



Whakawhetū

Mokopuna Ora

Māori Narratives of Poverty

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Summary of findings

In this report on Māori child poverty, Whakawhetū (Māori SUDI prevention) commissioned a study of the experiences of eight Māori whānau living in poverty and hardship. They hoped through this study to highlight the human dimension and reality of poverty for Māori children – the real stories behind the statistics. The study addressed five key areas: defining poverty, material hardship, impact on children, relationships, and resilience. One limitation to the study is that whānau selected were all thriving despite genuine financial pressure. In this sense the whānau chosen could be said to represent ‘ideal’ cases. Additional research is needed to explore how the coping techniques used by these thriving families could also apply to other whānau in need.

Research for the project involved interviewing eight whānau Māori who met the criteria for “living in poverty” at the time of being interviewed. This meant that they were living in households that receive under 60% of the median income after housing costs were deducted. Although eight families may seem a small number, the sample provides genuine insight into the realities of Māori whānau living in poverty. Many of the interviewees expressed similar views, indicating that one might expect to see similar themes if there were larger numbers of participants. The living situations and number of children of each interview subject varied, and ages spanned from 30s to 70s. All participants had at least one Māori parent and identified themselves as Māori. All families were receiving (or had received) some form of government benefit to supplement their income. Some were studying and/or working part time. Participants were interviewed in a relaxed setting, usually in their own homes, and encouraged to tell their stories in their own manner, without too much prompting or guidance from the interviewer. The interviewer also asked specific questions about the five key areas of the study.

The first key area the study examined was defining poverty. One important theme that recurred in the interview data was that whānau rarely defined themselves as being poor or in hardship. This was the case even though they often struggled to cover their basic needs for food, clothing and housing. They did not self-define as poor. This meant they could feel positive about their circumstances and be grateful for what they had. In most cases interview subjects felt that things were okay as long as food was available. This was their personal measure of not being “too poor”. Even in cases where participants did not have enough resources to meet basic human needs, as long as food was there they felt that things were fine. Participants also considered “wealth” to be something that could be measured in non-materialistic terms: happiness was about family connection (whānaungatanga), pride in yourself and internal happiness, not money or a new car. A good life was one where their children were happy.

Although whānau expressed a positive view of their own lives, material hardship was a reality for all those interviewed. Families spoke of how their day-to-day life choices were restricted by a tiny budget that often failed to cover basic living expenses. The result was continual stress for parents. Running out of food was a constant worry, and participants spoke of scrimping and saving and putting together frugal meals. One participant worried about running out of petrol

before her next benefit payment was due. Most wanted to work and were not content with being on a benefit.

This material hardship had a real impact on the participants' children. Although whānau in this study managed to feed their children, the fear of unexpected costs was constant and budgets allowed no flexibility. As a result, parents would take children to the doctor only in severe cases or if there was an emergency. One mother reported her children had missed school because she could not afford the petrol to drive them. New clothes and haircuts were also out of reach for many parents. Whānau wanted their children to be able to participate in sport and go on school trips, but this was often not possible. Social events like birthdays that should be joyful occasions brought huge financial stress. Family activities that cost money, such as going to the movies, were out of the question. The stories whānau shared show how lack of money limited their children's ability to participate in the community and restricted their quality of life.

Relationships were vital to all whānau who expressed their commitment to providing their children with a stable home, love, guidance, and support. Parents wanted the best for their children and believed that teaching them to respect others was crucial. Parents also wanted their children to have as many positive experiences as possible, despite their limited budgets. In order to provide these parents focused on creative ways of giving their children life experiences, like trips to the beach that did not cost money. Despite this commitment whānau were engaged in a constant balancing act, trying to ensure family stability and rich experiences while balancing the budget each week.

Throughout the study, whānau consistently focussed on what was positive in their lives rather than what was negative. This was a very strong indicator of resilience because that mentality motivated them to keep working hard to improve their own lives and that of their children. It also showed that whānau put their attention on what they could control in their lives (eg. they could not control their budget but they could control how they responded to their poverty). For many a very high emphasis was placed on personal standards. Good parenting approaches were a source of focus and pride. Living off the land, sewing their own clothes, being frugal with food and buying cheap furniture were mentioned by participants as adaptive strategies. For a number of whānau a critical part of being resilient was embracing and following tikanga Māori. This provided them not only with a strong sense of personal worth but also with clear guidelines for following what they saw as the right pathway, and was a significant part of their identities as parents.

In conclusion, the report suggests that Māori families have adapted strong coping mechanisms to deal with their material hardship. Perhaps there is a need to reframe the perceptions of Māori as being at risk and deprived and the way in which Māori are described in statistics. However, the stories shared also showed how draining poverty and the need to manage limited money can be. As already noted, more research is needed to explore how the coping techniques used by these thriving whānau could apply to other whānau not coping with the stress of poverty.

Report and analysis

By Carla Houkamau

Introduction

The story of Māori child poverty has been told through a number of reports over the last five years and most recently, with the publication of the Child Poverty Monitor. The problem with these approaches is that the Māori profile is obscured because it is mixed in with the figures for other groups. The story is also delivered through statistics,¹ so the human dimension and reality of poverty for Māori children is never told. To create greater public support for the elimination of child poverty, this needs to be the next phase of the work: story telling that shows the reality of child poverty.

To elucidate the reality of poverty for Māori families Whakawhetū Māori SUDI prevention commissioned a qualitative study of the perceptions and experiences of eight Māori whānau living in (what may be defined as) poverty and hardship. The study addressed five key areas;

1. *Defining poverty*: How does this whānau perceive its own situation? How adequate is their current income? Is there anything that needs to change? What type of access do they have to health, social and educational services?
2. *Material hardship*: What material hardship does the whānau experience? What are the specific details of the hardship? What things does the whānau have to do without?
3. *Impact on children*: How are the children impacted? Do they have enough food to eat at home and school? Are they able to participate in all activities at school or does lack of income preclude them? How is their physical and mental health? What are the ways in which poverty plays out?
4. *Relationships*: What is the family situation? Are two parents/caregivers present? What are their respective roles? How does poverty and hardship impact whānau relationships?
5. *Resilience*: What does the whānau consider to be a 'good life'? What is their connection to Māori culture? How does this shape family life? Does their current situation meet their expectations in this regard? What are the positive aspects of their lives? Do they have any aspirations for their children? If so, what are they?

This report explains the study in some detail and outlines what the interviews revealed. The report begins with an explanation of the research process including the data gathering and analysis technique used. Key themes to arise from the data are then described and the results are presented. Excerpts from interviews are provided to demonstrate the key themes and how these address the aforementioned focus areas (defining poverty, material hardship, what impact does poverty have on children, relationships and resilience).

¹ Statistics New Zealand (2012). Measuring child poverty in New Zealand: Issues and practicalities. Paper prepared for the Expert Advisory Group on Solutions to Child Poverty.

While the insights reported here address the questions initially posed, there is a key limitation to the study: whānau interviewed were defined as ‘thriving’ despite genuine financial pressure. In particular whānau were selected because their children were identified as flourishing. The omission of whānau who are not coping with the stress of poverty needs to be underlined from the outset. In addition the sample size is modest and therefore the data gathered cannot be taken to be representative of whānau Māori generally.

METHOD

Research for the project involved the collection of narrative interview data from eight whānau Māori who met the criteria for “living in poverty” at the time of being interviewed. The Child Poverty Monitor defines “living in poverty” as living in households that receive below 60% of the median income after housing costs are taken into consideration.² Interviews were conducted by Dr. Jani Wilson between July and September 2015. All narratives were collected in an interview format. In most cases individual whānau members were interviewed (as representative of whole whānau) however, in some cases couples were interviewed together.

Sampling Criteria.

Participants were included if they identified as Māori and were interested in talking about their lives. All whānau were identified as exemplars of families who were thriving (or demonstrated resilience and adaptive coping) despite their material conditions.

Locating participants.

The participants were located through Māori community health workers who worked with whānau connected to Whakawhetu Māori SUDI Prevention and the WERO stop smoking initiative. Both programmes operate throughout New Zealand. Health workers were provided with information about the study and asked to identify and approach potential candidates. Once whānau were identified as being potential participants Māori health workers explained the research to them and asked them to contact Jani. In some cases, Jani contacted whānau directly once health workers had verified whānau wanted to be involved. Using this approach eight whānau were located and Jani arranged to meet with each accordingly.

Number of participants.

The number of interviews conducted was determined by the time and resources available for the study. Although eight may seem a small number it is believed the sample provides genuine insight into the realities of Māori whānau living in poverty as many interviewees expressed similar views. In this way whānau reinforced what others reported – indicating that one might expect to see similar themes even if larger numbers were included.

Characteristics of the group

Whānau 1: Mother of 10 in her 50s. Father of 18 in his 70s. Couple were separated but living together.

² Simpson, J., Duncanson, M., Oben, G., Wicken, A., Pierson, M. (2015) *Child Poverty Monitor 2015 Technical Report*. Dunedin. NZ Child & Youth Epidemiology Service, University of Otago.

Whānau 2: Couple in their 50s with 8 children.
Whānau 3: Man in his 50s with 4 children.
Whānau 4: Couple in their 30s with 7 children.
Whānau 5: Couple in their 30s with 4 children.
Whānau 6: Single mother of 3 in her 30s.
Whānau 7: Couple in their early 30s with 2 children.
Whānau 8: Sickness beneficiary in her 30s with 4 children.

All participants had at least one Māori parent and identified as Māori. Various iwi and hapū affiliations were reported. All families were either receiving (or had received) some form of government benefit or subsidy to supplement their income. Some were studying and/or working part time.

Methodology

The research approach was determined by *Kaupapa Māori*.³ Principles of that approach include (but are not limited to);

- A recognition of the Māori right to control their own aspirations and identity.
- Māori ways of knowing, doing and understanding the world are considered valid in their own right.
- There is a need to mediate and assist in the alleviation of negative pressures and disadvantages experienced by Māori communities.
- Whānau, and the process of whakawhānaungatanga are key elements of Māori society and culture.
- The need to for Māori to build and nurture relationships.
- Researchers must ensure that research is reciprocal and benefits those who participate. This includes according the appropriate space and time to participants who contribute their time and knowledge to the research.

These concepts determined the method for collecting narrative data.

It was decided whānau would be interviewed in a way which enabled them to tell their own stories and perspectives (i.e. not controlled by the researcher). A relaxed interview environment, a focus on equality between researcher and subjects and the inclusion of whānau in the interview context was a crucial part of this approach. A non-directive interview approach was used whereby interviewees were asked a very general first question and were then encouraged to tell their narrative freely. The task of the interviewer was simply to facilitate the flow of the narration. While much effort was made to ensure whānau spoke freely and lead the conversation, Jani also asked specific questions pertaining to the five areas of focus outlined above, namely; defining poverty, material hardship, how poverty impacted on children, relationships and

³ Smith, L. T. (1999). *Decolonizing methodologies: research and indigenous peoples*. Dunedin, NZ: Zed Books.
Smith, G. H. (1987). *Akonga Maori: Preferred Maori teaching and learning methodologies*. Auckland, NZ: Department of Education, The University of Auckland.
Smith, G. H. (1997). *The development of Kaupapa Maori: theory and praxis*. Unpublished PhD. Auckland, NZ: The University of Auckland.

resilience. In the spirit of reciprocity Jani also shared her own experiences of living in poverty with respondents. This was done to put the respondents at ease – and encourage them to share their stories without “taking over” the conversation.

Method for individual interviews.

Introduction.

All participants were interviewed at a place and time which suited them (usually in participants’ own homes). Before starting Jani reiterated the aims of the study and verbal consent to participate was acquired. Participants were told the data gathered would be collected as vignettes or snapshots of their lives which would eventually accompany the publication of the Annual Child Poverty Monitor. Participants were asked if the interviews could be recorded and/or notes taken. All participants agreed.

Collection of demographic information.

The interviews began when Jani asked participants to tell her, in an informal way, about themselves including their children, relationship status, where they lived and who they lived with. When interviewees appeared relaxed she began to collect the narrative data. To do this, she explained to participants she was interested in learning about their lives, exploring their perceptions of their own lifestyle and current and past experiences. She asked them to feel free to include what they thought was important. During the course of the interviews Jani also posed a number of questions to participants. These questions reflected the original project brief and included: What material hardship does the whānau experience? What are the specific details of the hardship? What things does the whānau have to do without? How are the children impacted? What is the family situation? Are two parents/caregivers present? What are their respective roles? How does poverty and hardship impact whānau relationships? What does the whānau consider to be a ‘good life’? What is their connection to Māori culture? How does this shape family life? Does their current situation meet their expectations in this regard? What are the positive aspects of their lives? Do they have any aspirations for their children? If so, what are they?

In most cases whānau themselves provided answers to these questions as part of their natural free-flowing narratives (and therefore did not have to be asked the questions specifically). In cases where whānau did not address the questions Jani posed questions directly. This was done at an appropriate time during the interview so as not to interrupt the flow of conversation. Before interviews concluded whānau were asked if they wanted to add any more information and/or if they had questions for the researcher. Interviews drew to a close once all issues had been addressed and whānau were satisfied with what had been said.

Data analysis.

On completion of the interviews the tapes were transcribed. Analysis was conducted by the author of this report (Dr. Carla Houkamau) using a basic content analysis.

This comprised seven steps:

1. Reading and re-reading the transcripts, making brief notes on relevant information.
2. Checking through the first group of notes and listing different points made by each respondent.

3. Categorising points made which appeared similar to points more than one or two respondents.
4. Dividing categories according to concepts which were evident among the majority of respondents (i.e. six or more).
5. Comparing themes to ascertain whether some categories can be merged.
6. Re-read all the transcripts again to look for exemplars which demonstrate each theme.
7. To verify the findings Carla spoke Jani about the themes she had identified and sought feedback to ensure alignment.

Carla also consulted the project summary prepared by Jani before settling on the final selection of themes and excerpts.

DATA PRESENTATION

There were six major themes found which related to the five areas of focus in this study.

These were

1. Alternative perceptions of poverty: whānau defined poverty according to their own value systems. Material wealth was not seen as paramount. Whānau described a number of factors they believed were crucial to “wealth” (none of which were materialistic in nature).
2. Stress and adversity: despite their best attempts to maintain a positive outlook whānau faced considerable financial stress and this placed a strain on their relationships as well as their physical and psychological well-being.
3. Positive attitudes: whānau were generally very philosophical about their circumstances. The quality of being thankful and a readiness to show appreciation for they did have permeated their narratives. These positive perceptions empowered whānau engage in constructive ways of coping with poverty.
4. Tikanga Māori: nearly all whānau were focussed on ensuring that they (as much as possible), valued tikanga and te reo Māori. This was seen as an inspiring and positive way of taking control of their own lives and moving forward as whānau.
5. Resourcefulness: whānau described ingenious ways of coping with their material restrictions. Skilful budgeting was a key focus in this respect.
6. The value of shared activities and whānaungatanga for well-being: secure, happy, harmonious relationships were prized by whānau and the value of these transcended monetary concerns.

These themes are presented below according to their alignment with the original objectives of the study – i.e. to address a number of questions in relation to five areas.

1. Defining poverty
2. Material hardship
3. Impact on children

4. Relationships
5. Resilience

Excerpts from interviews are provided below as part of the data discussion. The purpose of this is to show the reader what whānau said and how their voices answer the questions Whakawhetū originally posed.

Excerpts are grouped under sub-headings which refer to the five areas of interest. To protect the identity of whānau the names of participants have been omitted. The references “Whānau 1”, “Whānau 2”, “Whānau 3” etc. are used to indicate that excerpt was taken from the transcript provided by that whānau.

In cases where the interviewer’s questions are included in this is indicated by “R” for researcher and the participants response is indicated by a “P”. In some cases excerpts have been adjusted for ease of communication (personal data/names, repetitions and gaps in conversation omitted and replaced with “...”). In cases where paraphrasing is used it is only done to clarify what whānau said. Any adjustments have been minor and much care has been taken to preserve the material verbatim.

DATA PRESENTATION AND DISCUSSION

DEFINING POVERTY

According to Perry (2014, p.96) “Poverty is about household resources being too low to meet basic needs – it is about “not having enough” when assessed against a benchmark of “minimum acceptable standards.”^{4 5} What is meant by an acceptable standard of living depends in part on what is valued and subjective perceptions of “having enough”.

One salient feature of the interview data is that whānau rarely defined themselves as poor or in hardship – even though they often struggled to cover their basic needs for food, clothing and housing. To do this they adjusted their definition of “having enough to get by” to align with their financial realities. This enabled them to feel positive about their circumstances and remain grateful for what they had.

In most cases – having enough to “get by” was defined in terms of having enough food to eat. Food was a major theme throughout most interviews (i.e. having enough good food was seen as indicative of being “okay” i.e. not “too poor”). Even in cases where participants did not have

⁴ Perry B. Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2014. Ministry of Social Development 2015 (p69).

⁵ Perry, B., Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2012. Revised Tables and Figures, Ministry of Social Development, 2014: Wellington

Perry, B., Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2014, 2015, Ministry of Social Development, Wellington

enough resources to satisfy basic human needs – as long as food was available they were okay. This is evident from the following references.

Food is how we sort of measure how rich or poor we are, so if we can eat what we wanna eat, and have food, then we're all good. (Whānau 5)

R: *What would your 'good life' consist of?*

P: *I don't know, yeah, just the main things are just food and all that. ... I think always the priority is that they get to school and they have food. I mean there's definitely times where you go to make the lunches and you're like oh my God... what can I put together like with what's in the cupboards? because even like when you're making a sandwich I'm like ... the peanut butter's run out' or 'aw shit what can I put in there? Spaghetti sandwiches? (Whānau 6)*

R: *have your kids ever had to go without anything like since you've come off work?*

P: *They, we've got quite lucky because if we've got food, that's it.... If you're fed you're happy. (Whānau 5)*

There may have been a couple of times where I've had to miss out for them, but they've never been hungry, I've made sure of that... Definitely food's the priority, but ah, electricity's a priority, and school of course, so... and I've never had to ask anyone for food. (Whānau 8)

I got paid (my benefit) on Tuesdays so. I made sure there was kai stretched out that long, like sometimes on a Mondays ...we mightn't have had a kai you know so it's just, it's strictly down to soup. Whatever veges are in the fridge, I'll just chop everything up and make it a soup like that. So that was the food and at least you got a feed on that Monday night and then Tuesday morning, I'll be at the shop waiting for the shop to open ... Just to get the shopping for the kids for their lunches, and I'll quickly go home and do the lunches, and then send them off or I'd walk them to school. (Whānau 1)

Apart from food security, participants also referred to materialism negatively – this enabled them to position themselves as “doing okay” according to their own definitions.

We're rich family, but we don't look rich...., we don't need a flash bike or anything, you don't really need... my dad is a Jehovah Witness, so we didn't have like material things. We used to get a kiss for our birthday! Not material things (Whānau 5).

I don't like material things, that's not a good life. And a good life is seeing my people happy, you know, too much I walk around in xxxx, I see my people walk around like (hunched over) very rarely I see our people you know walking proud. I'm probably one of the few who walk around xxxx with a smile on my face, 'cause I've, I think 'well this is our turf' you know? When I look at Pākehā they equal, whether they've got a suit and tie, I say 'kia ora!' I still walk proud in my Ware-whare clothes or my hokoboko shop clothes. (Whānau 3)

Yeah well having all that (material) stuff, that kinda life, that's just killing people. We've been along the spectrum of heaps of money, no money, you know cars and all that, and no cars, but happiness has always been the thing we come back to. (Whānau 5)

Poverty was also defined in a relative sense by participants. They were not “poor” as they had more than others (e.g. whānau made downward comparisons).

When they think about they're hard done by? I said 'you think you're hard done by? ...You want to know what pōhara is...I'll take you to India. You got 2 year old kids begging for money. Millions of people in your face, rubbish off the streets, and if they get 5 cents for the week, and you moan when you get \$10 for doing the dishes! And that's worth about 1000 rupees. The poor driver gets 5 rupees for a days' work (Whānau 3)

These examples show that although whānau were conscious of their own financial limitations they refused to label themselves in fatalistic or tragic terms. This enabled them to feel positive about themselves in the face of adversity and also motivated them to keep working towards a better future for themselves and their children. Rather than focussing on having to “go without” parents turned their attention to what they had. The meant focussing on nurturing happy, fulfilled, confident children.

R: what do you define as a good life?

P: To know that they (the children) have freedom of choice ay? The right to determine their own destiny and that's all I'm fighting for, the right to determine our own destiny. (Whānau 3)

R: What are your aspirations for your children?

P: Mine's just for them to be happy really. And be productive and happy ...to be the best in whatever you want to be, whether that's the best garbage-man you know? The best dairy worker, just work and be happy whether that's fishing or whatever, living in a shack with nothing, with a dirt floor or whatever, just to be happy. (Whānau 5)

R: What are your aspirations for your whānau?

P: I just hope that they can do anything, anything actually, and I know they will.. and stay together, whānau ora! ... Just that they, whatever they put their mind to they can do it, whatever, you know that, whatever they wanna do whatever it is that they can do it. (Whānau 5)

R: What do you think is a good life?

P: Happiness. For our kids and mokos to be happy ...for them to be happy in their lives. (Whānau 2)

In summary nearly all whānau used food as a barometer of poverty. When food was available they considered themselves as doing “okay”. Apart from this whānau definitions of poverty reflected a non-materialistic value system. Equating wealth to positive whānau relationships (and happy children) enabled whānau to control how they dealt with their circumstances (i.e. focussing on whānaungatanga enabled whānau to deal with objective poverty constructively). Poverty was defined as having impoverished relationships – and children “missing out” on experiences (this concept is discussed below).

MATERIAL HARDSHIP

Although whānau expressed a positive view of their own lives, material hardship was a reality for all those interviewed. Families spoke of how their day to day life choices were restricted by a meagre budget that often failed to cover basic living expenses. The result was continual stress for parents who worried about everyday things that middle class New Zealanders would take for granted. For many scrimping and saving was a way of life.

I was down \$500 a week, and that was with the increase in accommodation supplement and that sort of thing. So I'm like 'no way (can I) move out' but yeah just real basic stuff Like just having enough money to buy food and petrol every week. (Whānau 6).

That's what sucks about the benefit. Yes you have ups, and then boy you have your plenty of downs. Majority are downs. You know you're only up because you're (only just) managing to feed your children, and put your children into school. (Whānau 1)

The fear of running out of petrol for this mother was significant as there was no money for more. This extra stress and worry took its psychological toll.

Yeah and sometimes I'm like, under 'E' (in the petrol tack) and I'm thinking, I've got about another 10kms to go, and then you get stuck in a detour ... I'm like 'aw shit, am I going to make it?' and you're freaking out. I'm like not getting paid until tomorrow. I can only afford \$40 petrol a week or something you know, and yeah so when those things come up and you're not expecting it, you're like 'uh oh' it's pretty scary Far out, so you basically prioritise every cent. (Whānau 6).

Running out of food was a constant worry for some families. This meant whānau had to dedicate significant time and energy into food preparation, trying to get the cheapest foods possible, going to different stores for different items and making "budget meals". Whānau would eat what they could afford - not what is most nutritious or appealing.

I make them like two sandwiches each and they get, there's baking or whatever - that's cheaper than buying stuff and then (when they get from school) they'll go straight to the cupboard and I go 'what are you doing?' and they go 'we need more food, this isn't enough' 'cause you know they're running around all day ... they just get so hungry. You know, teenagers. But even my 4-year-old, he's like 'what can I eat? Can I have something to eat?' ... I think just being real frugal like with the way that you cook and what you cook and how you can spread it out, yeah. And then whatever's leftover, that's for pre-school the next day, it can be heated up. (Whānau 6)

You know if I have a roast, that roast will last 4 days. Waste nothing. And that's the way we were taught in the church, and I believe in the times that we live in, we should be frugal, you know? When I go shopping and that, it's not just for milk bread and flour. (Whānau 1)

We made a chicken noodle soup yesterday and we took it to my brother's house and that cost \$7 and that fed two families ... we'd go to ... little supermarkets, they do the little meats... and you know, you can get the \$3 minces. You make like a nachos or something and it cost like \$4... you can just have to think differently just about food. (Whānau 5)

The topic of material deprivation spurred parents to discuss their own aspirations. Whānau wanted to work. That was seen as preferable to hand-outs. Many were loath to ask others for help and did not like being a “burden” on their families. The benefit was also viewed negatively.

(I want) a job, and a job, and a job, and a job, and a job, to support my children, that's exactly what I want ... I've always been against being on the benefit. ... I hate the benefit, I'm embarrassed to be on a benefit, I hate it, I don't like the benefit, and even I've told WINZ I hate coming here, I hate coming through your door (Whānau 1).

Being on the benefit you've gotta try and find other resources to fund your children, and that means getting off your arse kare mā... (Whānau 1)

Despite their best attempts to maintain a positive outlook whānau faced considerable material deprivation. Dealing with poverty consumed their time (saving money was a way of life) and placed a strain on their psychological well-being. Most wanted to work and were not content with the beneficiary ‘life-style’.

IMPACT ON CHILDREN

Material deprivation had a tangible impact on children. Although whānau in this study managed to feed their children the fear of unexpected costs was real and budgets allowed no flexibility whatsoever. The implications of this were varied. For example, whānau considered their healthcare costs differently than those with less financial stress. Parents would take children (or themselves) to the GP only in severe cases or when there was a medical emergency. For example:

R: So have the boys ever had to go without going to the doctors or anything like that because you couldn't afford it? P: Yup they have. My son just the other day had a real sore stomach, and I thought oh my God it might be appendicitis cos he was in real pain and I was like 'shit I've got no money' and it's prepay, you have to prepay at the doctors otherwise you can't see them? And I was like 'shit I might have to take you to hospital' because, which is like your last resort, and I'm like it might not even be serious, it could just be a sort tummy you know? So I was just like, I said to him if it gets worse and you can't handle the pain let me know and we'll take you to the hospital. I can't take you to the doctor sorry (Whānau 6)

If they get sick, basically they just had to wait it out, if they were sick for say 5 days then I'll take you! ...if you're a little bit sick I'll take you in and they check you out and they say you got the flu, then you paid \$40 (to be told you) have the flu, I already knew you had the flu. (Whānau 5)

Whānau described how their children's lives were restricted by what parents could afford. For example, one mother reported her children had missed school because she could not afford the petrol to drive them.

Like the other day, the kids had to stay home from school because I had zero dollars. I had no petrol, couldn't even get them to school, so they had to stay home from school, and I just thought 'that is so shit' (Whānau 6)

Bare basics – like new clothes for children and haircuts were also out of reach for some parents. Particularly those facing high accommodation costs.

I don't care about all the, you know, clothes and all that kind of stuff, like my 4-year-old he's pretty much grown out of all his clothes, but I can't afford to buy him anymore. But if ever I drop into K Mart you might see something for \$1, but yeah, buying clothes, haircuts, all that sort of stuff... (Whānau 6).

Whānau were particularly focussed on ensuring their children had the opportunity to develop to their full potential. Playing sport, having hobbies and going on school excursions were seen as important. These things were often not possible for some whānau and this was seen as particularly depressing.

R: So do all 3 of the boys play a sport? P: Yeah, she wears her brothers boots, we had to visit every second shop in xxxxx just to try and find her some boots that'll fit.. Sports for kids is expensive, man with league boots, league stuff, get them there every week, does take its toll. ...It's hard...Especially when they start making teams far, it's just hard just making the team but ... we're broke. (Whānau 5)

I don't know, yeah, just the main things are just food and all that. I think a big thing in our family is being able to pay for sports... I put that up there with food, like it's important for them to play sport as it is to eat, and those are the kinds of things that they don't take into account when you go to WINZ and all that, those things that are actually important. (Whānau 6)

School trips. Sometimes they have school trips and we just can't financially, we can't afford it because we've got four. ...yeah, and if we're you know, if we're only managing on the money we get, if they have to go somewhere I either have to ask if I can pay it the following week, or yeah or they can't go like aw we'd say we'd love for them to go but we can't afford for them to go. (Whānau 4)

This season (one of my sons) played (league) every week... his fees were like \$50 or something, and I was going, 'I'll pay them next week, I'll pay them next week' and then the season's come and gone and I'm like 'shit, I still haven't paid. (Whānau 6)

Apart from sport several whānau noted that affording leisure experiences was a luxury they simply did not have. This meant children were sometimes socially restricted and could not engage on equal footing with their peers. One mother lamented that her children could not have other children over to play because of their living circumstances.

Yeah. Because if we had our own home and the boys could have their mates over and stuff, they wouldn't care about you know having money to go and do stuff? But they want money to go out and do stuff. They're kind of stuck here, there's no space to have their mates over, or they have to go to their friend's houses. (Whānau 6)

Other whānau noted that social events such as birthdays (family and friends) brought as much stress as joy. In some cases their children would have to miss out on seeing their friends – and/or celebrating social events because they could not afford the petrol to attend. Others spoke of how hard it was to attend important family gatherings (such as tangi) and this also impacted on the children who missed out visiting family.

Like we had a family's birthday, especially living in xxxxx the gas thing, a family's birthday in the city, and that morning I had to ring and say 'no we didn't get paid so we can't come' so that was a bit weird. But so just living the pay cheque, benefit cheque to benefit cheque. (Whānau 7)

We just can't save, anything comes up, we fall way behind. We had a tangi 2 months ago, and basically all 3 weeks just killed us ... It was way harder when we got back because we had all them bills, bills coming out our ears. (Whānau 5)

If you got called back to xxxxx for a tangi or whatever, that's easily a grand, like when you take into account koha, food, petrol, how long you'll be away, like how long you'll be away, have to keep up this place and keep up with the bills, if you're away for say 2 weeks, that's a lot of money. (Whānau 7)

Any additional costs merited serious consideration. What some may consider typical family activities (e.g. going to the movies as a whānau) were simply not possible.

It'd be nice if they could go to Rainbows End, but for now it's just not feasible. (Whānau 8)

Trying to entertaining the kids, everything costs money because there's not really anywhere to go around here.. and trying to find something they can all enjoy and to do as a family, especially in the colder months you know you might wanna go tenpin bowling, but that's \$100 (Whānau 6)

Despite the fact the parents interviewed were 'coping adaptively' the reality is their children missed out. Children missed out on new clothes, medical attention and social activities many of their peers might take for granted. The stories expressed demonstrate how insufficient income limits children's ability to participate in their community and wider society, and restricts their quality of life, quality of health – and even their access to education. For some whānau worrying about the impact of lack of money on children caused a great deal of tension and anxiety.

RELATIONSHIPS

Relationships were vital to all whānau who expressed commitment to providing their children with a stable home environment as well as unconditional love, guidance, and support. Parents explained how they wanted the best for their children and believed that teaching and modelling strong whānau values (a commitment to respectful relationships with others) was central to their children's development. For example:

R: what your aspirations for your children in an ideal circumstance what are those things?

P: And just to feel like a whole, supported person from their family. And that they're not belittled at all, and respect other people basically. Yeah, they need to know to respect other people is respecting themselves. And ideally to do something they're happy to do and actually look at every job as important and nothing is demeaning. (Whānau 8)

Despite their limited budgets parents wanted their children to experience as many things as possible. To achieve that, whānau provided their children positive life experiences which were inexpensive but focussed on whānaungatanga.

I don't actually like presents, like toys and stuff, stupid things like that, but they've got their bikes and stuff, we surf, we're at the beach all weekend, we don't have lego mountains, but they've got scooters, bikes, skateboards... We are into camping, we've got all the camping stuff, so if the grandparents wanna get them something they can pay for the next term of swimming lessons. I hate, I hate toys, I think they're just plastic rubbish.... I mean our kids could ride bikes before any of the other children could ride bikes... these 2 were running around the sand dunes as soon as they could walk, you know, we live in the city but we still give them the, well we try to, give them that rural as much as we can.... pretty lucky kids really, like I don't feel like we're poor because we've got so much, yeah, we just go out to the beach. (Whānau 7)

Parents noted that children suffered when they were stressed and tired. Having energy to nurture relationships with and spend quality time with their children was seen as important. For one couple, obtaining work had several drawbacks. One couple observed that working did not alleviate their poverty as the work was 'precarious' and poorly paid. In addition, they could not afford child care costs and the negative impact on children was high.

It definitely doesn't work with both of us working at the same time. We had lots of money, still haven't been happy ... because the kids aren't happy. ... (Whānau 5)

Although parents were committed to providing a positive home environment, whānau described themselves as being in a constant balancing act – trying to figure out what they can sacrifice to ensure family stability.

RESILIENCE

Whānau demonstrated a range of psychological, social and practical coping mechanisms to deal with their circumstances. Several psychological coping mechanisms have been address above (i.e. alternative definitions of poverty, non-materialistic world view, a focus on whānaungatanga).

As a general theme, whānau focussed on what was positive in their lives rather than what was negative. This was a very strong indicator of a “resilience mentality” that fuelled their motivation to improve their own lives and do the best for their children. For example:

You can do a lot of things without having a lot of things... If you've got a clear vision of what you really want (Whānau 2)

Yes, yeah... but I had a lot of hang ups because of the gaps in my life and my culture and all that sort of stuff, you know and the way that I'd been brought up, and I, in going in the army, I'd experienced really, really hard times. But every time I experienced something detrimental to my wellbeing and everything... I thought it away. (Whānau 3)

It was also evident that whānau focussed on what they could control in their lives (i.e. they could not control their budget but they could control how they responded to poverty). For many a very high emphasis was placed on personal standards. Whānau set high standards for themselves and refused to indulge in self-pity and shame. Role models who were seen as positive (i.e. good parents) were emulated; those who were seen as negative (i.e. poor parents) were seen as an

example of how “not to be”. Good parenting approaches were a source of focus and pride – which enabled them to feel empowered and progressive in the face of significant financial strain.

Kids out there got mongrel parents and they go out and get drunk and when they come home the kids are sleeping where? They got to get out of their bed and go sleep out the room to suit the parents? Well I don't want that cos I've been there, and damn if I'm going to apply that to my children. (Whānau 1).

I do try and be a good mum to my tamariki ... Because like their father said, 'yes our children are our first priority, but for them to have their first priority, there's some things that us as adults have to ensure we do right for ourselves to make it right for them.... I want my children to see that umm, we're not all bad, we all can do things for ourselves, you know we go out there and do it for ourselves. (Whānau 1)

Living of the land (fishing and food gathering) was noted as an adaptive strategy for two whānau in particular. Others spoke of being frugal with food, buying cheap furniture and sewing their children's clothes. These things were indicative of the resourcefulness of whānau who took a proactive response to life's challenges.

I used to sew all their clothes. But the thing is, the beautiful thing about moving back to xxxxx was that, like I said, we lived off the land, like umm there was watercress, there was puha, there was ... grapefruit and trees that we could make preserves.. make bread (Whānau 2)

He's a diver, hunter, gatherer... [So] our kids were bought up on seafood. As long as we've got the basics flour, meat... and we can make it to the moana. (Whānau 4)

Everything in this house must've cost... fifty bucks. (Whānau 5)

For several whānau a crucial part of being resilient and coping with adversity was embracing, learning and following tikanga Māori. Tikanga Māori provided whānau, not only with a sense of personal worth, but also with clear guidelines for adaptive living. Several reported that the fundamental “rules” of tikanga kept them on the “right” path in life. Being resourceful, whānaungatanga and respect for others were prominent Māori cultural values referred to.

I look at it holistically, look at it yeah, you're culturally, your culture is very, very important, and it's essential as a parent. (Whānau 1)

I'm going to keep eating our traditional food.. home-kills, pigs in the pen, growing the gardens, vegetables.... all about growing your own kai.... Matariki tells me to prepare my ground...I understand it. I live it. (Whānau 3)

That's why I say my comfort zones are my Kuia, you know cos they protected me...I loved the marae. Because I knew I was going to be safe. No one was going to boss me because of the Nannies? You know that's what I don't want for my kids... I want my children to respect other people. Like I said, you respect other people, they'll respect you back. It is like that for me cousin. It is like that for me.... I can run a marae by myself, I've done all of that. (Whānau 1)

I used to think, about this word 'aroha' ... I've learnt as I've gotten older and everything, just how important it is to have aroha you know. But really, aroha is something that is so deep in ourselves and we cannot neglect aroha and what it should be. We should live up to what Māori believe aroha means and that would, by doing that, you are putting back into the youth, you're putting back into the elders and older people. You know we're not perfect, but you work at it with honesty, it'll come right. (Whānau 1)

I grew up with my kuia and koroua. I adored them and I wanted to paint the same picture for my own tamariki. Like for me it was good growing up on the marae and I thought it'd be good for my tamariki to be surrounded by their whānau, and that was good for me, and that's why I wanted to instil te reo Māori into my tamariki because us as Māori, we have a lot of things out there for our tamariki, teaching our tamariki (Whānau 1)

We've you know poured it into our kids, almost overly poured it in this, like overly push them to where now we try to get up north all the time, and all the time we're up there we're on the marae, so now our son recognises that we don't have a Māori speaker for our whānau (Whānau 5)

Some people can't go onto the marae, or know what to do. We treat our home like a marae. [Our kids] karakia, sing, pray, eat, sleep together, so it's natural for them. (Whānau 4)

I don't want my children to suffer like I suffered. I just want them to be knowledgeable and to have the love ... and respect in their hearts, with the help of our culture. (Whānau 1)

How they carry themselves in terms of how they work, walk, act, think on the marae. They carry that with them when they're out working, or out on the streets in the mall... People look at you as being as an example, so if our kids are doing that on the marae they leave the marae, they don't change hats or put on another persona or whatever, they carry what they do at their homes and when they're out and about with their friends, they know what is wrong and right in terms of tikanga. (Whānau 2)

In terms of resilience the protective role of tikanga Māori permeated several of the whānau interviews and reclaiming a positive sense of culture and identity was a significant part of their identities as parents. This imbued them with a sense of personal worth and value which buffered them against the stress and difficulty which was the reality of their lives.

DISCUSSION

This report provides insight into the human dimension and reality of poverty for Māori children and their whānau. Reported above are the perceptions of Māori not captured in statistics.

Five key aspects of participant's lives were addressed; defining poverty, material hardship, impact on children, relationships and resilience. Several key themes/findings can be discerned.

In most poverty studies a person is defined as poor if he or she lacks enough resources to reach an acceptable standard of living. Usually this is defined in terms of economic deprivation.⁶ However, perceptions of poverty and wealth for whānau in this study were shaped by factors other than money. Whānau defined wealth in terms of relational well-being, whānau cohesion and children's capacity to thrive. When these things were met whānau were subjectively happy. This should not be taken to mean whānau were happy being poor – rather they adjusted their perceptions of what constitutes a good life. This enabled them to control their reaction to poverty and served as a coping mechanism to deal with the reality of material deprivation.

The fact that these whānau did not lament their poverty suggests policy makers rethink the way they describe Māori in statistics.

Despite their best efforts to budget and stay positive material deprivation was a genuine reality for whānau. Some reported finding it almost impossible to cover food, power and other basic necessities. Their stories reveal how time consuming and mentally draining it can be being objectively poor. One mother described how she should consider, over and over again, what she could go without: every time she had to spend money there was anxiety. This placed parents under stress – and some struggled to hide that from their children. Whānau also acknowledged their children sometimes missed out on medical care, appropriately fitting clothing, extra-curricular activities, social events, playing with their peers and even attending school.

Parents tried hard to off-set the impact of poverty on their children. Their stories demonstrate how chronic poverty demands a proactive mind-set. Living off the land was a viable option for some and this meant less need for money. Whānau also came up with activities for children which were inexpensive but meaningful – this enabled them to provide enriching experiences for children while staying in budget. When whānau spoke about what they desired for their children they spoke of freedom to choose their own paths forward – this linked to whānau themselves desired which was well paid work and realistic training which leads into long term stable employment.

Tikanga Māori and te reo Māori was seen as an important motivating factor for some whānau and some believed tikanga Māori provided them with the right way to live (in that tikanga prescribed a focus on self-respect, hard work and a commitment to whānaungatanga). In sum, the report suggests it is important to reframe the perceptions of Māori as being at risk and deprived to focus on positive aspects and resourcefulness of Māori families. The study also suggests a need to explore exploring alternative ways to measure well-being including access to self-fulfilment and potential for Māori children.

RESILIENCY LITERATURE

Data gathered in this study is consistent with existing theory and research in the field of resiliency which has become increasingly popular in academic and policy discourse in recent years.

⁶ Gasiorowska, Agata (2014): *The relationship between objective and subjective wealth is moderated by financial control and mediated by money anxiety*. Forthcoming in: *Journal of Economic Psychology* (6. May 2014)

In Western psychological literature the concept of resilience in relation to human wellbeing is widely understood to an individual's capacity to maintain psychological and physical well-being in the face of adversity ⁷ and is typically conceptualised as a quality that individuals possess. Having a sense of resilience enables a person to approach other people and situations with confidence and optimism, which is especially important in the face of threat or even significant sources of chronic stress, such as family and relationship problems and on-going poverty.⁸ Kumpfer (1999)⁹ links a multitude of factors to resilience. Inner characteristics include problem solving skills, a high sense of self efficacy and self-esteem, internal locus of control, the ability to self-regulate and self-reflect – as well as the ability to focus on constructively addressing problems.

As discussed above, the narratives collected here replete with examples of inner resilience. There were specific protective factors which enhanced the capacity of whānau to be resilient. References can be found to the following protective factors in their narratives; strong relationships with immediate partners and whānau, role models who respondents looked up to (these were not necessarily their own parents but could be other Māori whānau, teachers and colleagues who taught them how to value themselves from a young age), access to support and help from other whānau members, a strong sense of personal self-worth and determination, having a secure sense of identity as Māori – as well as practical skills which enabled them to problem solve and generate constructive solutions to major and minor life stressors.

Personal qualities such as a sense of spirituality (which enabled people to cope better with stressors in their lives) a sense of humour (which enabled whānau to look at their lives in a less negative way) were also important to some parents.

Of particular importance, we note that many of the comments provided by whānau demonstrated the very positive role children had on their parent's sense of personal resilience and self-esteem as individuals. Children made parents want to be better people.

Although in psychology resilience is commonly conceptualised as a property of individuals – whānau in this study demonstrated that resilience has collective aspects. Our data found that whānau resilience exists in the strength of interpersonal relationships which confer upon the individual a sense of personal strength and self-esteem. This in turn motivates and empowers people to be the best they can be for the well-being of their own whānau. For example, whānau in this study spoke of their determination to do the “right thing” by their own whānau, give their

⁷ Schoon, I. (2006) *Risk and resilience: Adaptations in changing times*, Cambridge University Press, Cambridge and New York.

⁸ Walsh, F. (2003). *Family resilience: A framework for clinical practice*. *Family Process* 42(2): 1-19. Walsh, F. (2006). *Strengthening family resilience*. New York: The Guilford Press.

⁹ Kumpfer, K. L. (1999). *Factors and processes contributing to resilience: The resilience framework*. In M. D. Morrissey, R. (1977). Glantz & J. L. Johnson (Eds.), *Resilience and development: Positive life adaptations* (pp. 179–224). New York: Plenum Press.

children the best lives possible and these things were seen as linked intrinsically linked to Māori cultural values.

In this way our work has highlighted the value of Māori cultural priorities to support the capacity of whānau to overcome genuine challenges and stressors in their lives.¹⁰ The capacity of whānau in this study to create lives which enabled them feel psychologically and socially fulfilled despite financial challenges shows the multiple ways whānau are resilient in the face of adversity. Although financial pressures were genuine constraints each whānau adaptively responded to their challenges - drew from sometimes very limited resources and responded in creative and adaptive ways.

These data indicate the importance of whānaungatanga and suggests that whānau resilience can be enhanced by reconnecting whānau with a positive source of their own sense of being Māori.

Research shows that promoting resilience is more cost-effective than aiding families once they are in crisis. We see much potential for supporting Māori whānau to become more resilient. Interventions should include education those which aim to improve the ability for parents to be psychologically resilient. Data gathered here suggests several aspects which are important in that regard;

- Helping individuals find a sense of meaning in their life circumstances. Each whānau interviewed here understood their circumstances were limited financially – but changed their personal values to enable them to perceive their lives as meaningful and positive. This enabled whānau to be hopeful about the future.
- Supporting whānau to strengthen relationships with each other and extended whānau.
- Encouraging whānau to focus on being grateful for what resources they had. Including their relationships with their children.
- Providing education programmes which help whānau learn to be children centred as well as unique Māori cultural values – particularly as they pertain to relationship and whānau well-being and positive parenting practices.

According to Walsh (2003) developing communication skills are also an important aspect of fostering resilience as these bring clarity to difficult situations, encourage open emotional expression, and foster collaborative problem-solving – this in turn helps individuals see there are ways to address problems constructively and positively.

One thing to note about this study is the omission of whānau who are *not coping* with financial hardship. Whānau who were classified as thriving well (with children that were flourishing) were chosen as participants – and therefore it is their stories which have been shared. It could be suggested that the whānau included represent ‘ideal’ cases. Additional research is needed to explore how the coping mechanisms used by these thriving families may be generalised to other whānau in need.

¹⁰ Jordan, W., Kingi, T.K. (2014). Whakaoranga whānau : whānau resilience, MAI journal (Online), 2014, Vol.3(2), pp.126-139

Vignettes

Whānau 1

“Yeab, I had my power cut off, what’s it to do with you people? It’s none of your business... if you’re that fucken worried about my power, you pay this shit... Look at your own [mess] before you look at somebody else’s...”

The children in this whānau excel in their chosen interests: the 16-year-old girl enjoyed a short stint on New Zealand’s longest running TV soap *Shortland Street*, the 12-year-old son has recently won a national title in jump-jam (dance) and performs aerobics at the national level, and the youngest, an 11-year-old daughter, is a skilled kaihaka and has lead her regional kapahaka team to first place, and this year performed in the national kapahaka competition. Very recently, their single mum (māmā of 10) in her mid-50s who lives in a small town with the 2 girls, had the household electricity cut off, the impact of which was felt most severely by her daughters who, in a small community, were embarrassed by the rumours that evolved about their financial circumstances.

“I cried every week. I hated the bank cuz... \$94? Get real people, [it was] already gone, not even in an hour!”

This whānau relies on the Sole Parent Benefit which for a time was reduced to \$94 a week because Māmā didn’t meet the jobseeker component of the benefit. To give context, she has no driver’s licence or car and she told her case manager she needed assistance to attend an appointment Work and Income had scheduled. No solution was proffered and so, as she feared, Māmā missed the appointment and thus, didn’t meet her obligations. Māmā and the girls were forced to live back with the Pāpā of her youngest 3 children, a pensioner in his 70s, a single dad, and father of 18.

“I used to watch all the kids going to school, and I’m still outside doing the gardens with my mother... or hand-washing the clothes”

As an adolescent, Māmā remembers standing at the window watching her siblings depart for school in the mornings, while she was kept at home to learn ‘tiaki children, tiaki whānau’ (take care of children and family) and hosting visitors. Her kuia ‘rescued’ her by taking her to the marae, where she learned the important language, ways and protocols that she has passed onto all of her children. But Māmā has no secondary school qualifications and has always found it difficult to secure work, but is hopeful for a permanent part-time cleaning job to work around her kids.

“Waste nothing... if we have a roast it’ll last [for] 4 days. That’s the way we were taught... [and a] very important thing in my life was to save money, not to waste money. We were taught that”

Meanwhile, like Māmā, Pāpā has a plethora of survival skills; Pāpā was primarily bought up in an orphanage and later enlisted in the army. Excruciating injuries would eventually force Pāpā into

early retirement, and today is still impeded by them. He prescribes to what he calls a ‘poor man’s lifestyle’ that consists of being frugal, saving and researching the best bargains, and living and functioning in their home like a marae where everybody helps, and everyone is thoughtful towards each other. The advantage of retirement is that Pāpā has time to work his big garden where he grows a good range of vegetables, vines and fruit trees to cut weekly food costs year round, and is committed to seeking out specials on freezer-fillers and firewood, as warmth is one of Pāpā’s priorities. Moving forward, Pāpā’s main aim is to be healthy until his youngest child leaves home and by then would love to see all of his children and mokopuna living independently and happy.

“I don’t want my children to suffer like I suffered. I just want them to be knowledgeable and to have the love ... and respect in their hearts, with the help of our culture”

“Being on the benefit you’ve gotta try and find other resources to fund your children, and that means getting off your arse kare mā...”

Māmā and Pāpā are intent that financial constraints will not be a barrier to their children participating and excelling in their school lives as education is their top priority. Māmā in particular has scoped out sponsorship on different occasions from local businesses to ensure that when she can’t afford fees, their children are still able to take advantage of every opportunity presented to them. But they also volunteer considerable time to coaching netball at the school, helping in classes with te reo, and bringing their sewing, cooking, and cleaning skills to simply support and to be involved in their children’s activities.

Whānau 2

They weren’t in on the vision so didn’t wanna be a part of our lives... they thought we were weird.

“Why [are] you fullas doing that for?” “What’s Māori gonna do for you fullas?””

When Māmā and Pāpā were pregnant with their first child, the vision they had for their whānau was to one day be sitting around the dinner table speaking te reo with their adult children, their partners and mokopuna, although they weren’t reo speakers at that time. The reality of the commitment of raising reo speaking children was demanding and complex. To foster the expected level of discipline from their children, Māmā and Pāpā isolated their whānau from non-reo environments, including their immediate and extended whānau who didn’t share the dream, which meant it was an incredibly emotional and lonely journey too.

“We weren’t working by then... to do what we wanted to do with [the] Ahorangi [production] we couldn’t”

Māmā and Pāpā quit their jobs to dedicate themselves to learning the reo to a level of fluency that they could confidently home-school their children, and ultimately venture into non-reo settings, trusting their children would maintain the reo. Once the level was achieved they developed a stage production and went on a national tour, where they performed auahi kore messages in schools, completely in the reo, for 18 years. For those touring years, the whānau

were on the road without an income, with a mortgage to pay, and with 8 children to clothe, feed and keep warm.

“We didn’t get paid for doing [the tour], we did it for the passion for the kaupapa... the show paid [for] accommodation and food... we ate at [and] stayed on marae when we travelled”

“Now everybody rings up for the kids all the time... if they need help with their Māori or something... That’s pretty cool”

To make the performances work, every tamaiti had to become expert in their designated roles within the production such as setting up the stage, organising costumes, holding babies and chasing toddlers. And besides the performance component of the tour, the children learned unparalleled lessons in whakapapa, the different dialects and ways of all of the tribes and their marae protocols, and New Zealand geography, and their level of te reo remains exceptional. Their youngest daughter, despite being still only in high school, is currently studying the reo at the highest possible level, a true credit to her parent’s commitment to their dream of the reo.

“You can do a lot of things without having a lot of things... If you’ve got a clear vision of what you really want”

“But... the beautiful thing about moving back to xxxxx was that... we lived off the land, had a big, big garden... watercress, there was puha... preserves... jams... we made bread”

Growing up the children didn’t have time to ponder the material things they didn’t have, and Māmā and Pāpā suspect this was the case because they always had food in their stomachs, a roof over their heads, and they considered touring around the country doing what they loved a privilege. In between touring they were at home still with no income. The whānau literally *had* to live off the land and sea to survive, and they had to build up resilience, trying and failing until something worked. They had a big garden with a range of fruit trees, and they ate seafood, and learned to be resourceful and use what was at their disposal. They are fortunate to be very creative, easily observable in the array of upcycled furnishings and arts that decorate the family home, and to cut further costs on clothing, Māmā became a proficient home seamstress.

“[Our daughter recently] asked how we did it. We just did it. [She said] those were the best days, and that made me happy inside... She said that was so cool, such a cool way to live. So I was really pleased to hear her say that... Cos we never ever asked them ‘do youse wanna do this?’ We just did it”

The dream of the whānau sitting around the table speaking the reo was long ago realised, yet Māmā and Pāpā admit they are still working on the reo of their in-laws and mokopuna. However Māmā’s proudest moment has been to hear from their children that their touring days, which were their most financially challenging, are days they treasure the most. Moving forward Māmā and Pāpā simply want their children and their mokopuna to be happy and to continue carrying themselves as they would act on the marae when out living their everyday lives, whether it be in the mall or visiting at someone’s house.

Whānau 3

“[They] taught me conservation and all those ethics you know? Simple things that I see being abused today”

For many generations in the next whānau’s region, community gardens, known in the area for their productivity, have long supplied the community’s booming sweetcorn and watermelon trade, and is the fruit and vege-box to the surrounding whānau. So, much of Pāpā’s childhood was centred on food; growing it, harvesting it, chasing it, trading with it, and cooking it. Because there were so many children living on the road (40 children in 3 houses) where the gardens are located, there was no choice but to live communally. Pāpā, his siblings and cousins would work the gardens, and it was fun trying to out-weed each other daily; it never seemed like work. The nearby river provided decadent whitebait and eels, there were always animals for homekills, and when he lived with his Nanny, the bush contained kereru, kiwi and waxeyes for delicious shish-kebabs over the open fire. He was primarily taught bush conservation from his Kuia, and celestial conservation from a group of tohunga.

*“People said ‘Aww what’s your job?’ ‘Oh, I’m on the dole.’ ‘Ay? But you just left [DoC]’
‘Yeah and what? It’s the future of my people I’m worried about”*

Still a young man, Pāpā secured a six-figure salary job at the DoC where he was able to utilise his superlative skills and knowledge. Despite much success in the role, he quit to study the fundamental components of the Māori world with the purpose of imparting the knowledge back into the local youth. Eventually he would take on the challenge of a facial tattoo (tā moko). Over the next 25 years, Pāpā led and co-ordinated free wānanga (intensive learning courses) where he taught local children, including his son (16) and daughter (14), bush-survival skills, the languages of the environment, how to live sustainably, and decolonisation, all without any government funding and without an income.

“I actually got rid of my water heater. I went and bought a callifont, cold water in one end, instant water out the other, hot shower”

In the whānau home, Pāpā continues to live a very humble, sustainable lifestyle he learned as a child, and doesn’t take money for granted. There is no hot water in the home, they cook on gas rings so not to use the stove, and they manage to economise the household’s electricity bill to less than \$60 per month. As a result of keeping the power bill so low, Pāpā’s account which he pays a set amount every week, is constantly in credit. If necessary, he will call the company to transfer part of the credit back to him. Because he has expertise in Māori healing/medicine, Pāpā is able to treat a good majority of illnesses which keeps medical costs at bay. Linking into their overall wellness, the whānau maintain a diet of non-processed foods, homekills, growing the gardens, and reading the environment such as the blooming of the pōhutukawa and kowhai flowers as the sign that it’s a good time to go diving. Pāpā believes in maintaining the lifestyle as a means of leading his whānau by example and in turn will lead the community.

“You wanna know what pōhara is? ‘Let’s go...to India...’ You got 2-year-old kids begging for money. Millions of people in your face, rubbish off the streets... They get 5 cents for the week”

Today, the wānanga he pioneered are partially sustained by graduates, and Pāpā is a part-time kaumatua for the suicide prevention team in his town to do his part to reduce statistics in the district. Sometimes his children grumble about being pōhara and their father's 'cheapness,' Pāpā compares their financial circumstances with the harsh reality of millions of children around the world who are much less fortunate than they are. By globally contextualising their financial constraints, Pāpā directs them back to the whenua to remind them of the wealth and privilege at their doorstep.

"I've been teaching maurakau to women for the last 30 years, and [my boy] helps me"

The impact of Pāpā's lifestyle has most influenced his teen children who want to pursue studies to serve the community as he does. Inspired by her Pāpā's pursuit of justice, his daughter aspires to study law, and dreams of dedicating herself to fight for Māori Rights in the future. Meanwhile, his son helps conduct some of his Pāpā's courses including traditional weaponry. The boy is currently considering next steps to gaining his father's knowledge that he so desires. Although still attending high school, he recently led his competitive adult kapahaka team to a second placing at the Ngāti Awa festival, and Pāpā watched on with pride.

"Having a mokopuna. I don't like material things, that's not a good life. And a good life is seeing my people happy"

Pāpā only aspires to be a Koro and to have Māori people walk down the street with confidence in themselves to feel like he has a good life.

Whānau 4

"Some people can't go onto the marae, or know what to do. We treat our home like a marae. [Our kids] karakia, sing, pray, eat, sleep together, so it's natural for them"

This whānau is headed by a stay-at-home Māmā of 7 children aged between 10 months and 14-years. Raised in the reo, Māmā hopes for all of their children to be fluent reo speakers and knowledgeable in their ways and protocols, and is most proud that the older ones already show deep commitment to the hapū, they know how to go onto a marae, and know their roles and functions whilst there. The eldest son (14) is already a proficient kaikōrero, the 8 & 9 year olds play the guitar, and the 6 school-aged children have been taught wero and taiaha/maurakau by their Pāpā.

"I said to [my daughter] 'you know I feel sorry for you fullas... cos everybody gets to go with their Nan,' and I see them at the school, and Mum and Dad have gone away and Nan comes and picks them up, and I said 'aw youse will... never get that'"

As there are 6 school-aged children who attend the same school, they have not been able to attend class trips with their peers, particularly at short notice. However, Māmā believes the most significant thing their children go without is the love and affection of their grandparents, who sadly have all passed away. Māmā is often envious of other children being collected by their

Nannies and Koros. So that one of them would always be on call for their children, it is a longstanding agreement that only one of these parents would work.

“There was a whole other procedure with a CV, but I don’t even have one yet... because I hadn’t done it properly and it was noted that my obligations weren’t fulfilled and... they stood [us] down”

Until very recently, Māmā was an unqualified kaiawhina working in the under-2s section at the kohanga reo that all of her children have attended. A drop in under-2 enrolments closed the section down. They turned to the benefit to tide them over until a new job came about, but there was a question over ‘work obligations’ where Māmā applied for a job via private means and not through the WINZ process. Their whānau, comprising a baby, 6 school-aged children and parents, were stood-down until the end of the month, and encouraged to seek help from whānau members. Frustrated and desperate, Māmā swore at her case manager, and was issued a trespass notice. After support for their whānau appeared on social media, Work and Income were moved to reassess the application and it was brought forward.

“He’s a diver, hunter, gatherer... [So] our kids were bought up on seafood. As long as we’ve got the basics flour, meat... and we can make it to the moana...”

The financial priority in this whānau is rent and during their recent lowest point with Work and Income, that was the cost Māmā directed them to pay first because she didn’t want to let the landlord down. Advantageously, Māmā and Pāpā both have exceptionally useful skills that they have utilised in the past to lessen their financial stress. Pāpā supplements the household income with his hunting, diving and fishing prowess which cuts food costs. And when the need arises, he can offer local organisations his carving skills for koha. Linking well with his food gathering skills, Māmā is a talented cook and a recent contestant on Māori TV’s *Marae Kai Masters* (2014). She has on occasion used her cooking skills in a food stall at the local markets to raise funds. Without such skills, unforeseen costs such as unexpected fees or class trips for their 6 school-aged children would be, and has been, impossible.

“They said to me ‘aw there’s a job going at the laundromat’ and I just went ‘aw is there?’ I could so do that... I just like washing!” (laughter)

Moving past the benefit and into the future, Māmā aspires to have a local job, a vegetable garden, roadworthy vehicles, and life insurance policies so that in the event that the children were to be without their parents – as Māmā and Pāpā are – they would have money to invest into their futures.

Whānau 5

“I was exposed to a lot of domestic violence when I was younger, so [mum] basically... turned it around and thought ‘fuck this, I’m outta here”

The Pāpā in this whānau counts himself lucky that his mum left his abusive father, and moved from cities to start a new life when he was an adolescent. He ‘wagged’ school for a year but his

outstanding rugby league talents lead him to enrol his high school's sport academy which forced him to be disciplined, and where he excelled. At the academy he met Māmā, a touch-rugby and netball player. So promising was Pāpā's talent in league that he was drafted into an Australian NRL feeder rugby league club, but missed his whānau, and returned back to New Zealand. The high school sweethearts are raising 4 children between 4 and 14. The 3 boys show their parent's talent for sports, and their 4-year-old daughter supports her brothers from the sidelines in her tiny rugby boots.

"I'm big and black... If I'd come straight from a private school and got a job [there] I'd be getting paid \$70k but because they knew my background it was basically do that [on minimum wage] or... go get another shit job.[After 2 years] I just turned around and said 'nah, fuck this'"

For 2 years, Māmā and Pāpā worked for the same coffee company; Māmā as a cafe manager and Pāpā who ground and dispatched the coffee around the city. The young couple had never been so well off as those 2 years. It came to his attention that others doing the same job as Pāpā earned well-above him and there didn't appear to be any prospects of remuneration despite promises of professional development. Despite the comforts their joint income brought to them, their relationship was constantly under stress, and their children whose parents were now largely absent, suffered.

"It definitely doesn't work with both of us working... We had lots of money, but..."

But the kids aren't happy"

They reassessed what was important to them; and decided to put their whānau first. The couple gave away their fulltime salaries to concentrate on their relationship and their children, and went onto the benefit. A positive aspect of the benefit is its week-to-week consistency, but when sports/school gear or unexpected costs emerge, the benefit has been a real challenge. Their 3 school-aged son's needs are continuous, and sports ailments, particularly to the 14-year-old who isn't covered by the 'free doctor's visits' policies can be expensive. Māmā and Pāpā have diagnosed the children in order avoid medical expenses, encouraging them to 'wait it out.' In the past the whānau have had the phone disconnected and Sky TV cut off, but never the power, a priority with the Housing New Zealand home they rent.

"(Interviewer) How much would that trip cost you?"

Aw, two grand. But we'll do it, and we do it... You just cook and take the food on the car, stop at everyone's houses... [And] I've put \$5 away a week, since I was 16, so if things get a little bit hard..."

But the greatest cost for this whānau is unexpected, unplanned travel home to their homes to attend tangi, a cultural obligation. Although raised in the South Island, Māmā and Pāpā are both from the Far North which is an expensive expedition not covered or acknowledged by Work and Income policies. But beyond the needs of their kids these northward journeys are priorities for their whole whānau.

“Everything in this house must’ve cost... fifty bucks” (laughter)

During the working week, Pāpā busies himself with his fix-it skills with things around the house, and upcycles junk he finds at the beach and on the side of the road. He is the primary carer for the children. Meanwhile Māmā chooses to ‘work-without-working’ in the hours she chooses to be available as a means of saving for the travel the benefit doesn’t cover. Growing up, Māmā didn’t have lunch for school and there was no emphasis on food. As a consequence she and her siblings developed a game called “who can make the cheapest dinner?” and now that she’s a Māmā she uses the skills she learned back then to keep costs down such as a chicken noodle soup to feed their whānau *and* her brother’s whānau for \$7. A flair for making tasty food on a shoestring budget, Māmā is obviously in her element in the kitchen; however the hours a kitchen job would require do not work for their whānau. She works for cash as a barista at the local markets on Saturdays, and when necessary she does small catering gigs through word-of-mouth. This money isn’t used for luxuries, but to fund their voyages to Te Taitokerau.

Moving forward, Māmā and Pāpā want their kids to be happy and to reach their potential in whatever they want to do, instead of ‘sitting on it.’ Their current neighbour is a maurakau expert and they’re so proud when they watch their boys through the window, learning from him and absorbing all of his skills that they didn’t have the opportunity to when they were young. One of their sons is the male kapahaka leader at school, a role that Māmā and Pāpā are enormously proud of.

Whānau 6

“I can only afford \$40 petrol a week... so when those things come up and you’re not expecting it, you’re like ‘uh oh,’ it’s pretty scary”

The detours scattered around this whānau’s city siphon the thousands of commuters through side-streets and in some cases round in circles, and some are unpredictable day-to-day. Māmā, a social-services student and single-mum of 3 boys (14, 13 and 4), often grows anxious about the plummeting petrol gauge, nervous that she won’t have the petrol to get home, to University or across town to collect her sons after school. These times are reminders of their dire financial situation, particularly when detours appear in different places day-to-day, no way of planning a more efficient route, and no extra cash to top the car up.

“We moved in here... my car carked it... I just use my mum’s car, but yeah, I hate being here... there’s just not enough space. They can’t have friends over, just things like that...”

Traveling across the city daily to her sons’ school, the only high school in the region with the reo courses to cater to her sons has proven expensive and challenging. The cost of post-earthquake rent in a closer suburb forced Māmā and the boys to move into with her mother in the city for 3 weeks, 2 years ago. Māmā feels fortunate in comparison to other single-parents who can’t live with whānau. Some of her University friends who are single-parents have to rent their own home and are responsible for all of the utilities, car maintenance, childcare and food by themselves. But she does feel her boys are restricted by the house because it’s their Nan’s home, not theirs, and

‘normal’ occasions such as having friends over for the night are not a reality. Even after scrutinizing their budget they can’t afford to move out. Another negative aspect has been the occasions when she’s had to keep the boys home from school because there was no petrol in the car or money for bus-fare.

“This season [one of my sons] played [league] every week... his fees were like \$50 or something, and I was going, ‘I’ll pay them next week, I’ll pay them next week’ and then the season’s come and gone and I’m like ‘shit, I still haven’t paid it!’”

Despite financial hardship, Māmā’s teenage sons are both exceptional rugby union and rugby league reps. Māmā considers sport one of the highest priorities in their whānau because it gives them opportunities, is a necessary physical outlet for teenage boys, and keeps them on a positive pathway. Keeping the boys busy and building comradery within teams instils good values which encourage them to ‘do the right thing’ both in sport and in general. Prioritising sport for a pair of teenage boys though, means prioritising food, and although they have a lunchbox full of sandwiches, homebaking and fruit, Māmā frequently witnesses her sons stuffing extra food into their lunchboxes because they burn it off so quickly. However, there is an impact on their weekly food budget, and the benefit doesn’t increase when the children grow and Māmā is sometimes concerned they’re hungry.

“I’d say ‘you’ll be alright, you’ve got a holiday coming up in a couple weeks...’ I was still trying to push him to go cos it was such a good opportunity. He’s back now... he got too home sick. But it was awesome man... I was just so proud of him”

The reo is another priority. Māmā and her Pākehā mum, a primary school teacher, has pushed the reo since the boys were little because Māmā knows nothing about her taha Māori, not even which iwi she belongs to. Last year, her eldest son was awarded a full-boarding scholarship to a prestigious college for his academic and sporting efforts. After raising the boys on her own, supporting them in their sports and in their reo, and with all the sacrifices she had made, the scholarship was a reward for all of the whānau and his mentors/teachers who believed in him. But the inability to fund travel to or from the college soon manifested the reality of attending a boarding school so far away from home. He had shown a lot of promise, even reportedly ‘teaching the teacher’ in his Māori class, but the distance proved too much for the then 13-year-old. In spite of Māmā’s encouragement to take the fullness of the opportunity, he returned home.

Māmā is unsure of what social work she will eventually specialise in, but once she’s finished her degree and back working she wants to live in a rural setting where she can have a vege garden and live off the land. That is her dream. For her kids, she just wants them to be happy, honest Māori men who always choose to do the right thing.

Whānau 7

“It [made us] quite a lot of money. But then the recession hit and we were screwed...”

When students Māmā and Pāpā met, she was an environmental scientist teaching marine conservation during the day, and a jazz singer at night. A keen surfer, he was starting out a small construction company that she helped him get off the ground. They were comfortable for a short time, but construction was severely hit by the 2007-2008 recession and their company was unfortunately affected. The young couple found themselves in financial strife, but made the decision to use the time to have children, a little girl (6) and a little boy (4), and Pāpā secured small contracts to support them.

“My whānau don’t have the reo... I didn’t grow up with the reo, [Pāpā] doesn’t have the reo or his mother, but his surrounding whānau do”

Māmā and Pāpā were intent that their children would be brought up in the reo, so when their daughter was one, Māmā started study the reo. Pāpā decided to get formally qualified too, as doing so meant the whānau would be in a better position for the long-term if he completed an engineering degree, so he too commenced his studies at Unitec where he is excelling. As Māmā and Pāpā aren’t working, they are on the benefit to support the whānau.

“If it ever got so bad I could always ring mum... [Pāpā] doesn’t like that though... Mum’s the only one who is able to help... so we get by you know?”

The priority for this whānau is the children’s stability. During the years Māmā and Pāpā have been studying, the key to maintaining stability has been their home, and therefore having an understanding landlord and a supportive parent who can help pay the rent if necessary. There have been times where the rent has been missed, but the landlord knows the whānau will catch up within the week as they have skills that can be drawn on. The Work and Income food entitlement has also been used when necessary, but they have always managed to get by.

“We’ve always just happened to scratch through for the years we’ve been like this, but it’s not a nice thing, it puts stress on your relationship...”

The children’s kura kaupapa, which is a relatively significant drive, has also been very supportive and accommodating where possible. For a short time the school provided return transport for the out-of-zone children – such as theirs – to ensure they were able to attend school. There was also a period when the kura provided petrol vouchers which alleviated petrol costs. But most importantly the children themselves are particularly laid-back: they enjoy a country lifestyle, and prefer to go to the beach, or to ride their bikes and/or scooters in the park, and there is evidence that they emulate Pāpā’s construction skills in the forts and mountains built in the backyard. Fostering the type of lifestyle where the children prefer to play outside and in nature is firstly a testament to how Māmā and Pāpā want them to be raised, but it also cuts entertainment costs significantly. Despite the hardship experienced by their parents, the lack of income hasn’t yet impacted the children’s way of life.

“We can definitely not go home ... It’s as basic as that. If we don’t have money we don’t go”

One limitation that has affected the whānau is not being able to travel home for whānau events or simply to keep connected. Whānau have offered them money, but they’d rather go without or, if at all possible, would prefer to come up with the funds themselves. A qualified surf-lifer saver,

Māmā has taken on casual work as a lifeguard on minimum-wage at the local aquatic centre which is a case of ‘doing what you gotta do to get through.’ In summer especially, Māmā uses her jazz singing talents to gig for cash with a number of different bands in Auckland. However, she confesses that the extra cash is used to buy Olivani or real butter because the benefit literally only covers the basics, and those spreads are the few luxuries they go without.

“Living in xxxx being able to work up here in xxxx, so the kids can have the best of both worlds really, that’s I think the main thing we’d like. We’d like to give back to the community in xxxx, back to the marae and everything”

The vision is that once they are both qualified, they intend to move the kids back to the place where Pāpā is from. They can rebuild and run their construction company from home, and the children can be in their true home. Māmā wants to continue singing but is also carving out a niche in teaching reo Māori music and reo Māori science which she plans to do at the small local kura as a means of contributing their skills to the community.

Whānau 8

“I was raised by two men from the age of 5”

This sickness beneficiary and Māmā of 4 vividly remembers attending a Springbok Tour protest with her helmet-wearing, activist parents and her younger sister riding on her father’s shoulders, and remembers the date because it was the morning of Māmā’s birthday. Her mother threw flour bombs, and helped turn over cars as she looked on. When the scene turned into ‘a mosh-pit’ they headed home to their Queen Street apartment for birthday cake. Not long after, her parents divorced and she was raised primarily in Mount Eden by her Pākehā artist father and his male partner, to whom she was closer to than either of her parents.

“The tools that I was given as a child were to look after the family. My stepfather taught me to be a mother”

Māmā’s relationship with her father was very strained, and he literally only communicated with her through his art. Her mother moved back to her hometown. Māmā’s stepfather showed her what ‘whānau’ is and its importance, to have a dogged work ethic, and essential life skills such as going to the post office, going shopping and paying bills. She worked at a supermarket during her intermediate and early college years, and learned to take care of herself.

“Look at every job as important and nothing is demeaning. Cos I had to clean, I was cleaning backpackers when [my second son] was born... cleaning at certain places, but you put your all into it ay? Do [it] one hundred percent”

Māmā wasn’t quite 16 when she had her eldest son. There was no contact by the father until their son was at internediate. As expected her stepdad doted on the boy, even when he was a ‘6 foot 3 gentle giant.’ When he was little, Māmā worked part-time in cafes and restaurants while he was at kohanga reo. When her second son arrived, she was cleaning, and within a year she had a third son whom she adopted out to a friend of her fathers. The relationship with the father

didn't last, but he is very much involved with their son's upbringing and is by her account a good dad. As a teenager, the eldest son helped with his younger brother by doing small tasks such as walking him to school and collecting him, to free Māmā up to go to work.

“My stepfather helped me raise my son... being takatāpui he always really wanted to have a child, [and felt] so lucky to have [my son] in his life”

Māmā was devastated when her stepdad passed away, as her boys had lost their precious Koro, and she lost her biggest source of support. As though sent in his place though, she soon met her current partner to whom she has been engaged for eight years, a painter by trade. They connected immediately because like Māmā, he has a creative mind, and as a Pāpā wants to be an available parent to his own 12-year-old daughter, and to the 18-month-old girl he now has with Māmā. He chooses short bursts of work instead of long contracts, if it fits in with their children, but turns work down if it doesn't.

“Yeah, it hurts me to think... like, I grieve everyday”

Tragedy occurred again when, shortly after he had completed his dream hairdressing qualification, Māmā lost her eldest son, aged 20, to a severe case of pneumonia. She and her second son were on a bedside vigil for '4 weeks and one day' a period of time that the roles were reversed and the younger brother was able to take care of the older for the first time in their young lives.

There's a lot of therapy that goes with [weaving], and when you teach it is really uplifting

She and Pāpā were 6 months pregnant with their first shared pēpi which Māmā believes forced her to stay composed throughout the first year of their tragic loss. Māmā claims to have inherited her father's art skills through osmosis, and is a gifted weaver, and has utilised weaving as a form of rehabilitation through the grieving process over the last year. Weaving is a two-pronged skill for Māmā in that there is an added financial advantage for her. She can utilise her talents to teach weaving in the community and because of her contacts in the art world, she is able to run short weaving courses in certain art spaces to cover sudden expenses such as class trip fees for her son.

A testament to her stepfather, Māmā has never lived outside her means, and as a consequence has never had utilities disconnected and has never missed her rent. Because of the traumatic loss of her son, she recently took out a life insurance policy that costs her \$7 per week, in her mind, a good investment for her remaining children. Thinking forward, she doesn't want her children to have no security when she leaves this world.