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**Submission to the Social Security (Amendment) Bill**

7/1/25

**Ko wai mātou?**

E Tipu E Rea Whānau Services is the hauora/social service organisation for Ngāti Pāoa Iwi trust. We support mātua taiohi (young parents) and their pēpi (babies) during the critical first 2,000 days of life. We do this through comprehensive, wrap around tautoko (support) that includes employment and education/training support for parents, midwifery and Well Child/Tamariki Ora (WCTO) services, childhood immunisations, parenting programmes, rongoā (such as hapūtanga wānanga, mirimiri), nurse practitioner clinics for whānau health, social work, transitional housing and other housing support. What differentiates us is a comprehensive approach that combines on-the-ground services with high-level policy and advocacy efforts to address the systemic challenges we encounter in service delivery.

We work to the belief that mātua taiohi are to be celebrated not only for who they are now but also for the rangatira they will become for their iwi, hapū, whānau and communities. Central to our mahi and to our response to this Bill is the understanding that financial stability, maternal/ perinatal health, and culturally affirming wraparound support are vital to enabling mātua taiohi to give their pēpi the best possible start in life.

**Our Position on the Bill**

1. We acknowledge the Government's stance on using evidence to guide decision making on social service investment. Our position on this Bill has been formed through current evidence, lived experiences of whānau in our service, and service insights to help guide the Government in their decision making.
2. We acknowledge the Government's stated aim of reducing long-term benefit dependence and encouraging work-readiness through this Bill - goals that align with our kaupapa in fostering mātua taiohi self-determination through meaningful employment, education, and support in their role as the best parents to their tamariki. However, from what we have seen with Young Parent Payment Cards, we submit that there are more effective and supportive ways to achieve these outcomes than the sanctions proposed in this Bill, which could inadvertently cause further harm to parents and their tamariki.

## Non-financial sanctions of money management and community work experience

3. We do not support Money Management as an approach to building financial independence and self determination. While in theory, money management is a good strategy to improve financial stability, [research has found that Money Management is ineffective](#), based on untested assumptions about financial skills, and actually has a negative impact on financial capability and literacy, given that little decision-making is practiced. We have seen repeatedly how this can negatively impact on the long-term financial independence for mātua taiohi.
4. There is [limited evidence](#) that punitive approaches to benefit sanctions and compulsory [community service address](#) long term employment outcomes.
5. This proposed introduction of non-financial sanctions risks exacerbating hardship and stress including amongst mātua taiohi who already experience high stigma and mental distress.
  - a. We are concerned that these measures will worsen financial instability, where young parents are already struggling with access to essentials due to restrictions on where they can purchase.
6. Additionally, [the stigma associated with money management](#) cards further isolates mātua taiohi who report to us experiencing racism and discrimination when using the card, often exacerbating mental distress.
7. Inconsistencies, errors and contradictions across youth service providers who distribute and monitor money management for young parents are common. These issues happen regularly due to the extensive administrative requirements and inflexibility of some providers. This has caused great stress for many mātua taiohi and has impacted on the wellbeing of their pēpi. Ultimately it is our tamariki who suffer.

## Whānau experiences in our service

8. An 18-year-old māmā attends a Teen Parent Unit during the term, and is required to care for her pēpi and younger siblings during the school holidays. Her youth service provider, who controls her money management card, requires her to undertake a parenting course to lift her money management restrictions. Despite requesting the parenting course be delivered at varying times throughout the year instead of during the school holidays, this māmā has been unable to attend, and therefore has been on Money Management for two years. She relies on donated items for her child as she is unable to purchase these herself with the payment card. She frequently feels shame and stigma at supermarkets when she is required to sign for transactions.
9. A 17-year-old māmā completed her obligations under one youth service provider, and then moved into another suburb and was transferred to a new youth service provider. The first youth service provider had not acted on money management and had not updated the file to reflect both obligations being met. The new youth service provider required that she complete the obligations again which took another six months as they did not offer the required courses in that time.

## Introducing a 26-week expiry for jobseeker support

10. In the last 12 months in particular, we have observed the downstream impacts of financial instability in our service, such as a rise in tamariki exposed to family violence and homelessness. In the leadup to Christmas, for example, we attended to 5 cases of domestic violence in 48 hours. We can see how twice the system engagement to reapply for support could further exacerbate these issues, perpetuating a cycle of instability- especially without reliable transport, childcare, appropriate work clothing.
11. Introducing a 26-week expiry for Jobseeker support would have a significant impact on tamariki in our service, particularly during their crucial early years. Our whānau experience is consistent with literature which shows how [instability directly affects tamariki development](#), as it leads to greater household stress, which can increase exposure to parental violence, alcohol abuse, and other harmful behaviors. This instability undermines a young parent's ability to provide a stable, secure environment for their tamariki, which is essential for healthy emotional and physical development.
12. We also have many examples in our service where financial stability *is* achieved; we see whānau feel empowered to shift their focus toward long-term aspirations like education, employment, and becoming the best parents they can be. Providing a guaranteed welfare safety net during this critical period better enables mātua taiohi to gain employment while building the foundations for long-term independence and resilience—benefiting both them and their tamariki.
13. Some local statistics indicate a projected rise in unemployment to [5.5% by mid-2025](#), which coupled with continued job cuts, unfairly disadvantages young parents seeking work, as they are competing against more experienced and skilled individuals, potentially with less need for wrap around tautoko and child care requirements, further limiting their opportunities for stable employment.
14. Even in the event of any forecasted increase in employment opportunities, it is vital that job-readiness measures aligns with the real needs of those most vulnerable, particularly mātua taiohi. Evidence shows that pushing young parents into low-wage, unstable jobs will not provide the stability needed for them or their tamariki, especially when not addressed in conjunction with barriers like transport, mental health support, or housing.

## Whānau experiences

15. A 16-year-old māmā was asked by her WINZ case manager to meet in the office to complete her paperwork. At the time, her pēpi was unwell, and it was winter. She had no transport, and no whānau could assist with childcare. Her case manager contacted her E Tipu E Rea social worker to request support in getting the māmā to the office. The social worker suggested that, given her pēpi's health and the lack of transport, it would be more suitable for the māmā to meet at her home. However, WINZ stated they could not accommodate in-home meetings, as they did not have a process for assessing safety in the home. This situation highlights the barriers with the proposed 26 week expiry date for young parents who are already navigating difficult circumstances and need more flexible, rangatahi- centred options to ensure they can meet their obligations.

16. **Recommendation:** Do not implement compulsory community work experience and also remove Money Management entirely as it is ineffective for teaching financial literacy, exacerbates financial hardship, and perpetuates stigma and discrimination. Encourage young people to join the workforce within the safety net of a guaranteed benefit.

#### **Disclosing relationship status**

17. We also would like to take this opportunity to oppose the requirement for mātua taiohi to declare their relationship status in seeking support such as Young Parent Payment or Job Seeker, as it fails to account for the complexity of young parents' relationships. Requiring declaration often leads to reduced ability to provide for whānau, meaning greater financial instability and hardship for both the parents and their tamariki. We support many mātua taiohi whose relationships are unstable or still developing, and requiring them to declare can jeopardise access to crucial services like housing. Additionally, young fathers, in particular, face exclusion from support, which we see negatively impacts their ability to actively participate in parenting.
18. **Recommendation:** Remove the need for mātua taiohi to declare relationship status. A welfare system that is responsive and sensitive to the complexities of relationships rather than penalising young parents for declaring or not will have a huge impact on the wellbeing of tamariki, particularly in the crucial early years.

#### **Conclusion**

19. In conclusion, this submission draws to attention to some of our learnings working with mātua taiohi, and the impact of the proposed Social Security Bill on mātua taiohi and other parents and their pēpi, particularly regarding the introduction of sanctions such as Money Management and the 26-week expiry for Jobseeker support.
20. We emphasise that these measures could worsen financial instability, increase stigma, and negatively affect tamariki development, especially in the critical early years. We highlighted the logistical and practical challenges mātua taiohi will face in increased social service engagements, such as transport barriers and the complexities of relationship declarations, which may limit access to housing and financial support.
21. E Tipu E Rea advocates for a more flexible, supportive system that focuses on providing rangatahi-led, wrap around, culturally grounded care to ensure young parents are able to invest in long-term aspirations like education, employment, and stable housing, without being penalised by punitive sanctions.