



# Citizens Advice Bureau and Pacific Peoples

A CAB spotlight report into experiences of CAB clients  
identifying as Pacific Peoples

**November 2024**

Citizens Advice Bureau

Ngā Pou Whakawhirinaki o Aotearoa



We would like to acknowledge Pacific Peoples who have sought information and advice from the CAB. It is their experiences and life stories that have provided the insights in this report. We hope this report will work to improve Pacific Peoples experiences in Aotearoa by challenging systemic barriers.

We would like to acknowledge and thank the Citizens Advice Bureau volunteers throughout Aotearoa who offer so much to make this service possible.

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# Executive summary

This report analyses enquiries made to the CAB from 1 July 2022 to 30 June 2023.

The purpose of the report is to:

- identify the most common questions and concerns Pacific Peoples come to the CAB about
- identify and highlight any common barriers in the experiences of Pacific Peoples.

We do not assume that this report represents the experiences of all Pacific Peoples in Aotearoa.

During the period the report covers, the CAB had 7160 enquiries from clients identifying as Pacific Peoples. This represents 6.2% of total in-depth client enquiries.

Before and after initiating our data analysis, we consulted with CAB managers and volunteers identifying as Pacific Peoples and those who serve in CABs with higher proportions of Pacific Peoples as clients. This was to ensure that we had a full understanding of the context of our client enquiries, the issues facing CAB clients identifying as Pacific Peoples and the resulting data.

## Key Findings from the report

### Most common areas of enquiry

Immigration-related issues and questions are the most common topic of enquiry for Pacific Peoples coming to the CAB and is an area much more frequently asked about by Pacific Peoples than for all other clients.

A common theme from the enquiries show Pacific Peoples are struggling to get the support they need from government agencies, with long wait times on phone lines (if the call is answered) and limited, if any, face-to-face service available. This points to a reason Pacific Peoples come to the CAB, as the CAB is accessible by multiple channels and staffed by a diversity of ethnicities. This allows clients to often be supported by someone they understand and who understands them.

Digital exclusion is a common barrier for Pacific Peoples, shown by clients needing assistance with downloading, uploading, scanning, emailing and printing documents. Help with accessing government forms - both online and, more commonly, hard-copy forms - are frequent requests.

### Cultural and language barriers impact on Pacific Peoples

Formal information of the sort often contained in official information and forms, can be particularly difficult for clients with English as a second language. This can make a client apprehensive and prevent them from understanding what is required or from seeking help. Pacific Peoples interviewers at the CAB have identified that a reluctance to show disrespect - by asking questions or challenging authority - may be a factor in some of the issues identified in this report. Experiences detailed in enquiries shows that misperception is creating barriers for clients. These cultural factors can prevent Pacific Peoples from getting the support they are entitled to, or it may cause them to delay acting until there is no choice but to seek help. This is when Pacific Peoples come to the CAB to get help.

Some other cultural factors which impact Pacific Peoples in Aotearoa include family responsibilities to support each other which involve:

- looking after elders



- supporting those back home in the islands
- taking care of children
- extended family members having a home in the household.

These responsibilities can sometimes be a cause of conflicts and stress for clients when they find they cannot meet these needs in Aotearoa.

### **Immigration is a key area of enquiry for Pacific Peoples accessing our service**

The top four categories of enquiries which Pacific Peoples clients are engaging with the CAB about relate to immigration. These queries involve understanding criteria and eligibility, and helping clients to access the correct application forms for visas, passports, sponsorships and identification documents.

### **Care of children is a common area of enquiry**

Care of children and family relationships are very common aspects of enquiries from Pacific Peoples. Pacific Peoples enquire about adoption and fostering significantly more than other clients and are overrepresented in birth certificate enquiries. Care of children enquiries include concern about the welfare of children in the care of others. Some Pacific Peoples communities are disproportionately represented in enquiries about separation of relationships, including the impact on immigration status.

### **Financial hardship is a common issue impacting Pacific Peoples in many ways**

Clients identifying as Pacific Peoples are struggling with financial pressures shown by requests for budgeting advice which also highlight food insecurity issues, KiwiSaver early withdrawals due to hardship, opening and accessing bank accounts without the required ID or access to online processes, housing costs, family support responsibilities, and servicing loans with high interest rates. Pacific Peoples are represented almost three times as much as all other clients in enquiries relating to 'budgeting and debt management', and 'investment and superannuation' (relating to KiwiSaver withdrawals).

Tenancy issues are very common. Of note, in Pacific Peoples tenancy enquiries we see clients unable to find affordable housing, struggling to find a home that will accommodate all family members, living in very unhealthy conditions with no action taken by landlords despite tenant requests, and assistance required with formal processes such as rental, social housing, or Tenancy Tribunal applications.

### **Pacific Peoples are asking for help accessing specialist services**

Pacific Peoples clients often contact the CAB seeking free legal advice or other specialist services. Pacific Peoples are high users of Justice of the Peace services and immigration advisors due to help needed with completing many immigration procedures and identification verification. Other reasons why clients seek legal services include issues regarding:

- care of children
- adoption of children extending across families and countries
- partnerships or separation, including when impacting visa status
- understanding legal proceedings regarding traffic and criminal offences.

### **The holistic nature of the CAB service is important**

Pacific Peoples reach out to the CAB for help when their health and well-being is compromised by others, their surroundings, and situations beyond their control. One CAB manager has observed how the impact of poor mental health is growing significantly in the Pacific Peoples community that she

serves, impacting not only the individual but their family and community. Causes of poor health and well-being, as seen in enquiries, can be attributed to:

- being separated from family
- living in unhealthy homes
- experiencing poor employment conditions
- abuse in the workplace or at home
- struggling with insufficient funds to meet living costs.

The holistic and culturally aware characteristics of the CAB service are highly valuable, and we can see in these enquiries that clients are enabled to make positive changes with the information, advice and community connections they find at the CAB. Enquiries point to the need for greater support for Pacific Peoples in the community to enable improved health and well-being.

### Looking ahead

Exploring experiences by Pacific Peoples in Aotearoa who are engaging with the CAB can inform ways to reduce barriers which are preventing people from thriving. These are identified in the report as:

- improving the accessibility of services including investing in time and multi-channel methods for communicating effectively with people
- ensuring that there are non-digital ways to access government processes
- providing quick access to government services for community support organisations
- improving immigration processes so they have a user-centered design
- increasing support for migrant workers experiencing exploitation, reforming systems in place which are currently enabling and causing greater impact of migrant exploitation
- ensuring Aotearoa has a sufficient supply of affordable healthy homes of suitable size for families
- providing sustained funding for community support organisations
- providing affordable access to legal support
- ensuring incomes are adequate to cover cost of living
- better protecting people from high-cost lending.

# About the CAB

## 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 awahi (support) people need.

Using insights from clients' experiences, the CAB identifies and 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](http://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 o Ōrākei kaumātua and represents the commitment to biculturalism and our aim to create a future where there are no barriers to all people of Aotearoa in understanding their rights and accessing information and advice.

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

### Data collection

All client enquiries received at CAB locations around Aotearoa are recorded in the national CAB database by our volunteer interviewers. The information we collect for our in-depth enquiries includes a description of the situation and circumstances, categorised by the topic of the information and advice requested, as well as demographic data relating to the client. This report highlights issues and explores experiences of Pacific Peoples who come to the CAB for help, advice and information. It cannot be assumed that this report represents the experiences of all Pacific Peoples in Aotearoa.

Demographic data is collected 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 personal 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 applied to client enquiries, 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 the important issues and their prevalence for clients engaging with the CAB.

### Dataset for this report

The dataset used for this report consists of client enquiries from the year 1 July 2022 to 30 June 2023, a total of 131 500 enquiries. In this report we use the 7160 enquiries from clients identifying as Pacific Peoples to underpin the insights in this report, providing examples of experiences and issues. The client enquiry 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.

### Context and scope of our data analysis

Before and after initiating our data analysis, we consulted with CAB managers and volunteers identifying as Pacific Peoples and who serve in CABs with higher proportions of Pacific Peoples as clients to:

- ensure understanding of the context of the analysis
- seek understanding of issues facing CAB clients identifying as Pacific Peoples
- seek feedback on the data findings and commentary.

This report focuses on the insights gained from analysing the rich qualitative data captured through client interactions and observations of CAB interviewers. This report focuses on Pacific Peoples ethnicity as an identifying aspect of a client, but it would be constructive to consider the

intersectionality of how these clients identify, such as also considering mixed ethnicity, gender, age, nationality, and disability, to fully understand the issues and barriers present for clients. We acknowledge that there is the potential to uncover more insights through further analysis – something that may be possible in the future if resourcing is available.

# Pacific Peoples clients of the CAB

We analysed enquiries from the year period 1 July 2022 to 30 June 2023 to understand the most common issues that clients identifying as Pacific Peoples are coming to us about.

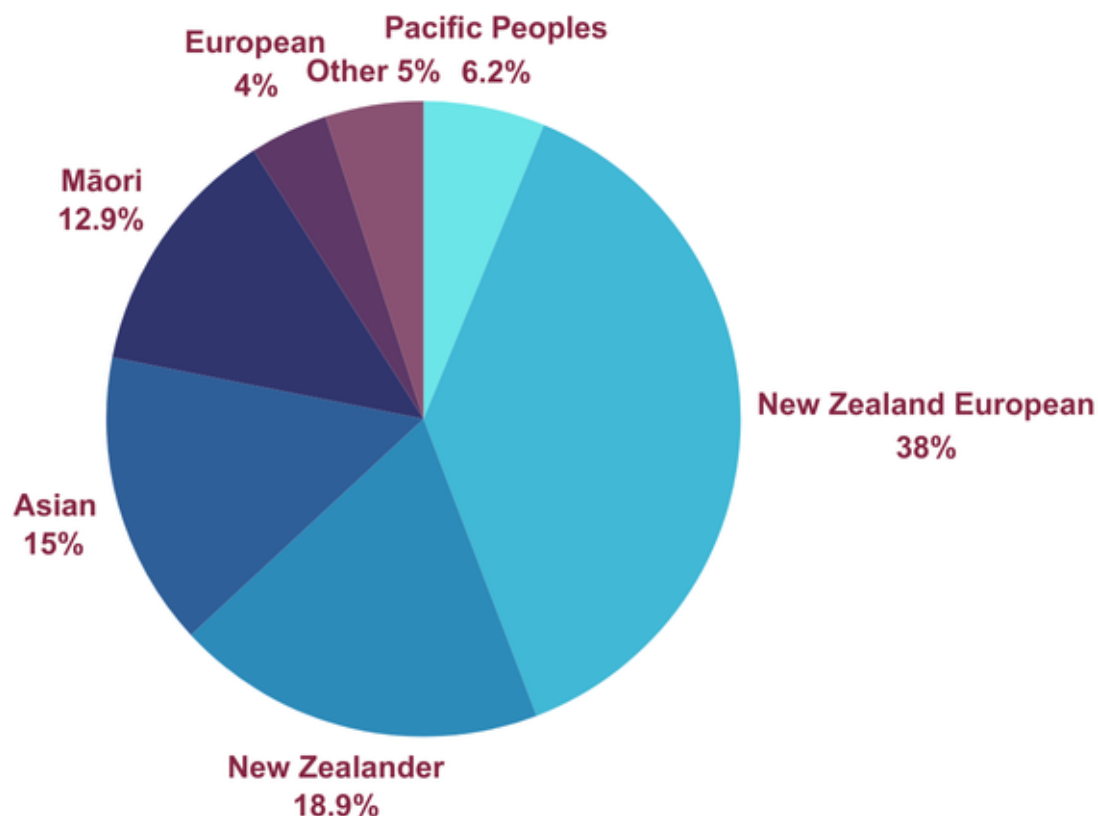
Demographic data shows clients identifying as Pacific Peoples are generally younger than 'all other CAB client ethnicities' group (see Graph 1) and are more likely to use the service face-to-face. The gender demographics of all CAB clients and clients who are Pacific Peoples, who chose to provide this information, are comparable, with women represented in 60% of the enquiries, men in 39%, and under 1% identifying as another gender.

CAB offices serving the highest number of clients identifying as Pacific Peoples are in the areas most populated by Pacific Peoples in Aotearoa population (see Appendix *Table A2: Pacific Peoples client engagement by CAB Branch 1 July 2022 – 30 June 2023* and Map # *Regional map of the total Pacific population*).

## Number of Pacific Peoples as CAB clients

In the year from 1 July 2022 to 30 June 2023, the CAB received 7160 enquiries from clients identifying as Pacific Peoples. This represents 6.2% of total in-depth client enquiries (131,500) to the CAB for that period (see Graph 1).

**Graph 1: Summary of Ethnicity of CAB Clients (1 July 2022 to 30 June 2023)**



This is 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 considering the CAB data here only includes the first ethnicity collected and demographic data is not collected for all clients (see Appendix - *Table A1: Summary of Ethnicity from 2023 Census*). The number of Pacific Peoples that the CAB serves is also significantly underrepresented due to Pacific Peoples most often coming in pairs or groups with a spokesperson allocated to address the issues at hand. It is only the demographics of the spokesperson that is recorded unless the other people in the group are helped individually. There is also a higher number of quick reference enquiries from CABs with higher percentages of Pacific Peoples as clients. One of the reasons for this, is that Pacific Peoples often want a quick answer to their enquiry. They do not wish to take up any more of anyone's time than is necessary and do not wish to stay for extended help unless it's vital.

There is significant variation in the percentage of Pacific Peoples clients for different CAB locations. A breakdown of Pacific Peoples client engagement by CAB location is in the Appendix to this report (*Table A2: Pacific Peoples client engagement by CAB branch – 1 July 2022 – 30 June 2023*). This variation largely reflects Census data, where we see a general correlation between the proportion of Pacific Peoples for specific CAB locations and the proportion of Pacific Peoples living in those areas. Auckland followed by Wellington are the areas of highest Pacific Peoples population in Aotearoa (see Appendix- *Map A1: Regional map of the total Pacific population*).

## Ethnic diversity of CAB clients identifying as Pacific Peoples

The ethnic groups of CAB Pacific Peoples clients represent an array of Pacific cultures. Clients identifying as Samoan are the most common Pacific Peoples group represented (see Table 1). The representation of Pacific Peoples ethnic groups in New Zealand as shown in Stats NZ Census data show a similar breakdown of Pacific Peoples ethnic groupings when recorded for CAB clients, except that we see more CAB clients identifying as Fijian Indian and less as Tahitian and Papua New Guinean.

**Table 1 Representation of Pacific Peoples ethnic groups in demographics recorded by CAB and NZ Census 2018**

Rank of most representation	CAB Pacific ethnic groups CAB clients	Pacific ethnic groups in New Zealand 2018 Census
1	<b>Samoan</b>	<b>Samoan</b>
2	<b>Tongan</b>	<b>Tongan</b>
3	<b>Fijian Indian</b>	<b>Cook Islands Māori</b>
4	<b>Cook Islands Māori</b>	<b>Niuean</b>
5	<b>Other Pacific Peoples</b>	<b>Fijian</b>
6	<b>Fijian</b>	<b>Tokelauan</b>
7	<b>Niuean</b>	<b>Tuvaluan</b>
8	<b>Tokelauan</b>	<b>i-Kiribati</b>

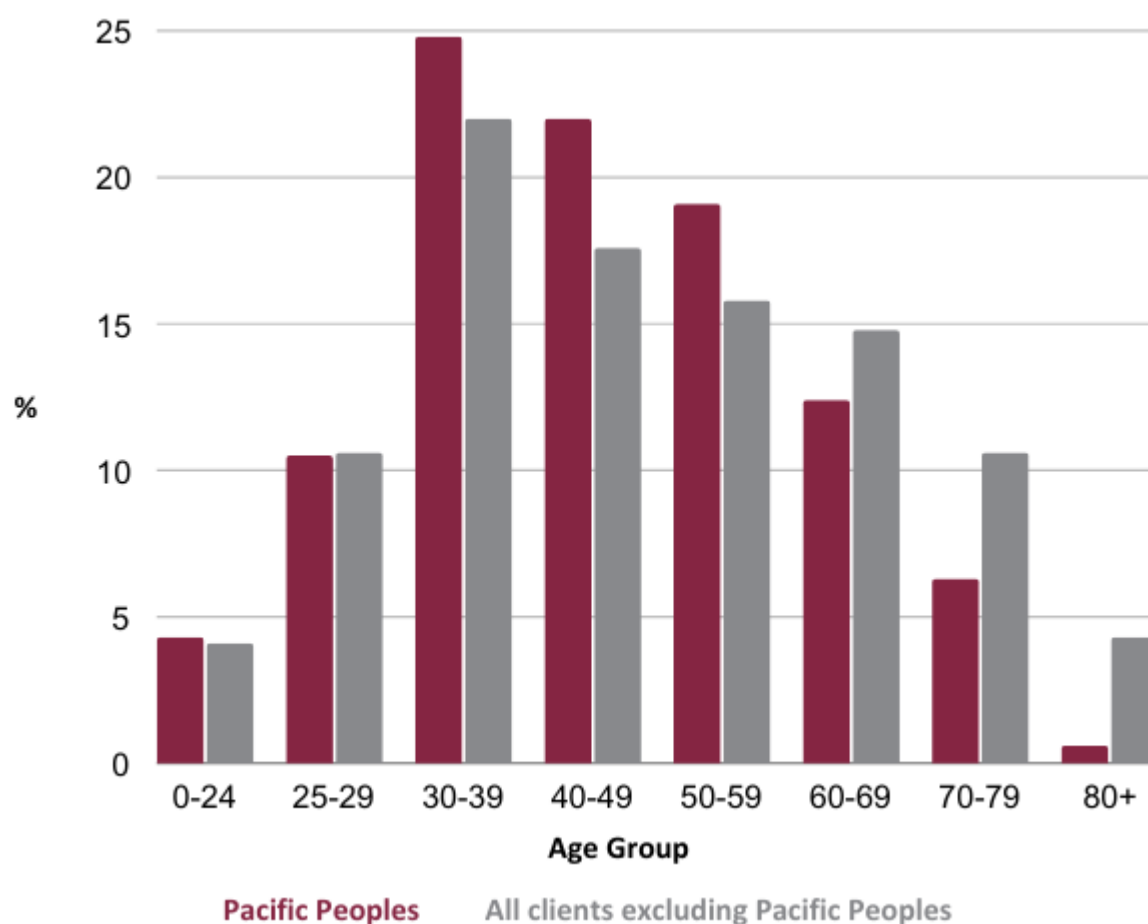
9	I-Kiribati	Tahitian
10	Tuvaluan	Papua New Guinean

## Age of CAB clients

While the biggest age cohort for Pacific Peoples is the same as for all other CAB clients - 30 to 39 years - Pacific Peoples are on average younger than other CAB clients. Clients identifying as Pacific Peoples are over-represented when 59 years or younger, and they are under-represented in the group of clients aged 60 plus (see Graph 2).

The age distribution for CAB clients is different to the age distribution of Pacific Peoples demographics of Aotearoa because many Pacific Peoples are in the under 20 years age bracket, and this age group does not make up a large proportion of CAB clients. However, the general distribution of CAB Pacific Peoples clients agrees with the younger age of Pacific Peoples generally (see Appendix *Graph A1: Age distribution by ethnicity from Ministry for Pacific Peoples, Pacific Aotearoa Status Report, 2020*).

**Graph 2: Percentage Distribution of Pacific Peoples by Age compared with All Other Ethnicities (1 July 2022 – 30 June 2023)**

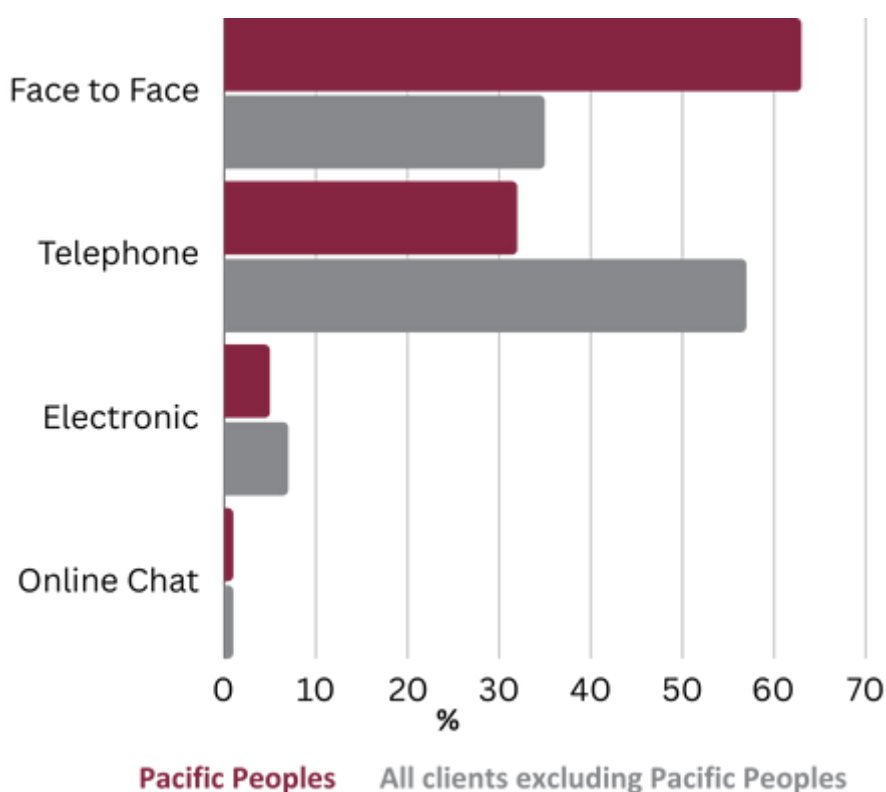


## Method of contact for CAB clients

There are several different ways that clients can access the CAB service, this includes in person, phoning their local CAB or calling the free 0800 line, emailing, using the online chat or searching the CAB 'Your Rights Articles' and community directory on the website for themselves.

Pacific Peoples use the face-to-face service by visiting CAB offices approximately twice as much as all other clients. All other clients contact the CAB by phone more than 50% of the time, compared to Pacific Peoples, who phone 32% of the time (see Graph 3).

**Graph 3: Method of contact of CAB Clients (1 July 2022 to 30 June 2023)**



## Areas of enquiry for Pacific Peoples

All client enquiries are categorised according to the issues that the client is contacting the CAB about. When looking at the top areas of enquiry for Pacific Peoples, what stands out is the importance of immigration-related areas, which are much more frequently asked about than for all other clients. As shown in Table 2, immigration related areas make up five of the top ten areas of enquiry for Pacific Peoples, whereas no immigration area is in the top ten areas of enquiry for all other client enquiries.

The other notable area of enquiry is 'budgeting and debt management' which is in the top ten of specific categories for Pacific Peoples, but not on the top ten for all other clients. These sorts of



enquiries include food assistance, KiwiSaver hardship withdrawals, and how to manage high interest cash loan payments or hire purchase agreements and related fines and penalties. Also related to financial pressures, Pacific Peoples are overrepresented in 'emergency accommodation' and 'social housing including disputes' enquiries, as well as enquiries about 'finding work' and 'other (not core or secondary benefits) income support' enquiries.

Another top ten area of enquiry that Pacific Peoples are also overrepresented in is 'care of children' enquiries especially 'adoption and fostering'.

Outside of the top ten areas of enquiry Pacific Peoples are overrepresented in the following topics:

- change of name
- ID
- law enforcement
- traffic offences
- violence and abuse
- electricity
- regulations for charitable trusts
- funding for community organisations
- other tax matters (not personal or business income)

**Table 2: Top 10 Level 3 Categories for Pacific Peoples compared to all other clients  
(1 July 2022 to 30 June 2023)**

Note: Colours have been used to highlight notable differences in rankings of categories for Pacific Peoples versus other clients and due to immigration enquiries being top for Pacific Peoples the other categories are compared from Pacific Peoples 5<sup>th</sup> ranking.

Rank	Pacific Peoples CAB client enquiries	Rank	All other CAB client enquiries
1	General immigration queries		
2	Passports		
3	Visitor legal requirements		
4	Citizenship		
5	Residential tenancy including disputes	1	Residential tenancy including disputes
6	Budgeting and debt management	2	Consumer Guarantees Act
7	Justice of the Peace	3	Employment contracts and conditions
8	Care of children	4	Care of children
9	Residency	5	Community Law Centres and other free legal advice
10	Employment contracts and conditions	6	Wills and probate
11	Separation and dissolution	7	Separation and dissolution

12	Consumer Guarantees Act	8	Employment disputes
13	Lawyers	9	Lawyers
14	Wills and probate	10	Justice of the Peace

If we look at the immigration topics enquired about by ethnic groups within the group of clients identifying as Pacific Peoples, we see that there are a lot of similarities of topics discussed. However, Cook Islands Māori have more Justice of the Peace and passport enquiries but do not feature in immigration advisor enquiries. Samoan, Tongan, and Fijian clients feature in visitor legal requirement enquiries (see Appendix Graph A2).

When comparing non-immigration categories by ethnic group, we see 'rental housing', 'Justice of the Peace', 'employment and business', 'consumer', and 'wills and probate', are areas of enquiry for all groups. 'Budgeting and debt management', and 'food parcels and food banks' enquiries feature for Samoan, Tongan, Cook Islands Māori, and Other Pacific Peoples. Whereas for Fijian Indian clients, 'separation and dissolution' of relationships are asked about more often (see Appendix Graph A3).

# Experiences of Pacific Peoples in Aotearoa

Pacific Peoples are culturally diverse and live within both European and Pacific cultures; and within that, their own cultural identity. Each Pacific Island has unique traditions, customs, languages, and identity. The values that Pacific Peoples hold are also informed by living and working in New Zealand. Commonly, Pacific Peoples value family, collectivism, consensus, reciprocity, respect, spirituality, and love<sup>1</sup>.

The top four categories of enquiries for which Pacific Peoples are engaging with the CAB relate to immigration. Within the immigration enquiries, we see Pacific Peoples seeking face-to-face assistance, language interpretation and needing help with navigating systems online.

*E felelei manu ae ma'au i o latou ofaga.*

*Birds migrate to environments where they survive and thrive.*

This Samoan proverb refers to the migration of birds to habitats that enable them to survive and thrive. Their migrations require them to adapt to new surroundings. In the same way, ancestors from Pacific nations journeyed across the ocean to Aotearoa in search of knowledge, prosperity, and growth.<sup>2</sup>

Themes seen throughout the enquiries and demonstrated by the categories most discussed with Pacific Peoples highlight areas where, more than other clients, Pacific Peoples are experiencing barriers to being able to survive and thrive in Aotearoa. These themes include being digitally excluded, encountering language barriers, experiences of cultural roadblocks, and struggling with financial burdens impacting basic living needs, housing, and relationships.

The CAB data showing where the greatest number of clients identifying as Pacific Peoples go to a CAB for help (see Appendix, *Table A2: Pacific Peoples client engagement by CAB branch – 1 July 2022 – 30 June 2023*), aligns with the patterns seen in Stats NZ census data showing where Pacific Peoples are residing in Aotearoa (see Appendix, *Map A1: Regional map of the total Pacific population*). However, South Auckland CAB managers observe, and client demographic data indicates, that clients will travel slightly further within South Auckland to visit a CAB where they know they will be able to speak with a volunteer of their own language and culture face-to-face.

Common areas of enquiry for all CAB clients include 'legal services', 'relationships', 'rental housing', 'employment and business', 'consumer' issues and 'immigration'. Pacific Peoples are overrepresented in tenancy enquiries regarding 'emergency accommodation' and 'social housing including disputes' but are underrepresented in 'residential tenancy including disputes' enquiries. However, enquiries about residential tenancy often include a client needing to find alternative housing due to the unhealthy state or unaffordability of their private rental. Pacific Peoples are underrepresented in employment enquiries except for those regarding 'how to make a CV' and 'finding work'. However, enquiries about conditions of work and pay entitlements, highlight issues of migrant exploitation and issues of employee rights being disregarded, including when working for family members. Within tenancy and employment related enquiries, we see some Pacific Peoples as landlords and business owners having a limited understanding of their legal responsibilities. Pacific Peoples are underrepresented overall in consumer related enquiries except for the sub-categories of

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<sup>1</sup> Yavu, Foundations of Pacific Engagement, The Policy Project. 2022 Ministry for Pacific Peoples. Te Manatū mō iwi ō te Moana-nui-ā-Kiwa.

<sup>2</sup> <https://tapasa.tki.org.nz/proverbs/>

‘Investments and Superannuation’ in relation to KiwiSaver hardship withdrawals, ‘Electricity’ in relation to affording bills and disconnection, and ‘General banking enquiries’ which often involve assistance opening or accessing a bank account.

Common themes observed when analysing Pacific Peoples client enquiries include:

- language and cultural barriers
- clients experiencing digital exclusion
- financial pressures
- family and relationships.

Difficulty communicating with government agencies and a lack of confidence in following processes and using online channels is seen throughout all areas of enquiry from Pacific Peoples. People can come into the CAB very shy and held back at first; they seem scared especially talking about their family issues. Our help is best received by respecting the space, (le va fealoa'i) and ensuring the client is feeling comfortable, for example, by giving the client the option of speaking with a female if the client is a female. Pacific Peoples, with gratitude for the opportunities life in Aotearoa can bring, are however, experiencing situations where their rights and health are compromised. Pacific Peoples will sometimes delay or avoid asking for help or remedy, whether it is rental or housing conditions for example, because they are not wanting to cause offence.

***“Pacific Peoples are very grateful and will accept any help they get. No matter the struggle if they see someone worse than them, they will give, just as they give back to families back home.” CAB interviewer observation.***

## Language and cultural barriers

### Language barriers

***“Government departments will give you what’s black and white, read out to you what is written down, but people need it explained in everyday words and often find that the information is nowhere near as scary as what they have interpreted it as being” CAB interviewer observation.***

***“When clients come, and our volunteer is able to speak their language, then we get them to serve in the client’s language all the way through.” CAB interviewer observation.***

The ability to develop rapport with Pacific Peoples is particularly important. This can be seen in the fact that Pacific Peoples will often travel to a CAB which is further away from them to access the CAB service from someone they trust either through previous experience or word of mouth. Sometimes this is precipitated by wanting to have support and help from someone who speaks their own language. CABs, such as CAB Mangere, CAB Papatoetoe, CAB Otara, and CAB Ōtahuhu, have a variety of Pacific Peoples communities represented by their volunteers. These CABs are sought after as clients have spread word that volunteers are in these CAB’s who can speak in the client’s language. The clients often find it easier to express themselves when they are speaking with someone who shares a cultural connection. CAB volunteers have also observed that automated phone services are a barrier to Pacific Peoples, who most often, especially when English is a second language, do not have the correct words to say to prompt the automation. Pacific Peoples would most often rather

have a real person on the other end of the line participating in trying to understand the reason for the call.

*A CAB client example:*

The client is having difficulty understanding correspondence she has received from the Ministry of Social Development regarding her Housing Assessment. We explained what it meant and helped her to fill in the form required before sending it back to MSD.

## Cultural barriers

CAB staff and volunteers noted that for many Pacific Peoples showing respect is an important part of their culture, and that this can sometimes be perceived as submissiveness or even silence when speaking to people in positions of authority. CAB staff and volunteers noted that this sometimes occurs in CAB enquiries, where clients can be reticent about raising the issues they are seeking help with until sufficient trust and rapport is built up. Sometimes this reserve is noticed in the client speaking about an issue in relation to a family member or friend but as trust develops during the time spent discussing the issues it turns out it's the client is speaking about themselves.

*A CAB client example:*

The client has several pressing issues and needs help getting support. With his wife very unwell, he cannot work as much as usual because he needs to care for her and their children. Less work means he is struggling to pay their bills and their debts are mounting. As his wife's health is deteriorating, the client needs to either resign from his employment, which he does not want to do, or work less hours so that he can care for his children. Researching benefits, he may be eligible for, we found it was hard to determine eligibility requirements for additional support if he moves to part-time hours. We wrote a letter for him to take to Work and Income outlining the client's situation and asking what support he is eligible for. As the client is very quietly spoken the letter may help him seek the assistance he needs.

Unfortunately, some clients find themselves taken advantage of, due to the respect that they give to people in positions of authority, for example, a property manager telling their tenant that they do not need to attend a tenancy tribunal hearing.

The value placed on family is a recurring theme in our client enquiries shown by clients looking to reunite with family through immigration, supporting family financially or by providing healthcare or childcare, with households consisting of a number of children and extended family members.

***“Pacific Peoples families grow up helping each other, so when people migrate to Aotearoa it is the belief that it is for a better future. Therefore, when opportunities arise, they want to help family members back home by bringing them through sponsor or adoption with the hope that the family member plays it forward. If it is a niece or nephew sponsored/adopted, the hope for some is for the adopted or sponsored person to help their immediate families financially.” CAB interviewer observation.***

Often an enquiry from a Pacific Peoples client will involve other family members, either based in Aotearoa or living overseas, with one enquiry assisting multiple people and several areas of concern with a collective approach to issues. We see clients struggling to find affordable housing due to large family sizes and not being accepted for smaller more affordable homes due to home providers (landlords) not willing to accept larger numbers of tenants on their properties. We see clients impacted by the lack of support available for those coming into Aotearoa under the Pacific Access

Category or Samoan Quota. Family members already here are needed to support these new arrivals until they are settled and, despite being on low incomes, they are not eligible for housing and basic living needs support. Often CAB local knowledge, understanding of available support, and connections with community organisations, opens doors for clients and provides next steps when they had felt that there were no options available.

*A CAB client example:*

The client, with her husband and kids, are currently staying with relatives who need them to move out of the house. They cannot find an affordable home to rent. With the youngest of their children just starting school, the client is hoping to find work to add to the family income of her husband's wages. The client has come for help as they desperately need somewhere to live. The client has been applying everywhere for an affordable house, but as the only houses within their budget are one bedroom, they are not being accepted as suitable tenants because they are a family. No one is accepting a family for a 1-bedroom home. The only other option the client can think of is moving to live in their car. We gave the contact details of several support services and community housing organisations to the client and requested they approach us again if they need further help.

We see cultural practices impacting clients in other ways. Clients struggling financially with everyday expenses who are then being put under extreme financial pressure because they need to support family by sending money home to the islands and/or make contributions to their church. We see a sense of family having a very wide net which can have implications when trying to resolve disputes resulting in many clients being referred to their local community law office. Issues relating to extended families can involve issues such as guardianship of children that are informally arranged, rights to bereavement leave for a person who is a member of their household but distantly related, and responsibility to care for extended family in times of need but not having the means, housing, employment, or immigration status flexibility to do so.

*A CAB client example:*

The client needs help completing a KiwiSaver withdrawal application on grounds of hardship. She has rent owing and an unpaid utilities bill that amounts to over \$3000. She supports her family, which includes a number of children, with her wages. Her husband's earnings go to supporting family in their home country and donating to the church. This was the second time the client has needed to withdraw money from KiwiSaver due to hardship. We completed the KiwiSaver form as far as possible with the client and made a list of further information the client needed. We made an appointment for the client to see a budget advisor.

Another characteristic of the Pacific Peoples population is the young age distribution of the people. For example, a client who is struggling with aging impacting his health and ability to work, is wondering what accommodation options are available to him. At 60, he is too young to qualify for superannuant support and he cannot afford rental accommodation with no income but cannot live with extended family because there is no space for him.

## Misperception

Misperception can also cause barriers for people. This is demonstrated by:

- Pacific Peoples being given the wrong information due to an assumption of need. For example, instead of a form for a serious illness KiwiSaver withdrawal, the client is given a hardship KiwiSaver withdrawal form by bank customer service



- experiencing being treated inequitably due to ethnicity, for example a client being denied support without checks being made to consider citizenship status and eligibility
- a landlord having a different understanding of how many people can comfortably live together
- a client denied bereavement leave from their employer because the relationship is technically described as extended family, even though, if taking time to understand the situation, they would find the person is someone their employee has lived closely with for some time in the same household.

#### *A CAB client example:*

The client has been turned down for income support and has been told by Work and Income to go back to her Pacific Nation. The client, of Pacific Peoples ethnicity, is a New Zealander with a NZ birth certificate. Completing the MSD eligibility questionnaire with client, we identified that she is entitled to income support. We helped the client apply for an MSD number to start an online application. Applying for an IRD number became difficult because she does not have a bank account, has limited ID and only a temporary home address.

Misperception also causes issues for Pacific Peoples when, believing they will be financially sound when working in Aotearoa, they sign up to a high interest cash loan. Pacific Peoples CAB volunteers pointed out that Aotearoa is a vast and foreign environment to someone accustomed to life in a small Pacific nation. It is easy to underestimate the cost of living in Aotearoa as food and accommodation are very expensive.

The client needs help with filling in a KiwiSaver hardship withdrawal application form. With a language barrier, it took time to share the required information. One of the client's issues is affording to pay a car loan and a personal loan with a labourer's minimal income due to exorbitant interest rates. At a 26% interest rate the car loan will have increased by \$13000 over 3 years. The client did not seem to understand the implications of high interest loans and that in three years, with their loans combined, they will owe an increasing amount of almost \$40000 despite making regular payments.

## Recommendation to address cultural barriers

### *Providing affordable sufficient housing*

- Ensuring that there are sufficient healthy homes that suit the size of Pacific Peoples families to raise Pacific Peoples health and wellbeing

Consideration is needed of family size and situations of multi-generational living when looking at housing solutions in Aotearoa. Many of our current housing solutions and programmes are designed for small / medium households, and so there is nothing available or affordable for a larger family that is looking for a larger (and by consequence, likely more expensive) property that meets their needs.

# Immigration

Immigration issues dominate the most common concerns that Pacific Peoples clients bring to the CAB. For many of these clients, resolving immigration issues is of critical importance to their well-being because it may determine their ability to work legally in Aotearoa or enable fulfilling family responsibilities such as bringing parents to Aotearoa.

***“There is a lot of stress in our older people as they nervously await results of EOI (expression of interest) visa applications to determine their right to apply for residence. Why not allow our parents to apply direct so their children can take care of them?” CAB interviewer observation.***

Since the reopening of the borders after COVID-19 there has been a resurgence of immigration enquiries, across a whole range of issues. The most common issues include:

- help understanding the immigration process and where their application sits within that process
- help contacting Immigration New Zealand – proving difficult with no face-to-face service available and long wait times on the phone
- problems using online services, in relation to INZ, and in accessing other services such as passport offices or High Commissions.

The immigration system in New Zealand is complicated and can be very difficult to navigate, particularly if you don't have English as your first language or are not confident to complete processes online. There are currently 86 forms available from the INZ website under 10 visa groupings for visa holders and applicants. The visa application process depends on the type of visa and the criteria that needs to be met for each visa.

## *A CAB client example:*

The client wants to know if he can become a permanent resident. He has been in NZ since 2007 on a partnership work visa. His wife is a permanent resident and has been in NZ since 2002. He is wondering if his wife is eligible for citizenship and how to apply. After checking they both meet eligibility requirements, we printed out the necessary form for the citizenship application. As the residency application form must be done online, we showed the client how to locate it on the immigration website. We also showed the client he needed to set up a RealMe account. The client returned to the bureau with some questions about the form and needed assistance checking the citizenship application had been filled in correctly. The client also had a new query about how to adopt his grandchildren from overseas. For this, we rang the consulate of the country where the grandchildren live. We passed on the instructions they provided about next steps to bring his grandchildren here.

Immigration New Zealand (INZ) have closed all their face-to-face services and are pushing clients to use online services as much as possible by phasing out paper application forms. When INZ closed their face-to-face services in South Auckland, they specifically directed clients needing face-to-face help to go to their local CAB, which is reflected in the very high number of immigration issues we are helping clients with. CABs are finding they are assisting clients with many of INZ's core customer service duties.

## *A CAB client example:*

The client has been asked by his work supervisor to pay over \$3,000 to extend his work visa and bring his family to Aotearoa. He can't afford to do that. He came to Aotearoa on a one-year work

visa, but COVID-19 lockdown happened, and he's been stuck here for 2.5 years. We needed to check if his current work visa was still valid due to automatic extensions during the lockdown periods. Calling INZ CAB hotline on behalf of client, we discussed his work visa which INZ automatically extended. He was advised that he can apply to have his wife and children join him in Aotearoa and given a date when he will be permitted to apply for a resident visa. The client cried with happiness.

While some migrants can access specialist immigration services through licenced immigration advisors or lawyers, that is financially out of reach for many of the Pacific Peoples that we see coming to the CAB. CAB volunteers observe that clients rely on friends or family for help, sometimes receiving incorrect information, before coming to the CAB when they need extra help or clarification of what is correct.

*A CAB client example:*

The client is enquiring about his visa application. We spoke in the client's first language for the interview. He needs help finding out the progress of his visa application and what to do if an application hasn't been lodged. He is also wondering how to get his money back if the lodgement has not been completed by the Immigration Advisor. The client explained that he came to NZ on a Limited Visa as a seasonal worker. Due to COVID-19, his visa had been automatically extended but that visa expired. However, he paid a local Immigration Advisor almost \$2000 to help with his visa application while it was still valid and since then have been trying to contact this immigration advisor. The client had a 'letter of engagement' with the Immigration Advisor and record of payment to apply for an extension of his visa, including details of the service to be provided and amount of money paid. It details Immigration NZ lodgement fees plus GST and the total. This was confirmation to the client that INZ had been advised and that an application for the client's visa was submitted. We called INZ for the client and informed them of the whole situation the client is now in. We were told by INZ that there has been no visa application for the client from the Immigration Advisor the client engaged. We were also informed that the client is now an overstayer and needs to leave the country. We enquired about other visa options available for the client and found that the client can submit a request to them through Section 61 and provide concrete reasoning as to why INZ should grant him a visa again to be here in this country legally. Informing the client of the next steps, we detailed the requirements for submitting a request under Section 61.

Pacific Peoples clients come to the CAB needing help to understand the immigration process, checking their obligations as an immigrant, knowing which visa is suitable for their situation, and sponsoring family members or partners who want to come to Aotearoa. There are many complexities in the immigration system and clients often need help and reassurance navigating these processes. Some of the most common things people are seeking help and advice regarding Immigration NZ interactions include:

- how to apply for a visa:
  - Visitor visa
  - Work visa
  - Skilled migrant visa
  - Partnership visa
  - Tier 1 refugee family support visa
- how to extend a visa
- knowing which visa is suitable for their situation
- help understanding rules regarding visas tied to employment
- sponsoring family members or partners who want to come to Aotearoa

- adoption of children from overseas
- eligibility and how to apply for residency
- how to help family in unsafe situations overseas and assist them with coming to NZ
- help understanding what additional documentation is needed and getting documents certified by Justices of the Peace
- Pacific Peoples CAB clients in younger age groups wondering about their status in Aotearoa, especially if they have been residing in Aotearoa for decades and need information regarding eligibility for residency or citizenship.

Issues in client enquiries at times relate to New Zealand's Department of Internal Affairs but are part of the immigration system and the immigration enquiries we are seeing. The most common concerns are about passport processing and include:

- eligibility and how to apply for citizenship
- how to apply for a passport
- how to renew a passport
- how to attach a visa to a new passport
- how to replace a lost or stolen passport
- how to get an urgent passport to visit family quickly due to ill health or to attend a funeral.

The cost of the Immigration system is also a significant issue for clients. Clients who have sponsored family members to visit them in Aotearoa, are finding the cost of living and the cost of visa applications prohibitive. It is hard for clients, who want their older family members to visit and provide support and help with their grandchildren, when they find they cannot afford to sponsor them or to keep paying visitor visa charges. Sometimes a family member may be instructed by elders to sponsor other family members. This can put a lot of pressure on a person who often has little understanding of the obligations and responsibilities that a sponsor takes on, especially financially, to complete this process.

***“There is still an issue with some of the successful candidates of the Samoan quota and Pacific Access Category to complete the process of coming to New Zealand as they are having difficulties finding Job offers when they are invited to apply for residence.” CAB interviewer observation.***

Samoan Quota and Pacific Access Category immigration channels allow a lot of Pacific People into Aotearoa, being invited to apply for residency each year - but they are not given any support during the process. This creates a number of issues by putting pressure on family resources and already overcrowded houses in the Pacific Peoples' living environment. Families take in people to help them until they are eligible for residency and work. Until these people can afford a place of their own, the families are faced with the impossible choice of jeopardizing their current living situation by breaching their tenancy agreement or forcing the new to Aotearoa family members out of the home with no place to go.

## Dealing with Immigration New Zealand

There are several reasons why clients seek help from the CAB instead of INZ. Firstly, clients may have fears of deportation, associate INZ with authorities like the Police and have a general mistrust of government agencies due to previous experiences. Clients do not always know INZ has a language assistance service and find the automated phone helpline a barrier from the start of initiating contact. A major problem dealing with Immigration New Zealand (INZ), highlighted by many of the

Pacific Peoples we see, is that despite efforts, they have been unable to establish contact with INZ. This is a common theme in client enquiries. Clients with questions regarding immigration find it difficult to access help from INZ via phone, due to long wait times or having the call terminated instead of answered. Emails to INZ are not always answered and clients are frustrated and anxious when applications and processes far exceed the stated timeframes. This frustration and anxiety are compounded by the great difficulty of trying to get information from INZ, particularly for clients who are managing English as a second language or have difficulty accessing services online. This can have real impacts on clients, for example preventing families from being together for special events despite the process being started well in advance.

*A CAB client example:*

The client was hoping her mother could join her for Christmas and so applied to INZ in June for a Parents and Grandparents Visa for her mother to visit. Since then, there has been occasional communication from INZ. Wondering if we could help with the following up the progress of the application, the client came to the CAB. We called the CAB hotline to INZ and provided the application number. The INZ officer was able to state that the application was being held up pending the supply of medical information. The client was sure this information had been supplied to INZ. To help ascertain if any information is missing from the application, the client will return to CAB tomorrow with all the communications she has had with INZ and ask the CAB Interviewer on duty to ring the INZ hotline again.

***“One of the challenges we face when helping Pacific Peoples with immigration enquiries is assisting clients that have overstayed for many years, lost their trust in society, and are too scared to present anywhere with their passports. However, after seeing positive outcomes of visas being reinstated when family or friends have sought the CAB’s help, they come to us.” CAB interviewer observation.***

For some Pacific Peoples, trust in INZ is a significant barrier to interacting with them, with clients sometimes scared to contact INZ directly because of fear of deportation or getting in trouble. These clients will come to the CAB, because they are looking for a trusted intermediary to either allay their fears or to get a better understanding of their situation and their rights before dealing with INZ.

*A CAB client example:*

A returning client is wanting help to appeal a Section 61 request. She wants to know her next steps and how to make the INZ payment for the new visa. The client's 3-month Interim Visa was granted under Section 61. She received an email from Immigration that the visa has expired, and she is unlawfully in New Zealand. She understands she has no right to apply for another visa, being liable for deportation, and must leave New Zealand immediately. The client is over 60 years old and is a widow after her husband passed away several years ago. With her own health declining and not wanting to be on her own, she wishes to be with her grandchildren and children. She says they bring never-ending joy and happiness into her life. She wants to walk her grandchildren to school, be involved in their activities on the weekends, meet friends in the community and at church. She has joined a Zumba class to be with friends and hopes to be a childcare worker until she become a permanent resident or a New Zealand Citizen. We wrote a letter to INZ on behalf of the client, explaining the client's situation, and the client has received a positive outcome. She has been granted a 3-month visitor visa under Section 61 to enable her to either arrange her departure or test her eligibility for further Visas under the relevant Immigration regulations including health requirements.

## Barriers to accessing the immigration system

In addition to fear and difficulties in approaching INZ, clients identifying as Pacific Peoples are regularly experiencing a range of barriers when trying to navigate the immigration system. These include:

- Accessing hard copy immigration forms – CABs end up printing very large numbers of visa, sponsorship, and passport applications. In a survey of CABs in 2019, 40 CAB sites (approximately half the CABs in New Zealand) provided either specific or estimated numbers of Immigration NZ pages printed. The most frequently requested forms were Sponsorship Form for Temporary Entry, Visitor Visa Application and Residence Application forms. The combined total number of pages of immigration forms printed per month was 34,791, with sixteen CABs printing over 1000 pages per month. Over a year this equates to over 400,000 pages of Immigration NZ documents being printed by CABs
- Forms which are complex and hard to navigate – a simple example of this is that sometimes the forms don't have enough space for clients to write their full name. This can cause significant anxiety for clients, who are concerned about having applications disallowed because of something like inconsistencies in the spelling of their name
- Challenges around accessing and providing ID information.

### *A CAB client example:*

The client wants to apply for a passport for his child who was born overseas but he cannot find anyone who qualifies to be an identity referee. We discussed making a hard copy application and including a statutory declaration stating why he cannot fulfil the identity check criteria and what action he has taken to do this. We shared a link with the client for how to do complete a statutory declaration and advised that the statutory declaration will need to be made in front of a Justice of the Peace.

For many Pacific Peoples we help, the increased reliance on digital channels for making applications and getting communications is a significant issue. This is especially the case for INZ where other channels are getting progressively much harder to access.

There are a range of reasons why this is a significant issue for Pacific Peoples.

- A lack of confidence with written English is a particular challenge, with a resulting anxiety about completing important online processes in a language that is not the person's native speech.
- Cost is an issue, not just in terms of having and maintaining a computer and an internet connection, but because of the barriers some people face when payments are expected to be made online and because the fees for applications are significant. We regularly see clients using a prezzie card, adding to the cost of the transaction, or relying on a family member to complete the transaction with their own credit card.
- Despite improvements in digital infrastructure across New Zealand, some of our clients who identify as Pacific Peoples are without ready access to a computer or other appropriate device, or to reliable and affordable internet access. For many Pacific Peoples, they might have access to internet via a phone, but it's very difficult to complete an immigration form using a phone or afford the data necessary for this application.
- When submitting hardcopy applications and forms, clients are often not receiving acknowledgment of receipt. This causes difficulties in following up the process if needed, for



example, proving a visa extension was submitted. This issue has caused clients extra cost and time due to needing to submit a new application and pay extra fees because receipt of the original forms was not communicated.

- Many clients find RealMe a very confusing and a difficult service to navigate.

This impact of these issues is part of the bigger picture we see for Pacific Peoples living with digital exclusion, as outlined in the following section.

## Recommendations for Immigration New Zealand

As our enquiries show, some clients find interacting with public services in a timely and effective manner increasingly difficult. The enquires from our Pacific Peoples clients show that they often struggle to get clear information from Immigration New Zealand. There are frequent issues with phone calls unanswered after significant wait times, emails not responded to, and no option to seek face-to-face help. Printing of hard copy applications and lengthy interviews assisting clients with applications and immigration issues are an essential service provided by the CAB for clients who have been unable to access any service from INZ.

### Creating user-centric Immigration system design

Refining immigration processes so that they also work for the user by making small changes such as:

- timely acknowledgement of receipt of a hard-copy application. This will help address Immigration advisor fraud and remove questions around people becoming overstayers if their hardcopy applications are lost in the process
- allowing adequate space on forms for clients to input their full name
- using plain language.

Addressing more significant issues which are making processes inaccessible, including:

- improve responsiveness of person-to-person services provided by INZ
- reducing the length of visa processing times
- reducing fee increases.

## Social inclusion in a digital age

Pacific Peoples' experiences of social disadvantage are intensified by the growing digital divide. In the New Zealand Survey of Adult Skills, which measures skills in literacy, numeracy, and problem-solving in technology-rich environments, Pacific Peoples were much less likely to be able and willing to use a computer. One in five Pacific Peoples aged 16 to 65 years either had no computer experience, did not pass a simple computer-use assessment, or declined to use a computer. This is compared with one in ten non-Pacific Peoples aged 16 to 65 years.<sup>3</sup>

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<sup>3</sup> Paul Satherley, Ministry of Education (2018) *Survey of Adult Skills: Pacific adults' literacy, numeracy and problem solving skills*, [https://www.educationcounts.govt.nz/\\_data/assets/pdf\\_file/0006/188421/Pacific-adults-literacy-numeracy-and-problem-solving-skills.pdf](https://www.educationcounts.govt.nz/_data/assets/pdf_file/0006/188421/Pacific-adults-literacy-numeracy-and-problem-solving-skills.pdf).

*A CAB client example:*

The client needs help filling out census papers. We started to complete the client's form online but a different address from his own address came up. The client had received an access code from his friend. We called the census line, and they sent a new access code to the client's phone. Starting the forms again, we helped the client complete a personal and a dwelling form.

The CAB experience is that Pacific Peoples are much more likely to access our services face-to-face than any other client groups, which is reflected by face-to-face enquiries equating to 63% of our interactions with Pacific Peoples compared to 35% for all other CAB clients.

Many Pacific Peoples are relieved to be able to get practical help from the CAB for things like locating forms online, printing, downloading, scanning and uploading documents, emailing organizations, word processing letters, and help to fill out forms, in hardcopy and online.

*A CAB client example:*

The client needs additional support from Work and Income. The client needs help to access and fill in the form. Together we worked through the form and filled it in. We explained what information she would need to take with her to the Work and Income appointment.

Frustrated at being unable to get hold of government services or receive a response from those services, clients are coming to the CAB to get help with making or following up applications. Clients are frequently reporting not being able to get through on the INZ, Work and Income, or various High Commissions phone lines, or not receiving timely/or any replies to email requests for information.

*A CAB client example:*

The client posted his permanent residence visa application weeks ago but has not heard from Immigration NZ. He has tried to call INZ to see if they received the application and find out about its progress. However, the phone line always says that due to high call volumes, they will not be answering any calls and to use the webpage to see the progress on your application. Unfortunately, because the client has not had confirmation of receipt of the application, he does not have a client reference number. This number is needed to check the application if he was able access INZ online. Using the INZ website, we discovered it can take up to 5 months to process this type of application. The client was very disappointed with this timeframe.

A particular area of need for Pacific Peoples is help with immigration processes. Pacific Peoples most often come to the CAB to ask for information and advice regarding immigration, passports, visas and citizenship. Clients need help with accessing, printing, filling out and submitting forms. CAB interviewers assure clients as they check through applications and supporting documentation. Some clients have become stuck when doing online applications or find that online is the only way that they can interact with an overseas agency. These clients may require the CAB interviewer to work through the online process with them in the bureau so that the process can be completed successfully. A common query from clients is how to attach a visa from an old passport to a new passport. The process to follow to complete this administration is not readily accessible but instructions can be found to complete this task online or by requesting as a physical note on a passport.

*CAB client examples:*

The client needs two application forms for a NZ Passport. We printed the "Application for a NZ Passport - Adult" forms, confirming the forms were correct for the client's situation. The client is a NZ citizen and has lived in Aotearoa for many years with his family since arriving here.

A returning client came to request a visitor visa INZ 1017 form and a sponsorship INZ 1025 form. We printed the forms from the INZ website for the client.

The client needed two copies of a sponsorship form for temporary entry INZ 1025 which we printed for the client.

The client wants one adult and two child passport application forms. We printed the forms for the client.

One month outside of the year period analysed, the Samoan Quota and Pacific Access Category registrations opened for August 2023. Most enquiries about these registrations involve seeking help with the online registration including scanning, photocopying, emailing and uploading of documents. Clients are also facing payment issues with some clients needing to revert to using a relative's credit card to pay registration fees. The average time taken per client requiring help due to being digitally challenged for these registrations is 35 minutes. The longest interviews taking one and a half hours.

*A CAB client example:*

A client came to the CAB seeking assistance with registration for the Pacific Access Category (PAC). He wants to register his brother's family who live in the Pacific, and he wants to know how to pay for it by credit card. We helped the client by registering all the members of his brother's family into one PAC online registration: 11 people in total. We scanned all the identification documents and uploaded them into the online registration form and worked through the payment process with the client.

Digital exclusion is also impacting clients completing tenancy and employment administration tasks. Pacific Peoples are seeking help with finding and applying for private rental housing online, initiating and completing Tenancy Tribunal applications, contacting housing providers such as Kāinga Ora, and reviewing bank transactions to provide evidence of rent and bond paid. In a similar way, clients are needing help with online employment applications, creating a CV, writing letters to employers, printing hard-copy employment contracts to be signed, scanned, and uploaded, and printing of pay slips to check correct payments have been made and amounts owing.

*CAB client examples:*

The client is having difficulty applying online for some rental properties. Using the library computer help, he had found some properties online. He must move his family out of their current property within two weeks. He is trying to find somewhere close to his kid's school. We attempted to apply online with the client, but we could not access the application form. As several of the properties were with a local rental agency, we made an appointment for the client to complete the applications at the agent's office.

The client had previously visited the CAB and received help with compiling a CV and cover letter. The client has returned to ask if these prepared documents can be printed out. He also wanted printed a copy of a potential employer's "preparing for an interview" publication. He needed us to clarify what was written in practical everyday terms and so we went through the resource with him.

***"It is vital for Pacific Peoples to convey in detail their situation but sometimes they do not have the language skills to be able to communicate all of the details required in English on government forms." CAB interviewer observation.***

The trend of face-to-face public and private services being reduced as methods of contact with focus instead being placed on digital channels, is negatively impacting people, especially Pacific Peoples. This issue represents a cultural barrier for Pacific Peoples who often prefer face-to-face channels of

communication, demonstrated by Pacific Peoples choosing to engage with the CAB face-to-face over twice as much non-Pacific Peoples. The benefit of receiving face-to-face assistance is demonstrated in client enquiries where clients can ascertain that they understand the information on important documents, including what information is required on form applications. As language can be a barrier for Pacific Peoples, getting this assurance and checking they have understood everything correctly increases efficiency for all parties within the processes and contributes positively to the client's health and well-being.

***“Clients can speak freely in their own language.” CAB interviewer observation.***

To be able to ask for help, Pacific Peoples need space where they feel safe and private, with the ability to speak freely. At the CAB we often have separate rooms for interviewing and if our volunteer can speak the client's language, the volunteer will serve in the client's language through the entire interview. Sometimes a CAB interviewer will require the help of a language interpreter to provide information and assurance for clients as they check through applications, supporting documentation, or legal processes. At times, a client may choose to not speak with a person from their own people group. Instead, to feel comfortable that their confidentiality and anonymity will be maintained, they will speak with someone not directly connected to their ethnicity. In other instances, it is time and a lot of patience that help the client work through their concerns, especially if the interviewer and client do not share the same language. An interviewer may need to spend a long time speaking slowly, writing words on paper to help convey messages, spelling words while speaking to help a client understand, and sharing information in a multitude of ways to help a client navigate their issues. This essential help cannot be achieved through digital channels.

## Identification processes

CAB interviewers' help people create RealMe logins, sign up to myMSD, myIR, and assist with passport applications. Clients struggle when they do not have photo ID or a residential address, when a Justice of the Peace will not witness a passport due to not knowing the client, when they present a statutory declaration but find their bank will not accept it, and when trying to access ID verification processes online. Clients are finding photos they uploaded for identification purposes online are often rejected during the process despite following guidelines for photo quality.

Migrant temporary workers or those in transitional or emergency accommodation are especially struggling to participate in identification processes because they do not have the correct paperwork and a home address. Clients are finding themselves in a cycle of disadvantage when they do not have a home address to use for ID applications.

A CAB manager mentioned the difficulties people are having when applying for renewal of a Samoan passport. On the form, it states a Justice of the Peace can witness the application. However, the Justice of the Peace can only sign the documents if they have known the client for no less than 2 years. This can cause a lot of stress for clients.

### *CAB client examples:*

The client phoned requesting information on how to change his and his partner's name. He has NZ citizenship. We found out the cost of this process and that the client is required to fill in online forms, make statutory declarations, be witnessed by a JP, and submit a variety of ID documents. We gave him the contact details and open hours of his local CAB for assistance in filling out the forms, uploading documents, and completing the process because he does not have access to a computer.

The client is a contractor and has employed 10 people from the Pacific Islands. All the employees need IRD numbers, NZ Driver licences and bank accounts but because they are in rented accommodation provided by the employer, they cannot meet proof of name and address requirements. The client had written a letter to state where the employees were living but this was not accepted as adequate documentation. We assisted the client in creating individual affidavits for each employee which the employer signed and got witnessed by the JP.

The client has been referred to the CAB by their bank to help him with a statutory declaration of ID. The clients only ID is a photo on a gold card. Due to previous experience of banks not accepting a statutory declaration of ID, we called the bank and found they would not accept the document.

## Recommendations for changes to public services

Pacific Peoples value the fact that at the CAB they can get face-to-face help with patience, cultural understanding and, at times, with someone who speaks their own language.

The experience described by clients when approaching government agencies designated to help the public of Aotearoa, is in contrast with the service they receive at the CAB. The digital focus of public services is often a barrier to Pacific Peoples clients, preventing them from accessing the services they need or meeting their obligations.

**Improvements need to be made to ensure social inclusion in a digital age including:**

- providing multi-channel accessibility of services, such as agencies being readily available to speak face-to-face, on the phone (in an accessible timeframe), as well as by other means, preferably in the client's first language, and with patience - allowing sufficient time for customer services to explain processes, help clients through procedures and ensure they understand what they need to do
- ensuring that there are non-digital ways to access government processes, such as having hard copy forms readily available and providing multiple methods of payment.
- providing quick access to government services for community support organisations, such as a direct phone line for the CAB to Work and Income.

## Financial Pressures

***"We need to have a better system for people on work visas. These people have families, partners and children, and are struggling to find somewhere to live because they do not qualify for support. What help is there for them? Nothing.... they have no choice but to rent privately using up almost all their income. A family we helped recently with a number of children have found a 3-bedroom house to rent after living in crowded conditions with extended family. They came to us for help as they have no furniture or basic household items and have been trying for days to get help from government agencies. Within half an hour, we were able to find the items the clients needed. We reached out to Mapu Maia and St Vincent De Paul for a furniture grant and a food parcel and gathered anything our volunteers had to give."** CAB interviewer observation and experience.*

Pacific Peoples engaging with the CAB are frequently experiencing significant financial hardship. The evidence for this is seen in requests for support with 'budgeting and debt management', which is one of the top categories of enquiry. Requests for budgeting assistance are most often extended by the interviewer to include a referral for food assistance and information regarding potential Work

and Income support. Clients aren't always aware that they need a letter declining support from MSD before they can access assistance from most food banks. When clients come in need of assistance near the end of the working day, it is often too late to go and establish eligibility for support from MSD. At times, the CAB can connect the client with St Vincent De Paul who may be able to help fill the clients need in this situation. Food assistance is also becoming harder to access because of an increase in food banks closing due to funding cuts. Some Pacific Peoples clients are given access to a social supermarket through budgeting services. These facilities offer good relief to clients but, as these types of supermarkets use a point system for accessing items, some clients find it confusing to use.

Demonstrating the impact of financial pressures experienced by Pacific Peoples coming to the CAB, many are asking:

- how to withdraw KiwiSaver funds due to hardship
- how to obtain budgeting advice
- how to receive a food parcel
- how to consolidate debt, especially to support housing applications
- the best way to deal with high-interest loans and car finance.

High interest cash loans and car finance agreements are causing financial burden for Pacific Peoples. Clients are signing agreements with companies that are failing to comply with regulations of the Credit Contracts and Consumer Finance Act. These companies understand the vulnerability of Pacific Peoples, especially those who have newly arrived in Aotearoa. Clients are finding that despite making payments on their loan, fees and interest charges are causing the amount owing to increase rather than decrease. Clients are needing advocacy and advice from the CAB and budgeting services to ensure that they are being treated fairly and have a manageable repayment plan. Many clients have not been provided with a copy of their finance agreement and, when digitally excluded, are not receiving communications from the finance company about missed payments, fees, or increases in interest. Clients are asking if there are other options when facing high interest loans, and benefit from information about not-for-profit lending organisations.

#### *CAB client examples:*

The client needs dental treatment and on consultation with a dentist received a quote of over \$2000. She is unable to fund that cost and was looking for options for getting treatment and/or payment of the account. The client is married and, with both partners working, is earning too much to get MSD assistance but with teenage children to support, cannot cover this dental treatment cost. Being older than 17, she is not eligible for free service from the hospital and the pain experienced is not yet extreme to warrant emergency admission. The client has attempted to contact the dentist to discuss the payment issue. We suggested she approach the Salvation Army for a "no interest" loan to cover the bill and provided the client with 'take home' information about the loan service.

The client had been out of work for about two months but had just found another job. His electricity company is threatening to cut off his power as he hadn't been able to pay the last two months' utilities bill now owing over \$600. They refused to come to a repayment arrangement with him and had told him to ring the CAB. He had contacted Work and Income, but they declined any benefit or emergency payment as he has found future employment and referred to the stand down period of three months. The client's internet has already been stopped and he is worried his power will be cut off. Our research showed that he ought to be entitled to an emergency benefit from Work and Income as one of the eligibilities was lack of income between jobs. We recommended he ask again but also provided contact details for Good Shepherd Loans. Their family income was under the



threshold for eligibility to this service and so he could obtain a loan of \$2000 at no interest over an 18-month repayment plan.

The client has several financial issues, and we have arranged an appointment with a budget advisor to help the client find the best way forward. The client has a loan of around \$2,000 and wants to know if the annual interest rate of 48% is legal. As well as the loan, the client purchased a car from a dealership five years ago, using a loan through a finance company. The client has been making weekly payments of over \$200 to pay off this loan (to a total of over \$50,000). The contract is due to end soon, but the client did not realise that a lump sum payment of approximately \$14,000 is due at the end of the contract which they cannot afford. The finance company has said they will need to refinance the amount. We rang the finance company but could not get them to stipulate whether the future re-financing would include a final lump sum payment or not. We advised the client to look at their options, in particular, the budget advisor may help them know whether it is best to refinance or whether it's better to borrow the \$14,000 from a different lender. We provided the client with interest rates and loan information for any future loans and told the client there is a cooling off period where they can get out of a contract.

Clients identifying as Pacific Peoples are finding financial pressures impacting on their housing situations for example:

- needing bond to be returned to secure a new tenancy
- not being able to afford a home that accommodates a large family group
- not being able to find affordable rental properties
- properties impacted by severe weather events, causing extra cost or costing the same but for significantly less space and/or unhealthy conditions.

We see clients in debt due to bond and rent being paid out to the landlord by MSD but the housing being significantly unsuitable. These payments then need to be retrieved from the home provider or are turned into debt for the client.

A lack of understanding of tenancy regulations is also causing a financial burden. We see clients not understanding notice periods within tenancy agreements. This can cause the client to owe extra weeks of rent after moving out at the end of a fixed-term tenancy because they did not know that giving notice is still required despite having a fixed end date. Some clients are finding that there are large fees and costs associated with terminating a fixed term tenancy agreement early. Enquiries include clients being charged for water despite it being included as part of the rental price in their tenancy agreement, or finding the garage included in the tenancy agreement, is used for storage of someone else's items or is also being rented out to another person. Landlords are taking advantage of this lack of understanding of tenancy rules or appear to be assuming that Pacific Peoples will be less likely to challenge non-compliance from a person in a position of authority.

#### *CAB client examples:*

The client wants to know if it is legal for his property owner to increase his rent twice within the same year. The property owner is also renting out a garage, which is on the rental property, to another party. This transaction is going ahead despite a charge for the garage being included in the client's rent.

The client, with partner and preschool children, need secure housing. The family had been living in a damp, mouldy and damaged house for over a year with the property manager doing nothing to address the rental property's issues and the landlord, who is overseas, not responding to communications. The clients finally asked for help from a Pacific Peoples community organisation

who assisted the clients with a tenancy tribunal application. Since then, the clients have not had any information regarding the application and, due to the state of the rental, were moved into emergency housing by MSD. During this time, the family has been moved 5 times to various emergency accommodation providers. With no permanent accommodation or resolution of the tenancy issues, the client requires someone to advocate for them.

Pacific Peoples have been impacted by severe weather events causing damage to their homes. For example, a client's home provider (landlord) put dehumidifiers into the home to dry it out after flood waters infiltrated the house. These appliances have increased the client's electricity bill significantly to the point of being unaffordable for the client to pay the bill. Some clients are in homes which are damaged, preventing the use of a significant proportion of the home and yet no allowance for financial compensation or rent reduction has been made. These clients are engaging with the CAB when they are struggling to contact or get any progress with remediation with the home provider (landlord). Some clients displaced from long-term tenancies due to weather event damage, are not able to find rental housing that they can afford.

*CAB client examples:*

The client's home, which they are renting, has been badly damaged by flooding. The client has continued to live in the home for several months without a rent reduction, only the offer of a one off \$300 compensation payment from the landlord. The landlord has made no attempt to fix the flooded areas of the house making at least half the house unliveable and negatively impacting the rest. A huge mould problem has rapidly developed affecting the walls and the carpet creating an awful smell. The client has finally found another rental property but wants to know if he can claim back some of the rent he has been paying and even claim compensation due to the stress and ill health he has endured while living in the reduced space of the rotting house with mould, and smell.

Employment situations are also causing financial stress to clients identifying as Pacific Peoples. Checking correct payments (including holiday pay and sick leave) have been received by clients from their employers, is critical support that we see the CAB providing for clients. Pacific People also receive advocacy and information for next steps, including where they are:

- struggling to receive payment for work
- not receiving their final pay
- having unexpected expenses deducted from their wages by an employer.

Clients identifying as Pacific Peoples are also seeking help from the CAB when problems arise from work tied to their visa. Sometimes this work has unexpectedly stopped, the job is not as originally described, or family have serious concerns about the conditions of work and employer-provided accommodation.

A big issue for clients experiencing migrant exploitation is having no support for basic living needs. Clients come to the CAB, sometimes referred by MBIE, and efforts are made to connect clients to community organisations, such as the Salvation Army, who might be able to meet clients' practical needs. Exploited migrant workers can apply for a Migrant Exploitation Protection Work Visa but, this only gives them the right to stay on in Aotearoa to work. Living assistance is not available during the process of applying for a new visa and finding a new job, except through community organisations and sometimes the client's country's embassy.

*CAB client examples:*

The client has handed in her resignation giving three weeks' notice to her employer. The employer told her that she only needed to give two weeks' notice and therefore they did not require her to

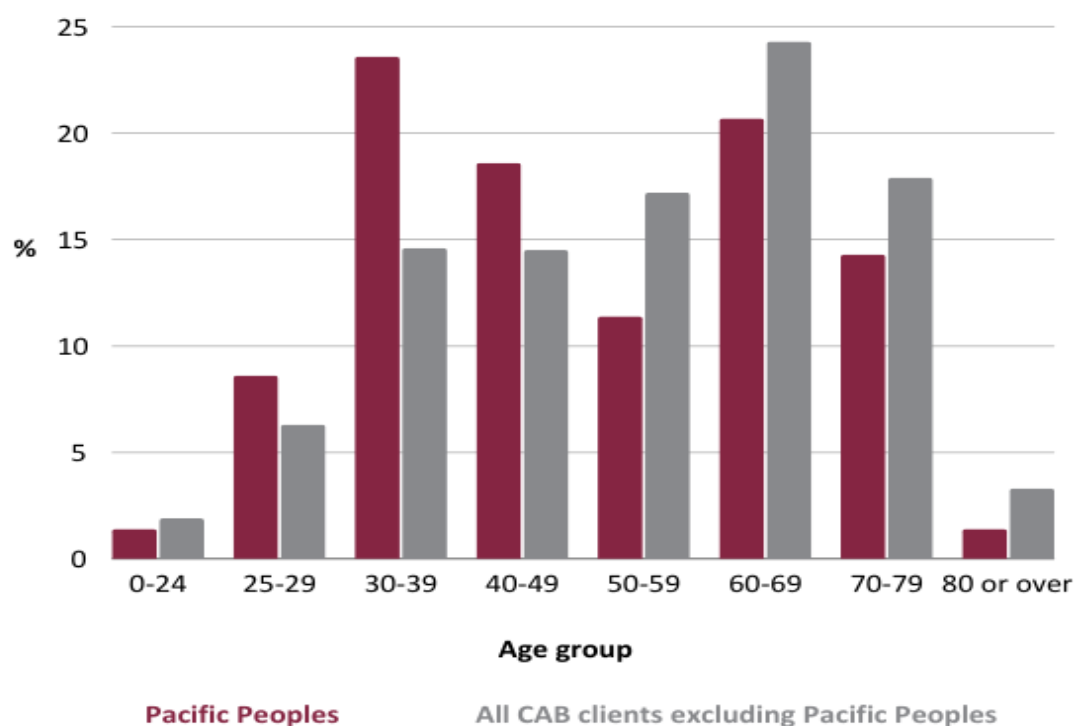
work out her notice. The client has never received a copy of her employment contract. She was also underpaid last week due to taking sick leave but has now been told it will be included in next week's pay.

Calling from overseas, the family are concerned about the treatment of a daughter that came to Aotearoa to work as a nanny. There was an agreed amount with the employer that the daughter would get paid each week. However, she often gets paid less than this, sometimes half as much. The employer states he must deduct from the wages for tax purposes. She has not been provided with a written employment agreement, does not receive pay slips, and the employer insists on paying her cash. Even on her days off the daughter is required by the employer to take care of the children and take them with her if she goes out.

The client is calling on behalf of a large group of over fifty migrant workers. They have been given less than a week's notice by their employer as there is no longer work for them. The clients have been told that they will be evicted from their housing tomorrow. MBIE has said they will have no information for at least a week while their report is filed. The client believes that the workers have been paying a union fees from their wages although they do not have copies of their employment agreements. The union representative has not returned their calls. The client is going to attend the legal clinic held at the CAB this evening and we have sent emails to a housing advice organisation, Salvation Army and a multicultural council to find avenues of assistance for the group.

The data relating to social housing enquiries, provides evidence of CAB Pacific Peoples experiencing greater financial stress. We see a disproportionate number of Pacific Peoples asking for information and advice regarding social housing. We see Pacific Peoples overrepresented by age in every age group except for clients 50-59 years when looking at the age distribution of clients (See Graph 4). This shows a very limited time where more CAB Pacific Peoples are experiencing security of tenure if entering this age group is the reason for this drop in enquiries. We also see clients under financial pressure when they are accommodating family members who have newly arrived in Aotearoa but have yet to be established with their own income and home. If people are in social housing there is a limited time for visitors to stay in the home - for example, two weeks is the maximum allowed for Kāinga Ora tenants to have visitors stay. Non-compliance with the terms of the tenancy can cause eviction and force people into the private rental market - which they cannot afford. However, if the extended family members are moved out, to a motel for example, this cost will also need to be paid. Clients can also be faced with large rent rises if they have not kept income information up to date with their social housing provider.

**Graph 4: Social housing enquiries by age and ethnicity (1 July 2022 to 30 June 2023)**



Financial pressure is also impacting care of children arrangements. The cost of legal aid to create stability and safety for children's circumstances adds more pressure to client's situations. Other clients are struggling to care for children because they are unable to receive support or do not know if they are eligible for financial support for the children in their care. Clients are coming to the CAB having no understanding of what may or may not be available for them and how to go about finding out this information.

*CAB client examples:*

The client needs affordable legal advice about what to do with a family dispute. Oranga Tamariki have placed his children in his care after taking the children away from his ex-partner because extended family were abusing them. Police are involved regarding the violent abuse. The ex-partner's family had been receiving regular payments to cover childcare costs for the children and the client believes this is why they are seeking court action to restore custody. Oranga Tamariki oppose the ex-partners case going to the Family Court and have advised the client to apply to the Family Court for Shared Care with him having full custody. The client applied for Legal Aid but was declined because of his income being too high even though his total income is used for living expenses, mostly rent. He has spoken with MSD for assistance, but they cannot provide support.

The client was sponsored to come to Aotearoa by her partner. The couple have separated, and she has adopted his child with the understanding that the child would have a better life in NZ. She was told by her ex-partner she would receive monetary support for looking after the child. The client is on a temporary visa and has received limited monetary support from the ex-partner and with little understanding of NZ's systems, she doesn't know what she to do in this situation.

## Superannuation, Investments and Banking

Pacific Peoples are disproportionately represented in enquiries under the category of 'investments superannuation' making up 16% of the enquiries. How to withdraw funds from KiwiSaver is the most asked question in these enquiries from Pacific Peoples. Hardship is most often the reason for needing to make an early withdrawal from KiwiSaver, alongside reaching retirement age. Some clients are applying for KiwiSaver withdrawal due to hardship when they are over 65 years old, not realising they are at the age at which funds can be retrieved to support retirement. Some clients are wondering how to bring their pension from an overseas fund to include in their KiwiSaver. There are also clients wondering how to withdraw KiwiSaver funds due to:

- a relative dying intestate
- moving overseas
- illness
- wanting to opt out of KiwiSaver
- covering costs such as needing to buy a car.

The enquiries most often involve help with printing out and filling in forms, explaining the process, explaining form questions in plain English and helping to write answers for ESOL clients and connecting clients with budgeting and JP services. A small number of enquiries are about investments and involve the clients being concerned that their funds are losing value or involve a scam.

Clients are needing information and advice about what hardship refers to when considering withdrawing KiwiSaver for that reason. Clients have not always considered that they can take a holiday from making KiwiSaver contributions, instead of withdrawing money, to help their current financial needs. Clients are often upset that they cannot retrieve the full amount of their KiwiSaver total when withdrawing money early, as any tax-credits or kick-start contributions are not available for hardship withdrawals. For some Pacific Peoples clients, not being able to access this money, which they believe is theirs and not the governments, helps to solidify their mistrust in government.

7% of banking enquiries are from Pacific Peoples. CAB managers observe they are often helping clients with opening bank accounts. Enquiries show clients needing help with ID to access the banking system, creating or finding an IRD number, and understanding letters and statements. Clients are also being given incorrect forms from the bank and so become confused when trying to fill out the form, for example, trying to complete a KiwiSaver withdrawal when they have the wrong form for their reason for withdrawal. CAB volunteers have observed that major banks have withdrawn from communities, and it is costly for clients to travel to their bank which often not set up to provide all services needed. When clients have less computer literacy, they are falling into scams trying to do online banking.

### *CAB client examples:*

The client was referred by the bank for help with withdrawing funds from her KiwiSaver. The client needs help with filling out the form and understanding what is required as English is her second language, and she has very little skill in writing English. She does receive NZ Superannuation. We helped to complete the form as much as possible. We created a checklist of documents she needs to complete the application. The client has decided she wants to withdraw all the fund and close account and will return to the bureau to have the documents witnessed.

The client wanted help with understanding a letter from her bank. The letter was advising her that if she put a larger sum into Kiwi Saver (approximately \$850) by July, she would be eligible for an extra amount (approximately \$500) from employer/government contributions. We checked through the information with the client so that she understood it. She hopes to be able to work more hours in the next year to reach the threshold of \$1042.86.

The young client had been referred to the CAB by his bank because he needed to fill out a KiwiSaver Hardship withdrawal form. The application needed to be submitted this day, but the client was struggling to understand the questions and process. We worked through the forms with the client. We contacted a debt collector as the client was unsure what the debt was for. Several of the debts the client owed were due to an ex-partner using client's name to obtain credit, to sign a tenancy agreement, and for a vehicle that he had never owned. We also contacted Presbyterian Support to speak with a budget mentor. One of the budget mentors dropped into the office to help the client. We connected the client with a JP as there had to be a statutory declaration made. The client was able to complete the process.

## Recommendation to relieve financial hardship

### Acknowledging the importance of community organisations

Ensuring community initiatives that help relieve financial hardship are supported by:

- providing sustained funding for community services that provide essential support, such as the CAB, food banks, budgeting services, and other community initiatives.

## Family and Relationships

**“To us, it is not an obligation but rather an honour to have our parents with us. Our (Samoan) Pacific Peoples family revolves around our Matua, parents, grandparents. It is natural for us to look after them until death and we have an unbreakable bond. It is always hard when parents must go back leaving their children and grandchildren behind, especially those who lost their partners and have no one at home to go back to.” CAB interviewer observation.**

Family is very important to Pacific Peoples. Enquiries relating to care of children and relationships are in the top categories discussed by clients. Common themes within these enquiries include:

- enquiries that relate to adopting and fostering children including immigration questions.
- questions relating to guardianship of children, including childcare responsibilities which may involve extended family and wider connections
- questions regarding child support, especially if parents are overseas or are not New Zealand citizens

Issues involving relationships include:

- questions about change in immigration status if relationships separate
- how to get protection if feeling unsafe
- concern about the welfare of children in the care of others
- parenting agreements and what to do if they are not in place or being adhered to
- help understanding the legal processes involved in family or relationship disputes
- access to children after a separation

- how to manage a tenancy situation if those named on a tenancy agreement separate.

Dissolution of marriage is impacting children. CAB volunteers have observed more fathers are being left with the fulltime care of children now than used to be the case.

*CAB client examples:*

The client's extended family previously held custody of her children. This arrangement was gradually being transitioned back to the client when it was discovered that the children were being abused by one of the extended family members. The client extracted the children immediately, but this has contravened the custody agreement and, as she has not returned the children to the legal custodians, there is a warrant for her arrest. The client is not willing to return the children to the unsafe situation.

The client has recently received custody of a number of children and has a full-time paid job. He is not sure if they are eligible for any support from W&I. They need emergency accommodation. The client wants to know where to go for help and how to proceed.

The client needs to know what to do. The client describes their marriage as toxic and has moved their children to a relative to be cared for in safety. Living in a rental property, they have a fixed-term agreement with both names of the married couple on the lease. The client cannot safely go back to the home if the partner is there. The client tried to have a conversation on the phone with the partner to end the relationship, but the partner continues to be unreceptive to that. The client is concerned that they could hear the partner damaging the property while in a rage during the phone call. The client is currently sheltering at a family member's house but, as they are also renting, cannot stay there.

As noted above many Pacific Peoples clients come to the CAB with questions regarding immigration regulations and processes in relation to family members and partners. We see issues arising for Pacific Peoples when children are unsure of their residency or citizenship status, when clients need to obtain paperwork urgently to attend to family matters overseas, and when language and little understanding of New Zealand processes are preventing clients from getting the support they need.

*CAB client examples:*

The client has no official separation agreement, custody agreement or parenting order in place with his ex-partner. The couple decided informally that they would share custody with the children staying with each parent week and week about after they split up. The mother now wants to live in Australia and take the children to go to with her. She has given the client very little time to consider how this affects his ability to spend time with the children.

The client lives here in Aotearoa but has been providing support for several children for some time, all who live in the client's home country. She wants to apply to be appointed guardian of the children. We suggested that she contact a lawyer local to where the children live and establish with their families that they are happy for the client to formalise her position of support.

Client is on visitor's visa and has come to care for her child after a medical event. She does not have custody of the child but would like to pursue that now given her child's health situation. Previously, her process of becoming a NZ permanent resident was disrupted because she was called home to take care of an unwell parent. She understands that she has an immigration issue and a family law issue and needs a tailored solution.

Clients are also encountering problematic situations when assisting family members with their business, accommodation, or childcare. They are finding there are unexpected repercussions when



they can no longer offer the assistance they have been providing. Reciprocity and collectivism are strong Pacific Peoples values, but we see clients seeking information and advice about their rights when they find that helping a family member or friend has changed to be a commercial transaction. Pacific Peoples who are employed by family members but are being treated unfairly seek advice from the CAB. Often with no formal agreements in place, it is found that an employer or contractor is not acknowledging the rights of an employee. This can also be the case for those tasked with childcare. Financial support is sometimes an issue for clients who fulfil their responsibility to be caregiver for a number of children from the wider family or community but are not compensated for doing so.

#### *CAB client examples:*

The client helped a friend out with her business over a 5-month period by doing some commercial cleaning for her. When the client told the friend she could no longer do the work, the friend gave the client an invoice for \$2,500 to cover travel costs and the cleaning equipment used. The client was totally caught off guard as there was no employee contract or spoken agreement about this and she thought the situation was just a 'friend helping a friend'. The client wants to know if she needs to pay the invoice and what to do about it. The client was only ever paid cash for her work.

The client frequently provides childcare. Originally the client and her partner moved into the 3-bedroom Kāinga ora house because they needed room for the children they were looking after. Now, with the client doing paid work, they most frequently provide childcare for extra children over the weekend. The client is concerned that the childcare she needs to provide and associated living costs, are not considered by Kāinga ora in rent reviews. The client is facing a \$200 income-related rent increase per fortnight. We informed the client that she can seek a review of the rent raise decision and get a hearing before a Benefit Review committee, so that the calculations for the income-related rent can be reviewed. Other options we gave the client included finding a smaller home or having a boarder, which would not affect her rent. However, due to her own past traumatic experiences, the client did not feel these were good options as she needs to provide a safe space for the children she cares for.

## Recommendation to assist in family and relationships formalities and disputes

### Enable access to justice

- Affordable access to legal support needs to be provided to ensure safe and stable guardianship of children and ability to address relationship, employment and immigration issues.

## Health and wellbeing

***“Our Bureau sets a scene of enabling someone to do something securely. It is the process of becoming stronger and more confident, especially in controlling one’s life and claiming one’s rights.” CAB interviewer observation.***

The impact of mental health issues is far reaching, not only affecting the individual but also family, friends, and the community. A Pacific Peoples CAB manager has observed an increase in need from clients for help in this area. Sometimes clients will only reach out for help when they can’t think of

any other way forward, thinking they have done everything that they can. As a non-judgmental service, empathy shown to clients underpins any service provided. This understanding is essential even when the client's situation is so hard it's difficult to comprehend what they are going through. Providing a listening ear is the first step in helping them feel better. We try to help them by giving them the tools they need, explained a CAB manager. Expanding on that, the manager highlighted that with strong community connections and relationships with support referral services, the CAB is able to help the increasing number of clients with mental health needs.

A frequent theme observed is that circumstances are impacting on client's health and wellbeing. This is demonstrated within Pacific Peoples enquiries. The circumstances include financial hardship, workplaces described as toxic, unhealthy homes due to negligent home providers (landlords) and/or severe weather events, not being able to accommodate all family members in their home, and unsafe relationships.

***“Some families stay with relatives when they arrive in New Zealand, which creates a problem with overcrowding, until they can live independently.” CAB interviewer observation.***

Living in an unhealthy home has far-reaching consequences for a person's health<sup>4</sup>. Pacific Peoples client enquiries present a variety of unhealthy home circumstances. Some homes negatively impacted by severe weather events, such as flooding, are consequently causing unhealthy living environments. Clients are struggling with continuing to live in homes of reduced size and the health impacts of living with mould spores, rotten carpet, and stench, while home providers (landlords) or property managers continue to be unresponsive to communications, and unwilling to remedy issues, or even consider rent reduction or compensation claims. Other clients have been moved to temporary accommodation while weather damaged homes are repaired but have found the temporary housing unsuitable for habitation. For example, one residence is described as having holes in the walls, no insulation and an infestation of mice. Clients housed through Kāinga Ora are being told they are not eligible for emergency accommodation despite not being able to live in their flood damaged homes.

*A CAB client example:*

The client's wife is pregnant, they have a number of small children, and two relatives in their late 70's to look after. They were in a Kāinga ora house when flooding damaged the home and all their belongings. They have no insurance and currently exist with a fridge and two recliner chairs that they use as their bed. Kāinga ora told the clients that they could move back into the home. However, the running water in home is discoloured and smells bad, making them sick when they drink or shower with it. One of the senior relative's legs broke when the floor gave way because the floorboards in the house were still wet and are now rotten. The hospital doctor advised the client not to return with his family to the home until it is fixed. The client has talked to MSD about emergency housing for them, but as Kāinga ora tenants they do not qualify. Kāinga ora has put the family in a small unit but the client cannot care for the senior relatives here.

Pacific Peoples are underrepresented in enquiries related to employment disputes and dismissals. However, in employment enquiries that we do receive, clients describe feeling that they are being unfairly treated with unreasonable work expectations, shouldering blame for lack of work progress, receiving verbal abuse, and health concerns not being acknowledged despite GP medical certificates being submitted. In several cases, a medical certificate given to an employer initiated an order for the employee to be reviewed by the workplace doctor resulting in a second opinion given that the

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<sup>4</sup> <https://www.cph.co.nz/your-health/housing/>

employee was fit to continue working. Experiences of exploitation for some migrant workers are illustrating desperate situations clients are finding themselves in.

*A CAB client example:*

A client called the CAB from their Pacific nation. He is a relative concerned about some of his people working in NZ in the Recognised Seasonal Employer scheme (RSE) with an employer in a rural area. He is concerned about the workers' health and safety due to the conditions enforced on them by the business. He needed to discuss concerning behaviours of the people who operate the business and the abuse the workers were experiencing. The client wants to know how to make a complaint to INZ. We called INZ and found the appropriate contact details for the client to use. With further discussion with INZ and from the INZ website, we were able to direct the client to information stating that RSE scheme workers are required to be treated as permanent employees and therefore eligible for conditions consistent with this category including health and safety care. These conditions are being denied for the client's people. The client will follow the Immigration complaint process and voice their concern there may be systemic abuse occurring here as these employers always hire the same people group.

## Recommendations to protect migrant workers

To help migrant workers and prevent their exploitation, there is a need to untie people's work visas from individual employers, provide financial and practical support to exploited migrant workers when they need to leave an abusive employment situation, and allow these workers enough time to get things sorted after experiencing exploitation. As finding new work is reliant on having a new visa, and a new visa is typically taking many months to process, support needs to be in place while a migrant's situation is made safe.

## CAB service – Le Va Fealoa'i

### respecting the space between us and our clients

***"As long as we show respect and serve with kindness Pacific Peoples will feel welcome." CAB interviewer observation.***

#### The value of the CAB service

Pacific Peoples use the CAB service as it is present in their community. Partnership between the community and the CAB is key to the CAB's success in helping people. The service works well because of established trust with CAB people who are known in the community and by the satisfactory outcomes shared by clients with those they know. CAB volunteers observe that the time they dedicate to clients is crucial to being able to offer appropriate help and aids with learning a task or process. This not only provides the client with confidence and skills for the next time they are required to do a similar task, but also, they will go away with accurate information and skills to pass on in their community. Often, volunteers will be asked by a client to do the task for them, such as filling in an application. However, as the whakataukī (proverb) says, from which the CAB was gifted its te reo Māori name, the CAB is:

Taku pou whakawhirinaki i ngā wā o te porotaika.

My source of strength in moments of adversity.

And so, volunteers work alongside clients, enabling them to help themselves. This is the compounding value of the CAB service.

### **Client led interactions enables engagement**

When Pacific Peoples seek help from the CAB, they often come with just a quick question as they do not want to take up any time. Sometimes, it is obvious the client needs more assistance than a quick answer. The CAB serves clients by taking time, ensuring that the interviewer gets a full picture of the client's needs, and the client has time to understand information being shared. These constructive working relationships and trust developed between CAB clients and volunteers is demonstrated in Pacific Peoples enquiries. Each Pacific community is different in how they interact. CAB interviewers are trained to see the client and respond in kind, so they can give the information needed in a way that can be received readily and be accepted by the client. Enquiries describing several hours of working through immigration, family or employment issues are examples of the manaakitanga experienced by CAB clients. We see returning clients expressing appreciation for being shown patience and understanding while being given information, advice, and the assurance they need. Enquiries show the empathy, listening skills, researched options and care extended to clients by CAB interviewers. The multiple language skills of volunteers within the CAB, and their cultural awareness, enables the engagement of Pacific Peoples with the CAB, highlighting the CAB / Pacific Peoples partnership.

In contrast, information that a government department may give a client can come across as black and white, with instructions read out to the client from written words which may not be explained in plain language. As many Pacific Peoples experience language barriers, this type of information delivery can feel very scary and confusing. Clients may choose to do nothing until it becomes a problem, which is when they seek help from the CAB.

### **CAB community connections benefit clients**

People who work and volunteer at the CAB and are often involved in the community and are from the community they serve. CAB managers and volunteers have many community links and are involved in other community organisations. For example, they have strong connections with other support organisations, such as their local Community Law Centre, Pacific Peoples network, and other charity organisations such as St Vincent de Paul and The Salvation Army. These connections are beneficial for the CAB and the clients because all agencies, whether working in health, housing, or support, are helping clients with similar issues. Community advocates are often connected and known to each other, for example, MSD Community Connectors will come to the CAB on a client-by-client basis knowing the CAB can help with these clients because they have the same types of issues as those clients that come to the CAB directly.

#### *A CAB client example:*

This client interview was going to be quickly noted down as a 'Quick Reference' food parcel request. However, discussion developed that made it apparent for the interviewer that the client had many diverse needs. Firstly, we organised a food parcel and made a budgeting appointment for the client with local community services. We then called another service as the client wants to go on a parenting course. She is going to court regarding custody of her children next week. The client is also having trouble with her tenancy. Her fixed-term tenancy contract has expired, and she is concerned that she has not signed any new agreement. We gave the client the rental resource which

explains her rights and responsibilities, informing the client her tenancy has moved to a periodic agreement which gives her more security in the tenancy. The client also has other issues in the tenancy, such as the oven is not working. We printed out three 14-day notice to remedy forms so she can put the landlord on notice to fix the issues. She also wanted to check if the rent she is paying is reasonable. From looking at the Tenancy website, at over \$700.00 per week we found her rent to be near the upper limit of market rental rates in her area. The client has also lost her passport and so we provided an adult passport application form.

## Looking ahead

Pacific Peoples engage with the CAB because they need advice and information. The CAB is visible and accessible in the community. The CAB offers a holistic and culturally aware approach to the way we help clients. There are many issues raised in the content of CAB client enquiries, some of which have been detailed in this report. Throughout the report, recommendations have been made for several of the issues where barriers may be reduced for clients. The recommendations, outlining how Pacific Peoples life experience in Aotearoa could be improved, are collated below and grouped by two main themes:

### Changes to public services

That help can be received at the CAB face-to-face with patience, cultural understanding and, at times, with someone who speaks their own language, encourages Pacific Peoples who use our service. Pacific Peoples appreciate an organisation that they can trust will operate in their best interests, being sure of this due to the empathy they experience and CAB's connections and history in their communities.

The experience described by clients when approaching government agencies designated to help the public of Aotearoa, is in contrast with the service they receive at the CAB. The digital focus of public services does not enable Pacific Peoples clients to take care of their obligations and responsibilities.

### Addressing digital exclusion

Improvements need to be made to ensure social inclusion in a digital age including:

- providing multi-channel accessibility of services, such as agencies being readily available to speak face-to-face, on the phone (in an accessible timeframe), as well as by other means, preferably in the client's first language, and with patience - allowing sufficient time for customer services to explain processes, help clients through procedures and ensure they understand what they need to do
- ensuring that there are non-digital ways to access government processes, such as having hard copy forms readily available and providing multiple methods of payment
- providing quick access to government services for community support organisations, such as a direct phone line for the CAB to Work and Income.

### Recommendations for Immigration NZ

Interacting with public services in a timely and effective manner is seen in client enquiries as increasingly difficult. Accessing clarification of information and interacting with Immigration NZ is seen in CAB enquiries from Pacific Peoples as near impossible at times, with phone calls unanswered after significant wait times, emails not responded to, and no option to seek face-to-face help.

Printing of hard copy applications and lengthy interviews assisting clients with applications and immigration issues are an essential service provided by the CAB for clients who have been unable to access any service from the agency.

#### Creating user-centric immigration system design

Refining immigration processes so that they also work for the user by making small changes such as:

- timely acknowledgement of receipt of a hard-copy application. This will help address Immigration advisor fraud and remove questions around people becoming overstayers if their hardcopy applications are lost in the process
- allowing adequate space on forms for clients to input their full name.
- using plain language

Addressing more significant issues which are making processes inaccessible, including:

- improve responsiveness of person-to-person services provided by INZ
- reducing the length of visa processing times
- reducing fee increases

#### Protections for migrant workers

To help migrant workers and prevent their exploitation, there is a need to untie people's work visas from individual employers, provide financial and practical support to exploited migrant workers when they need to leave an abusive employment situation, and allow these workers enough time to get things sorted after experiencing exploitation. As finding new work is reliant on having a new visa, and a new visa is typically taking many months to process, support needs to be in place while a migrant's situation is made safe.

## Financial hardship relief

#### Providing affordable sufficient housing

- ensuring that there are sufficient healthy homes that suit the size of Pacific Peoples families to raise Pacific Peoples health and wellbeing

Consideration is needed of family size and situations of multi-generational living when looking at housing solutions in Aotearoa. Many of our current housing solutions and programmes are designed for small / medium households, and so there is nothing available or affordable for a larger family that is looking for a larger (and by consequence, likely more expensive) property that meets their needs.

#### Acknowledging the importance of community organisations

Ensuring community initiatives that help relieve financial hardship are supported by:

- providing sustained funding for community services that provide essential support, such as the CAB, food banks, budgeting services, and other community initiatives.

## Actions for positive social change

There are bigger societal issues across client enquiries, which we see contributing to issues impacting Pacific Peoples. These also need to be addressed to create positive social change. Active discussions within communities and across political parties need to occur to deliver solutions to reduce barriers and enable all people to thrive in Aotearoa.

### Addressing income disparities by:

- ensuring incomes are adequate to cover the cost of living
- ensuring income support benefits, including the disability allowance, cover basic living expenditures such as rent, food, utilities, and transport.

### Enable access to justice by:

- ensuring affordable access to legal support to provide safe and stable guardianship of children and an ability to address relationship, employment and immigration issues.
- addressing the significant power imbalance between renters and landlords by shifting the onus for raising concerns about poor condition or unsafe premises away from the tenant and having a neutral agency to support landlord compliance with the Healthy Homes Standards.

### Reducing risk for vulnerable consumers by:

- providing adequate protections for people from high-cost lending to ensure finance providers are lending responsibly and their products are not creating or exacerbating unsustainable consumer debt.

CAB volunteers expressed a desire for Members of Parliament and people from government agencies to spend more time in areas of deprivation and need, so that they can gain a better understanding of the challenges people are facing and the circumstances they are operating under. Being more aware of what is going on in these communities and the work of support organisations, could inform policy, aid better community partnerships and facilitate appropriate support, especially financially.

From these insights, there is a challenge for New Zealand government agencies, private sector services, and Pacific Peoples communities to consider how to support the responsibilities held within families and communities to enable Pacific Peoples to uphold their values and thrive in Aotearoa.

## Conclusion

We have identified in this report the key issues Pacific Peoples in Aotearoa face and the main barriers they come up against and seek help with when trying to find solutions for these issues. The data used for this report is for the period 1 July 2022 to 30 June 2023. We also received feedback on these data findings from CAB managers and volunteers who identify as Pacific Peoples.

### Key issues:

Immigration is a common issue for this group, as families are often separated between Aotearoa and their homes in the Pacific. Family responsibility and family being together and supporting each other is culturally very important. To meet these needs, they must often navigate Immigration New Zealand's complicated processes and systems. People in this group at times suffer from migrant



worker exploitation and need support with basic living requirements as well as immigration and employment processes.

Care of children and family relationships including adoption and fostering of children is more common within enquiries from Pacific Peoples. Pacific families often consist of a large number of people and can include several generations living together. Understanding of the needs of Pacific families is sometimes lacking in our systems in New Zealand, especially around care of children, family relationships, finances and housing.

Financial hardship impacts and requests for budgeting advice, food insecurity issues, housing costs and family support responsibilities are common amongst Pacific Peoples' enquiries.

### **Key barriers:**

Digital exclusion features quite highly as a barrier for this group as the data shows that Pacific people are less likely to be computer literate than other ethnicities, and more likely to seek out face to face help than using the phone or trying to navigate a government website. CAB's provide help in navigating websites as well as complicated government processes.

Language and lack of cultural understanding are barriers for Pacific people. Pacific people prefer face-to-face contact especially with someone who understands their language and culture. If they feel safe and understood they can communicate what they need help with. Often feeling unsafe and misunderstood by someone who is not familiar with their cultural norms, means that they don't ask for what they need.

Having English as a second language can also make a person consider something to be more complicated than it is and this can be a barrier because it feels too hard or scary.

Mistrust of government agencies is a barrier for this group and results in people not contacting the authorities until it is too late, or the situation has become more complicated. This is also a reason why they are likely to contact the CAB for immigration advice rather than Immigration New Zealand.

### **Ways the CAB helps Pacific peoples who come to us:**

The CAB offers a holistic and culturally aware approach to the way we help Pacific Peoples, and this is really helping them navigate the often-complicated systems and processes that they come up against. We provide help with everything from understanding immigration or other government department's processes, to downloading and printing forms for people and helping them to complete them correctly.

This kind of help is so important, and yet is becoming less common as the trend away from face-to-face and towards digital-only is becoming more prevalent. The negative impacts of this will be felt by many groups and especially by Pacific Peoples.

The CAB also provides special services to people such as free legal, and budgeting advice and the data shows that these types of services are being well used by Pacific Peoples. These services would be out of reach for many Pacific Peoples without CAB help, as they just wouldn't have the finances to pay for them. The benefits of being able to access free legal and budgeting advice are huge.

### **Mental health and wellbeing:**

The mental health and wellbeing of Pacific people is being negatively affected by the stress of the government systems and processes that this group often have to navigate, and the barriers they encounter when they try to do this. This is negatively affecting people's ability to live and thrive in New Zealand.

## Looking ahead

It is clear from our analysis in this report that the areas we can help Pacific Peoples in include:

- improving the accessibility of services including investing in time and multi-channel methods for communicating effectively with people
- ensuring that there are non-digital ways to access government processes
- providing quick access to government services for community support organisations
- improving immigration processes so they have a user-centered design
- increasing support for migrant workers experiencing exploitation, reforming systems in place which are currently enabling and causing greater impact of migrant exploitation
- ensuring Aotearoa has a sufficient supply of affordable healthy homes of suitable size for families
- providing sustained funding for community support organisations
- providing affordable access to legal support
- ensuring incomes are adequate to cover cost of living
- better protecting people from high-cost lending.

# Appendix –CAB Client data and New Zealand Population data

**Table A1: Summary of Ethnicity from 2023 Census**

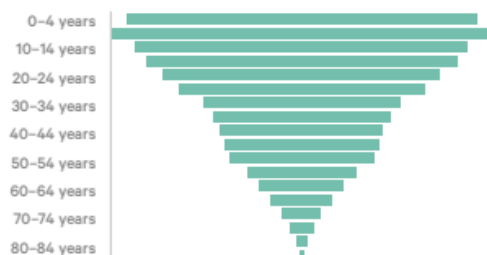
Ethnicity	NZ 2023 Census Responders
European	68%
Asian	17%
Māori	18%
Pacific Peoples	9%
Middle Eastern/Latin American/African/ Other	3%

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

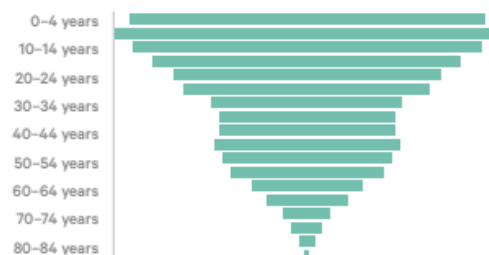
**Graph A1 Age distribution by ethnicity from Ministry for Pacific Peoples, Pacific Aotearoa Status Report, 2020**

Funnel charts comparing population distributions across different ethnic groups shows Pacific peoples having a much younger population and higher numbers aged from 0-14 years. Europeans have a much rounder population distribution with more people aged 65+ age compared to other ethnic groups

**Pacific peoples population distribution**



**Māori population distribution**



**Asian population distribution**



**European population distribution**



### ***Pacific Peoples Client Engagement by CAB Branch***

All CAB branches have some level of engagement with Pacific Peoples. The differences in proportions of ethnicities engaging with CAB branches across Aotearoa can be seen in Table A2. Clients identifying as Pacific Peoples are engaging in highest proportions at CAB Ōtāhuhu (65%), CAB Mangere (45%), CAB Papatoetoe (38%), CAB Ōtara (36%), CAB Onehunga (24%), CAB Porirua (20%) and CAB Glen Innes (20%). These high proportions of Pacific Peoples in various regions correspond to the spatial characteristics of ethnicity in the general population of Aotearoa (see Map 1).

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: Pacific Peoples client engagement by CAB branch – 1 July 2022 – 30 June 2023***

Bureau Name	Total Number of Bureau In-depth Interview Clients	Number of Pacific Peoples Bureau Clients	Percentage of Pacific Peoples Bureau Clients
<b>CAB Ōtāhuhu <sup>5</sup></b>	256	167	65.2%
<b>CAB Mangere</b>	1003	450	44.9%
<b>CAB Papatoetoe</b>	522	198	37.9%
<b>CAB Ōtara</b>	521	185	35.5%
<b>CAB Onehunga</b>	2657	638	24.0%
<b>CAB Porirua</b>	2458	495	20.1%
<b>CAB Glen Innes</b>	1587	310	19.5%
<b>CAB Manurewa</b>	1062	202	19.0%
<b>CAB Sylvia Park</b>	1256	195	15.5%
<b>CAB Avondale</b>	691	96	13.9%
<b>CAB Henderson</b>	690	72	10.4%
<b>CAB Mt Roskill</b>	1773	175	9.9%
<b>CAB Hastings</b>	3289	321	9.8%
<b>CAB Panmure-Ellerslie</b>	388	36	9.3%
<b>CAB New Lynn</b>	4059	361	8.9%
<b>CAB Eden / Albert at St Lukes</b>	1470	117	8.0%
<b>CAB North Otago</b>	902	66	7.3%

<sup>5</sup> Number of client enquiries are do not always reflect how many clients are served by a CAB due to a large number of client interactions categorised as quick reference.

<b>CAB Grey Lynn / Ponsonby</b>	1203	83	6.9%
<b>CAB Glen Eden</b>	1015	70	6.9%
<b>CAB Petone</b>	692	47	6.8%
<b>CAB Kilbirnie</b>	725	48	6.6%
<b>CAB Pakuranga-Eastern Manukau</b>	3210	207	6.4%
<b>CAB Lower Hutt</b>	2823	182	6.4%
<b>CAB Marlborough</b>	1858	109	5.9%
<b>CAB Papakura</b>	2759	150	5.4%
<b>CAB Massey</b>	1464	75	5.1%
<b>CAB Napier</b>	2560	124	4.8%
<b>CAB Botany</b>	1000	47	4.7%
<b>CAB Te Kuiti</b>	310	14	4.5%
<b>CAB Upper Hutt</b>	1285	58	4.5%
<b>CAB Birkenhead</b>	1566	63	4.0%
<b>CAB Central Wellington</b>	1808	70	3.9%
<b>CAB Ōtaki</b>	398	15	3.8%
<b>CAB Johnsonville</b>	1327	47	3.5%
<b>CAB Glenfield</b>	1980	69	3.5%
<b>CAB Te Awamutu</b>	2607	86	3.3%
<b>CAB Mid Canterbury</b>	547	18	3.3%
<b>CAB Hamilton</b>	4006	125	3.1%
<b>CAB Ōrākei-Remuera</b>	1481	46	3.1%
<b>CAB Palmerston North</b>	4084	125	3.1%
<b>CAB Wairarapa</b>	1467	43	2.9%
<b>CAB Newtown</b>	720	21	2.9%
<b>CAB Dunedin</b>	2436	67	2.8%
<b>CAB Central Auckland</b>	3383	90	2.7%
<b>CAB Christchurch City</b>	2109	54	2.6%
<b>CAB Rotorua</b>	4721	115	2.4%
<b>CAB Helensville</b>	429	10	2.3%
<b>CAB Invercargill</b>	1123	26	2.3%

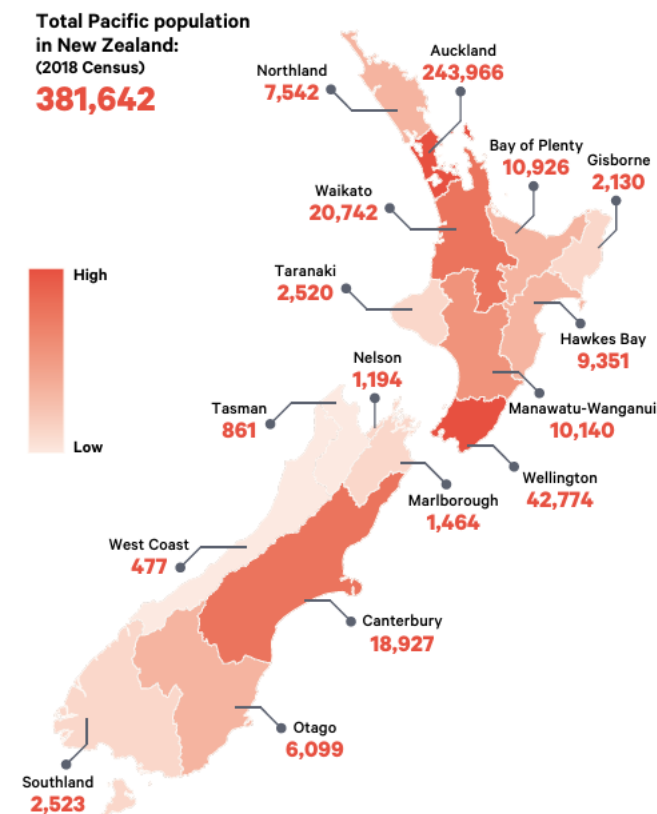
<b>CAB Christchurch North</b>	<b>2574</b>	<b>58</b>	<b>2.3%</b>
<b>CAB Gisborne</b>	<b>1232</b>	<b>26</b>	<b>2.1%</b>
<b>CAB Whangarei</b>	<b>2658</b>	<b>54</b>	<b>2.0%</b>
<b>CAB Nelson Tasman</b>	<b>2273</b>	<b>46</b>	<b>2.0%</b>
<b>CAB Tauranga</b>	<b>7014</b>	<b>136</b>	<b>1.9%</b>
<b>CAB Christchurch West</b>	<b>3115</b>	<b>57</b>	<b>1.8%</b>
<b>CAB Dargaville and Districts</b>	<b>500</b>	<b>9</b>	<b>1.8%</b>
<b>CAB Northcote</b>	<b>1772</b>	<b>31</b>	<b>1.7%</b>
<b>CAB Browns Bay</b>	<b>1827</b>	<b>31</b>	<b>1.7%</b>
<b>CAB Hibiscus Coast</b>	<b>1779</b>	<b>30</b>	<b>1.7%</b>
<b>CAB Queenstown</b>	<b>3348</b>	<b>54</b>	<b>1.6%</b>
<b>CAB Whanganui</b>	<b>687</b>	<b>11</b>	<b>1.6%</b>
<b>CAB Karori</b>	<b>2462</b>	<b>36</b>	<b>1.5%</b>
<b>CAB Matamata</b>	<b>551</b>	<b>8</b>	<b>1.5%</b>
<b>CAB Takapuna</b>	<b>2070</b>	<b>28</b>	<b>1.4%</b>
<b>CAB Whakatāne</b>	<b>1440</b>	<b>19</b>	<b>1.3%</b>
<b>CAB Levin</b>	<b>320</b>	<b>4</b>	<b>1.3%</b>
<b>CAB Wellsford</b>	<b>489</b>	<b>6</b>	<b>1.2%</b>
<b>CAB Kāpiti</b>	<b>1278</b>	<b>15</b>	<b>1.2%</b>
<b>CAB Cambridge</b>	<b>1649</b>	<b>19</b>	<b>1.2%</b>
<b>CAB North Canterbury</b>	<b>1809</b>	<b>20</b>	<b>1.1%</b>
<b>CAB Waiheke Island</b>	<b>1813</b>	<b>19</b>	<b>1.0%</b>
<b>CAB New Plymouth</b>	<b>1620</b>	<b>16</b>	<b>1.0%</b>
<b>CAB South Canterbury</b>	<b>621</b>	<b>6</b>	<b>1.0%</b>
<b>CAB Far North</b>	<b>1578</b>	<b>12</b>	<b>0.8%</b>
<b>CAB Taupō</b>	<b>1266</b>	<b>9</b>	<b>0.7%</b>
<b>CAB Te Aroha</b>	<b>649</b>	<b>4</b>	<b>0.6%</b>
<b>CAB Thames</b>	<b>505</b>	<b>3</b>	<b>0.6%</b>
<b>CAB Hāwera</b>	<b>183</b>	<b>1</b>	<b>0.5%</b>
<b>CAB Buller</b>	<b>395</b>	<b>2</b>	<b>0.5%</b>
<b>CAB Hauraki</b>	<b>213</b>	<b>1</b>	<b>0.5%</b>

Grand Total	<b>131454</b>	<b>7159</b>	<b>5.4%</b>
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There is consistency between the locations of CABs where Pacific Peoples people are seeking help and their spatial demographics (see Table A2 and Map A1).



**Map A1: Regional map of the total Pacific population**



<sup>4</sup> Number of people in the regions do not add up to the overall number of people due to rounding.

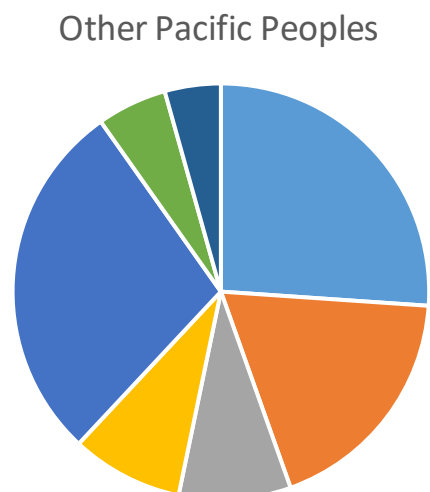
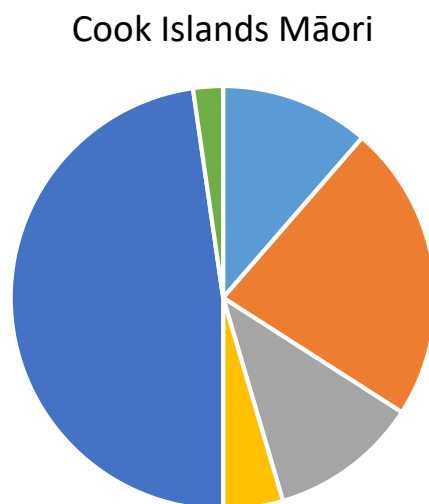
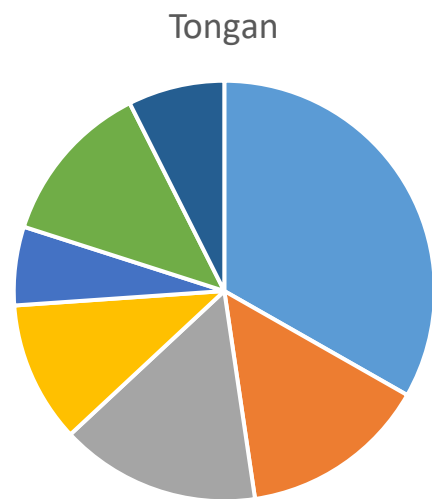
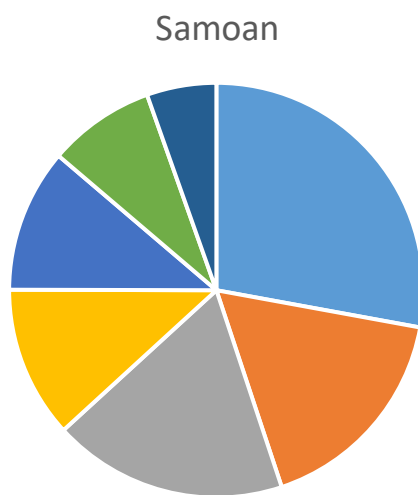
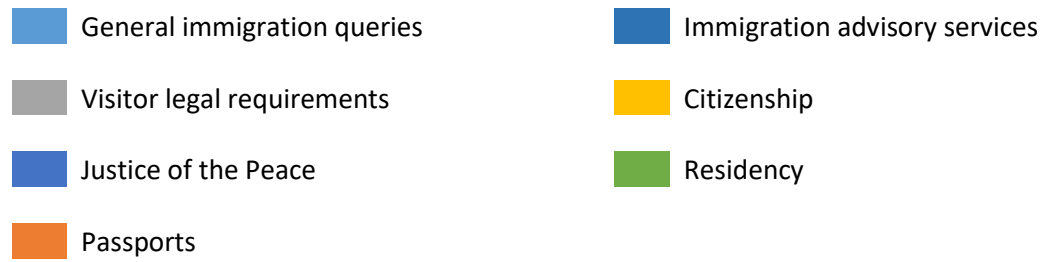
The majority of the Pacific population lives in the Northern regions. The four regions highly populated by Pacific peoples are Auckland, Wellington, Waikato and Canterbury. Auckland is the region of choice for the majority of the Pacific population, with 64% in residence.<sup>6</sup>

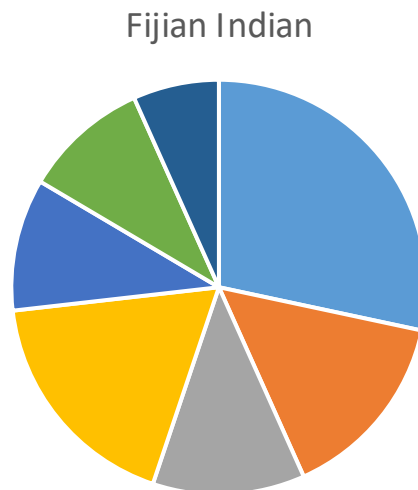
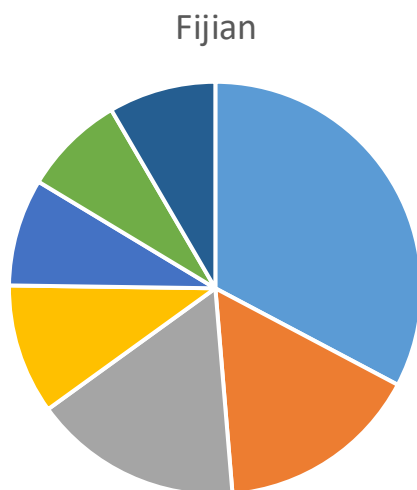
Comparing Immigration categories or non-immigration categories by ethnic groups of clients identifying as Pacific Peoples shows if there are any issues significant at a deeper level.

<sup>6</sup> Pacific Aotearoa Status Report. A snapshot 2020. Ministry for Pacific Peoples, October 2021

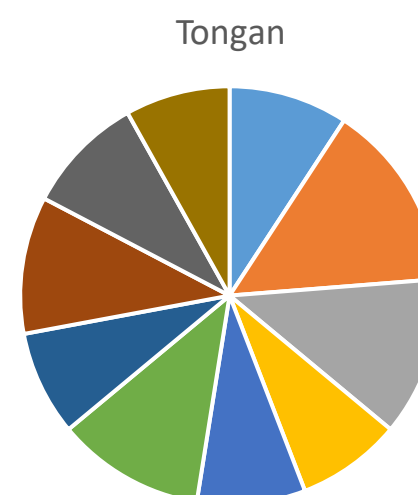
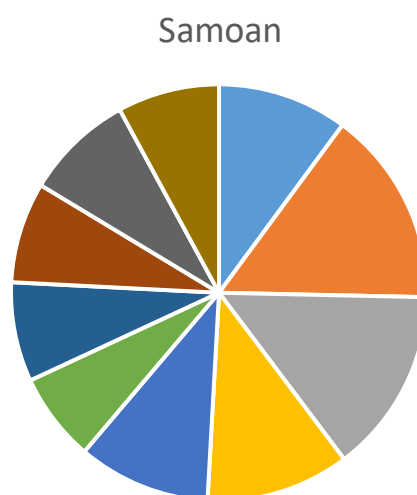
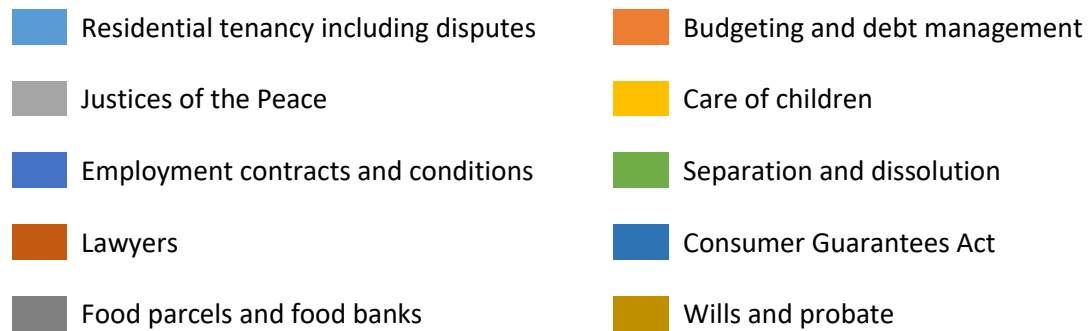
**Graph A2: Top Level 3 Categories for Immigration by Pacific Peoples Ethnic Groups**

**(1 July 2022 to 30 June 2023)**

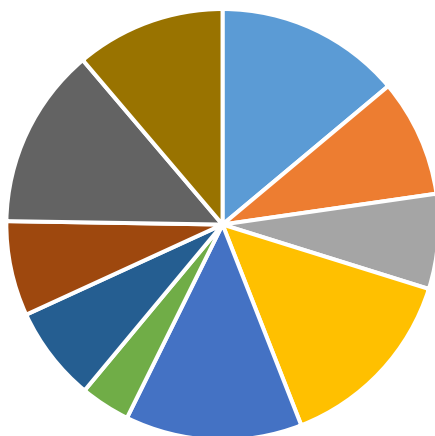




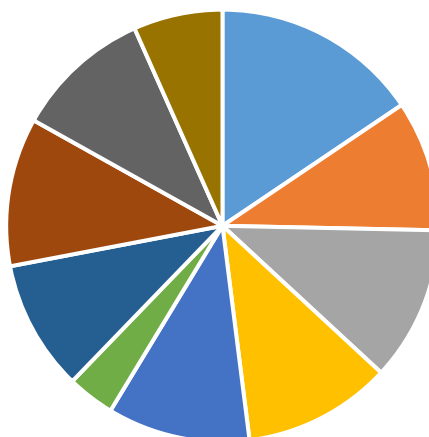
**Graph A3: Top 10 Level 3 Categories by Pacific Peoples Ethnic Groups excluding Immigration Categories (1 July 2022 to 30 June 2023)**



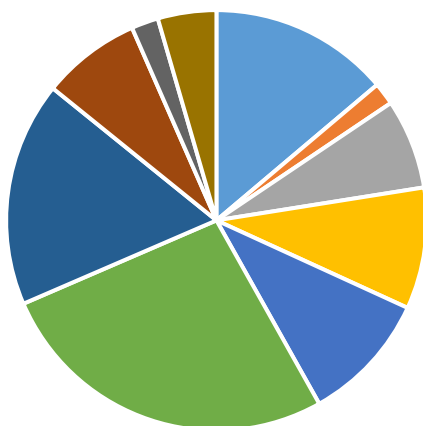
Cook Islands Māori



Other Pacific Peoples



Fijian Indian



Fijian

