leave his estate to his niece. He is a returned service person and wants to make sure money from a veteran's payment is distributed to her. He does not want to go to a lawyer due to the expense involved.

Finally, Māori clients also come to the CAB with issues relating to death and dying that are about managing the cost of funerals and tangi. Whānau who are grieving have to navigate questions of who will pay the bill and where the money will come from. While some whānau can access a funeral grant from Work and Income, they are not always confident about doing so, and the amount of money is insufficient to cover even a simple funeral. Māori clients are finding themselves in debt as a result, sometimes with penalty fees being rapidly incurred.

Māori client enquiry examples – Cost of funerals and tangi

The client came to the bureau for help. Her sister died suddenly a few weeks ago and the client does not think there is a will. The funeral director wants payment, but the client said she does not think her sister had made any arrangements or had any money as she seemed to live from day-to-day. The client is reluctant to lend any money to her sister's partner as she believes he would not pay it back.

The client's father died a few months ago. He had been in respite and was due to go back to hospital, however the client's daughter offered for him to go and live out his last days with her family. His last wish was to be buried on ancestral land with other family members. He had discussed with family earlier that he had a small insurance policy to cover his funeral. However, his daughter has now been presented with a funeral bill for over \$9,000 which the insurance does not cover and which she cannot afford to pay. The client's mother (deceased's wife) is refusing to pay anything towards costs. He knows he can apply to WINZ for help with funeral costs, but the invoice is not in his name. He is not sure what his options are.

The client phoned and explained that her mother passed away about two weeks ago. The funeral home is now chasing her for payment and there is a penalty of 15% if the bill is not paid by the due date. She knows that her mother has some money in the bank and wanted to find out whether she could go to the bank with some evidence of her mother's death to withdraw some money to settle the funeral home payment.

Interactions with Work and Income

Another issue of significance and challenge for Māori clients is in relation to Work and Income | Te Hiranga Tangata. Māori clients often come to the CAB when they have been unable to receive the assistance they need from Work and Income. This may be because they have not been given the information they need to understand their entitlements. Others indicate that they feel uncomfortable or anxious about engaging with Work and Income. In some cases, the client may have tried to communicate with the agency, but their attempts have been frustrated because they don't have a case manager they can contact and have been passed from one person to another with no resolution of their questions or problems.

Māori clients often voice hesitancy or resistance towards seeking help from Work and Income because of the negative experiences some whānau members have had.

For some clients, their difficulties engaging with Work and Income may lead to them being trespassed from the agency's premises. These individuals still need assistance to communicate with Work and Income and so ask for help from the CAB to do this. This includes situations where the client is in desperate need for support such as when they are trying to find housing and need to ensure they are receiving the correct financial support.

Māori clients often voice hesitancy or resistance towards seeking help from Work and Income because of the negative experiences some whānau members have had. As one of our rangatahi clients said, "I don't want to register with MSD, sitting in front of someone who will unpack me and strip me of my mana". This can result in some people sitting outside the system entirely, with no formal access to support.

Māori client enquiry examples – Interactions with Work and Income

The client came to the CAB stressed and frustrated. He has always worked and been self-sufficient but, due to a change in circumstances, is now homeless and on a benefit. The client has been communicating with Work and Income but despite telling his situation and story to numerous people, he still does not have a case manager. He has been staying in transitional housing but has been told he

needs to vacate it today. The client has been searching for a job and a place to rent but has not been able to secure anything. The client is going to visit the Work and Income office in person today to try to get a case manager.

The client and his children live in a damp house that is full of black mould. He got frustrated at his latest appointment at Work and Income and has now been trespassed from their premises. He dreads the winter and is worried about the health of his children. He has had a lot of problems with his case manager and wonders if there is an advocate who can communicate on his behalf with Work and Income.

An elderly client received an estimated power bill from his electricity company and is very worried as at \$400 it is much more than usual. He has rung the power company, and they are going to install a smart meter. He went to Work and Income for assistance, but they have advised him to get help or advice from his family instead.

The client is in desperate need of accommodation. He has been told to move on by 5pm from the emergency accommodation where he has been staying. Recently, he has been visiting the bureau to use the computer and phone to search for accommodation. We had contacted the Salvation Army to see if they could assist the client but found that he needed a client number from MSD. We assisted the client with seeking benefit support and the client has now received a benefit today, for the first time. Now with a MSD client number, we have contacted the Salvation Army again to enquire about accommodation for the client.

The client came to the CAB seeking advice because he is trying to set up an automatic payment to his landlord from his income support payment. Work and Income told him that he had to go through his bank to set up the automatic payments. However, the bank told him to set these payments up through Work and Income. The client is now a few weeks behind on his rent and is confused about what to do.

The client has been the main caregiver at home for their family. They are now ready to return to paid work. They have asked Work and Income for help to write a CV, but the agency could not help her. The client has also searched for an online template but could not find one that was free so has come to the CAB for some help to put a CV together.

The client is going to be the primary caregiver of her teenager. She needs to know how to get a birth certificate so that she can enrol the child at a new school. She also wants an advocate to support her at a meeting with Work and Income. She has recently been released from prison and does not feel confident to meet with them on her own.

Disempowerment of Māori in everyday access to justice

Enquiries to the CAB cover a wide range of topics that reflect the issues people deal with in their daily lives. Areas of enquiry such as residential tenancies and employment are common for all clients, and Māori face similar barriers to those experienced by the wider population, though this is often as the person with less power in the relationship. In our data, we find that Māori clients are tenants, flatmates and boarders, not landlords; and are job seekers, casual workers, contractors and employees, not employers. We also see Māori clients struggling with access to essential utilities and facing challenges navigating the banking system.

Renting

The prevalence of enquiries to the CAB about residential tenancy issues is the same for Māori clients and for other clients, and both client groups experience many of the same issues. While most enquiries to the CAB regarding residential tenancy matters are from tenants, landlords also seek help from our service. It is notable though that of the enquiries we analysed relating to residential tenancy, none of the Māori clients were enquiring as landlords - only as tenants, or flatmates or private boarders.

CABs respond to requests for help from tenants on a wide range of issues. These include enquiries about rent increases, return of bond, healthy home standards, responsibility for repairs and maintenance, disruptive or inappropriate behaviour in the tenancy relationship, end-of-tenancy obligations, notice periods, early termination of the tenancy agreement, utilities charges, flatting relationships and responsibilities, and Tenancy and Disputes Tribunals processes. We also receive enquiries from renters (or prospective renters) for help to find accommodation they can afford and to find out what support is available for covering accommodation costs.

Of the enquiries we analysed relating to residential tenancy, none of the Māori clients were enquiring as landlords - only as tenants, or flatmates or private boarders

As highlighted earlier in this report, there are some areas within the general topic of tenancy which reveal greater hardship and disadvantage for Māori compared to others. Our data shows an overrepresentation of Māori clients in enquiries from those living in, or in need of, emergency accommodation or public housing. These enquiries often involve urgent and immediate need.

Many of the tenancy enquiries we receive from all clients, including Māori, relate to problems tenants are experiencing with their landlords. Common issues include:

- Requests for repairs or maintenance, or other actions required to address unhealthy living conditions, are being ignored by the landlord and responses include rent increases and/or threatening behaviour.
- Excessive bills because of the landlord's refusal to do repairs or maintenance or address problems with the property that are also a risk to tenants' health.

- At the end of the tenancy the bond is not returned because the landlord did not lodge the bond to begin with.
- The bond is reduced or withheld from tenants to cover cleaning or repair fees despite the tenants having left the property in good order. The issue of such charges is often raised by Māori clients as these charges affect the ability to raise bond for subsequent accommodation.
- Tenants suspect, or discover, they have been charged for utilities usage by previous tenants or by others and they need help to obtain proof and/or to recover the amounts they have been incorrectly charged.
- Tenants are not given the proper notice for inspections, inspections are more frequent than they should be, or landlords (or their representatives) are otherwise acting in a manner that makes tenants feel their privacy and right to quiet enjoyment of the property is being undermined.
- The tenant(s) have asked the landlord if they can leave their fixed-term tenancy early, but the landlord will not agree to this on any terms and, in some cases, instead charges the tenant additional fees.

We also assist clients who are having problems with the people they share the home with - fellow tenants and flatmates. Common enquiries in regard to these relationships include where a flatmate has been given notice but refuses to leave, friends or family members have moved into the accommodation without agreement from all housemates, the head tenant holds on to the bond and does not provide the other tenants their share, or the general behaviour of another tenant or flatmate is causing concern.

In addition to providing people with information and advice for the tenancy issues they are facing, an essential way that we help clients in this area is by supporting them to access disputes resolution services available to them. We help clients with applications to the Tenancy Tribunal and the Disputes Tribunal, including helping clients to fill out forms and engage with the Tribunals, particularly in the online environment.

Māori client enquiry examples – Renting

The client wants to know if they can ask their landlord to leave or call the police on them. She is feeling bullied by the owner of the rental property. The client has been advised by her property manager that the owner is going to visit to replace curtains. However, the owner is not only replacing curtains but also inspecting the property for damage and is 'having words' with the tenant about the state of the property throughout.

The client wants help to find new accommodation. She does not feel safe in her current boarding house but on her pension, she is unable to afford market rental prices.

The client is a tenant on a fixed term tenancy agreement. He has others living in the house with agreement from the landlord. The others were just there on a temporary arrangement as they arrived for kiwifruit picking and have only paid 3 weeks rent. However, now they are refusing to leave and are not paying any more rent. The client served them with a trespass notice after seeking help from the CAB, but they haven't gone. The client followed this up with the police, but they would not help saying it is a civil matter. The house owner has been kept informed but will only act when the tenant moves out.

The client had a number of issues with his landlord, who has failed to fix any of the issues the client has raised and has not lodged the bond. The client started to fill in a Tenancy Tribunal form on their phone, but struggled to both fill in the form and understand the questions, so needed help.

The clients want to end their fixed tenancy early because of the condition of the property. Last year they asked the Property Manager to fix some issues including a broken window, mould on the walls, dampness, laundry ventilation fan etc. The Property Manager agreed in writing, but work has not been done. They now have a young child and their doctor is concerned that the property is not healthy for their whānau so they want to move out. The Property Manager has agreed for them to move out if they re-assign the lease and pay \$400 as a break fee. They are concerned that they will not be able to find someone to move in, as it's in such bad condition.

Employment

Māori clients regularly seek assistance from the CAB with employment issues. There is a notable difference between Māori and other clients in terms of the position or role from which they are seeking our help. While CABs sometimes assist employers, in the employment enquiries we looked at from Māori clients, none were employers – all were job seekers, casual workers, contractors, or employees.

However, there are commonalities between Māori clients and others in terms of the kinds of employment issues raised with the CAB. Enquiries include employee performance issues, disciplinary action, dismissal, redundancy, workplace relationships, bullying, non-payment (of wages, salary, or holiday pay), tax obligations, contractual obligations (especially at the beginning and end of the employment relationship), and job seeking.

For job seekers, the impacts of digital exclusion are particularly apparent. This is an issue that disproportionately affects Māori and we see this when clients are unable to create or fill out and submit the required digital documents for job applications. Clients we assist with digital support include those who have been referred to us from government agencies, such as Work and Income.

For all clients with employment-related enquiries, they are often in a situation where their need is urgent - for example, they are not receiving pay for the work they are doing or have done, they are facing disciplinary action, they have been dismissed, and/or they are facing health consequences as a result of their experiences at work. Clients often feel trapped and don't know how to resolve their situation. Within these circumstances, employers are often not meeting their legal obligations around pay and conditions and are not engaging in fair processes or are failing to provide a safe working environment for the employee. Enquiries include situations where employees are being:

- denied pay, being underpaid or having their pay clawed back
- denied their leave entitlements
- required to work much longer hours than what is stipulated in the contract
- asked to perform roles or tasks that are very different from what they have been employed to do
- unfairly dismissed because of the actions of others
- bullied or abused by their employer.

Māori client enquiry examples – Employment

The client's employer blames him for an accident at work. The employer has told the client to start looking for a new job even though the review of the accident is not yet complete. The accident

happened after the client had a mechanical issue with his equipment. When the client's work equipment started having mechanical issues, he spoke with the the employer about it, who advised next steps. The client questioned these steps stating that he believed that the advice is not safe practice. The employer dismissed his concerns and told the client to do as requested. The client followed instructions and was then involved in the accident, which was due to his equipment failing. The employer now states that the client is responsible for causing the accident. The client feels the blame is unjustified as he told the employer about his safety concerns regarding his equipment, but the employer wouldn't listen to him.

The client's new landlord offered the client an employment opportunity which she accepted, resigning from her previous job. However, she has received no employment contract, despite making repeated requests for one, and she has not been paid since the employment began. The employer/landlord claims that this was because of the deduction of rent and power costs from her pay. Also, it is over six months since the client entered into the tenancy, but she has not yet received a tenancy agreement, and the sizeable bond that she paid has not been lodged. The landlord/employer has ignored requests for the home to be made healthy - it needs insulation and smoke alarms, for example. The client has now been given one weeks' notice to leave the premises, and the utilities have been disconnected due to unpaid bills. She has been notified that she has been 'fired' but no reasons were given. The client is living in the house with her family which includes a number of children. The client needs assistance with Tenancy Tribunal forms, contacting Work and Income, talking to MBIE, getting an appointment at the legal clinic, and following up with the Salvation Army about accommodation.

When the client called MBIE's 0800 mediation service number for advice regarding his employment situation, he was told to phone the CAB. The client tells us he is being bullied by a co-worker and the director of the business he works for. There is a bullying clause in his contract, but this tells him to raise such issues with the director of business – one of the bullies. He wants to know what he can do. He is not comfortable speaking directly with his colleagues. However, he is concerned that a lawyer will be too expensive. Currently, he is communicating with his work by email only.

The client is very stressed due to a back injury which is preventing her from standing or sitting comfortably, making it impossible for her to work. Although she is currently on sick leave, she is worried about her finances. The ACC surgeon says she needs an operation, but the ACC reviewer who assessed her case says that no surgery is needed, and she should take more medication and go back to work.

Utilities

With enquiries about electricity and electricity providers we see Māori clients stressed by the imminent threat of power being cut off due to unpaid bills, difficulty getting through to speak with someone at the power company, incorrect billing, excessively high billing due to estimate of charges based on property history, and being charged for previous tenants' power usage, causing hardship. We see clients wondering what to do when they are not able to open an electricity account due to bad credit. For non-Māori clients, in contrast, we are helping with information and advice regarding changing power companies, best price for power, and incorrect billing issues.

Māori client enquiry examples – Utilities

The client needs to know how to clear his name with a debt collection agency. An electricity company is using a debt collection agency to pursue the client for an unpaid amount on an account which is under his name and details. However, the client has never signed up with this company. He thinks someone has fraudulently used his name and phone number to do this. The client has already called

Utilities Disputes to see what help they can provide; they suggested that the client file a police report. He wants our support to get legal advice and resolve this problem.

The client came to the CAB, as he is worried about having his power cut off because of an overdue power bill. He has been trying to arrange for extra financial support from Work and Income, but this has taken a long time, and he will not be able to pay his overdue bill for another week. He's extremely worried and stressed about his power potentially being disconnected. He spent over an hour on the phone at the CAB waiting to be able to speak to someone at the power company.

The client came in wanting to get his power connected. He has a bad credit history after losing his job as a result of a serious injury. The client now has a job again, and accommodation. He has been turned down by every power company he has contacted. He is making arrangements to start paying off his debts, but feels desperate about the fact that he can't get any electricity.

The client lives in a very rural area and has no phone or internet access and so is struggling with communicating with both this power company and his bank. He keeps getting letters from his power company and wants to actually speak to them. His bank has largely gone digital and has no physical presence at all in the region he lives in. He wants to transfer money but has no way of getting hold of them. He keeps trying to use a public phone box, but the wait times for both his power company and the bank make this almost impossible.

The client has had their power disconnected and has been told that the cost to reconnect the power is over \$500, which the client simply can't afford.

Banking

With banking enquiries, we see Māori clients experiencing a lack of customer service, a lack help for clients struggling with banking processes, and a lack of solutions offered by banks when clients interact with their banks about different issues and problems.

Clients seek our help for obtaining ID that will enable them to open or access a bank account, especially if they do not have all the information or paperwork required to do so. We see clients struggling to stop direct debits, trying to retrieve accidental payments due to errors made when completing payments on their phones, and having difficulty transferring money to and from Aotearoa.

Māori client enquiry examples – Banking

The client has been into the bank and asked to see the bank manager but was declined an appointment. He is concerned because he cannot reconcile his bank statements as items are different to what he thought with different dates and amounts. He is worried that someone at the bank was making changes to his account and is feeling that he is not in control of his online affairs.

The client is unable to access her bank account because she has no photo identification. Recently, she applied to MSD for support after many years of 'being off the grid'. Her first Job Seekers payment has now been paid into the account. We advised the client that she will need to fill out a statutory declaration to be witnessed by a JP. With Auckland in COVID-19 level 3, we provided the client with a link to access a list of available JPs in her area.

The client has not received his Superannuation payment for 4 weeks. A bank chit produced today shows he has zero funds in his account. We suggested that the client return to the bank and ask them

to provide him with an up-to-date bank statement for the last month. If he wants to, he can bring the statement to us to examine to find the issue. If the payments are not present, he could take the statement to Work and Income as proof that the money has not been received.

The client paid money into the wrong business account by mistake. She spoke to the company who said the money would be returned within 10 days. However, it has not been repaid and the company is now saying they do not recognise the client or her account number. The client visited her bank for help, but the bank just wished her luck in getting the money back. We gave the client the Banking Ombudsman details and printed out information on how to retrieve money paid into wrong accounts; a process which seems difficult if there is no co-operation.

The client is desperately trying to resolve a dispute with his bank. Over a month ago, the client tried to withdraw money from an ATM, but it had run out of notes. To the client's distress, the amount he had tried to withdraw was taken from his account anyway. He has called and emailed the bank but has had no response. Frustrated, the client tried, with no success, to contact the Banking Ombudsman. We suggested that he make an appointment with the bank manager and ask for a temporary overdraft and help with getting his money back. We also suggested that he could apply to Work and Income for some emergency support.

Digital exclusion from services

CABs are seeing thousands of people experiencing exclusion and harm because government agencies and other services, such as banks, electricity companies, and telecommunications providers, are prioritising digital service delivery and have made in-person and phone services either hard to access or unavailable.

Research by the CAB into digital exclusion confirms that this kind of exclusion is causing disadvantage for Māori and Pasifika people, people with disabilities, and those who face financial, literacy or language barriers. While it impacts on people across age groups, digital exclusion creates particular difficulties for older people. It also has an undeniable impact on those living in areas with Internet connectivity issues, with rural Aotearoa being significantly disadvantaged in this way.

The CAB report '[Face-to-Face with Digital Exclusion](#)', released in 2020, shows that Māori are overrepresented amongst CAB clients experiencing digital exclusion, accounting for 20% of all digitally excluded clients.² The disproportionate impact of digital exclusion on Māori is well-documented and a concerning indication that the digital transformation of services in the public and private sectors is not serving the needs of people equally.

Māori client enquiry examples – Digital exclusion

The client called the CAB using the 0800-number provided on a disconnection notice he received from his power company. He was expecting to speak with the power company, not the CAB! We checked the company's website and found that they do not provide telephone access. The only way to contact the company is to email or fill out an online form. As the client does not have internet access, with the client's permission we emailed the company on his behalf, requesting them to call him. While on the phone the client also shared that he needed a food parcel and so we gave him the phone number of a local foodbank.

The client has a court order stating that she is responsible for providing daily care to a number of children from her extended family. However, one of the children is not in her care. She called the Ministry of Justice and the police to ask what she could do, and both organisations referred her to the CAB. She wants to know how she can get care of the child if the child's guardian is not following the order of the Family Court. We found that to apply to the Family Court for enforcement of the parenting order, there is a form generator on the Ministry of Justice website for creating an application form. The client cannot use a computer so it will be difficult for her to do.

The client came in requesting help to find emergency accommodation. While sleeping rough the client lost her phone and has no money until her beneficiary payments tomorrow. The client is awaiting an appointment with WINZ, but the client does not have a phone or internet access, so there is no way for her to receive information from Work and Income.

The client phoned to ask for help. He is isolating with COVID and only has access to a landline. He has tried to contact Work and Income but has not been able to talk to a person. He has no food or help to get groceries. He also lives alone. He was very stressed and wanted some assistance.

² Citizens Advice Bureaux New Zealand (2020) *Face to Face with Digital Exclusion: A CAB Spotlight Report into the Impacts of Digital Public Services on Inclusion and Wellbeing*. https://www.cab.org.nz/assets/Documents/Face-to-Face-with-Digital-Exclusion-/FINAL_CABNZ-report_Face-to-face-with-Digital-Exclusion.pdf

Enquiries from Māori in prison

The CAB provides a service of information and advice for people who are in prison. People in prison can call a special CAB 0800 number, email the CAB, or speak with CAB volunteers directly at some prison sites. We conducted analysis of these enquiries for the year from April 2021 to March 2022. This research showed us that Māori make up 48% of prison enquiries (where ethnicity is recorded). This reflects prison statistics for Aotearoa which highlight that Māori are hugely over-represented in the prison population compared to the general population. Given the high level of use of the CAB service by Māori in prison, we have included commentary from the separate analysis we conducted of prison enquiries.

People entering prison need assistance to ensure that they can meet any existing and ongoing obligations that they might have. This includes reporting a change of circumstance to support services, businesses, and loan providers, cancelling contracts (such as tenancy agreements, phone or internet contracts, or gym membership), and ensuring their identification and assets cannot be tampered with while incarcerated.

Identity theft, especially as it relates to tenancy and purchases and consumer contracts, is a pressing issue for clients calling from prison. Some clients find that friends or family have used their identity fraudulently while the client is in prison, to get loans or sign tenancy agreements. It is a distressing discovery, once released, to find that people have used their name without their knowledge or consent, leaving the client with debts to businesses, landlords, and finance companies.

The demand for obtaining a Kiwi Access Card (an official evidence of age document) is high, and therefore, limited to those who have fewer than 12 months until their release date. The Kiwi Access Card provides ID that can be used when setting up a tenancy, connecting to utilities, or seeking employment. However, there are reasons why a prisoner might need ID documentation earlier than this. Many people enter the prison system without documents of identity or a bank account. Identity documents such as a birth certificate, Kiwi Access Card, or driver licence are needed to open a bank account. These challenges could be addressed by providing regular access to such services.

We also see the effect on incarcerated people of the rapid shift to digital services, which they have limited access to while they are in prison. It would allow for more successful integration of former prisoners into the community if digital skills and awareness of multiple means of interacting are nurtured and maintained during incarceration.

Upon release from prison, people need to be connected to support services, housing providers, employment opportunities, and health providers. Prisoners need to be routinely provided with exit services and support. We see clients coming to their local CAB after being released from prison, who are trying to avoid their old, harmful networks, but have nowhere to live and need contact details for support services such as drug rehabilitation, employment assistance, and food relief.

Māori client enquiry examples – From people in prison

The client phoned from prison because he has been fired without explanation from his job in the prison's work facility. Recently, he got into trouble over an unrelated matter which is being presented before the court. He suffers from a medical issue but has not been receiving his required medication which he feels is contributing to outbursts of behaviour. He wants to know how to address these issues.

The client had been in prison for several years before going to Australia. Now, he is a deportee from Australia and wants help to withdraw his Kiwisaver due to hardship, having nothing to set himself up in NZ. We helped the client fill in a Kiwisaver hardship withdrawal form and arranged for him to see our budget specialist. The client will come to the CAB again for the budgeting consultation.

The client has recently been released from prison and needs help to find accommodation. He found our details by using the internet at his local library.

The client brought in his bail notice wanting to understand what he was being charged with and what to do when he goes to court. He wanted to know if he could get his phone back, which was taken from him by the police.

The client's lawyer referred him to the CAB to help him find an anger management course which he is required to attend. Further conversation with the client revealed that the client has recently been released from prison. He is living in temporary accommodation with some family members and his primary school aged children, although the children have never been to school. Firstly, we organised a food parcel for the client and his family. Once he was given details of local anger management courses, we also discussed budgeting, his search for a rental property, the process for and importance of enrolling the children at a local school and provided the details of a local iwi support service.

The client was a prisoner who has been held on remand for a couple of months. He feels he has been falsely arrested and has been badly dealt with. He has just dismissed the lawyer assigned to him because he never came to see him or do anything and has been told he will have to wait for another. He is starting to worry that he has not been heard and won't be given a fair go. He has lost his house and job because of all this and is feeling very concerned. He is trying to stay positive but is finding it hard.

The client has recently been released from prison and is concerned about how to address several hire purchase accounts that have been accumulating interest while he was incarcerated. He does have a probation officer, but he has not helped him with understanding how to address his financial situation. The client has little family support and no income but wants to get a plan in place to sort out the hire purchases. As he is not very computer literate and is struggling to find help, we discussed local support services such as Pathways, budget advice and some church-based support services.

Ka mua, ka muri – Looking ahead

*He aha te huarahi?
I runga i te tika, te pono me te aroha
What is the pathway?
It is doing what is right, with integrity and compassion*

Several topics that have been highlighted in this report show inequality being experienced day-to-day by our Māori clients. These topics can be used as indicator issues to evaluate the level of adherence to Te Tiriti o Waitangi and human rights obligations by the government so that Māori experience equal rights and participation. It can be used to hold to account Aotearoa's government agencies and private agencies that have community responsibility, such as utilities companies and banking organisations, for the health and wellbeing of Māori.

This report highlights several indicators of hardship. Enquiries from Māori describe experiences of hardship despite being in full-time work or receiving entitlements. We see health and wellbeing compromised as Māori disproportionately need to reach out for food assistance. The income gap evidenced within our service by enquiries such as those where there is a need to draw on retirement savings prematurely to cover living costs - are issues that need to be addressed and monitored. This report also shows the huge impacts for Māori in terms of lack of housing and housing insecurity, underlining the need for this data to be reviewed regularly to ensure this issue is addressed and significantly improved.

Client enquiry examples indicate an experience of persistent disadvantage for Māori in Aotearoa. This report shows agencies not meeting expectations with basic customer service and delivery. Agencies are not creating space where the mana of the client is upheld, and delivery of basic information and services is consistent and available to all. Improvements to service delivery and outcomes for clients must be sought, and the experience of Māori clients in navigating government services should be monitored to gauge progress. This action can ensure that good policy and procedure is reflected in the experiences of clients.

Exploring how Māori engage with the CAB from the perspective of tāngata whenua has shown how Māori can be received and respected by services to enable clients to navigate their issues successfully. Stories of engagement with the CAB show that mana can be supported, and clients can be heartened, and experience hope in their interactions with services.

*He kokonga whare e kitea, he kokonga ngākau e kore e kitea
A corner of a house may be seen and examined, but not so the corners of the heart.*

CAB National Board Representative with Whakapapa Māori, Patricia Pera, shares this whakataukī to highlight that we may have ability to see the physical aspects of what is before our eyes, but we do not have the ability to see the inner thoughts or feelings of a person or their whānau. Te Ao Māori reminds us to take care when engaging with others, being respectful and humble as we may not be aware of what is happening for them in their lives. This is an attitude which is at the core of the CAB service. It is Patricia's hope that the example of the CAB service and how Māori engage with the CAB, can inform a model of engagement for government agencies and public services that is not only beneficial for Māori but for people of all ethnicities.

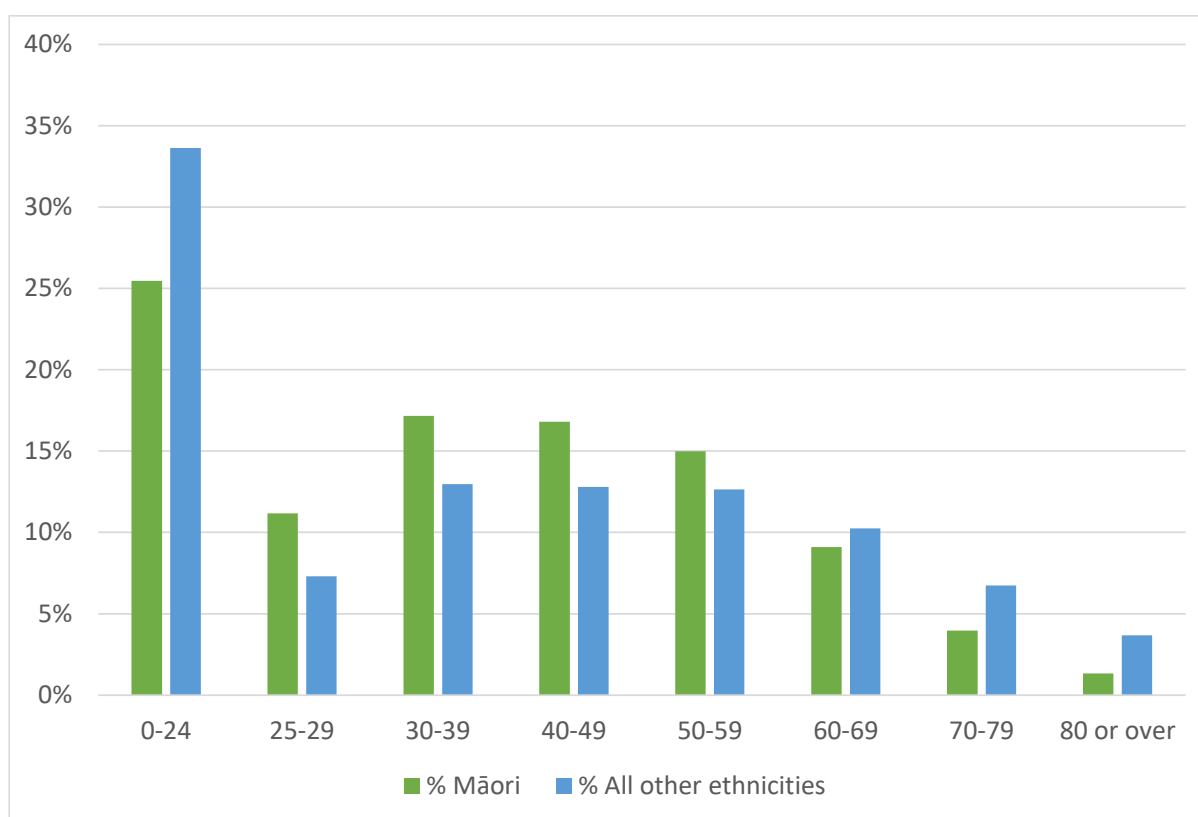
Appendix 1 - Census data 2018

Table A1: Summary of Ethnicity from 2018 Census

| Ethnicity | NZ 2018 Census Responders |
|--|---------------------------|
| European | 70% |
| Asian | 15% |
| Māori | 17% |
| Pacific Peoples | 8% |
| Middle Eastern/Latin American/African/ Other | 3% |

*Note that the census data totals more than 100% because of including multiple ethnicities for individuals.

Graph A1: Percentage Distribution of Māori by Age compared with Other Ethnicities – 2018 Census Data, Stats NZ, <https://nzdotstat.stats.govt.nz/>



Appendix 2 - Māori Client data

Māori Client Engagement by CAB Branch

All CAB branches have some level of engagement with Māori clients. The differences in proportions of ethnicities engaging with CAB branches across Aotearoa can be seen in *Table A2*. The CABs with the highest percentage of clients identifying as Māori are CAB Whakatāne (34%), CAB Te Kuiti (33.4%), CAB Manurewa (30.4%), CAB Rotorua (29.8%), CAB Ōtara (29%), CAB Gisborne (27.4%), CAB Whangārei (26.5%) and CAB Porirua (26.2%).

While most clients that a CAB help are from their local community, it is important to note that clients may be served by a CAB branch from elsewhere in the country when they access the CAB service by the 0800 freephone number or via online channels.

Table A2: Māori client engagement by CAB branch – 1 November 2021 – 31 October 2022.

| Bureau Name | Total Number of Indepth Clients Enquiries | Number of Māori Clients | Percentage of Māori Clients |
|------------------------------|---|-------------------------|-----------------------------|
| CAB Whakatāne | 1656 | 529 | 34.0% |
| CAB Te Kuiti | 336 | 103 | 33.4% |
| CAB Manurewa | 542 | 144 | 30.4% |
| CAB Rotorua | 4617 | 1334 | 29.8% |
| CAB Ōtara | 313 | 89 | 29.0% |
| CAB Gisborne | 1450 | 384 | 27.4% |
| CAB Whangārei | 2109 | 502 | 26.5% |
| CAB Porirua | 2428 | 541 | 26.2% |
| CAB Hāwera | 175 | 38 | 23.5% |
| CAB Glen Innes | 1746 | 340 | 22.4% |
| CAB Hamilton | 3649 | 675 | 21.7% |
| CAB Hastings | 3282 | 641 | 20.7% |
| CAB Papakura | 1809 | 351 | 20.0% |
| CAB Ōtaki | 373 | 70 | 19.9% |
| CAB Napier | 2538 | 443 | 18.8% |
| CAB Far North | 1239 | 202 | 18.1% |
| CAB Dargaville and Districts | 521 | 83 | 17.8% |
| CAB Mangere | 746 | 120 | 17.2% |
| CAB Matamata | 560 | 90 | 17.1% |
| CAB Te Awamutu | 2678 | 382 | 16.9% |
| CAB Upper Hutt | 1482 | 205 | 15.9% |
| CAB Taupō | 1279 | 179 | 15.7% |
| CAB Grey Lynn/Ponsonby | 1156 | 148 | 15.5% |
| CAB Ōtāhuhu | 171 | 26 | 15.3% |
| CAB Levin | 340 | 44 | 15.0% |
| CAB Lower Hutt | 2440 | 329 | 14.9% |
| CAB Sylvia Park | 1190 | 156 | 14.9% |

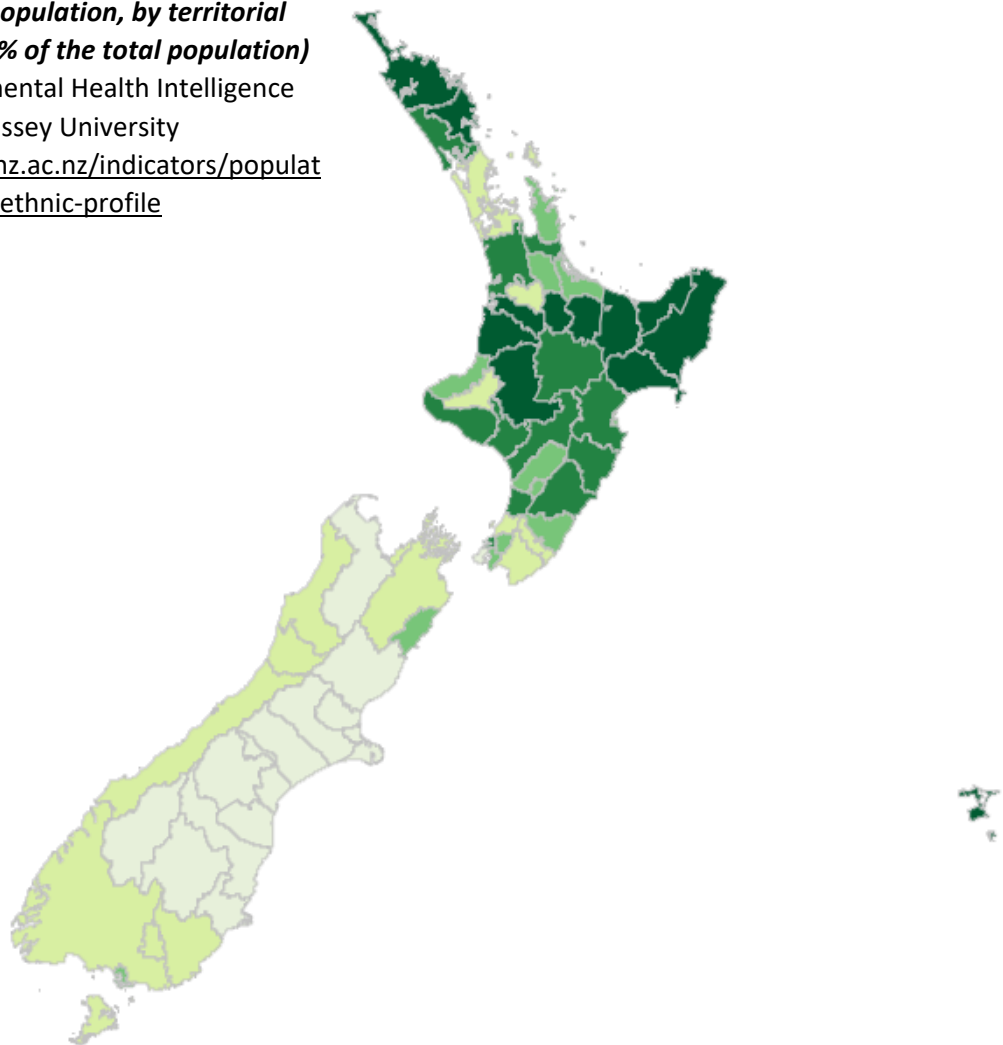
| | | | |
|-------------------------------|------|-----|-------|
| CAB Central Taranaki | 196 | 27 | 14.8% |
| CAB Palmerston North | 3930 | 524 | 14.7% |
| CAB Thames | 291 | 40 | 14.5% |
| CAB Massey | 1664 | 194 | 14.4% |
| CAB Petone | 619 | 74 | 14.1% |
| CAB Te Aroha | 632 | 49 | 13.3% |
| CAB Avondale | 506 | 48 | 13.2% |
| CAB Onehunga | 1674 | 176 | 11.9% |
| CAB Wellsford | 406 | 42 | 11.9% |
| CAB Wairarapa | 1347 | 147 | 11.8% |
| CAB Papatoetoe | 531 | 56 | 11.7% |
| CAB Ōrākei-Remuera | 1876 | 189 | 11.5% |
| CAB Tauranga | 7095 | 726 | 11.4% |
| CAB Buller | 191 | 13 | 11.1% |
| CAB Pakuranga-Eastern Manukau | 3023 | 308 | 11.1% |
| CAB Henderson | 1294 | 133 | 10.8% |
| CAB Helensville | 296 | 30 | 10.7% |
| CAB Cambridge | 1703 | 147 | 10.5% |
| CAB Panmure-Ellerslie | 188 | 18 | 10.2% |
| CAB Glen Eden | 623 | 47 | 10.1% |
| CAB Karori | 3696 | 151 | 9.5% |
| CAB Mt Roskill | 1687 | 135 | 9.0% |
| CAB Whanganui | 666 | 53 | 9.0% |
| CAB Birkenhead | 1511 | 110 | 8.9% |
| CAB Waiheke Island | 1122 | 79 | 8.9% |
| CAB Johnsonville | 1049 | 65 | 8.7% |
| CAB Newtown | 1081 | 43 | 8.7% |
| CAB Nelson Tasman | 2192 | 167 | 8.6% |
| CAB Kilbirnie | 629 | 50 | 8.5% |
| CAB Christchurch North | 2613 | 165 | 8.4% |
| CAB Dunedin | 2553 | 173 | 8.1% |
| CAB Marlborough | 1719 | 126 | 8.1% |
| CAB Central Wellington | 1871 | 115 | 7.7% |
| CAB Hibiscus Coast | 1820 | 133 | 7.7% |
| CAB Christchurch West | 2255 | 140 | 7.1% |
| CAB New Lynn | 3581 | 199 | 7.0% |
| CAB Botany | 679 | 38 | 6.6% |
| CAB Central Auckland | 3192 | 177 | 6.6% |
| CAB Christchurch City | 1943 | 111 | 6.5% |
| CAB Glenfield | 1861 | 110 | 6.4% |
| CAB New Plymouth | 1290 | 77 | 6.4% |
| CAB Kāpiti | 1244 | 67 | 6.0% |
| CAB Browns Bay | 1260 | 64 | 5.7% |
| CAB Mid Canterbury | 414 | 20 | 5.3% |

| | | | |
|-----------------------------|---------|--------|-------|
| CAB North Canterbury | 1808 | 91 | 5.2% |
| CAB Invercargill | 1216 | 58 | 5.0% |
| CAB Takapuna | 1657 | 64 | 4.7% |
| CAB Eden/Albert at St Lukes | 1403 | 54 | 4.4% |
| CAB Northcote | 1893 | 74 | 4.0% |
| CAB Queenstown | 3005 | 98 | 4.0% |
| CAB South Canterbury | 555 | 16 | 3.6% |
| CAB Hauraki | 138 | 3 | 2.7% |
| CAB North Otago | 898 | 7 | 0.9% |
| Grand Total | 123,469 | 14,195 | 13.3% |

There is consistency between the locations of CABs where Māori are seeking help and their spatial demographics. The areas of highest proportions of Māori within the population, as established by the 2018 census, are shown by the darkest green shading on the map of Aotearoa below (see *Map A2*). It shows many people identifying as Māori are in the eastern central, northern central, and upper northern regions of the North Island.

Map A2: Māori population, by territorial authority, 2018 (% of the total population)

Source: Environmental Health Intelligence
New Zealand, Massey University
<https://www.ehinz.ac.nz/indicators/population-vulnerability/ethnic-profile>



Appendix 3 - Additional category data

Table A3.1: Quantitative Employment Data – Number of Enquiries by Category and Ethnicity (1 November 2021 to 31 October 2022)

| Employment Categories | Māori | | NZ European | | All other Ethnicities, incl. NZ European | |
|--|----------------|---------|----------------|---------|--|---------|
| | No. of Clients | % Share | No. of Clients | % Share | No. of Clients | % Share |
| Employment contracts and conditions | 776 | 43.1% | 2747 | 50.7% | 7238 | 49.6% |
| Employment disputes | 533 | 29.6% | 1442 | 26.6% | 3815 | 26.2% |
| Dismissal | 140 | 7.8% | 320 | 5.9% | 835 | 5.7% |
| All leave including parental leave | 136 | 7.5% | 431 | 8.0% | 1246 | 8.5% |
| Workplace bullying or harassment | 116 | 6.4% | 309 | 5.7% | 860 | 5.9% |
| Employment/career agencies and assistance | 57 | 3.2% | 102 | 1.9% | 387 | 2.7% |
| CV writing and Interview skills | 37 | 2.1% | 55 | 1.0% | 181 | 1.2% |
| Employment for people with disabilities | 7 | 0.4% | 8 | 0.1% | 18 | 0.1% |
| Total | 1802 | | 5414 | | 14580 | |

Overall, we see Māori represented more in every category in employment except for the first of the top three categories which is 'Employment contracts and conditions'. Included in the top three categories regarding employment for Māori is 'Dismissal' as the third most asked about topic. This compares to enquiries about 'All leave including parental leave' which was counted as the third most popular category for non-Māori. Māori are represented more in the enquiries seeking help with gaining employment. They are also seeking help with enquiries about 'Workplace bullying or harassment' more than other ethnicities.

Table A3.2: Quantitative Consumer Data – Number of Enquiries by Category and Ethnicity (1 November 2021 to 31 October 2022)

| Consumer Categories | Māori | | NZ European | | All other Ethnicities, incl. NZ European | |
|--|----------------|---------|----------------|---------|--|---------|
| | No. of Clients | % Share | No. of Clients | % Share | No. of Clients | % Share |
| Consumer Guarantees Act including complaints about goods and services | 666 | 25.5% | 4272 | 37.2% | 9933 | 36.4% |
| Motor vehicle disputes | 444 | 17.0% | 1447 | 12.6% | 3702 | 13.6% |
| Buying and selling vehicles | 286 | 10.9% | 938 | 8.2% | 2329 | 8.5% |
| Investments and superannuation | 127 | 4.9% | 187 | 1.6% | 562 | 2.1% |
| Services (not complaints) | 98 | 3.7% | 602 | 5.2% | 1217 | 4.5% |

| | | | | | | |
|--|------|------|-------|------|-------|------|
| Electricity | 93 | 3.6% | 247 | 2.1% | 559 | 2.0% |
| Family trusts | 79 | 3.0% | 237 | 2.1% | 491 | 1.8% |
| General Banking services | 79 | 3.0% | 208 | 1.8% | 533 | 2.0% |
| Other motor vehicle enquiries | 78 | 3.0% | 224 | 1.9% | 594 | 2.2% |
| Online trading | 75 | 2.9% | 425 | 3.7% | 1007 | 3.7% |
| Internet and phone providers | 70 | 2.7% | 408 | 3.6% | 814 | 3.0% |
| Insurance complaints and disputes | 63 | 2.4% | 193 | 1.7% | 518 | 1.9% |
| Loans - cash loans | 50 | 1.9% | 103 | 0.9% | 323 | 1.2% |
| Other consumer law | 50 | 1.9% | 282 | 2.5% | 646 | 2.4% |
| Shops and retail outlets | 50 | 1.9% | 342 | 3.0% | 740 | 2.7% |
| Vehicle and boat insurance | 49 | 1.9% | 219 | 1.9% | 628 | 2.3% |
| Frauds and Scams | 44 | 1.7% | 181 | 1.6% | 465 | 1.7% |
| Financial Services | 30 | 1.1% | 115 | 1.0% | 267 | 1.0% |
| Fair Trading Act | 28 | 1.1% | 196 | 1.7% | 443 | 1.6% |
| Financial complaints and disputes including Banking Ombudsman | 28 | 1.1% | 69 | 0.6% | 160 | 0.6% |
| Credit checks and ratings | 27 | 1.0% | 81 | 0.7% | 187 | 0.7% |
| Home and contents insurance | 24 | 0.9% | 96 | 0.8% | 191 | 0.7% |
| Goods (not complaints) | 16 | 0.6% | 143 | 1.2% | 295 | 1.1% |
| Consumer Credit Contracts (hire purchase) | 15 | 0.6% | 16 | 0.1% | 74 | 0.3% |
| Postal and courier services | 12 | 0.5% | 127 | 1.1% | 345 | 1.3% |
| Venues for hire | 12 | 0.5% | 55 | 0.5% | 132 | 0.5% |
| Gas | 7 | 0.3% | 18 | 0.2% | 33 | 0.1% |
| Other fuel - petrol/diesel/coal/wood | 7 | 0.3% | 17 | 0.1% | 33 | 0.1% |
| Equipment for hire | 5 | 0.2% | 19 | 0.2% | 41 | 0.2% |
| Vehicles for hire | 4 | 0.2% | 22 | 0.2% | 51 | 0.2% |
| Total | 2616 | | 11489 | | 27313 | |

For all clients and the ethnicity groups selected, the top three categories of enquiries for Consumer issues are the same. However, Māori clients are less represented in matters involving the top category of 'Consumer Guarantees Act including complaints about goods and services'. Māori clients are represented more in enquiries regarding 'Motor vehicle disputes' and 'Buying and selling vehicles'. Māori are also represented more in several of the categories following the top three; 'Investments and superannuation', 'Electricity', 'Family trusts' and 'General Banking services'. Other ethnicities, especially New Zealand European, are more represented in enquiries related to 'Services (not complaints)' and 'Internet and phone providers'.

