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**Insecure, Unpredictable, Hoping to Survive:
Four Cases of Māori People Living Precariously in
Hamilton, Aotearoa New Zealand**

A thesis

submitted in partial fulfilment
of the requirements for the degree

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Lynley Uerata



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Abstract

A conceptualisation of precarity is introduced and adopted. A critique of contemporary conceptualisations of precarity is presented, drawing especially on Stuart Hall's interpretation of articulation and Marx's concept of relative surplus population. Much of the literature on precarity focusses on the neoliberal mode of contemporary capitalism originating in the late 1970s. However, there is limited literature which explores precarity as a way of life. A precarious way of life is characterised by interacting forms of precarity which embed insecurity, instability, and unpredictability in the everyday lives of real people. An account of the Māori experience of precarity since the pre-colonial era to the present-day is presented. Māori are the indigenous people of Aotearoa New Zealand who were colonised by the British Empire in the 1800s.

The main research questions addressed in my thesis are: What forms of precarity are present in the everyday context? How do forms of precarity relate to each other? How do forms of precarity relate to being Māori? What kinds of support do those living with precarity gain from social structures, institutions, and social actors? What is the role of culture in the way Māori experience and mediate precarity? An analysis of semi-structured in-depth engagements with Māori people living precariously in Hamilton, Aotearoa New Zealand in 2016, based on four case studies, shows the character and significance of forms, sources, and effects of precarity in everyday life. As historical processes continue to overdetermine experiences of social structures and institutions in the present, in a contemporary capitalist context precarity arises from a wide range of interacting sources, forms, and effects of precarity. Among the different kinds of actors

and organisations which comprise the support systems constructed to mediate precarity in the everyday context, cultural practices and resources can play a significant role for people who are culturally connected. When people are integrated into their local and cultural communities, they can cope better with a precarious way of life.

Preface

Ko Tainui te waka.

Ko Waikato te iwi.

Ko Ngāti Tahinga raua ko Ngāti Mahuta ōku hapū.

Ko Waingaro te marae.

Ko Lynley Uerata tōku ingoa.

I grew up on my grandparents' dairy farm on the edge of the Rotoehu forest, Western Bay of Plenty, Aotearoa New Zealand. With his bulldozer, my grandfather developed the roading and social infrastructure in the area. My family laboured in both farm and forest. My mother went on to own a farm of 100 acres in a nearby area. After decades of farming, she swapped cattle for kiwifruit and remains in the industry 22 years later. She is also an accountant. My father continued to work in forestry. I moved to Hamilton in my late teens to begin a tertiary education in the social sciences at the University of Waikato. I have lived in Hamilton for 15 years and own my own home.

I have always been concerned for people pushed to the margins of society and become disgruntled when they are then judged for being on the margins. I completed a Master's thesis on the experiences of people with chronic conditions in finding and keeping work. I observed that this group of people do not fit neatly into contemporary capitalist structures and find themselves on the margin of society as a result, fighting to be involved and survive. Later, I came to work for my tribe, undertaking research at the Waikato-Tainui College for Research and Development. There I became familiar with issues faced by the iwi, hapū, marae, tribal members, and tribal organisations. These

experiences underlie my interest in the character of agency in relation to structure. The combination of my cultural, educational, and employment history has led to this PhD research.

My PhD makes use of research and conceptual skills to study another group of marginal people, but this time of my own ethnicity. Researchers often study themselves or people like them. I know people who live precariously. I could have been one of them. I was interested in capturing individual experiences of precarity and how it might vary from person to person. To people of different backgrounds and economic circumstances, the style of their lives and the logic of their decision making might not always seem rational or logical, however they make sense within the precarious lives they live. Social structures and institutions both enable and constrain them and are not always specifically or wholly designed to provide for their complex and layered needs. They are often pushed toward unconventional places and practices to survive. It is important that their stories are read with unfettered empathy.

Acknowledgements

Well, that was hard. I am so very thankful for the people and organisations who supported (and suffered) my research.

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Many thanks to the wizardry of the supervisors – David Neilson, Johanna Schmidt, and Juan Tauri – and Jillene Bydder who guided me through the many thesis elements to tackle and transcend. I also acknowledge the Precarious Māori Households research team for their contribution.

Many thanks for my friends, John Paterson and Amanda Lowry, and partner, Jason Gibbs, with whom conversations have been immeasurably invaluable. I am so grateful for your expertise, support, and generosity.

A special thanks to the research participants who shared their stories with me. I learned a great deal from encounters with you. I sincerely hope my thesis will contribute to change which might advance the way of life you hope to build for your whānau.

Glossary

| | |
|--|---|
| Ahi kā - people who care for the marae | Koha - gift |
| Aroha - love | Kōhanga - Māori preschool |
| Aroha ki te tangata - respect for others | Koroneihana - Coronation |
| Atawhai - support | Koroua - male elder, grandfather |
| Atua - Māori ancestors, gods | Kuia - female elder, grandmother |
| Hāngi - a traditional method of cooking and meal where meat and starchy vegetables are cooked underground using hot stones | Kumara - sweet potato |
| Hapū - subtribe | Māori - the indigenous people of Aotearoa New Zealand |
| Hau kāinga - ancestral homelands | Mahi - work |
| He Whakaputanga - The Declaration of Independence of the United Tribes of New Zealand | Mana - esteem, status |
| Iwi - tribe | Manaaki - care |
| Kāinga - dwelling, cluster type settlements | Manaaki ki te tangata - share and care for others, be generous |
| Kahu kiwi - kiwi feather cloak | Manawatū – a region in the middle of the North Island of Aotearoa New Zealand |
| Kai - food | Mātaatua - a tribal grouping in the Bay of Plenty |
| Kaitiakitanga - guardianship, stewardship | Marae - cultural meeting ground |
| Kanohi-kitea - face-to-face | Moa - an extinct large flightless bird |
| Karakia - prayer | Mokopuna - grandchildren |
| Kaumatua - male elder, grandfather | Ngāti Hauā - a tribal grouping in the Waikato area |
| Kaupapa Māori Research – a type of research | Noho wānanga - marae seminar |
| Kawa - principle | Pā - fortified village |
| Kekeno - fur seal | Pākehā - foreign |
| Kina - a marine echinoderm which has a spherical or flattened shell covered in mobile spines | Papa kāinga - cluster type settlements |
| | Paua - an edible mollusc with flattened, ear-shaped shells |

| | |
|--|---|
| Pepeha - cultural practice of introducing oneself | Tūwharetoa - a tribal grouping in the Bay of Plenty |
| Pounamu - jade | Wairua - spirit |
| Puna - water spring | Waka - Māori watercraft |
| Rangatira - chief | Whānau - extended family |
| Ranga - weave | Whakama - shy |
| Rapoka - seal lions | Whakapapa - genealogical relationships |
| Ringa - hand | Whakataukī - proverb |
| Ringawera - fast hands | Whakawhānaungatanga - process of establishing relationships |
| Rourou - small food basket | Whare - dwelling, house |
| Taewa - potato | Wharenuī - meeting house |
| Tamariki - young people | Wera - fast |
| Tangata - person | |
| Tangi - cry, funeral | |
| Taniwha - water creature | |
| Taonga - treasure | |
| Te Ao Māori - the Māori world | |
| Te reo Māori - the language of the Māori people | |
| Tēina - eldest male child | |
| Tikanga - cultural practices | |
| Tuakana - eldest male child | |
| Tuakana-teina - a traditional kinship model where the eldest male and female of a whānau care for their siblings | |
| Te Tiriti o Waitangi – the Treaty of Waitangi | |
| Tira - a group of people | |
| Tupuna - ancestors | |
| Tūrehu - spirit | |

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Chapter One: Introduction

A Mode of Māori Precarity: The Making of the Māori Relative

Surplus Population and a Precarious Way of Life

My research seeks to investigate the lived experience of Māori who contend with many forms of precarity in the everyday context. Precarity can be understood, in its simplest terms, as the insecurity of material life. The details of the conceptualisation of precarity are discussed in Chapter Two (see pages 15-34). There is limited literature which explores precarity as a way of life for Māori people. My research focusses on the contemporary Māori experience of precarity and the relationship between different sources, forms, and effects of precarity, using a historically grounded conceptual framework. Māori are the indigenous people of Aotearoa New Zealand who were colonised by the British Empire in the 1800s.

My interest in this area of research arises out of my concern for workers, the nature of work and employment, and the specific situation of Māori in the late-colonial¹ Aotearoa New Zealand context. While existing conceptualisations of precarity focus on the declining quality of employment relations since the onset of the neoliberal framework of regulation in the mid-1980s (Burgess & Campbell, 1998; Quinlan, 2012; Campbell & Burgess, 2017)², the Māori experience of precarity is embedded in the social and

¹ I follow the advice of Bobbi Sykes (as cited in Smith, 1999) and use the term “late-colonial” rather than the commonly used term “post-colonial” which implies that the colonising society and people left the colonised country.

² My thesis follows the American Psychological Association approach to tenses. I use the past tense or the present perfect in the literature review, methodology, discussion, and when referring the work of others

historical context shaped by a range of historical processes, beginning with the process of colonisation³. One of the tragedies of colonisation, which Moana Jackson (2016) described as a violent, genocidal process, is its residual effects, which are reproduced in the everyday lives of Māori (n.p.).

People who live precariously are drawn into a situation that none of them expected. They are marginally attached to the labour market and are often unemployed and/or without income (New Zealand Council of Trade Unions (NZCTU), 2013; Standing, 2014a; Campbell & Burgess, 2018; Galic, 2019). These experiences of employment and income disperse different forms of precarity throughout everyday life (NZCTU, 2013; Standing, 2014a; Manch, 2018). They are often seen as undeserving, the makers of their circumstance (Cotterell, St John, Dale, & So, 2015; Bridges, 2017). Without adequate government support that acknowledges the complex realities they face, they contend with precarity by themselves, or with the organisations and people willing to assist them.

The recent Covid-19 lockdowns made a lot of people's employment precarious and uncertain (Neilson, 2020b). Although governments are trying to make the realities of people less precarious, the future remains uncertain (Equb, 2020; Man behind New Zealand's biggest food bank says it's not big enough to cope with demand, 2020; Potato

and to information already covered, such as a section or chapter summary. I use the present tense throughout my thesis to describe what is coming, what is happening at a particular moment, and my own personal reactions. The present tense is also used to discuss the conceptual and methodological frameworks, the implications of the findings, and in the concluding chapter (<https://apastyle.apa.org/style-grammar-guidelines/grammar/verb-tense>).

³ Colonialism is an expression of imperialism (Smith, 1999). There are other principles and practices of colonialism, such as slavery or western science, which are not explored in my thesis but are explored by others, such as Smith (1999).

prices up 18 percent as food costs rise in April, 2020). Prior to the lockdowns, there are many people in Aotearoa New Zealand whose everyday lives were already precarious, and will continue to be so (McNeill, 2011; NZCTU, 2013; Graham, 2017; Jackson & Graham, 2017; New Zealand Public Service Association, 2017; Manch, 2018; Page, 2018; Feeling the shame of being 'different', 2021).

I became interested in precarity in the past five years when watching media coverage about the proliferation of precarity not seen in Aotearoa New Zealand for a long time. Around this time, I also noticed a growing number of homeless people in my community. Through various sources of information, I came to learn that Aotearoa New Zealand has the highest rate of homelessness in the developed world (New Zealand Public Service Association, 2017; Satherley, 2017; Bradford, 2019), a situation described as a “human rights crisis of significant proportions” by a United Nations special rapporteur in 2020 (Tibshraeny, 2020, para. 6). This led me to want to learn more about some of the difficult circumstances people contend with.

I read many stories of a growing number of people and families living in unsuitable arrangements, such as “car ports, garages, lean-tos, old cars, derelict homes and... makeshift houses in trees” (Northland housing woes: People living in trees, car ports, old cars, 2019, para. 4). I was surprised to learn that many of these people and families were double income households. I became frustrated when the Prime Minister, John Key, at the time told such people, “we are there to provide support as best we possibly can and all I can say to people is if somebody is homeless they should go and see Work and Income [New Zealand] (WINZ)” (John Key labelled ‘out of touch’ for telling homeless Aucklanders to go to WINZ, 2016, para. 3). The fallacy of this advice was exposed in the

media because people in need of formal support cannot go to WINZ without first having an appointment and proof of an appointment to be permitted into the building by a security guard (John Key labelled 'out of touch' for telling homeless Aucklanders to go to WINZ, 2016, para. 1).

I read many stories of single mothers who worked and/or received welfare support⁴ and their difficulties with the cost of living and housing⁵ (Manch, 2018; Wages falling behind costs of living for majority of workers – survey, 2019; Page, 2020). My interest in precarity as an area of research deepened when I learned that many single mothers in professional occupations on a higher level of income also struggled because of the cost of living and housing (Manch, 2018; Wages falling behind costs of living for majority of workers – survey, 2019). A Wellington City Mission social worker (as cited in Manch, 2018) commented on the experience of a single mother who earns \$800 each week as a nurse.

It's a good wage, before you deduct \$500 for rent and \$300 for childcare. She's a nurse, she's got a degree and training. It's not just people who you might automatically think of - cleaners or checkout operators. Rentals are so expense...

⁴ Citing data from Statistics New Zealand, Elers (2019) points out that households across different income bands receive different kinds of government support, including many who are in paid employment. Because many people benefit from formal support, I have chosen to use phrases such as “people who receive welfare payments”, rather than the commonly used term “beneficiary” to refer to people who receive a main benefit.

⁵ An internationally adopted standard for the definition of affordable housing determines that the residents of a household should spend no more than 30 percent of their gross household income on housing costs (Statistics New Zealand, 2020).

You can't find anything under about \$350, and that will be a crappy little studio.

(para. 25-28)

I was stunned to learn that a high level of rent did not always provide access to decent housing.

I work full time⁶ and sometimes can't eat because I might only have \$20 to feed two people for two weeks. I am paying rent to a millionaire, yet my bathroom window is nearly falling out due to rotting wood. (New Zealand Public Service Association, 2017, p. 42)

Indeed, I was shocked to learn about the extent of housing discontinuity people endure. As one renter put it, "I currently pay over \$700 a week on rent and have had to move four times within the last five years due to the sale of rental properties. Quite frankly it's a nightmare" (New Zealand Public Service Association, 2017, p. 10). These stories pointed to the significance of the relationship between income and housing to the everyday experience of precarity. I wondered how these experiences of housing might affect other aspects of everyday life.

While experiences of housing were routinely reported, people contend with other forms of precarity in Aotearoa New Zealand. In 2011 the research conducted by a fellow student made me aware that food insecurity has been a significant problem for people living in situations of low income for some time (McNeill, 2011). The issue of food insecurity is well-researched, widely reported, and its disruption to the education and

⁶ In Aotearoa New Zealand, employment is full-time when a workers' weekly hours of work exceed 30 hours (Ministry of Business, Information, and Employment (MBIE), n.d.).

socialisation of children emphasised (Graham, 2017; Jackson & Graham, 2017; Beavis et al., 2018). Stories of food insecurity seemed to become more common and more awful. The most salient story I came across was that of a family of four who shared a single sandwich as their only meal each day (Blake-Persen, 2020). Much of the reporting on food insecurity is related to the broader experience of low income, where people are forced to choose between necessary necessities, such as food or fuel, food or power, or who gets fed (Page, 2018; Galic, 2019; Robson, 2019b; Wainohu, 2019; Blake-Persen, 2020). These stories revealed diverse expressions and experiences of precarity across occupation, level of income, location, structure of whānau and/or households, and types of housing. I noticed that Māori people were living with these issues (Page, 2018; Beavis et al., 2018). These circumstances led me to want to hear the stories of Māori people.

The two sets of research questions

My research addresses two sets of questions.

- What forms of precarity are present in the everyday context? How do forms of precarity relate to each other? How do forms of precarity relate to being Māori?
- What kinds of support do those living with precarity gain from social structures, institutions, and social actors? What is the role of culture⁷ in the way Māori experience and mediate precarity?

⁷ Culture is a “fuzzy set of basic assumptions and values, orientations to life, beliefs, policies, procedures and behavioural conventions that are shared by a group of people, and that influence (but do not determine) each member’s behaviour and his/her interpretations of the ‘meaning’ of other people’s behaviour” (Spencer-Oatey, 2008, p.3).

I have drawn on an engaged methods approach to explore the everyday realities of four Māori participants and how they contend with the forms of precarity they face. This approach comprised a mix of qualitative methods, such as semi-structured interviews and drawing exercises, which were used in a flexible and responsive manner to capture the participants' experiences in their own words (Minichiello, Aroni, Timewell, & Alexander, 1990) (detailed in the Methodology chapter). These methods produced four rich case studies of different people who live precariously from which important themes emerged and are discussed.

My research was initially situated in a larger psychology-based project focusing on Māori household precarity. This produced the four case studies which form the heart of my research. Partway through the research process, my specific investigation was disconnected from the larger project to allow me to adopt different methodological, conceptual, and epistemological frameworks. The discipline of sociology aligned more strongly with my intellectual intentions regarding the empirical material and more readily allowed for the development of a conceptual framework appropriate to the historical and contemporary experiences of Māori.

There was a limited body of research and literature on precarity in Aotearoa New Zealand. This research has predominantly been carried out by labour organisations and from an economic perspective. These studies tend to focus on the experiences of certain kinds of workers, such as young female workers (Working Women's Resource Centre (WWRC), 2014); call centre workers (Hannif & Lamm, 2004, 2005); or on a subset of employment arrangements across industries, such as insecure work (NZCTU, 2013). As

explained below, Māori workers have been the subject of a limited number of these studies (NZCTU, 2013).

The very small number of studies on labour market precarity in Aotearoa New Zealand have been primarily qualitative and conducted from the viewpoint of those affected. A case study approach was the most used methodological framework. Some case study research gathered information from a small number of participants. The WWRC (2014) highlighted the experiences of five young women working in a range of low paid service sector jobs. The aim of that study was to illustrate a variety of workplace issues that young female workers encountered, such as fluctuating hours of work and unpaid labour, and then provide information on formal actions and organisations they might use to address workplace issues. Other case study research gathered information from a large number of participants. Hannif and Lamm (2004) undertook in-depth, semi-structured interviews with 50 participants from two call centres and nine key informants, including from union, training, and government organisations, to determine whether precariousness affected such workers.

A mixed method approach has also been used to study precarity. The NZCTU (2013) used a mixed methods approach to document the prevalence and nature of insecure work in Aotearoa New Zealand. Twelve case studies of 14 workers across a range of work types and industries were presented and framed within quantitative conclusions drawn from the Survey of Working Life study data collected in 2008 and 2012. A mixed method approach was used to explore the prevalence and lived experiences of the Māori precariat in present-day Aotearoa New Zealand. Drawing on Standing's interpretation of the precariat, the quantitative component used national datasets to construct a

partial understanding of the prevalence of the Māori precariat in Aotearoa New Zealand (Stubbs et al., 2016). The qualitative component drew on an engaged methods approach to explore the breadth of issues affecting precarious Māori households in the everyday context.

This existing body of research focusses on workers' experiences in forms of precarious work, sometimes noting the broader effect on people's lives, such as the impact of on-call employment on family holidays and celebrations (NZCTU, 2013). While some of these projects focus on one form of precarity, such as food insecurity (McNeill, 2011; Graham, 2017), they did not explore in-depth the interrelated nature of the many forms of precarity that people contend with in everyday life. In addition, the experiences of Māori made up only a small part of what had been researched and understood in this area of research to date. My PhD research addresses the limitations within current research and literature by paying attention to the everyday experience of Māori participants in a way that respects the social, cultural, and historical context specific to Māori in Aotearoa New Zealand.

The research focusses on the participants' experiences and is of value to the group studied and to broader society in many ways. The histories of people at the bottom of society are often not written (Smith, 1999). Hearing or seeing things from the point of view of such people is important and communicates to them that they are significant. Recording and sharing their experiences enables a better understanding of the realities faced by this diverse and distinct group of people. Research can provide some hope that change might come to their situation in the long term if structures and institutions change.

Research is often viewed and used as a tool to advance the needs of the people studied (Smith, 1999; Pipi et al., 2004). For this to be achieved the lived realities of people must first be understood. When I found existing theory on precarity to be inadequate to understanding contemporary Māori experiences of precarity, I pieced together a historical and contextually specific conceptual framework from existing theory, literature, and the case study research. Case study research can provide important insights into the lived experience of precarity, including the residual effects of the colonial and neoliberal projects, the role of social structures, the character of agency, and precarity in everyday life (Bryman, 2008; Easton, 2010b). My research considers the related sources, forms, and effects of precarity as they are experienced and expressed by the participants in their own words. I also examine how social structures, institutions, and social actors enable and constrain the everyday experiences of participants. The important intellectual contribution of my research is the conceptual framework, called “mode of Māori precarity”.

In-depth qualitative understanding of the lived realities of people living precariously sheds light on how policies and programmes might be developed, modified, and strengthened to more accurately address the issues faced. This in-depth understanding can also support organisations who work with Māori people, such as government or tribal organisations. The completed thesis will be made available online by the University of Waikato. A wide range of people who might be interested will be able to access it. I also intend to publish or present my research in relevant conferences and journal articles.

The research focusses on the experience of people during the time of the fifth National-led government (2008-2017) which was distinct in terms of its approach to housing, welfare, employment, and other areas of social policy. Since the research engagements took place, there has been two changes of government, with the Labour Party and New Zealand First forming a minority coalition government in October 2017 and the Labour Party in October 2020. The Labour-led government (2017-) has made a small number of changes to the employment structure and welfare system but has primarily focussed on regulating the broader economic environment and social relations which contribute to people living through poverty and precarity (Leahy, 2018a; Sepuloni, 2018; Employment New Zealand, 2019). Some salient examples include the regulation of foreign activity in the housing market (Foreign buyers ban comes into effect on Labour Day, 2018; Palmer, 2019), lending practices (Leahy, 2018a), and the privately rented accommodation through the Residential Tenancies Act 2020 (Ministry of Housing and Urban Development, 2019). This Labour-led government has also sought to stimulate economic growth through the Provincial Growth Fund (Grow Regions, 2019). Their approach predominantly accepts the neoliberal mode of regulation. Further research examining the impacts of the policy changes they have instituted which assist people living precariously would be worthwhile.

The structure of the thesis

The thesis is divided into eleven chapters. In Chapter Two, existing conceptualisations of precarity are discussed and the conceptual framework, the mode of Māori precarity, presented. The review of literature in Chapter Three contextualises the research topic by providing an overview of the central themes of my research. The review of literature

explores the colonial and neoliberal projects, and the intervening period, to explain the forms of precarity faced by Māori people and how some Māori people came to belong to the relative surplus population. The literature reviewed here draws on international and national articles, books, and other relevant documents. The international literature relates to the broader context, while the national literature provides details into the specificities of the Māori experience.

Chapter Four details the qualitative methodology used to engage the four participants in my research. I outline the logic of my research and the use of a case study approach, and then outline the process of analysis and writing up the empirical material. The cases of the four research participants form the heart of my thesis in Chapters Five to Eight. Each case begins with an introduction which provides important information about each participant, their specific whānau and/or household structure, and their experience of housing provision. The reader is cued into sensitive issues and the participants' motivation for participating in the research. The conclusions of each of the four case studies summarise the main points of each case.

In the discussion Chapters, Nine and Ten, themes are drawn from the four cases to highlight the everyday experiences of precarity, and the size of the relative surplus population for Māori is estimated. The two sets of research questions are answered in the light of the cases, and I discuss the relationships between sources, forms, and effects of precarity, and how precarity is coped with. The Eleventh, and final, Chapter provides some concluding comments about the key research findings and presents a solution to precarity, the limitations of the methodology, and further research possibilities.

Chapter Two: Conceptual Framework

A Mode of Māori Precarity: Conceptualising Precarity, Class, and the Māori Experience

Guy Standing developed a concept of the precariat, a global class defined by labour insecurity under neoliberalism. One of the key problems with this concept is its lack of cultural contextualisation which would enable an understanding of the experience of precarity by different ethnic groups. Using Hall's articulation of race and ethnicity with social and economic categories, I propose that a mode of Māori precarity in Aotearoa New Zealand can be developed.

The purpose of this chapter is to present a new conceptual framework called “the mode of Māori precarity”. Precarity is about the insecurity of material life that takes diverse forms across different social groups in different times and places (Neilson, 2018a). Precarity is a significant problem of contemporary capitalism that takes many different specific forms across the unevenly developing capitalist countries of the world (Standing, 2010; Quinlan, 2012; Neilson, 2018a). Currently there is lacking a conceptual framework to address adequately the specific contemporary forms of precarity that exist in Aotearoa New Zealand. In particular, the existing discourse is not developed enough to specifically explain the current “mode of Māori precarity”.

Standing (2010, 2011a, 2012, 2014a), a labour economist, provides the most influential understanding of contemporary precarity. His conceptualisation of precarity focusses on a class that he names as the “precariat”. He presents the precariat as an emerging, global

class whose members are defined by the shared economic and material experience of labour insecurity caused by neoliberal-led flexibilisation and the casualisation of the employment relation (Atkinson, 1987; Standing, 2010, 2011a, 2012, 2014a; Barragué, 2013; Weil, 2017). Among the problems with Standing's view is that it lumps together different kinds of workers into the "precariat" and does not offer an adequate explanation of contemporary forms of precarity or the varying levels and forms of labour market precarity associated with the stratified segmentation of different labour market positions. Standing also does not examine how labour market positions intersect with other diverse sources and forms of precarity, such as housing shortages and cultural subordination.

Missing from Standing's economic analysis of the contemporary labour market defined by the "neoliberal model of development and regulation" is any analysis of the deeper causes of labour insecurity, especially the presence of a "relative surplus population" (Marx, 1976; Neilson & Stubbs, 2011). My research adapts Marx's (1976) concept of the relative surplus population which refers to how the long-term logic of capitalism systematically generates tendencies towards the oversupply of labour. Also missing from Standing's influential work is any analysis of the ways that race and ethnicity articulate with labour market precarity.

My research adopts Stuart Hall's approach that articulates race and ethnicity with social and economic categories as the theoretical basis for interconnecting economic and cultural sources of precarity. Colonisation is a historical, political, economic, social, and cultural process that links the early stages in the ascendancy of capitalism with the cultural subordination of indigenous peoples. In Aotearoa New Zealand, the original

form of colonialism reproduces itself in different ways over time, shaping and reshaping the Māori experience to the present (Kingfisher, 1999). The current mode of Māori precarity should be understood as part of the neoliberal form of contemporary capitalism within the historical, social, and cultural context of colonisation and other historical processes in Aotearoa, New Zealand.

This presentation of the conceptual framework has four parts. I begin with an outline of Standing's interpretation of the precariat and a discussion of the internal and external criticisms of his interpretation that are significant to my research. The second part broadens the discussion to consider other conceptualisations of precarity. I conclude this part by arguing that Neilson's and Stubbs's adaptation of Marx's relative surplus population is the best framework for understanding the empirically segmented and class structured nature of labour market precarity. Part three discusses Stuart Hall's concept of articulation, which provides a means of linking conceptualisations of precarity to the historical, national, and cultural specificities of Aotearoa New Zealand. Utilising the concepts of articulation and the relative surplus population, the chapter concludes with consideration of the mode of Māori precarity. It must be noted that the conceptual framework was developed after the data collection process in light of the empirical material gathered in my research and therefore is historically and conceptually informed.

Nearly everyone is a precarian: Standing's interpretation of the precariat

While there has been a growing body of literature on labour market precarity since the ascendancy to global dominance of the ideological and regulatory components of the

neoliberal project (Foti, 2004; Bodnar, 2006; Arnold & Bongiovi, 2013), the concept of the precariat was popularised by Standing. Set out in his seminal works, *The Precariat: The New Dangerous Class* (Standing, 2011a) and *A Precariat Charter: From Denizens to Citizens* (Standing, 2014a), Standing (2012) took an economic approach to understanding precarity and defined the precariat as those “living and working in insecure jobs and conditions of life” (p. 589). He distinguished the precariat from the working class, “the ‘unemployed’, presumably those without but seeking employment, and the ‘lumpen precariat’, who are defined as ‘victims of being in the precariat who have fallen out of that group into social illnesses, drug addiction and chronic anomie” (Standing, 2012, p. 589).

Repackaging some of his earlier work, Standing (1993) summarised a framework of eight forms of labour insecurity affecting the precariat in Table 1. Each form of insecurity was considered both in isolation and in interaction with other dimensions (Standing, 1993; Burgess & Campbell, 1998).

1. Employment insecurity – when employees can dismiss or lay off workers, or put them on short time without great difficulty or costs;
2. Functional insecurity – when employers can shift workers from one job to another at will or where the content of the job can be altered or redefined;
3. Work insecurity – when the working environment is unregulated, polluted or dangerous in some way, so that the ability to continue to work is at risk;
4. Income insecurity – when earnings are unstable, or when transfer payments are contingency-based and not guaranteed, or when earnings are close to established poverty lines;

5. Benefit insecurity – where access is limited or denied to ‘standard’ non-wage employment benefits including those covering sickness, holidays and retirement;
6. Working-time insecurity – when hours are irregular and at the discretion of the employer, or where hours are insufficient to generate a minimum income;
7. Representation insecurity – when the employer can impose change in the labour process and refuse to negotiate with trade unions or with other institutions protecting workers’ collective interests; and
8. Skill reproduction insecurity – when opportunities to gain and retain skills through access to education and training are impeded.

Table 1. Forms of labour insecurity developed by Standing (1993), adapted by Burgess and Campbell (1998).

These forms of labour insecurity produce 10 characteristics for the precariat in relation to employment, the state, and other social structures, including:

1. Distinct relations to production;
2. Distinct relations of distribution;
3. Distinct relations to the state;
4. Detachment from labour;
5. Lack of occupational identity;
6. Low social mobility;
7. Lack of control over time;
8. Over-qualification;
9. Uncertainty; and
10. Poverty and precarity traps (Standing, 2014a).

Standing (2014a) has argued that the precariat drift between forms of non-standard employment and periods of unemployment or withdrawal from the labour market (distinct relations to production). Such employment often sits outside the occupational trajectory of the precariat, undermining progress toward a meaningful occupational future and identity (detachment from labour) (Walker, 2011; Standing, 2014a; Galic, 2019). The precariat tended to have a greater level of education than is necessary for the employment they undertake (over-qualification) (Standing, 2011a, 2011b, 2014a, 2016) and have limited control over their time at work (Walker, 2010; Standing, 2014a; Galic, 2019). The precariat have been provided fewer rights and non-wage benefits than workers in full-time, permanent employment, such as annual leave, maternity leave or social insurance (distinct relations of distribution), transforming them into morally and materially marginalised “denizens” (distinct relations to the state) (Walker, 2011; Standing, 2014a).

A range of state mechanisms trap the precariat in their economic and material circumstance, with “little prospect of escape” (Standing, 2014a, p. 36). To receive support from the welfare state in some countries, the precariat were required to undertake a range of time and resource intensive acts to appease the neoliberal welfare state, such as waiting in queues and form filling, to receive a meagre benefit (distinct relations to the state) (Standing, 2011b, 2014a). The state applied conditional pressure on welfare recipients to accept employment, even when employment was short-term and/or of the same or less value of a benefit after tax (poverty trap) (Standing, 2014a). This has significance for the precariat because, as Standing (2011b) described, “working in itself raises the cost of living” (p. 38) and periods of employment were followed by

significant delays before welfare payments were approved and commenced in some countries (precarity trap) (Ramia, 2005; Standing, 2011b, 2014a).

Labour market precarity generates forms of insecurity, uncertainty, and unpredictability in other domains of life (Standing, 2014b; Galic, 2019). Standing (2014b) claimed the precariat were both disproportionately affected by events which cannot be perceived or anticipated and were constrained in their ability to resource themselves through such events. The precariat can struggle to juggle the demands of everyday life and endure profound impacts on their mental wellbeing (Standing, 2014a, 2016). Considered together, the previous nine characteristics hindered the ability of the precariat to improve their social standing (low social mobility) (Standing, 2014a). Because many conceptualisations of precarity tend to focus only on the experiences of workplace actors in formal employment, a few authors applauded Standing for generating a conceptualisation of labour market precarity which can be applied to people who were informally employed and unemployed (Burgess & Campbell, 1998; Jorgensen, 2015).

While Standing sets a foundation for understanding the precariat, five important pieces were missing or inadequately theorised which are significant to my research. Broadly speaking, the criticisms levelled at Standing's interpretation of the precariat arose because he did not deal with the whole reality of precarity. First, Standing (2014a) attributed the growth of the global precariat and expansion of non-standard employment to four neoliberal forces:

Competitive pressure from newly industrializing countries; political victories of neoliberal policy-makers, calling for labour flexibility and cutbacks in 'wasteful'

public spending; expansion of traditionally non-unionized, short-contract service and 'tertiary' sectors; [and] trebling of the global labour supply, with the entry of China, India and the former Comecon countries into the world market. (Breman, 2013, p. 135)

Both Barragué (2013) and Breman (2013) noted that Standings' solutions did not address the specific issues he identified as emerging from a labour surplus in China and India for workers globally.

By taking a reductionist approach and only accounting for four, albeit very important, neoliberal forces, Standing did not adequately address the logic and dynamic of capitalism which drove labour market precarity, weakened the position of labour, and reshaped the class structure over time (Breman, 2013; Hardy, 2017; Neilson, 2018a, 2018b). As Marx (1976) indicated, the mid-term tendency of capitalism trends toward booms and busts. Busts, which Hardy (2017) claimed have increased in both frequency and severity since the 1970s, spurred capital to reduce the proportion of the labouring population in employment and the quality of employment offered (Marx, 1976; Breman, 2013; Curtis, 2015).

With every recession since the 1970s, prolonged episodes of high unemployment, privatizations and public-sector cutbacks have served to weaken the position of labour in North America, Europe and Japan; trade-union movements were hollowed out by the shrinkage of the industrial workforce, through factory re-location or robotization, and the growth of the non-unionized service and retail sectors; the rise of China, the entry of hundreds of millions of

low-paid workers into the world workforce and the globalization of trade helped to depress wages and working conditions further. (Breman, 2013, pp. 131-132)

The long-term tendency of capitalism to increase productivity and surplus value is to constantly remove “living labour” from production (Neilson & Stubbs, 2011; Curtis, 2015; Hardy, 2017, Neilson, 2018a). This was achieved by introducing new forms of technology and reducing the number of workers needed to make a larger number of products in a shorter period of time (Neilson & Stubbs, 2011; Hardy, 2017). The theoretical shortcomings of Standing’s approach obfuscate the way in which precarity was embedded in the phases and cycles of capitalism and its structuring of the modern world (Hall, 1996b).

The second criticism arose from Standing’s narrow focus on all workplace actors who were structurally “excluded from the historically ephemeral stability and regulation of labour under the Fordist compromise” or “relatively disadvantaged in the labour market” in developed economies in three continents in the post-World War II period (Frase, 2013, p. 12). His explanation failed to acknowledge that capitalism was experienced differently across developed, developing, and undeveloped countries, and different eras (Quinlan, 2012; Spencer, 2012; Breman, 2013; Frase, 2013; Hardy, 2017). As Breman (2013) summarised, the experience of the industrially advanced countries cannot be “generalized and copied over to the rest of the world” (p. 136). His explanation was also lacking a detailed analysis of the varied national capitalisms and the formation and composition of specific labour markets, shaped by their own histories and cultures, and encountered by real people who was and live there (Breman, 2013).

The third criticism was a theoretical and temporal one. While Standing (2014b) acknowledged that the neoliberal framework of regulation means workplace actors move in and out of the employment structure, his broad definition excludes the unemployed and the issues they face. Distinguishing the unemployed from the precariat excluded some of the most precarious people in the world such as those discussed in Davis' (2006) *Planet of Slums*, and implied that such people did not experience precarity. Perceiving precarity as a phenomenon which only impacts workplace actors in insecure employment narrows his conceptualisation of the precariat.

The fourth criticism was empirical, theoretical, and temporal in character. Neilson (2018a) pointed out that Standing also failed to look at the issue of material insecurity which was the defining criterion of precarity. Standing does not explore in-depth the lived experience of material precarity, nor account for differences which might arise from gender, sexuality, ethnicity, nation, ability, and age that are formally external to the labour market. Therefore, Standing's interpretation of precarity and the precariat was too narrow and thus remained susceptible to the criticisms previously raised by Hall (1986a, 1990, 1996a).

The fifth, and final, criticism relates to the issue of class and has two key points. Without data or evidence, Standing presents the precariat as an emerging, global, dangerous class of workers whose experience of labour market precarity might ignite a "politics of inferno" and/or a "politics of paradise" if it becomes a class-for-itself (Spencer, 2012). According to Neilson (2018a), Standing tried to "make" the precariat a class by drawing heterogeneous groups together, including the growing slum population (Davis, 2006; Breman, 2013) and the neo-proletariat (Gorz, 1982), into a shared consciousness.

Although the complexity of modern societies means there are no clear-cut classes (Neilson, 2018b), a well-formed class can be thought of as a “collection of people that has homogeneity of economic circumstance (class-in-itself); shared and communal life experience and identity; a common discourse or ‘habitus’; and a united political consciousness and propensity to organise and act (class-for-itself)” (Neilson, 2007, p. 92). The precariat is thus not a class-in-itself but a diverse collection of people experiencing precarity in different ways based on diverse class and occupational experiences (Neilson, 2007, 2016; Breman, 2013; Frase, 2013; Hardy, 2017).

Standing’s interpretation of the precariat cuts across Neilson’s (2007) definition of class in many ways. Standing (2011a) seemed to utilise a broad definition to inflate the population of the precariat, estimated to comprise a quarter of the global adult population. This broad definition overstated the extent to which contemporary capitalism generates a homogenous class effect and claimed that any workplace actor who was relatively disadvantaged without differentiation of their diverse positions that were unequally represented by different age groups, ethnicities, nationalities, and genders (Frase, 2013; Neilson, 2018a).

Adding to this, authors pointed out that some forms of insecure employment can be constructively used and, in some instances, were highly desirable to both employers and employees (Whatman, 1994; Tucker, 2002; Walker, 2011; Benach et al., 2014; Galic, 2019). The flexible nature of some forms of non-standard employment can appeal to some people because it can accommodate health conditions (Uerata, 2011), caring responsibilities, study, resource a hobby, or a desire to work less (Tucker, 2002; Walker, 2011). It must also be noted many forms of non-standard employment provide a

reasonable to high level of income and control over working conditions (Murtough & Waite, 2000; Walker, 2011; Quinlan, 2012; Galic, 2019). Because non-standard employment was not always insecure, Tucker (2002) argued that employment becomes precarious when there was a difference between the hours worked and the number of hours a worker wants and/or needs.

The second point on class relates to Standing's view that the precariat could form a "united political consciousness and propensity to organise and act" (Neilson, 2018b, p. 92). However, the heterogeneity of workers' experiences (Quinlan, 2012; Breman, 2013; Frase, 2013; Neilson, 2018a), the ideology of individualism (Neilson, 2018b), and the ideology of capitalism can win the active consent of workplace actors (Makus, 1990), which can fracture the creation of classes for themselves and collective resistance to capital (Makus, 1990; Spencer, 2012; Neilson, 2018b). In addition, people who experience labour market precarity, and relatedly, material deprivation tend to have more narrow goals (Spencer, 2012). They also tend to internalise their labour market experience and thus may hide, isolate themselves, or look to other means to sustain themselves (Spencer, 2012). As Spencer (2012) stated, "to say that these individuals and groups wherever they are located can be brought into a common alliance seems to be asking a lot" (p. 688). In sum, Standing's precariat is too diverse to be a class (Neilson, 2018a).

Standing's conceptualisation of precarity focuses on the precariat and their experience of labour market precarity in some countries and time periods. Internal and external criticisms argue that his conceptualisation of the precariat is too narrow and excludes

many social actors who contend with precarity in everyday life. The next section looks at broader conceptualisations of precarity.

Not everyone is a precarian: Conceptualisations of precarity

A range of conceptual frameworks have been used to describe the nature of precarity in work and employment. While the unemployment rate is often used as the primary measure to determine the health of a labour market, conceptualisations of precarity go beyond the unemployment rate to interrogate the diverse ways precarity was structured into the employment relation (Burgess & Campbell, 1998; Standing, 2014a; Campbell & Burgess, 2018; Galic, 2019). Like Standing, much of the literature on labour market precarity focussed on contemporary capitalism and the neoliberal framework of regulation ascending to global dominance from the late 1970s (Burgess & Campbell, 1998; Quinlan, 2012; Campbell & Burgess, 2018).

Since the articulation of contemporary capitalism and neoliberalism, many observed that significant changes happened to the hours and duration of employment as well as the conditions and benefits derived from employment (Campbell & Burgess, 2018; Galic, 2019). As Campbell and Burgess (2018) put it, there has been a “growth of both old and new forms of employment... characterised by poor wages and conditions” that are outside the permanent employment contract through the neoliberal framework (p. 6; see also Walker, 2011; Campbell & Burgess, 2018; Galic, 2019).

Conceptualisations defined precarity in economic and labour market terms and understand workplace actors by their relationship to the mode of production and their status and history of employment (Burgess & Campbell, 1998; Breman, 2013; Campbell

& Price, 2016; Campbell & Burgess, 2018). Although there was some consensus about the elements of labour market precarity, a widely accepted definition was lacking because of the conceptual and definitional differences across nations, organisations, disciplines, and perspectives (Tucker, 2002; Jain & Hassard, 2014).

A range of closely related terms were used to describe forms of labour market precarity, such as “non-standard employment” and “insecure employment” (Whatman, 1994; Burgess & Campbell, 1998; Tucker, 2002; Walker, 2011; Quinlan, 2012; NZCTU, 2013; Galic, 2019). Authors treated these terms differently, but all refer to the nature of insecurity, instability, and unpredictability that permeate the employment relation (Burgess & Campbell, 1998; Tucker, 2002; Frazer & Sargeant, 2009; Walker, 2011; NZCTU, 2013; Siegmann & Schiphorst, 2016; Campbell & Burgess, 2018). The literature illustrated that the forms and manifestations of labour market precarity were multi-dimensional, contingent (Vosko, Macdonald, & Campbell, 2009; Vosko, 2010; Hardy, 2017), and vary across “forms of labour regulation, systems of social security, social reproduction, employer labour use strategies, and the structure and divisions in the labour market” (Campbell & Burgess, 2018, p. 50).

Research on labour market precarity has been predominantly undertaken from a Labour Studies or Labour Economics perspective, often produced by or for international and national organisations, such as the International Labour Organisation. Such literature tends to generate static, cross-sectional, quantitative understandings of the type and position of workplace actors in the labour market and employment quality. Such knowledge is counted as “evidence that one or another thing is happening with some frequency or perhaps that more of one thing is happening than another” (Porpora,

2015b, p. 216). Consequently, a “highly heterogeneous group of variables are associated with an outcome” without empirical evidence or understanding why they are related (Mahoney, 2001, p. 577). People are seen at a distance and reduced to a “complex set of functions and attributes within a socio-economic system”, rather than as knowledgeable agents “living through... various experiences” in relation to social structures and institutions (Giddens, 2011, p. 4). The role of culture and the details and developments of the lived experience of precarity are not captured. Policy is subsequently developed on partial information and aimed at the majority.

In a review of existing research and literature, Campbell and Price (2016) noted five different applications of the concept of precarity to the labour market, including:

1. Precariousness in employment;
2. Precarious work;
3. Precarious workers;
4. Precarious workers as an emerging class (precariat); and
5. Precarity as a general condition of social life.

The first application examined the forms of objective characteristics of a job which produce precariousness as set out in Table 1 (Burgess & Campbell, 1998; Campbell & Burgess, 2018). The subjectivities workplace actors might have in relation to the quality of a job, such as job satisfaction, are not explored (Campbell & Burgess, 2018). In the second application, precarious work is not viewed as a new category of employment (Tucker, 2002; Campbell & Price, 2016). Rather, certain kinds of jobs were seen as carrying multiple dimensions of precarity which produce an overarching effect across

the labour market where “a relative increase in precarious work or ‘bad’ jobs is seen as contributing to employment polarisation in advanced capitalist societies” (Campbell & Price, 2016, p. 315).

In the third application workers were perceived as social actors who endure both the process and consequences of precarity in work and employment (Anderson, 2010; Campbell & Price, 2016). This application acknowledged the diverse nature of individual experiences which were shaped by both their social location and contextual conditions across different sectors, labour markets, societies, and economies (Vosko et al., 2009; McKay, Jefferys, Paraksevopoulou, & Keles, 2012), such as a young person straddling study and part-time work living in their parents’ home to a single mother undertaking casual employment who lived independently (Howe, Munro, Biddington, & Charlesworth, 2012; Pocock & Skinner, 2012). The fourth application explores the notion of precarious workers as an emerging class described in the previous part (Standing, 2011a, 2012, 2016).

The fifth application examines the relationship between the “generalised set of social conditions and an associated sense of insecurity, experienced by precarious workers but extending to other domains of social life such as housing, welfare provision and personal relationships” (Campbell & Price, 2016, pp. 315-316). While there is room within these conceptualisations to explore the labour market experiences of individuals from a particular race or culture, they do not consider the role of class or culture more broadly. My conceptual framework described later in this chapter addresses this shortfall.

While these conceptualisations explore labour market precarity differently, many have observed that precarity can be found where there is work. As Burgess and Campbell (1998) summarised, the “spread of precarious employment is not age, gender or industry independent” but “spreading across all groups within the workforce” (p. 16). Research on labour market precarity showed that particular kinds of people were more likely to become trapped in precarious low-skilled, temporary jobs: including less-qualified women (Tucker, 2002; Bohle et al., 2009; Sargeant & Tucker, 2009; Breman, 2013; NZCTU, 2013; McVicar, Wooden, & Fok, 2017); young people (MacDonald & Holm, 2002; Tucker, 2002; Bodnar, 2006; Bohle et al., 2009; Breman, 2013; NZCTU, 2013; McDowell, Rootham, & Hardgrove, 2014); ethnic minorities (Tucker, 2002; Bohle et al., 2009; NZCTU, 2013; Galic, 2019); Māori and Pacific people (Tucker, 2002; NZCTU, 2013); the disabled (NZCTU, 2013); the low skilled (Tucker, 2002; Jorgensen, 2015); the less educated (Tucker, 2002); and those in hazardous occupations (Sargeant & Tucker, 2009; Langley et al., 2013; Bouwhuis et al., 2019). Some people sit across more than one of these categories.

A significant proportion of research has focused on migrant and immigrant workers who some consider the most precarious workers in the global labour force (Bommes & Geddes, 2000; Mitchell, 2007; Sargeant & Tucker, 2009; Quinlan, Bohle & Lamm, 2010; Robinson, 2011; Standing, 2014a; Jorgensen, 2015; Lewis et al., 2014; Hardy, 2017; Galic, 2019). Such workers often enter the lower part of the labour market, have been denied employment and citizenship rights, and/or work in an occupation different to their education and/or experience (Boomes & Geddes, 2000; Standing, 2014a; Galic, 2019). Student migrants have been more likely to accept poor and/or illegal employment

conditions because of the reduced capacity to earn (McLaren, Firkin, Spoonley, Dupuis, de Bruin & Inkson, 2004; Dyer, McDowell & Batnitzky, 2008; OECD, 2009; Anderson & Naidu, 2010). Being forced to work more than the agreed number of hours (Chen & Madamba, 2000; Green, Owen & Jones, 2007) below the minimum wage was common (Anderson & Naidu, 2010).

A significant proportion of research has focused on young people who have a very different experience. Young people comprised a significant proportion of the precariat and precarious employment can have far-reaching negative impacts on those starting their working lives (Buddelmeyer & Wooden, 2011; McDowell et al., 2014). Young workers tended to be concentrated in retail and service sectors and the most insecure forms of low wage, low-skilled non-standard employment, such as casual and zero-hour contracts⁸ (Anderson & Naidu, 2010). Such jobs can operate like traps rather than lead to better employment which constrain the capacity of young people to begin a stable career path (MacDonald & Holm, 2002; Watson, 2013; McDowell et al., 2014).

While labour market precarity can be an issue for young people, workers over 45 years have a unique set of concerns and experiences. While there is a perception that older people have increased levels of choice and control (Frazer & Sargeant, 2009; Lain & Phillipson, 2019), older workers can experience discrimination in both recruitment and redundancy (Frazer & Sargeant, 2009). Compared to other kinds of workers, older workers can have lower educational attainment and longer employment tenure but can also feel trapped in jobs because “it is a lot harder to find a job” (Lain & Phillipson, 2019,

⁸ Zero-hour contracts compel workers to accept work offered by employers and to be ready to begin work within the hour (Breman, 2013; McDowell et al., 2014).

p. 74). The perception of fewer employment opportunities can be compounded by barriers to accessing education and training (O'Connell, 2005; Bohle et al., 2009; Vickerstaff et al., 2018; Lain & Phillipson, 2019).

Research also showed some older workers can experience a heightened sense of precarity from pressure to work for longer (Frazer & Sargeant, 2009; Vickerstaff, Airey, Lain, & Loretto, 2018; Lain & Phillipson, 2019). Older workers in physically demanding jobs, such as hospitality, have noticed an intensification in the pace of work and can be concerned they may not be able to sustain such work (Lain & Phillipson, 2019). Older workers can contend with issues relating to poor health and have a greater need for care (Grenier, Lloyd, & Phillipson, 2017; Vickerstaff et al., 2018; Lain & Phillipson, 2019). Within a context of shrinking public care systems, rising pension age eligibility, and declining pension provisions, some older workers might choose not to disclose poor health to an employer or manager (Lain & Phillipson, 2019) or feel pressure to work beyond the point at which it was good for their wellbeing (Lain & Phillipson, 2019). Others may not apply for work if they must declare health issues (Uerata, 2011) or be forced into early retirement due to poor health (Frazer & Sargeant, 2009; Grenier et al., 2017).

While the discussion about the shaping of class and labour across global economies has been revived, Neo-Marxists argued that the precariat was a repackaging of Marx's relative surplus population (Breman, 2013; Neilson, 2016, 2020a) which remains the best framework for understanding the class structured and empirically segmented nature of labour market precarity (Neilson, 2016). The framework more accurately represented the experience of capitalism by paying attention to people in any economic

situation (Neilson & Stubbs, 2011; Neilson, 2016). Neilson and Stubbs (2011) operationalised the concept of the relative surplus population using the dual concepts of redundancy and activity, availability and unavailability, choice and necessity, and reached the following definition: “all members of the labouring population outside of the active army and thus surplus to the productive requirements of capital accumulation residually define the relative surplus population... at the moment of redundancy” (p. 440).

The two main groupings of the relative surplus population comprise the “unemployed” (people actively seeking but without paid work) and the “non-employed” (people without paid work and not actively seeking). Neilson and Stubbs (2011) distinguished between the necessarily available, which includes people “who are able to and need to engage in paid work but are unable to find it” (p. 440) and the necessarily unavailable, such as elderly and disabled persons. The necessarily available grouping is often referred to as “discouraged job seekers” or the “long-term unemployed” (Neilson & Stubbs, 2011). They also distinguished between people who are unavailable to work by choice or necessity. Some kinds of social actors are “ambiguously located between choice and necessity”, such as homemakers and people in education and/or training (Neilson & Stubbs, 2011, pp. 440-441). Drawing on national datasets, Neilson and Stubbs (2011) calculated that the relative surplus population is “larger than the active army, and is unevenly composed and distributed across developed, developing and underdeveloped countries” (p. 435).

In my research I undertook qualitative research with four participants. Three of the participants have been successfully employed in the service, hospitality, and labouring

sectors over their employment history. Employment was sometimes broken up by periods of unemployment or withdrawal from the labour market. All four participants came to belong to the unemployed and non-employed segments of the relative surplus population because of the level of education, parental responsibilities, changes to housing and welfare, significant life events, or withdrawal from the labour market. Three participants are women with two, four, and nine children, respectively. The male participant provides primary care to the child and brother of his partner and has one biological child who does not live in the same household.

All four participants exited the education system between the ages of 13 and 15 years. All four participants have found it immensely difficult to find and maintain employment that accommodates their parental responsibilities. When employed, they often felt suspended between the demands of employment and the whānau and/or household. At the beginning of the research, one female participant was struggling to juggle low skilled, low paid, part-time employment during a period of chronic housing transience caused by housing displacement. She reduced her hours of work until more stable housing was gained. An attempt to change her days and hours of work led to the termination of employment. Toward the end of the engagements this participant turned to tertiary education with a long-term view to better her labour market and economic position.

This participant and the fourth participant, a young Māori man, drifted between the reserve army of labour and the relative surplus population and were necessarily available, seeking and sometimes without paid work. The young Māori man has a complex work history. He had been very successfully engaged in work on many

occasions and for long periods of time. His labour market position weakened over time and was exacerbated by the choice to withdraw from the labour market. He described significant challenges to find and maintain employment which he linked to his level of education and industry level labour strategies. A range of short-term, low skilled, low paid, informal, and insecure jobs comprised his recent employment history.

At the time of the engagements, the two remaining female participants each with four children in their immediate care, had not been employed or engaged in education or training for many years. Engaging in the labour market would be detrimental to their whānau and households. They are both necessarily unavailable, non-employed homemakers whose lives are more fully occupied by other activities. These characteristics placed the four participants across multiple categories indicated in the literature as at risk of precarity and poverty (Harkness, 2011; Organisation of Economic Co-operation and Development (OECD), 2011; Fletcher, 2017).

In sum, there are many existing conceptualisations which focus on labour market precarity and ignore forms of precarity that are formally external to the labour market. Among the problems of the existing conceptualisations of precarity is the lack of a differentiated approach within which the Māori experience can be understood. The next section discusses Stuart Hall's approach to articulation which looks at the role of race and ethnicity, usually missing or marginalised in conceptualisations of and research on precarity.

Contemporary capitalism is not the only monster: Stuart Hall and the concept of articulation

As stated earlier, Standing took a classical economic approach to precarity that does not consider sources, forms, and effects of precarity that are external to the labour market under neoliberal capitalism. Hall (1986a) previously noted that economic approaches tended to reduce and subordinate all forms of conflict and types of social relations to an industrial workplace struggle between capital and workers pursuing opposing class interests. Because of this, economic approaches cannot explain some aspects of reality, nor who people are (Hall, 1986a, 1996a). Indeed, race and ethnicity have been reduced to social categories where “what is often experienced and analysed as ethnic or racial conflicts” were conceived as “manifestations of deeper, economic contradictions” (Hall, 1996a, p. 307). Yet, the dynamic interaction between capital and culture is central to demonstrating how the concrete complexities of “historical forces... produced the present, and which continue to function as constraints and determinations on articulation” (Grossberg, 1986, p. 58).

To address the limitations of economic approaches, Hall (1996a) appropriated the concept of articulation to understand the complex and layered ensemble of relations and interactions between economic, political, ideological, cultural, and social elements. The word articulation has a useful double meaning: “the way in which you express your feelings and ideas; [and]... the way in which... something that consists of two or more parts... are joined and able to move in relation to each other” (Cambridge Dictionary, 2019). Hall argued that nothing necessarily connects to anything else and thus examined

the process by which economic, political, ideological, cultural, and social elements without necessary belonging “do or do not become articulated, at specific conjunctures, to certain political subjects” under certain conditions (Grossberg, 1986, p. 53). In Hall’s (1986a) view, adequately theorising “complexly structured societies composed of economic, political and ideological relations”, involved dealing with the different levels of articulation which do not “simply correspond or “mirror” one another but which are... “over-determining” on and for one another” (p. 12).

The process of articulation is undertaken by a group of social actors to achieve a social, cultural, and/or political project (Grossberg, 1986). A project can be defined as a “piece of planned work or an activity that is finished over a period of time and intended to achieve a particular purpose” (Cambridge Dictionary, 2019, n.p.). Colonialism and neoliberalism are examples of projects. How articulations have been explained away by social actors’ shapes how they were received, understood, and accepted into the common sense of a culture (Makus, 1990). Articulations tended to be transitional and layered in character, and can be enduring, unmade, or remade (Bernstein, 1977; Slack & Wise, 2007; Clarke, 2015).

Hall (1996a) argued that racially and ethnically structured social formations cannot be explained away as “mere surface forms of appearance of economic relations”, nor adequately theorized by “reducing them to the economic level of determination” (pp. 306-307). To give race and ethnicity “due specificity and weight as autonomous factors”, the changing “forms and dynamic of political conflict and social tension in such societies — which frequently assume a racial or ethnic character” must be grasped (Hall, 1996a, p. 307). Recognising culture as a site of ideological and political struggle, Hall (1986a,

1990, 1996a) contended that culture is central to, and cannot exist without, political power. Hall (2003) interrogated the multi-dimensional, but not automatic, process by which racially structured groupings were “structured in dominance” rather than “simply determined” by focussing on the “political-cultural work (practice) that went into making and sustaining specific articulations” and the conditions which enable them (as cited in Clarke, 2015, pp. 276-277).

Of significance to my research is Hall’s (1996a) view that “social formations of a colonial type exhibit different forms which take a different path and obey a different logic” to social formations, such as a tribal society (p. 313). The transnational and transcultural global process of colonisation subordinated and assimilated indigenous peoples in undeveloped countries into colonial-capitalism⁹. While the sequence and expression of colonisation varied across countries and permanently dispersed the colonising people into the lands and cultures of the colonised (Kingfisher, 1999; Jackson, 2019a), the process of colonisation comprised four main elements:

1. Uneven development (the deployment of the colonial-capitalist mode of production and relations and the dismantling of the indigenous mode of production and relations);

⁹ Taking the advice of Jackson (2016), I do not use the term settler because it misrepresents the Māori experience of European migration to Aotearoa New Zealand as peaceful. The term supports the dominant, non-Māori narrative designed to misremember the structures, mechanisms, and social actors of colonialism which “purposefully misshaped” the people already in Aotearoa New Zealand (NLNZ, 2016, para. 32). I have not used the common term settler-capitalism for the same reason. I have chosen to use the term colonial-capitalism to refer to the mode of production and relations deployed by the British Empire. I use the term immigrant, rather than settler, to refer a person who has moved to another country.

2. The deployment of the colonial structure of governance and the dismantling of indigenous power relations and structures of governance;
3. The deployment of the colonial system of structures, institutions, mechanisms, and social actors; and
4. Primitive accumulation and the displacement and repositioning of difference.

The form and path of colonial-capitalist development was heterogenous, contingent, and uneven in its effects on social formations (Hall, 1996a).

The primary purpose of colonisation was to expand the territories of the Empire and the colonial-capitalist mode of production, search for new sources of wealth (Smith, 1999; Neocleous, 2011, 2012), and to resolve issues within the Empire, such as a growing population and poverty (Petrie, 2006). The colonial-capitalist mode of production and relations was articulated with the pre-capitalist mode of production and relations in the colonised country in a way that established the Empire – the most industrialised, developed country – as the core country which dominated less developed countries on the periphery (Smith, 1999; Neilson, 2018b). The people and resources of colonised countries were exploited as a source of wealth for the core, developed country and were forced to advance its mode of production (Marx, 1976; Hall, 1986a; Smith, 1999).

The discovery of gold and silver in America, the extirpation, enslavement and entombment in mines of the indigenous population of that continent, the beginnings of the conquest and plunder of India, and the conversion of Africa into a preserve for the commercial hunting of black skins, are all things which

characterize the dawn of the era of capitalist production. These idyllic proceedings are the chief moments of original [ursprüngliche] accumulation. Hard on their heels follows the commercial war of the European nations, which has the globe as its battlefield. (Marx, 1976, p. 915)

The extent to which pre-capitalist modes of production and relations persisted varied according to the form and path of colonisation (Bernstein 1977; Berman, 1984). Pre-capitalist modes of production and relations in competition with colonial-capitalism can retain a level of autonomy for some time (Bernstein 1977; Berman, 1984). However, the changing requirements of colonial-capitalism inevitably subordinated the “elements of other modes of production to the needs and logic of its own functioning and integrated them, more or less, in the mechanism of its reproduction” (Bernstein 1977, p. 35). In an “assimilate or die” fashion, indigenous peoples were repositioned into the colonial project as proletarians, slaves, or cast out as vagabonds, and forced to adapt to the dominant, colonial mode of production and way of life (Hall, 1996a, p. 310). In these ways, the process of colonisation structured the racial and ethnic composition and generated differentiated forms of exploitation within a fractured labour force (Hall, 1986a; Blackburn, 2014).

The state played a central role in the ascension of the colonial-capitalist mode of production and relations (Lamb, 1975; Berman, 1984). Jackson (2019a) argued the process of colonisation presumed the Empire’s right to generate “power and impose legal and political institutions in places which already had their own” (para. 7) and “where they had never had jurisdiction before” (para. 28). As the systems and structures of indigenous governance were dismantled, colonial structures, institutions and

mechanisms were generated to subordinate indigenous peoples to the colonial project through coercion and consent into a “single system of rule” (Hall, 1986a, p. 18). For indigenous peoples, the state is and remains a foreign, administrative, disciplinary apparatus which “plans, urges, incites, solicits [and] punishes” (Hall, 1986a, p. 19) to “raise the great mass of the population to a particular cultural and moral level (or type) which corresponds to the needs of the productive forces for development, and hence to the interests of the ruling class” (p. 18).

The state is the point from which hegemony over society as a whole is ultimately exercised (though it is not the only place where hegemony is constructed). It is the point of condensation not because all forms of coercive domination necessarily radiate outwards from its apparatuses but because, in its contradictory structure, it condenses a variety of different relations and practices into a definite “system of rule”; It is, for this reason, the site for conforming (i.e., bringing into line) or “adapting the civilization and the morality of the broadest masses to the necessities of the continuous development of the economic apparatus of production”. (Hall, 1986a, p. 18)

Although the form and path of politics changed over time, the process of colonisation locked the colonised into a continuous cultural, social, economic, and political struggle with the colonisers (Caffentzis, 1989; Smith, 1999; Walker, 2004).

The state provided the social structures, institutions, causal mechanisms, and social actors for the penetration of external colonial-capitalism by actively controlling the internal supply of land, property, resources, commodities, and labour for colonial-

capitalist accumulation (Lamb, 1975; Berman, 1984; Comninel, 2019). Historically, there was significant variation to the way the colonial state has approached the restructuring and repositioning of pre-capitalist modes of production and relations (Berman, 1984). Colonial states and actors concerned about resistance from the colonised managed the articulation and transition of modes of production with “extreme caution” (Kay, 1972, p. 9). Such states placed limitations on the operation of colonial-capitalism to maintain harmonious relations with indigenous peoples (Berman, 1984). In some contexts, the continuation of indigenous modes of production and relations were supported by the state (Kay, 1972; Berman, 1984). For example, in Ghana

the political administrators of the colonial state were instinctively aware, if not fully conscious, of the frailty of their position and knew they could never maintain their power in the face of organized opposition among the mass of the Ghanaian people... The attempt, wherever possible, to avoid such opposition by exercising deliberate restraint, runs like a thread through the official actions and statements: colonial administrators were practiced exponents of the maxim that those who wish to rule must first learn to govern themselves. (Kay, 1972, p. 9)

Berman (1984) described this type of colonial state as being enmeshed in the contradictions of articulation by being “involved, paradoxically, in both sides of the dialectic of destruction and preservation” of indigenous peoples (p. 413). It must be noted that there were other active agents of articulation, such as merchant capitalists (Berman, 1984).

Colonial states on the other end of the continuum, such as Aotearoa New Zealand, took a more abrupt and direct approach. Such states “tended to prey upon the local population through extortionate pressure and appropriations” and quickly dismantled domestic modes of production and relations (Berman, 1984, p. 413). Smith (1999) pointed out that the process of colonisation in Aotearoa New Zealand began 300 or so years after the British Empire began to colonise the world, and thus was “determined by previous experiences in other colonies and by the prevailing theories about race, gender, climate and other factors generated by ‘scientific’ methods” (p. 68).

Colonial institutions, such as education, were arranged around the state to establish a colonial system (Marx, 1976; Curtis, 2015; Curtis & Curtis, 2015). These colonial institutions “employ the power of the state, the concentrated and organized force of society, to hasten, as in a hothouse, the process of transformation of the feudal mode of production into the capitalist mode, and to shorten the transition” (Marx, 1976, pp. 915–916).

Historically, the process of primitive accumulation and the political mechanism of private property were central to the process of colonisation and the repositioning of indigenous peoples (Hall, 1996b; Petrie, 2006; Comninel, 2019). Many indigenous peoples, including Māori, hold to a view of the world which recognises the interconnectedness of all things (Mika, 2017). They view the land as being a part of themselves and their way of life and assume the responsibility to care for land (Petrie, 2006). This approach to land was seen by the Empire, who hold to an absolute model of landownership where land is seen as something to carve up and claim (Smith, 1999;

Petrie, 2002, 2006), as impeding improvement and the mechanism of private property (Neocleous, 2011, 2012).

Moreover, the transnational expansion of the Empire and the process of primitive accumulation was rationalised by a “mythicised Eurocentric conception of high civilization” (Hall, 1996b, para. 16), the biblical directive to replenish and subdue the earth, and the 17th century Lockean concept that land rights were dependent on cultivation (Kent, 1866; Petrie, 1998, 2006, 2015; Neocleous, 2011). Legal script in the 1800s manufactured the moral obligation of civilised people to displace others who did not use land in the colonial way (de Vattel, 1758).

It is asked whether a nation may lawfully take possession of some part of a vast country, in which there are none but erratic nations whose scanty population is incapable of occupying the whole? We have already observed, in establishing the obligation to cultivate the earth, that those nations cannot exclusively appropriate to themselves more land than they have occasion for, or more than they are able to settle and cultivate. Their unsettled habitation in those immense regions cannot be accounted a true and legal possession; and the people of Europe, too closely pent up at home, finding land of which the savages stood in no particular need, and of which they made no actual and constant use, were lawfully entitled to take possession of it, and settle it with colonies. (de Vattel, 1758, p. 100)

These colonial tenets drove the displacement of indigenous peoples from their lands through violence, war, “conquest, enslavement, robbery, murder [and] force” (Marx,

1976, p. 874). Without primitive accumulation and the displacement of indigenous peoples from their land, the making of the colonial social order could not occur (Marx, 1976). In these ways, private property is a transhistorical root of alienation (Comninel, 2019).

No matter how it's achieved — through a legal subterfuge or the brute force of a gun — colonisation is always a dishonourable dispossession... The imposition of the colonisers' values and institutions could never be achieved peacefully or with any pretence to good faith. (Jackson, 2017, para. 9)

Without inward interrogation of its ideological underpinnings nor an understanding of difference, colonial actors were driven by a race-based view that indigenous peoples were inhuman, inferior savages “devoid of proper bodily and moral discipline” (Kingfisher, 1999, p. 10). Indigenous peoples were demonised, either annihilated or assimilated into a vertical relationship under colonial domination where they were forced to fit and “accept their proper place in society as a marginal class” (Lomawaima, 1993, p. 227). Indigenous ways of being and doing were discouraged and/or dismantled (Kingfisher, 1999).

Cultural genocide is the destruction of those structures and practices that allow the group to continue as a group. States that engage in cultural genocide set out to destroy the political and social institutions of the targeted group. Land is seized, and populations are forcibly transferred, and their movement is restricted. Languages are banned. Spiritual leaders are persecuted, spiritual practices are forbidden, and objects of spiritual value are confiscated and

destroyed... Families are disrupted to prevent the transmission of cultural values and identity from one generation to the next. (Truth and Reconciliation Commission, 2015, p. 1)

Any misfortune or suffering of indigenous people was dismissed by colonial actors as being “due to their inherent failings and their inferior culture traits, but not to contact with ‘stronger races’” (Pool, 2015, p. 19).

I do not admit that a great wrong has been done to the Red Indians of America or the black people of Australia... by the fact that a stronger race, a higher grade race... has come in and taken their place. (Churchill, 1973, as cited in Freudenberg, 2008, p. 3)

Although the state played a significant role in the process of colonisation, it is not a fixed entity. The advent of modern liberal democracy and emerging social structures, institutions, and relations of civil society, such as family and cultural groupings; and private relations, such as gender identities, paved a new terrain of politics (Hall, 1986a). The colonial state evolved as societies become more complex across class, race, and other social categories (Hall, 1986a). In the new terrain, the structures and mechanisms of modern democracy enabled civil society to appeal to or leverage political power to amend social structures, institutions, and mechanisms, including the logic of capitalism, in a way that promotes and protects wellbeing (Hall, 1986a).

Ideology can also be used to overdetermine the dynamic of capitalism. Hall (1986b) defined ideology as the “mental frameworks – the languages, the concepts, categories, imagery of thought, and the systems of representation – which different classes and

social groups deploy in order to make sense of, define, figure out and render intelligible the way society works" (p. 29). The function of the dominant ideology was to reproduce the social relations of production – its elements and agents – which were “necessary to the material existence of any social formation or any mode of production” (Hall, 1985, p. 98). Ideologies do not operate in isolation but comprised systems of representation inscribed and materialised in practices (Hall, 1985; Makus, 1990). Social actors discontented with the dominant mode of production and relations and its structuring of society can challenge its ideologies and practices by raising “new ideas, new feelings and new ways of being in the world” (Newstead, Reid, & Sparke, 2002, p. 486).

In sum, Hall’s approach to articulation addresses the limitations of economic approaches which reduce race and ethnicity to social categories and subordinates all conflict to the industrial struggle. The concept of articulation provides a useful stance from which to understand the role and significance of race and ethnicity broadly, including the role of colonisation, interacting with other social and economic categories. The next section builds from this stance to develop the concept of the ‘mode of Māori precarity’.

Class, resources, and way of life: Towards a conceptualisation of a mode of Māori precarity

My research offers a new conceptual framework, the mode of Māori precarity, which is a different way of understanding the socio-economic position and experience of Māori from existing conceptualisations of precarity. In pursuit of concretely specifying this conceptual framework, I distinguish between the ‘mode of Māori precarity’ and the

‘general mode of precarity’. The purpose of both frameworks is to sufficiently describe what happens to a precarious group of people in a certain situation or context. The mode of Māori precarity focusses on the persistently precarious, but changing, specificities of the Māori experience.

The concept of a “mode of precarity” refers to a “way of life” which is shaped by forms and degrees of material and social insecurity in everyday life. People become precarious in different ways in different times in different places, and there are many types, degrees, and sources of precarity. The material conditions of (in)security are about the presence, or not, of the basic elements which sustain life, including food, clothing, shelter, and social solidarity. As the material elements that sustain life diminish and become more insecure, unstable, and unpredictable, life becomes more precarious. The insecurity of material life also increases as the conditions of support and mutual protection descend towards zero-sum social conflict. The types, degrees, and sources of material and social insecurity impact on the mental wellbeing and relationships of those affected.

There is a diversity of modes of precarity across history. Colonialism and neoliberalism are examples of specific variations of the capitalist mode of precarity. Modes of precarity differentiate “particular kinds of class structure and... certain kinds of problems” (Jacobs, Kemeny, & Manzi, 1999, p. 13). The neoliberal led form of contemporary capitalism underpins modes of precarity in the present. In the contemporary capitalist context, precarity arises from insecure, intermittent employment, low and unpredictable income, and being without employment. However, labour market precarity is only one part of a precarious way of life. The effects of labour market precarity are diverse,

contingent (Campbell & Price, 2016), and articulate with other forms of precarity, such as food and housing insecurities, which all interact with each other.

The Māori intellectual tradition involves understanding the people under study within the context to which they belong and the history which shaped them (Jackson, 2009). Focussing only on the position and experiences of Māori workers in the contemporary labour market ignored and distorted residual impacts in the present of historical processes experienced by Māori and presented them as being separate from whānau, households, and cultural groupings (Hannif & Lamm, 2004, 2005; NZCTU, 2013; WWRC, 2014). The mode of Māori precarity differs both from the general features of the capitalist mode of precarity and from other culturally overdetermined modes. The mode of Māori precarity has a protracted history extending across the varying structural effects of specific periods of capitalism and refers to the interacting relationship between historical processes, cultural subordination, and contemporary social structures and institutions. The causes of Māori precarity are historical, structural, institutional, and culturally mediated (Jackson, 2009, 2016, 2017, 2019a).

Different societies develop ways for living within their environments and build security into their way of life in different ways (Smith, 1999). The mode of Māori precarity pays attention to the ways in which Māori, as an indigenous, traditional, rural, and tribal people in the pre-colonial era, experienced these historical processes. Each historical process fragmented one or more aspects of the Māori way of life and forms of security and contributed to the repositioning of Māori into a colonial society. The conceptual framework also examines how these original historical processes provide the conditions from which emerged different modes of precarity over time. These historical processes

also changed the structure of how Māori consume goods and services, and allocate their time to work, leisure, care, and other aspects in everyday life (Savolainen, 1995).

As stated earlier, the process of colonisation transformed an indigenous people into a colonised people and forced them to assimilate into the colonial order and way of life (Kent, 1866; Hall, 1996b; Petrie, 1998, 2006, 2015). As many aspects of the indigenous way of life were dismantled, including indigenous governance, modes of production and relations, and land occupation, a system of colonial structures, institutions, causal mechanisms, and social actors was established in the colony. As a result, indigenous people were separated from their own landscapes, resources, language, practices, and other aspects of their way of life. How the process of colonisation occurred and was experienced by the Māori people reflected where they were positioned in the socio-economic structure and the specificities of their subordination.

The process of urbanisation is an important part of colonisation and facilitates both the processes of detribalisation and proletarianisation. Urbanisation often occurs on the back of primitive accumulation which alienates a rural, tribal people from their landscapes and resources, and forces them to move and adapt to an alien, urban environment as a detribalised people (Hall, 1996b; Petrie, 2006; Comninel, 2019). Without other ways to sustain themselves other than selling by their labour power, the processes of urbanisation and detribalisation also forces such people to become proletarians or slaves (Hall, 1996a). How the processes of urbanisation, and detribalisation and proletarianisation relatedly, occurred and was experienced by Māori reflected where they came to be positioned in the changing form of Aotearoa New Zealand's developing capitalist socio-economic structure.

Another important part of the process of colonisation is the development of the “modern state, of science, of ideas and of the ‘modern’ human person” (Smith 1999, p. 23). Following on from urbanisation, detribalisation, and proletarianisation, various processes of modernity force a traditional people to assimilate into a modern and modernising western capitalist society. Because the colonial industrial model is the point of difference between modern and pre-modern eras, proletarianisation is also a significant aspect of modernity (Smith, 1999). How modernisation occurred and was experienced by Māori reflected where they came to be positioned in the new modern western capitalist socio-economic structure. Together, these historical processes transform a traditional, rural, tribal people into a colonised, modern, urban, detribalised, proletarianised people, and alienate them from their own forms of security, such as intergenerational communal housing. Such a people can come to live with precarity as a general condition of their way of life.

How these historical processes occurred and were experienced by the Māori people continues to affect “the political and social conditions that perpetuate extreme levels of poverty, chronic ill health,... poor educational opportunities”, and other social inequalities that characterise the changing forms of the mode of Māori precarity (Smith, 1999, p. 4). These conditions discriminate and disadvantage Māori across a range of social structures and institutions centrally, including education, housing, and the labour market, which made it difficult for Māori people to absorb external forms of precarity and be upwardly mobile (Smith, 1999; Gali, 2019).

The fragmentation of the Māori way of life through historical processes means there are many ways to be Māori and experience precarity in the late-colonial context. All the

participants in my study are both precarious and poor. How they are precarious is different depending on how they are Māori. Māori are impacted by both Māori and non-Māori cultures. There are many modes of Māori precarity depending on how a precarious person is Māori. For example, the urban Māori precariat are different to the rural Māori precariat. The differences may be subtle. I pay attention to how participants encounter culture as they live it and the aspects of Māori culture they are involved in, such as language and the groupings of an iwi (tribe), hapū (sub-tribe), and marae (cultural meeting ground).

In sum, the concept of a mode of precarity refers to a “way of life” which is shaped by forms, sources, effects, and degrees of precarity and has different specific historical forms. Modes of precarity in the present are driven by the neoliberal led form of contemporary capitalism where labour market precarity generates and interacts with other forms of precarity. The contemporary form of the mode of Māori precarity brings in the persisting residues of the historical processes which extracted the Māori people from their traditional, rural, and tribal way of life into a colonised, modern, urban, and detribalised way of life. These historical processes interact with contemporary social structures, institutions, and processes, as well as gender, sexuality, ethnicity, nation, ability, and age in the late colonial, neoliberal present. The next chapter uses the conceptual framework developed here to review the literature relating to the changing Māori experience of precarity across pre-colonial, colonial, and late colonial times that articulated with different periods of Aotearoa New Zealand’s developing form of western modern capitalism.

Chapter Three: Review of Literature

Tracing Precarity Over Time: Colonialism, Segregation, Neoliberalism, and the Māori Experience

The purpose of this chapter is to explore the making of the Māori relative surplus population and forms of Māori precarity across the pre-colonial, colonial, and neoliberal projects, and during the intervening period. The pre-colonial way of life for Māori was traditional, tribalised, and rural (Petrie, 2006). The Māori model of community and pan-community enterprise created economic success and led to dominance during the early phases of British immigration (Petrie, 2002, 2006, 2015). However, the logic and process of colonisation and other related historical processes which involved state-making, sovereignty wars, land confiscation, uneven development, and proletarianisation, both dismantled the Māori mode of production and relations, and way of life, as it increasingly imposed the structures and institutions of modern western capitalism (Petrie, 2006; Jackson, 2016).

The tragedy of colonisation is its legacies which are reproduced in different ways in what Gregory (2004) called the “colonial present”. To understand contemporary Māori experiences requires an understanding of the impact of the persisting effects of the colonial project that articulate with the changing effects of the development of capitalist structures and institutions culminating in its contemporary neoliberal form. As stated earlier, the everyday experience of contemporary precarity for Māori emerges from insecure, intermittent employment, low and unpredictable income, and being without work.

This review of literature has four parts. The historical material covered in the review is selective and organised by chronology. Each part relates to a project and its constellation of articulations within which economic, cultural, and structural aspects of precarity can be discerned. Social structures, institutions, and causal mechanisms significant to understanding contemporary Māori precarity are described. The first part outlines some core aspects to the traditional, rural, tribal way of life, the success of Māori enterprise, and forms of pre-colonial precarity. The second part explores the process of colonisation which led to the destruction of Māori modes of production and relations, and the fragmentation and subordination of the Māori way of life. The third part covers the intervening period between the 1945 and mid-1980s, which bridged the colonial and neoliberal projects and can be described as a period of economic growth and stability, and persisting racial segregation. The fourth part explores the relevant elements of the neoliberal project which have deepened Māori disadvantage. Part four concludes the chapter with a snapshot of recent research on how Māori are faring in the neoliberal inflected “colonial present” (Gregory, 2004).

Once were wealthy: Tribal and pan-tribal enterprise and economic dominance in pre-colonial Aotearoa

In order to understand the character of contemporary Māori precarity and how it might be resolved, it is useful to be aware of Māori society prior to colonisation and other historical processes when Māori were a traditional, rural, tribal people (Jackson, 2009). Māori have a kinship-based society (Henare, 1988; Walker, 2006). Whānau is the basic unit of Māori society, comprising many generations of people connected by whakapapa

(genealogical relationships) (Walters & Walters, 1987; Henare, 1988; Walker, 2006). Depending on its size, a whānau traditionally occupied one or more sleeping houses organised in cluster type settlements called kāinga or papa kāinga (cluster type settlements) (Walker, 2006; Kingi & Viriaere, 2015).

The primary function of the whānau structure was to procreate and nurture children, which was achieved within a network of shared and supportive relationships (Walters & Walters, 1987; Walker, 2006). Kuia (female elder, grandmother) and kaumatua or koroua (male elder, grandfather) assumed the primary care role (Tangaere, 1998; Walker, 2006).

The children would spend the majority of their childhood years under the guardianship of their grandparents who were responsible for instilling in them the principles of aroha (love), manaaki (care), and atawhai (support) as well as teaching customs and traditions of the people. (Tangaere, 1998, p. 10)

Tuakana-teina is a traditional kinship model referring to the relationship and responsibilities between siblings (Rameka, Glasgow, & Fitzgerald, 2016). Within the whānau context, the tuakana (eldest male child) and teina (eldest female child) are given the role of caring for, socialising, and disciplining siblings and cousins (Metge, 1976; Morehu, 2005; Rameka et al., 2016). While expressions of the model vary depending on whānau circumstances, the primary role is typically assumed by a tuakana who is supported by a teina (Metge, 1976; Morehu, 2005; Rameka et al., 2016).

The overarching purpose of the model in the pre-colonial era was to support the “transition from infant dependency to child independence” (Rameka et al., 2016, p. 7),

often without parents who were engaged in productive activities (Jenkins, Harte, & Ririki, 2011; Rameka et al., 2016). Rameka et al. (2016) explained that both a tuakana and teina must embody behaviour and decision making akin to a rangatira (chief) who weaves (ranga) together a group of people (tira).

My older brother... was the one who had looked after me the most while my mother and father worked on my grandfather's garden patches. He had raised and cared for us younger siblings. He would feed, clothe, hold and carry me around and change my nappies. (Rameka et al., 2016, p. 6)

Walker (2006) noted that this kind of whānau structure mediated the effects of difficult life events, such as loss of life; and includes people who face unique challenges, such as older and disabled persons. The male participant in my research is a tuakana.

Māori communities were self-sufficient (Easton, 2018). Māori communities were established in contexts of abundant and renewable resources near waterways and the Māori people ate from their own landscapes (Henare, 1988; Walker, 2006; Hutchings, 2015). The Māori people of the pre-colonial era have been described as sophisticated agri-scientists, illustrated by the many pages of words in the Māori dictionary that described soil types (Husband, 2019), and the near “continuous, unbroken line of cultivation” along the banks of the Waikato river from Taupiri to Cambridge in the 1840s (Puke, 2011, p. 70).

The Māori people contended with many forms of precarity in the pre-colonial era. Archaeologists estimated that kāinga were developed into fortified pā (village) from the 1500s because of intertribal warfare (Pool, 2015), the depletion of food sources

(Schmidt, 1996; Seersholm et al., 2007), and the need to store and protect resources (Schmidt, 1996). Predominantly located on cliff tops or steep hills, pā were arranged to harness the natural topography of a landscape and utilised different devices, such as scarps and palisades, to both impede attack and assist defence (Irwin, 1985). Human settlement and predation in Aotearoa New Zealand have been linked to a decline and extinction of some animals, such as moa (an extinct large flightless bird), rapoka (sea lion), and kekeno (fur seal) (Seersholm et al., 2007, 2018). This decline of these food resources forced the Māori people to gather and produce food in other ways (Seersholm et al., 2007, 2018). These are just a few examples of pre-colonial precarity.

Led by tribal chiefs, community and pan-community enterprise harnessed communal land, resources, labour, and knowledge of natural resources for productive purposes (Petrie, 2015; Holdaway et al., 2018). The Māori people traded a broad range of products nationally and internationally, including timber, kūmara (sweet potato), taewa (potato), pumpkins, vegetables, flour, melons, pigs, poultry, fish, maize, flax products, pounamu (jade), and carved items (Metge, 1992; Petrie, 2002, 2006, 2015; Hamer, 2007). Without roads, sailing ships were the primary means of communication and travel for people and trade (Petrie, 2015). The trade between Aotearoa New Zealand and Australia was dominated by Māori boat owners and entrepreneurs (Petrie, 2002, 2006, 2015). Petrie (2006, 2015) explained that ships were gained and constructed to enable Māori to both choose the point of sale, secure better prices, and purchase cheap goods in populated areas from competing merchants. The Māori people actively sought and acquired knowledge, equipment, and technologies to advance and diversify trade opportunities (Petrie, 2002, 2006, 2015; Pool, 2015).

To generate further trade opportunities, some Māori people supported the settlement of British immigrants since the early 1800s by allowing access to and use of land (Petrie, 2006, 2015; Goodall, 2013). Although concentrated in regional areas where there was European contact, stories of Māori enterprise suggested that Māori were economically dominant during the early stages of British immigration to Aotearoa New Zealand. For example, a tribe in the Taranaki region headed by Wiremu Kingi, had 35 ploughs, “20 pairs of harrows, 40 carts, 300 cattle, 150 horses, and a small flotilla of sailing-boats” in 1854 (Petrie, 2015, p. 286). On the other side of the country, the Mātaatua and Tūwharetoa tribes based in the Bay of Plenty were reported to have “owned nearly 2,000 horses, 200 head of cattle, 5,000 pigs, four water-powered flourmills, 96 ploughs, 43 ships averaging almost 20 tons each, and over 900 canoes” in 1857 (Prichard, 1970, as cited in Petrie, 2015, p. 286). In 1854 these Bay of Plenty tribes were reported to have toiled over “3,000 acres in wheat, 3,000 acres in potatoes, nearly 2,000 acres in maize and over 1,000 acres in kumara... and “supplied European traders with 46,000 bushels of wheat” (Swainson, 1859, as cited in Petrie, 2015, p. 286). Records showed strong Māori export rates in the 1840s and 1850s, outpacing British enterprises (Adams, 1977; Carrick, 1998; Petrie, 2015).

The Māori enterprise model defied the colonial order and western economic theory which promoted the utilitarian idea that individuals acting in their own enlightened “self-interest ultimately serve the greater good of all” (Petrie, 2015, p. 284). Māori invested in a range of capital goods, such as flour mills and ships, over time (Petrie, 2015). They were described as the “very life blood” of Auckland by an early European

immigrant because of their enterprise and contribution to society (Browne, 1856, as cited in Petrie, 2015, p. 287).

As the immigrant population grew, Māori looked for means to both preserve their autonomy and manage the relationship with the British Crown (the Crown) and British immigrants (Petrie, 2002, 2006; Pool, 2015). In 1835, 34 North Island chiefs of different hapū generated and signed an agreement called *He Whakaputanga o te Rangatiratanga o Nu Tireni - The Declaration of Independence of the United Tribes of New Zealand* (He Whakaputanga) at Waitangi in the north of Aotearoa New Zealand. He Whakaputanga had two key purposes. The first purpose was to establish a political authority comprising chiefs of each hapū to frame “laws for the dispensation of justice, the preservation of peace and good order, and the regulation of trade” (Henare, 2001, p. 130). The secondary purposes were to secure the protection of the Crown from French annexation, and to secure iwi authority over their land and people (Petrie, 2002; Ministry for Culture and Heritage (MCH), 2017). By defining the “existence of the nation, who is in control of it, and how it will be run” (National Library of New Zealand (NLNZ), n.d., para. 6), He Whakaputanga was the first constitutional document in Aotearoa New Zealand (Petrie, 2002; NLNZ, 2016).

In sum, pre-colonial Māori society was organised by kinship and lived in cluster type settlements in contexts of abundant natural resources. Māori learned how to live within and off their own landscapes. Tribal land, labour, and leadership underpinned tribal and pan-tribal enterprise which amassed wealth that was shared and reinvested. Forms of precarity that included warfare and the decline of some food resources, were mediated through seeking new technology, fortification, and relationships with others. Tribes

governed themselves and sought to preserve their sovereignty, and modes of production and relations in the face of British immigration.

Once were “civilised”: Colonisation, state-making, land dispossession, warfare, uneven development, and the making of the relative surplus population

To understand the character of contemporary Māori precarity and how it might be resolved, it is useful to be aware of the Māori experience of the colonial project. The colonial project is significant because many aspects of the Māori way of life and forms of security embedded in the traditional, rural, tribal way of life were fragmented. The complex ways the Māori people were assimilated into the colonial way of life introduced many new forms of precarity, particularly through the confiscation of Māori land, the dismantling of Māori modes of production and relations, warfare, and the ascension of colonial structures, institutions, and mechanisms. This, in combination with the development of colonial-capitalism in the Aotearoa New Zealand context, is important to understanding the making of the Māori relative surplus population.

The dismantling of the Māori way of life in the colonial project sheds some light on the first set of research questions about the contemporary forms of precarity Māori people contend with in everyday life, and how they relate to being Māori. Details about the fragmentation of the Māori way of life speaks to the second set of questions about the role of culture in shaping and mediating the everyday experience of precarity. It must be noted that religion and religious institutions also played a role in the subordination of the Māori people but are beyond the scope of this thesis (for more details see Gifford

& Williams, 1940; Parsonson, 1981; Kingfisher, 1999; McLean, 2001; Monin, 2001; Petrie, 2002, 2006, 2015).

Amid growing tensions between Māori and British social actors, *Te Tiriti o Waitangi*¹⁰ (Te Tiriti) was negotiated and signed by members of both parties in 1840 (Petrie, 2002). Te Tiriti sets out the relationship and obligations of both Māori and the Crown to each other, which enabled both parties to exercise their own authority over their own people and to work together on matters of common interest (Hill, 2004; Waitangi Tribunal, 2014; Jackson, 2016, 2019a). However, colonial actors then used Te Tiriti to claim that the Māori people ceded sovereignty to the British Empire and began to generate a range of economic, religious, ideological, and political structures, institutions, and mechanisms (Petrie, 2006; Curtis & Curtis, 2015; Jackson, 2019b). The New Zealand Constitution Act 1852 established a central government, and the country as a British colony (Petrie, 2002, 2015; Jackson, 2009, 2019b). For the first time, Māori became the unexpected and unwilling political subjects of the Crown, governed by an external group and set of rules (Sissons, 2005; Jackson, 2019b).

According to Petrie (2006), migration was viewed as a solution to the growing British population which increased from 16.3 million in 1801 to 26.9 million by 1841. The increasing level of poverty was counted as a threat to the “security of the better-off” (Petrie, 2006, p. 75). Pool and Kukutai (2018) described an influx of half a million British

¹⁰ Te Tiriti o Waitangi is an agreement between the Māori leaders and the British Crown (Mutu, 2010; Waitangi Tribunal, 2014; Orange, 2021). There are two copies of this document, an English version called the Treaty of Waitangi, which was signed by 39 Māori leaders (Mutu, 2010; Orange, 2021). The Māori version is called Te Tiriti o Waitangi and was signed by 540 Māori leaders (Mutu, 2010; Orange, 2021). While the structure of these documents is similar, the content of both documents is different and contested. See Mutu (2010), Waitangi Tribunal (2014), and Orange (2021) for more information.

immigrants to Aotearoa New Zealand between 1840 and 1890. By 1840, British immigrants outnumbered Māori 10 to one, and there was a growing demand for a greater share of land from the Crown and British immigrants (Petrie, 2002, 2006, 2015; Temple, 2002; Pool & Kukutai, 2018). Exposure to another population led to the spread of illness and disease for Māori, and the Māori population reduced from approximately 90,000 in 1840 to 42,000 in 1896 (Krivan, 1990; Pool & Kukutai, 2018). Colonial actors attributed the decline in the Māori population to their “propensity for war, laziness and general inability to cope with civilization” (George, 2011, p. 441).

Although the second article of Te Tiriti guaranteed the full, “exclusive and undisturbed possession of their lands and estates”, which could only be purchased by the Crown (MCH, 2017, para. 4), Belgrave (1997) has argued that the colonial actors intended “large-scale colonization to follow almost immediately” after the signing of Te Tiriti (p. 23). An array of colonial structures, institutions, and mechanisms were generated by colonial actors to facilitate the dispossession of land from the Māori people for British immigrants, and transform communal Māori land into privatised, individualised land (Petrie, 2002, 2006, 2015; Jackson, 2009). Some significant examples are discussed below.

First, in 1853 the Crown established the Land Claims Commission (the Commission) to resolve disputes between Māori and British immigrants about land ownership (MCH, 2017). British immigrants claimed to own 27 million hectares of land, which is more than the total land mass of 26.8 million hectares, despite Māori occupation of almost all the land in the North and South Islands (Petrie, 2006; MCH, 2017; Mint Suite, 2020). These disputes were also stirred by differences in worldviews regarding land (described in the

previous chapter) (Petrie, 2006). Colonial actors held to a western view of absolute landownership model, where land is carved up and claimed under the mechanism of individual land title (Petrie, 2002, 2006). Comparatively, the Māori approach to land is summarised in the concept of kaitiakitanga (guardianship, stewardship) which gives them the responsibility to care for land (Petrie, 2002, 2006).

When the Commission ruled that “no title of ownership would be valid unless granted or confirmed as genuine or fair by the Crown” and “customary use was not enough to establish ownership” of land, Māori people were forced to contend for ancestral land with British immigrants in court (McAloon, 2019, para. 4).

The courts often sat far from the lands under investigation. Hearings could stretch on for months, making it very expensive for Māori to attend. Any individual, whether a rightful owner or not, could apply for investigation of title. This forced whole communities into court because it only considered evidence presented to it on the day. If customary owners boycotted proceedings or were simply unaware their lands were under investigation, the land could be awarded to others. (MCH, 2017, para. 5)

Significant expenses were accrued through legal representation, food, and accommodation, and some Māori people were forced to sell land to cover expenses (MCH, 2016c, 2017).

The second colonial institution, the Native Land Court (the Court) which was established in Ahipara in 1862, requires some backstory. To maintain control over Māori interests and stop further land confiscation, a Māori sovereign was established in 1858, as part of

the Māori King Movement (Smith, 1999; Petrie, 2015; Jackson, 2016). Because this was interpreted as rebellion against the Crown, the process of colonisation became violent and genocidal (Jackson, 2016, 2017). In 1863, Governor George Grey ordered an invasion in the Waikato area where the Māori King Movement was centred and began what Jackson (2016) labelled the “sovereignty wars”. The Court generated the New Zealand Settlement Act 1863 to confiscate land without compensation from any tribe in the North Island who resisted or rebelled against Crown authority (Petrie, 2015). Productive assets, such as crops, mills, and ships, were destroyed, and the most developed Māori land was confiscated “as punishment for alleged rebellion... even from communities who had supported the British” (Petrie, 2015, p. 293).

The Court also created the Native Lands Act 1865, and its successive amendments, to shift Māori land into individual title and facilitate the purchase of Māori land (Boast & Black, 2010; Petrie, 2015; MCH, 2017). This Act articulated the notion of individualism, self-interest, and property rights, with the idea that “property must be individually owned to ensure maximum utility... [and] that individual effort for individual benefit is the greatest incentive to production” (Petrie, 1998, p. 284). According to the MCH (2017), the purpose of the Act was to

destroy if possible, the principle of communism which ran through the whole of [Māori] institutions, upon which their social system was based, and which stood as a barrier in the way of all attempts to amalgamate the Native race into our own social and political system. (para. 5)

Historian Judith Binney described this Act as an “act of war” from which European immigrants were the “ultimate beneficiaries” (as cited in MCH, 2017, para. 2).

Similarly, the Court determined that all uncultivated Māori land belonged to the Crown in the 1860s (Petrie, 1998, 2015; Smith, 1999; McAloon, 2019). By allowing forest to persist, the Māori people were seen to be wasting land and thus failed to join the realm of ‘civilisation’ (The Southern Cross, 1854; Smith, 1999; Neocleous, 2011).

How far will millions of uncultivated acres — a wilderness of fern and bush, promote their advancement in civilisation or Christianity? Is there the shadow of a chance of one - tenth or twentieth of these lands being occupied by the descendants of the present possessors? Is not the unfortunate decrease of the native population an admitted fact? He who is honestly anxious about for the advancement of the Aborigines will always be found in the foremost in opening up the country — in encouraging the settlement of industrious farmers with their families among them, to convey industrial knowledge, to set the example of cleanliness, of steady labour, and of decent habits, and to counterbalance the example of the many bad characters who are roaming, in vice and idleness, over the face of the country. (The Southern Cross, 1854, p. 3)

For these reasons, the Court has been described as having a greater effect on Māori than any other colonial institution (MCH, 2017).

These are only a few examples of colonial structures, institutions, mechanisms, and social actors which facilitated Māori land confiscation. Almost 95 percent of Māori land and resources were confiscated during the colonial era (Rashbrooke, 2013), including

1.2 million hectares from the Waikato based tribes where my research participants resided, and to which some were culturally connected (Hamilton City Council, 2019). Land confiscation in the colonial period precluded Māori from land-based wealth creation and development from this point (Pool, 2015).

Other colonial structures and institutions played an important role in repositioning and subordinating Māori. When the right to vote was extended only to men who held land in individual title in the 1800s, the majority of Māori people “whose land was still communally-owned under customary title” were excluded (Petrie, 2002, p. 17).

European colonists generally welcomed this state of affairs because they did not think Māori were yet 'civilised' enough to exercise such an important responsibility. They were also worried that if large numbers of Māori were enrolled, they could swamp the votes of settlers in many North Island electorates. (MCH, 2016b, para. 2)

The MCH (2016b) estimated that only “100 Māori voted in the first general election in 1853, out of a total electorate of 5849” (para. 1).

The decisions of social actors in economic institutions also helped or hindered Māori economic endeavours (Petrie, 2015). Māori groupings who sought financial assistance from financial institutions for economic enterprise were denied (Pool, 2015), or “assessed on their willingness to make land available” for European immigrants, and the extent to which they had adopted Christian lifestyles (Petrie, 2015, p. 29). For example, in 1854 the loan application submitted by Ngāti Hauā, a tribal grouping in the Waikato area, to establish a flourmill was “endorsed on the basis that they had made land

available to the Crown” (Petrie, 2015, p. 292). A different example shows that a request for financial support from Manawatū tribes for a plough in 1853 was declined on that basis that they were a “well conducted and quiet body of people” but of “no great influence” (Kemp, 1853, as cited in Petrie, 2015, p. 29).

The significance of development on the structuring of precarity is often overlooked. As explained in Chapter Two, the primary purpose of colonisation was to expand the territories of the British Empire and search for new sources of wealth (Neocleous, 2011, 2012). Growing consumption in British markets during periods of warfare propelled demand for mass produced primary products in Aotearoa New Zealand and funded the “importation of manufacturing inputs for its own import substitution industries” (Ongley, 2013, p. 139). An “atypical Fordist economy heavily dependent on agricultural exports” (Ongley, 2013, p. 139) emerged and a range of industries, such as manufacturing, were established to support pastoralism, agricultural production (Pool, 2015), and the exportation of wool and food products from the 1850s (Belich, 2001).

As Aotearoa New Zealand was transformed into the “farm of Britain” (Bennetts, 2008, p. 128), the natural landscape was reengineered through the reduction of forest and wetlands, the reshaping of waterways, and the expansion of mangroves (Pool, 2015). Introduced animals, such as possums and grazing animals, led to the extinction or extirpation of native birds, invertebrates, and reptiles, and changed the pattern of the forest floor (Smith, 1999; Holdaway et al., 2018). The decline of the natural landscape led to the decline in food sources for Māori (Hutchings, 2015).

As shown in Figure 1, Māori reached the nadir of the underdevelopment trap by the early 1900s through the decline of the communal land base and the destruction of the Māori modes of production and relations that could not support the growing Māori population (Frank, 1971; Humpage, 2002; Coleman, Dixon, & Maré, 2005; Pool, 2015). The land left for Māori was “generally less fertile and less developed” and situated at a distance from important infrastructure (Easton, 2018, p. 16). As previously stated, lending institutions were unwilling to advance capital to Māori, who thus lacked the capital to take advantage of economic opportunities, such as the growth of dairy farming

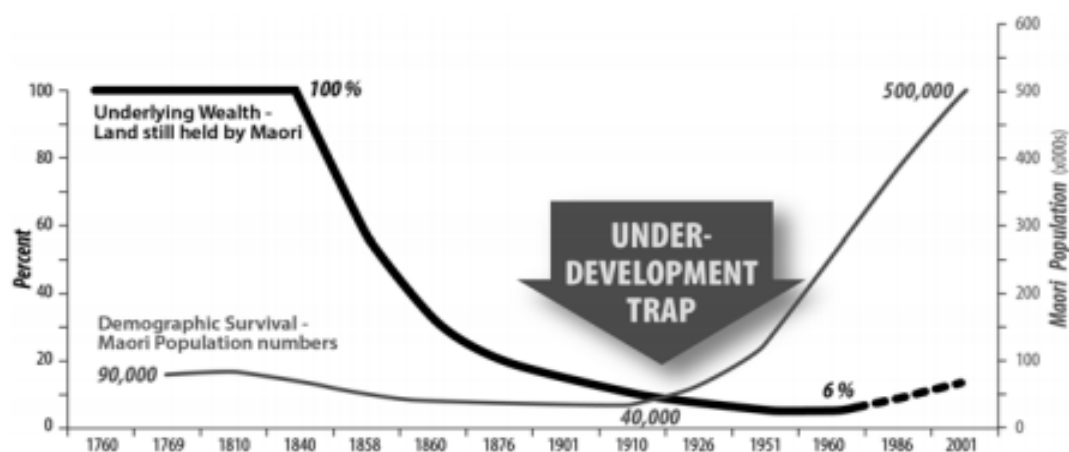


Figure 1. Schematic diagram of population and development between 1760 and 2000.

in the Waikato region after the 1900s (Easton, 2018). High rural unemployment among Māori ensued and the possibility of employment, poor housing, and low incomes drove several waves of urbanisation in the following decades (Petrie, 2002, 2015; Easton, 2018).

In the 1920s, Māori were predominantly a rural people, still connected to their tribal roots (Easton, 2018). Gisborne, Napier, and Whanganui were the largest urban centres outside of Auckland and Wellington and comprised large Māori settlements around

which British towns were constructed (Easton, 2012). While there had been a “slow migration to the cities in the interwar period” (Easton, 2012, para. 16), only 15 percent of the Māori population were urbanised in 1926¹¹ (Easton, 2018).

In sum, the colonial project forced a great deal of change upon Māori. The process of colonisation began to transform Māori into a colonised people. Although some Māori people sought to manage the relationship with the Crown and British immigrants through different means, colonial actors usurped the systems of tribal governance by establishing a central government and a single rule of law. A range of colonial structures and mechanisms were used to facilitate primitive accumulation, centrally around the mechanisms of individual property rights and political exclusion, which stifled Māori economic enterprise and growth. Expressions of Māori sovereignty and resistance to the Crown were seen as rebellious and warfare was mobilised to further subordinate Māori. Many sources, forms, and effects of precarity emerged as a result, such as land confiscation, illness and disease, population decline, and the dismantling of the Māori modes of production and relations. In these ways, the Māori people were alienated, oppressed, and exploited through the colonial project, politically, economically, socially, and materially.

¹¹ At the time, an urban context was defined as a “town comprising 5000 people or more” by Statistics New Zealand (Easton, 2012, p. 18).

Once were segregated: Urbanisation, detribalisation, proletarianisation, and modernisation in the intervening period

To understand the character of contemporary Māori precarity, it is important to be aware of the intervening period between the colonial and neoliberal projects. This period is significant in terms of the ways in which a growing proportion of the Māori population were forced to urbanise, detribalise, proletarianise, and modernise. The intervening period occurred between 1945 and the mid-1980s is often referred to as the “golden weather” because it was characterised by a long period of economic growth and development (Easton, 2018).

Overlapping this period in Aotearoa New Zealand was what Bartholomew (2020a, 2020b) has labelled the “segregation era” from 1925 to the 1960s. During this era, Māori were segregated in the public domain, including housing, transport, and public facilities. The experience of race-based segregation articulated with the historical processes of urbanisation, detribalisation, proletarianisation, and modernisation, introduced new forms of precarity for Māori. Understanding these experiences and processes during this intervening period provides further historical context to the first set of research questions on forms of precarity and how they relate to being Māori. The dismantling of the Māori way of life, which involved the repositioning of Māori to an urbanised, proletarianised, modernised, capitalist way of life, sheds light on the second set of research questions on the overdetermining role of culture in everyday life.

In the wake of the Great Depression (1929-1935) and two world wars, the first Labour Government (1935-1949) deployed a Keynesian framework of regulation, marking the

beginning of the social democratic era. This framework was centred around the notion that active government intervention was essential to achieve a “rational, equal and just society” (Belgrave, 2004, p. 5) and a good standard of living (Mein Smith, 2005). The demand-centred approach sought to deliver the “conditions of social security and inclusive solidarity” by centrally managing the tension between stable growth and full employment, albeit predominantly for men; increasing wages; income distribution; an expanding welfare programme; and a comprehensive state housing programme (Aglietta, 1998, p. 53). Because of the different, yet related, forms of social security and protection, a strong economy, and steady economic growth (described in more detail below), people were differently distributed within the social democratic model (Standing, 1997; Curtis & Curtis, 2015; Neilson, 2020a).

The aims of the social democratic era were promoted by the broader economic context. Close economic ties with Britain, which required a high level of goods during periods of warfare (Curtis & Curtis, 2015), and trade with countries with similar labour market regulations (Standing, 1997). As Standing (1997) explained, industrialised countries traded with

countries with similar labour rights, and exporting products and services to countries exchanging primary products... This was a crucial feature of the system, for it meant that labour rights in any one country were not perceived as onerous costs or ‘burdens on business’. (p. 10)

The first Labour Government maintained and introduced labour market legislation that greatly improved the circumstances of all workers. Although the Industrial Conciliation

and Arbitration Act 1894 was established during the pre-Fordist development, it remained central to the social democratic era of security. This Act sets out the intention to “protect the interests of employees and moderate industrial conflict by means of protection and regulation of trade unions” (Cowen, 1993, p. 69). This was achieved through union membership and representation, collective bargaining, access to compulsory conciliation and arbitration, national, enterprise or workplace awards, and other labour market protections (Cowen, 1993; Standing, 1997; Curtis & Curtis, 2015).

The principle of full employment meant there was no insecure, temporary, low paid employment. Because of this, the size of the reserve army of labour and relative surplus population was small (Standing, 1997). This was evidenced by the low national unemployment rate which hovered around one percent between 1945 and 1971 (Easton, 2010a). Across industrialised countries, both the social wage¹² and incomes grew steadily through direct and indirect taxation (Reveley, 1990), and poverty rates were low (Standing, 1997).

The welfare system that was formally established with the New Zealand Social Security Act 1938 sought to provide a “government guarantee of financial and social support to ensure people have an adequate income and standard of living when needed” (Welfare Expert Advisory Group (WEAG), 2019, p. 5). The role of the expanding welfare state was to “cover temporary interruptions to earning power, including ‘frictional’

¹² A social wage refers to a wage where the earnings of a worker are sufficient to the needs of a worker and their participation in society as a citizen (Reveley, 1990). Standing (1997) explained that the framework of the social wage comprises up to five forms of income, including a “money wage, fringe benefits paid by the employer, firm-level or employment-related ‘occupational welfare’,... social transfers from the state, and kinship-community transfers” (p. 18).

unemployment, ill-health and a relatively short period of retirement” (Standing, 1997, p. 9). The welfare system assumed that citizens faced a “common set of social needs which could be remedied through the same set of programs responding ‘equally’ to the population as a whole” (Humpage, 2002, p. 51). The non-employed comprised women who lived within the framework of the family wage¹³ and received a targeted family benefit¹⁴ based on the number and age of their children (Carlyon & Morrow, 2013; WEAG, 2018a).

Since 1894¹⁵ the government played an active role in housing, and this remained central to the social democratic era of security (Krivan, 1990; Schrader, 2005). Housing was viewed as essential infrastructure which would enable a healthy, socially inclusive society, and a stable democracy (Bruce, 2017). The first Labour government sought to achieve affordable housing supply through the construction of low value houses (MCH, 2014; Saville-Smith, 2014, 2018) and state housing (Krivan, 1990; MCH, 2014, 2016a). By borrowing against its own assets, the government operated as a bank and mortgage provider, and profits were channelled back into the community (Bruce, 2013, 2017).

¹³ A family wage was linked to the breadwinner model and refers to a wage where the earnings are sufficient to meet the needs of both a worker and their family (Land, 1980).

¹⁴ Forms of welfare existed before the formal establishment of the welfare system in 1938. For example, the Family Allowance which was introduced in 1926. The intention of the Family Allowance was to promote the health and wellbeing of the community, as well as provide for people who are old, ill, orphaned, or unemployed (WEAG, 2018a). The Family Allowance was income tested and mothers were paid two shillings “for each child under 15 years for the third and subsequent children” (WEAG, 2018a, p. 3). The weekly level of payment began at four shillings for each child up to 16 years and increased incrementally according to inflation (WEAG, 2018a). In 1946 the Family Benefit became a universal, graduated right (WEAG, 2019) and families received 10 shillings each week for each child up to 18 years (WEAG, 2018a). For more details of the history of the welfare system, see Carpenter (2012) and WEAG (2018a).

¹⁵ An example of this is the Workers' Dwellings Act 1905 which provided urban workers with low-cost suburban housing, far removed from city slums (MCH, 2014).

Citizens could gain entry to homeownership through forms of central financial support, such as the Family Benefit¹⁶ and the Homestart programme¹⁷ (Thorns, 1988; Murphy & Cloher, 1995; Bennetts, 2008; Carpinter, 2012; Bruce, 2013, 2017).

Nearly 29,000 state houses were built between 1937 and 1949 as part of the state housing scheme in an effort to stimulate local economies and provide employment to those rendered jobless through the Great Depression (Schrader, 2005; MCH, 2014, 2016a). An income related model was adopted which charged state tenants up to 25 percent of their household income for rented properties (Ferguson 1994; Murphy & Cloher, 1995; Saville-Smith, 2014). Māori were excluded from state housing because their “presence would allegedly 'lower the tone' of state housing communities and because few could afford the rent”, until 1948 because of demand from a growing number of Māori who had urbanised (MCH, 2014, para. 6). In 1950 the First National government (1949-1957) introduced legislation that enabled state tenants to purchase their state houses (Kriivan, 1990; MCH, 2016a).

In the wake of the process of colonisation and the dismantling of Māori mode of production and relations, some Māori struggled to resource their own housing construction and improvements. As in the previous era, “neither government nor private money-lenders would advance loans for house construction or improvement because they did not consider the multiple-title system of Māori land tenure to be good

¹⁶ From 1958, families could draw the Family Benefit into a lump sum amount of up to £1,000 to use as a deposit on a house (WEAG, 2018a).

¹⁷ The Homestart programme was a deposit assistance programme directed toward low- and modest-income earners (Murphy & Cloher, 1995). Between 1986 to 1990, \$600 million was lent and 30,000 loans approved under the Homestart programme (Luxton, 1991).

security” (Appendices to the Journals of the House of Representatives, 1931, a cited in Krivan, 1990, p. 10). Through many pieces of legislation and schemes¹⁸, such as the Native Trustees Act 1920 and the Native Land Amendment Act 1929 (Coleman et al., 2005), state credit was extended to Māori for the first time for farm and housing development (Belshaw, 1940; Krivan, 1990). Between 1929 and 1936, 551 houses were constructed or improved, and 1,388 farms developed. While Māori housing and health was improved where such developments were implemented, 88 percent of the Māori population did not benefit from such Acts and schemes, and some of the developments were negatively impacted by the Great Depression (Krivan, 1990). Some Māori replaced traditional whare with new wooden dwellings, such as the Tūhoe tribe in Maungapōhatu in the east of the north island (Krivan, 1990).

Following successive surveys in the 1930s that showed Māori were living in substandard dwellings and slums (Turbott, 1940; Krivan, 1990; Menzies, Whitehead, Walker, Reid, & MacFarlane, 2019), the first Labour government gave authority to the Board of Māori Affairs under the Māori Housing Act 1935, and its successive amendments, to improve Māori housing (Krivan, 1990). Rural Māori were able to gain government loans of up to £750 (Krivan, 1990). While Māori comprised 6.5 percent of the population in 1959, the houses built for Māori comprised only 2.4 percent of the national total (Hunn, 1961; Bierre, Howden-Chapman, Signal, & Cunningham, 2007). Similarly, government

¹⁸ A range of schemes were introduced to address Māori housing need since 1902 (Krivan, 1990). This began with the Young Māori Party who undertook an audit of Māori housing (Krivan, 1990). Many homes were condemned, villages relocated to high land, and improvements made to the facilities between 1902 and 1929 (Krivan, 1990).

expenditure on Māori housing comprised 4.5 percent (1.5 million) of national housing expenditure (33.5 million) between 1937 and 1959 (Hunn, 1961).

In 1960 it was estimated that a further 1.8 million in government expenditure and a minimum of 1,450 houses were needed each year to meet the housing demands of the growing Māori population, and the rate of urbanisation (Hunn, 1961; Māori Synod Presbyterian Church of New Zealand, 1961). However, Hunn (1961) also noted that achieving this level of housing provision “would be next to impossible without waiving legal requirements of title, tossing and security and mobilising building resources for Māori housing” (p. 38). Although some progress was made through the social democratic era, it has been estimated that up to ten percent of the Māori population were rehoused and improvements made by 1940 (Butterworth, 1972; Krivan, 1990). However, this Act did not provide housing assistance for Māori without land, urban Māori, and those who could not afford to meet loan repayments (Krivan, 1990). The exclusion of urban Māori from this scheme was problematic because Māori had begun to urbanise through the intervening period (Krivan, 1990).

By 1945 the Māori population had grown to 99,000 people and 26 percent of Māori lived in urban centres (Pool & Kukutai, 2018). Lured by the prospect of employment in urban centres and without other ways to live other than by selling their labour power, the urbanisation of Māori rose steadily through the intervening period (Māori Synod Presbyterian Church of New Zealand, 1961; Walker, 2006; Hamer, 2007; Poata-Smith, 2013; Easton, 2018). By the 1960s 71 percent of the Māori population were urbanised (Māori Synod Presbyterian Church of New Zealand, 1961; Walker, 2006; Hamer, 2007; Poata-Smith, 2013; Easton, 2018). The urbanisation of Māori represented the second

great migration¹⁹ (Easton, 2012, 2018) and facilitated another phase of land loss (Bleich, 2001; Simon & Smith, 2001).

Easton (2018) observed that British immigrants had adapted to the urban, industrial way of life two generations before Māori began to urbanise and proletarianise. Europeans benefited from the intergenerational transfer of skills for employment and received an education that was aligned to the industrial mode of production (Easton, 2018). The first generation of Māori people to enter the urban labour force arrived to confront another legacy of colonisation, the unknown world of an established industrial capitalism to which they had to adapt, and a skilled labour force of which they were not part (Belshaw, 1940). Education in Māori schools was deemed inadequate for urban employment and Māori became a new minority class of disintegrated, urban city dwellers (Belshaw, 1940). Belshaw (1940), among others, suggest that Māori experienced a range of discriminatory practices in employment, recruitment, and promotion (Hunn, 1961; Poata-Smith, 2013; Easton, 2018).

The Māori migrant to Auckland or Wellington is still an alien in a foreign city, a city which makes no response to his inner needs... Often he is ignorant of the opportunities for work which are available, and his prospects are darkened by the colour of his skin. (Belshaw, 1940, p. 195)

1936 and 1945 Census data showed Māori workers were predominantly employed as labourers in agriculture, building, construction, and roading (Wood, 1951; Butterworth,

¹⁹ The first great migration refers to the open ocean navigation of many tribal waka (Māori watercraft) to Aotearoa New Zealand (Easton, 2018).

1972; Coleman et al., 2005). While Māori were employed initially in unskilled and semi-skilled jobs, by 1956 seven percent of the Māori workers held professional, managerial, and clerical positions (King, 1981). Of the estimated Māori population of 82,326 shown in Table 2, Māori male workers were employed at a rate of 51 percent in 1936, declining to 46 percent in 1945 (Wood, 1951). A small proportion (7.7 percent) of Māori women were employed in 1936, rising to 8.7 percent by 1945 (Wood, 1951).

| Occupational-group. | 1936 Census. | | 1945 Census. | |
|---|--------------|----------|--------------|----------|
| | Males. | Females. | Males. | Females. |
| Fishermen and trappers | 120 | 18 | 131 | 1 |
| Agricultural and pastoral occupations | 8,477 | 1,531 | 8,062 | 993 |
| Forest occupations | 984 | 57 | 807 | 47 |
| Miners and quarrymen | 125 | | 347 | 2 |
| Workers in stone, clay, earthenware, lime, cement, glass, &c. | 13 | | 217 | 13 |
| Workers in processes relating to chemicals, animal and vegetable products, n.e.i. | 20 | 1 | 142 | 14 |
| Workers in non-precious metals, electric fittings, &c. | 88 | | 315 | 48 |
| Workers in precious metals, jewellery, scientific instruments, &c. | 2 | | 2 | |
| Workers on ships, boats, and conveyances | 8 | | 16 | 1 |
| Workers in fibrous materials, textiles, &c., other than clothing or dress | 43 | 14 | 77 | 51 |
| Workers in clothing and dress, &c. | 13 | 27 | 50 | 160 |
| Workers in harness, saddlery, and leatherware (excluding boots and shoes) | 2 | | 9 | 4 |
| Workers in food, drink, and tobacco | 304 | 21 | 898 | 129 |
| Workers in wood, n.e.i. | 268 | 13 | 577 | 25 |
| Workers in paper, printers, photographers, &c. | 3 | 1 | 69 | 19 |
| Workers in other materials | 3 | 2 | 24 | 15 |
| Workers in building and construction, and in maintenance of roads, &c., n.e.i. | 1,259 | | 1,866 | 8 |
| Workers in production or supply of gas, water, electricity or power | 13 | | 103 | |
| Workers in transport and communication | 475 | 8 | 1,334 | 50 |
| Financial and commercial occupations | 100 | 26 | 177 | 130 |
| Public administration | 11 | | 520 | 116 |
| Clerical and professional occupations | 387 | 197 | 348 | 574 |
| Occupations connected with entertainment, sport, and recreation | 47 | 25 | 66 | 9 |
| Personal and domestic occupations, hotelkeeping, &c. | 51 | 792 | 115 | 1,660 |
| Other or ill-defined occupations— | | | | |
| Labourer, n.o.d. | 8,480 | 275 | 5,924 | 66 |
| Other occupations | 145 | | 261 | 74 |
| Not specified | 499 | 27 | 675 | 15 |
| Totals actively engaged | 21,940 | 3,035 | 23,132 | 4,224 |
| Totals not actively engaged | 20,923 | 36,428 | 27,143 | 44,245 |
| Grand total, Maori population | 42,863 | 39,463 | 50,275 | 48,469 |

Table 2. 1936 and 1945 Census data on the occupations of Māori workers by gender.

The employment rate of Māori rose over time. At the height of the golden weather in the 1960s, the employment rate for Māori males rose to 83.3 percent and 25.5 percent for Māori females (Department of Statistics, 1961; Coleman et al., 2005). Although industrial development was said to be hindered by a shortage of labour power during the intervening period which was fulfilled by international migrants (Easton, 2012), some working age Māori were unemployed²⁰ (Hunn, 1961; Poata-Smith, 2013). Ballara (1986) argued that this occurred because Māori were viewed as “lazy, irresponsible, wasteful and childlike” by non-Māori (p. 122).

Urbanisation and proletarianisation improved incomes for Māori in absolute and relative terms (Coleman et al., 2005). Many of the jobs held by Māori were secure and well paid, particularly for those working in construction and meat processing (Coleman et al., 2005). Although Māori women were more likely to have children at a younger age and entered the labour force later in life without an established career or qualification(s) (Easton, 2018), the framework of the family wage and family benefit improved the absolute and relative incomes of Māori women and their whānau (Coleman et al., 2005).

However, Easton’s (2018) examination of the 1956 Census data showed Māori were overrepresented at the lower end of the income distribution, and the proportion of Māori at the higher end of the income distribution was lower than non-Māori. For example, 1.28 percent of Māori earned more than £1,500, compared to 6.8 percent of

²⁰ Unemployment data about Māori was not collected by the government until 1945. However, Macrae and Sinclair (1975) estimated that 40 percent of Māori males and 35 percent of Māori females were employed in 1933 during the depth of the depression. During this time Māori were principally employed as labourers in agriculture and the timber industry (Macrae & Sinclair, 1975).

non-Māori (Hunn, 1961). Coleman et al. (2005) has also noted that the income of Māori men was 90 percent of European workers in 1961. Considered together, it was unsurprising to note that the 1956 Census data also indicated a lower average annual household income for Māori compared to Europeans, at £540 and £730, respectively (Hunn, 1961).

Kingfisher (1999) and Richards (1994) have pointed out that the New Zealand Social Security Act 1938 did not protect everybody against every risk. For instance, this Act made no provisions for single mothers whose lives did not conform to the Pākehā nuclear family structure and “morally suspect women, non-European, non-widows”, who were seen as undeserving, had difficulties gaining formal support²¹ (Kingfisher, 1999, p. 3). Māori received lower levels of sustenance (Sutch, 1966) and pension payments than non-Māori (Carpinter, 2012). Moreover, a lower number of Māori received the pension because of “difficulties in proving their age and income” (Carpinter, 2012, p. 3).

The urbanisation, detribalisation, and proletarianisation of Māori had far-reaching impacts on the Māori way of life (Māori Synod Presbyterian Church of New Zealand, 1961; Durie, 1989; Petrie, 2006; Kingi & Viriaere, 2015).

Tribal control is effectively absent; the population is heterogeneous (other tribes, other ethnicities); the individual acquires rights through residency rather

²¹ This changed in 1973, however, when the Domestic Purposes Benefit was introduced which made it easier for women to leave marital relationships (Kingfisher, 1999).

than descent; and claims to land are based on acquisition which excludes those who do not purchase or rent. (Tangaere, 1998, p. 289)

Separated from their traditional forms of mutual support and protection, such as intergenerational, communal housing (Walker, 1990; Tangaere, 1998; George, 2011), Māori were forced to assimilate to the Pākehā-oriented nuclear family structure where the male took on the role of the breadwinner to “earn a ‘family wage’... to keep a dependent wife and several children in subsistence” (Walker, 1990, p. 25). This model changed the relations between Māori men and women and was reinforced by other social institutions, such as marriage (Smith, 1999).

Through the process of urbanisation, the rate of Māori homeownership fell from 70.5 percent in 1936 to 54.8 percent in 1945 (Statistics New Zealand, 2016a), and from 25 percent in 1961 to 12.5 percent in 1981 (Carlyon & Morrow, 2013). 1956 Census data showed that 30 percent of Māori lived in crowded households, and 14 percent lived in substandard homes (Hunn, 1961; Menzies et al., 2019). More recent research by Bartholomew (2020a) showed private landlords would not rent accommodation to Māori and many lived in “slums on the edge of town in shelters that often consisted of stacked benzine cans, burlap sacks, and converted manure sheds, with no running water or toilets” (p. 7). The poor-quality of housing led to the deaths of 237 Māori infants and children from preventable diseases, 73 percent of the total deaths from 1925 to the early 1960s (Bartholomew, 2020c).

While housing had become a significant source of precarity, recent qualitative research by Bartholomew (2020a, 2020b, 2020c) has detailed race-based segregation in the public domain.

Māori were barred from public toilets, segregated at the cinema and swimming pools, refused alcohol, haircuts and taxi rides, forced to stand for white bus passengers and not allowed to attend school with other students... In Hamilton, stores refused to let them try on pants, on Karangahape Road in Auckland, shop signs read 'No Credit for Maori.' Councils jacked up prices for state houses to keep them out of 'white' neighbourhoods, hospitals had segregated maternity wards and gave them less expensive cutlery, and banks and shops held official policies of not hiring 'coloureds'. (Bartholomew, 2020c, para. 4)

Education²² was also used as a tool for segregation, assimilation, and cultural alienation (Hunn, 1961; Smith, 1999; Simon & Smith, 2001). The Native Schools System was a network of village primary schools for Māori children established by the New Zealand government from 1867 to 1969 (Simon & Smith, 2001). Education was provided at the provincial level through religious institutions and was replaced by public and secular schooling in the 1960s (Smith, 1999; Simon & Smith, 2001; Carpinter, 2012).

Schools were the “nursery of integration” (Hunn, 1961, p. 25) and the means to raise Māori to the British concept of civilisation (Smith, 1999). This was achieved through the near exclusive use of the English language as the medium of instruction, a carefully

²² For a more detailed history of education in New Zealand from a Māori perspective, see Barrington and Beaglehole (1974), Simon (1998), and Simon and Smith (2001).

selected and controlled curriculum, and the denial of Māori language, knowledge, and culture (Smith, 1999; Simon & Smith, 2001). Māori students were punished for speaking their own language through the 1930s and 1940s (Hunn, 1961; Māori Synod Presbyterian Church of New Zealand, 1961; Belich, 2001; Carlyon & Morrow, 2013), and the inclusion of Māori language and knowledge occurred at the discretion of teachers who were predominantly male and non-Māori (Smith, 1999; Simon & Smith, 2001). Although the education system followed the British approach which emphasised preparation for tertiary professional education, Māori were viewed as uneducable and most students who attended Native Schools were channelled into manual jobs (Smith, 1999; Simon & Smith, 2001). Through the process of urbanisation, a growing proportion of Māori children were integrated into public schools from 57 percent in 1930, rising to 71 percent in 1958 (Hunn, 1961).

Amid the continued denigration of Māori culture, injustices perpetrated since the signing of Te Tiriti (George, 2011), and the “one people” facade (Hill, 2012), a range of Māori anti-assimilation movements and activists arose (Humpage, 2002; George, 2011; Carlyon & Morrow, 2013; Belgrave, 2012). Key events included the protests at Bastion Point, the Raglan Golf course (Humpage, 2002; Carlyon & Morrow, 2013; Belgrave, 2012), and the 1975 Land March led by Dame Whina Cooper (Sissons, 2005; George, 2011; Carlyon & Morrow, 2013). Although there were conflicting ideas among conservative and radical Māori movements and activists about how best to remedy the issues faced by Māori, some responses included the establishment of Māori schools (Jackson, 2019a) and the Waitangi Tribunal in 1975 to address breaches to Te Tiriti (George, 2011). In addition, anti-discrimination laws have helped to ameliorate the

discrimination of Māori and the reassertion of Māori culture has pushed against some of the tragedies of colonisation (George, 2011; Hill, 2012; Belgrave 2012; Jackson, 2019a).

The peak of Māori urbanisation coincided with the collapse of the wool exportation industry in 1966 (Easton, 2018). This collapse signalled the beginning of the end of the golden weather, triggering changes to the structure of the domestic economy (Easton, 2018). While there was an initial surge in work through meat processing, jobs within and linked to the wool industry unravelled (Easton, 2018). Articulated with the oil crisis in 1973, these crises put pressure on primary and secondary industries (Ongley, 2015) and led to the removal of industry subsidies and import tariffs from the industries where a significant proportion of Māori workers were employed (Poata-Smith, 2013). As work was outsourced to low wage countries, there was a decline of manufacturing and semi- and low-skilled jobs in advanced, industrialised countries (Ongley, 2013). Subsequent changes to the domestic economies of industrialised countries led to significant shifts in the skills required of their labour forces (Ongley, 2013; Curtis, 2015; Curtis & Curtis, 2015).

Increasing international competition, particularly from industrialising economies with “a vast pool of easily disciplined and exploitable workers” (Standing, 1997, p. 12), led to a protracted period of low productivity in Aotearoa New Zealand and a high level of both public and private debt (Cowen, 1993; Kelsey, 1995; Ongley, 2013; Poata-Smith, 2013). Changes in the broader economic structure led to the decline of industries where Māori were employed and many began to emigrate to Australia in large numbers (Belich, 2001; Coleman et al., 2005; Hamer, 2007; Poata-Smith, 2013). Māori workers were viewed by

Australian employers as good workers and were employed at a higher percentage and wage rate than in Aotearoa New Zealand (Hamer, 2007, 2009; Poata-Smith, 2013). The poor performance of the Aotearoa New Zealand economy against other OECD economies provided the impetus for change (Cowen, 1993; Kelsey, 1995).

In sum, the Māori people were forced to come to terms with urbanisation, detribalisation, proletarianisation, and modernisation in the intervening period. These historical processes articulated with the colonial project dispossessed Māori of their own land, housing, support networks, and other forms of security provided by the traditional, tribal, rural way of life. Without adequate communal land and modes of production and relations, Māori were precluded from economic growth and development associated with landownership over time. These historical processes facilitated the complex repositioning of Māori into the bottom of the colonial society that wanted to both assimilate and segregate them. Because Māori were not specifically educated and trained for employment, Māori joined the labour market as proletarians. A proportion of the Māori population benefited from the relative security provided by the broader economic structure in employment, welfare, and housing.

Deepening Māori disadvantage: Neoliberalism, labour market flexibility, the globalisation of housing, and the dismantling of the welfare state

To understand the character of contemporary Māori precarity and how it might be resolved, it is necessary to be aware of the neoliberal project. This project is significant because many social protections provided during the social democratic era were disestablished, and new forms of precarity were introduced with the ascendancy of the

neoliberal led form of capitalism. The legacies of the colonial project that persisted through the intervening period articulated with the neoliberal project to drive a greater proportion of the Māori population into a growing and more impoverished relative surplus population. These all led to deepening Māori precarity in everyday life (Rashbrooke, 2013; Galic, 2019).

In a context of political and economic crises, proponents of neoliberalism argued that the policy goal of full employment, collective employment relations, and forms of protection for workers constrained the efficient operation of competitive capital (Kelsey, 1995). The formal break with the social democratic era of cooperation and social investment began in 1984 through the shift to a neoliberal framework of regulation under the fourth Labour government (1984-1990), which continued under the fourth National government (1990-1999) (Waldegrave, Stephens, & King, 2003; Bollard & Mayes, 2005; Bruce, 2013; Poata-Smith, 2013; Rashbrooke, 2013; Galic, 2019). Based on the classical political economy of Adam Smith, David Ricardo, and Friedrich von Hayek, neoliberalism can be understood as the unfettering of capitalism, hinging around the principles of economic liberalisation, globalisation, privatisation, pro-individualistic regulation, individualism, labour market flexibility, and the corporatisation of government departments (Roper, 1991; Murphy & Cloher, 1995; Dalziel, 1997; Standing, 1997; Bollard & Mayes, 2005; Turner, 2006; Ongley, 2013).

According to Neilson (2020a), the transnational neoliberal project subjected governments by directly exposing them to “disciplinary global market norms that define... their terms of subordination to the needs of capital” (p. 99). Rather than continue to regulate the economy against the vicissitudes of the market as in the social

democratic tradition, the broader economic structure was orientated to the market-led functioning of capitalism in a range of ways (Roper, 1991; Cowen, 1993; Bennetts, 2008; Belgrave, 2012; Curtis, 2015; Curtis & Curtis, 2015).

Agricultural subsidies were eliminated, import barriers were lowered, the finance sector was deregulated (followed by other key industries), an indirect tax was introduced with almost no exemptions, the New Zealand dollar was floated, government trading departments were corporatised to pursue commercial objectives... State-owned assets were sold to retire public debt, the Reserve Bank was given monetary policy autonomy to pursue an inflation target of zero to two percent, and income tax rates were reduced in 1986 and 1988 to improve supply-side incentives for effort. (Dalziel, 1997, p. 321)

Inflation control was emphasised (Dalziel, 1997; Ongley, 2013), and forms of income distribution abandoned (Easton, 2020). As resources were reallocated to the “larger body”, neoliberal proponents claimed that the “longer-term interests of the individual poor will be better served” as economic growth trickled down to provide opportunity and personal security (Kingfisher, 1999, p. 5). The viability and success of local enterprise depended upon their ability to compete in the global marketplace and meet “global wage, employment and productivity norms” (Neilson, 2020a, p. 99).

The Labour Relations Act 1987 (LRA) and later the Employment Contracts Act 1991 (ECA), and their respective successive amendments, gave effect to the neoliberal restructuring of the employment structure in Aotearoa New Zealand (Cowen, 1993; Ongley, 2013; Galic, 2019). While compulsory arbitration and the national award system

were abandoned for industry or enterprise agreements under the LRA, many elements of tripartism and compulsory unionism were maintained (Geare, 1989; Wilson, 2017). The ECA, however, completed the dismantling of tripartism, which included recasting unions as bargaining agents and shifting bargaining to the individual and enterprise levels (Geare, 2001; Wilson, 2017; Galic, 2019). For more details about the LRA and ECA see Deeks (1990) and Geare (1989, 2001). These Acts eroded most forms of labour security and introduced, or intensified, forms of labour insecurity (employment, functional, work, income, benefit, working-time, representation, and skill reproduction) outlined in Table 1.

The neoliberal principle of freedom of contract enabled employers to flexibly employ the type and volume of labour and determined the conditions of employment according to changing labour requirements (Walker, 2011; Ongley, 2013). This principle led to the growth of both non-standard forms of employment and the number of people who moved in and out of employment (Standing, 1997; Walker, 2011; Galic, 2019). Such workers comprised a large and growing proportion of the non-employed segment of the labour market who “have little to no employment security, job security”, nor occupational continuity and identity as they contend with increased income, working-time, benefit, and skill reproduction insecurity (Standing, 1997, p. 24). In Neilson’s (2007) view, the application of the freedom of contract principle intensified competition between workers in the pursuit of employment, leading to what Standing (2014a) labelled a disposable labour force.

Between 1986 and 2012, Household Labour Force Survey data depicted in Figure 2 recorded the growth of three primary types of non-standard employment, including

part-time workers from 16.9 to 23.3 percent, self-employed²³ workers from 9.6 to 12.7 percent, and multiple job holding increased to five percent (Statistics New Zealand, 2014a). Although it was difficult to differentiate in official datasets, independent contracting was widely regarded to have grown during the same period (Statistics New Zealand, 2014a). Over time more precarious forms of non-standard employment emerged, such as zero-hour contracts and dutch auctions²⁴ (Buddelmeyer & Wooden, 2011; McDowell et al., 2014).

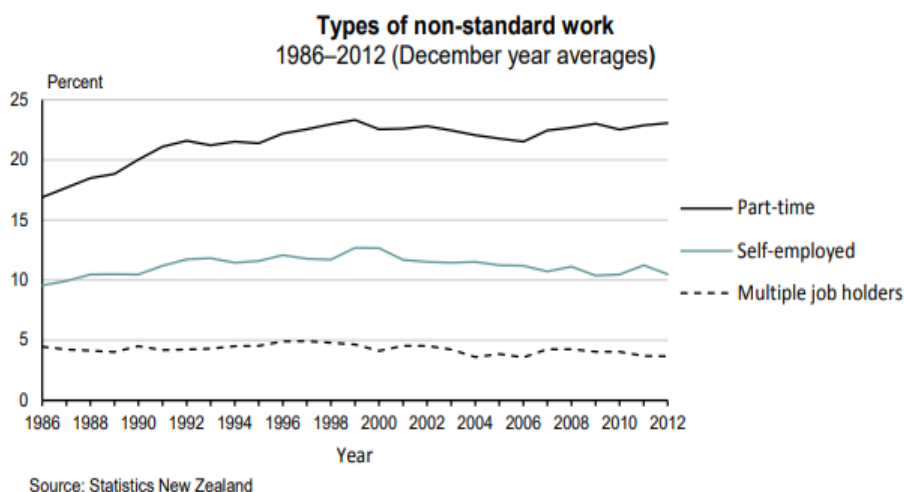


Figure 2. Household Labour Force Survey data on types of non-standard work in Aotearoa New Zealand from 1986 to 2012

As Aotearoa New Zealand and other OECD countries became part of the global market economy and competed directly with recently proletarianised, low wage labour forces of industrialising countries, the non-employed segment of the relative surplus population grew (Standing, 1997). Neoliberal regulation led to an upsurge in the

²³ The self-employed category includes both business owners and independent contractors (Statistics New Zealand, 2014a).

²⁴ Dutch auctions involve workers across the globe bidding on online auctions in lesser and lesser amounts to 'win' work on offer (Rockoff & Groves, 1995).

unemployment rate, rising from 4.2 percent in 1987 to peak to 11.6 percent in 1991 (Bollard & Mayes, 2005; Hunter, 2005; Easton, 2010a).

There was a sharper upsurge in the Māori unemployment rate from 13.5 percent in 1988, which climbed to more than twice the national unemployment rate at 25.4 percent in 1991 (Poata-Smith, 2013; Pollock, 2018). In particular, the corporatization and privatisation of public service departments contributed to unemployment, including a three percent drop in public sector employment for Māori by 1991 (Hunter, 2005). Prior to the reforms, many Māori worked in public service departments, such as forestry and roading, which provided job security, training, and/or sometimes housing for those workers (Clarke, 1999; Bollard & Mayes, 2005). The unemployment rate of Māori was highest in Northland at 31 percent (Murphy & Cloher, 1995). The high rate of Māori redundancies has been linked to the rise in the mortality rate of Māori in the late 1980s (Easton, 2018).

Neoliberalism structured representational insecurity into employment through the neoliberal principle of freedom of association. This principle, enacted through the ECA, transformed the basis and process of bargaining by enabling individualised bargaining which channelled workers toward a direct, rather than mediated, relationship with employers, as it weakened the collective organising and the bargaining power of workers (Cowen, 1993; Ongley, 2013). Although the number of unions increased after 1991, union membership and density dropped gradually over time from 33.9 percent in 1991 to 17.2 percent in 2003 (May, Walsh, & Otto, 2004).

More broadly, the global expansion of people who needed jobs and could not find them, including a vast pool of exploitable workers in countries without the level of labour rights as more industrialised countries, wage and employment flexibility was easier to achieve in industrialising countries that did not have a social wage, trade unions, and other protections (Standing, 1997; Neilson, 2007, 2018b, 2020a; Neilson & Stubbs, 2011; Barragué, 2013). More developed countries were pulled down by the international division of labour and the outsourcing of work to industrialising countries, amounting to a “reduction of the fixed wage as a share of total remuneration” (Standing, 1997, p. 18).

The ECA structured income insecurity into the wage relation by disestablishing the award system, weakening the power of unions, and increasing the power of employers to individualise bargaining, employment terms, and wage levels (Ongley, 2013). This changed the composition of the social wage through the lowering of wages and the removal of some forms of income distribution (Land, 1980), including the family benefit which was incorporated into a means-tested family tax credit (Baker & Du Plessis, 2018; WEAG, 2018a). The family wage was also abandoned (Reveley, 1990).

As the number of jobs declined in urban centres and there was a decline in household income through the mid-1990s (Beavis et al., 2018), another wave of Māori emigrated to Australia or returned to their ancestral lands (Hamer, 2007; Poata-Smith, 2013; Jackson, 2019a). Despite these severe labour market outcomes, the fifth Labour government (1999-2008) modified, rather than overhauled, the neoliberal regulation of employment relations to mediate its most severe consequences (Roper, 2005; Ongley, 2013; Poata-Smith, 2013; McCulloch, 2020). On top of this, a user pays model was

imposed on the tertiary education sector which has meant that students carry significant debt, often early in their working life (Rowe-Williams, 2018).

Neoliberal regulation structured precarity into the welfare system in a range of ways. Proponents of neoliberalism argued that a comprehensive welfare regime was unaffordable within a depressed economy (Green, 1996). Welfare was recast as an obstruction to human liberty, by articulating the notions of personhood and progress with the narrowly defined notions of personal responsibility, self-reliance, and independence (Plant, 1993; Kelsey, 1995; Green, 1996; Kingfisher, 1999). Pitted against the idea of being fair to hard-working people and families, welfare dependency was rendered “the fault of individuals” of denounced character who preferred not to work (Fraser & Gordon, 1994, p. 325).

With the political intention to transform “dependency” into labour force participation (Boston, 1992a, 1992b; New Zealand Ministry of Finance, 1996; Kingfisher, 1999) and shift from universal to targeted provision (Boston, 1992b), widespread cuts to welfare support were mobilised by the fourth National government (1990-1999) between 1991 and 1999 (Dalziel, 1997; Kingfisher, 1999). These reforms included

major cuts in the nominal value of most social welfare benefits, stricter eligibility criteria, benefits ceasing to be indexed to inflation, longer stand down (unpaid waiting period) for the unemployment benefit, the introduction of a raft of new part charges for health care and education along with tighter targeting, the removal of lump-sum payments for accident victims and the introduction of

employee contributions to the scheme, targeting cash subsidies for accommodation. (Waldegrave & Frater, 1996, p. 163)

Welfare recipients were also subjected to a compulsory annual interview, work tests, and case management increased (New Zealand Ministry of Finance, 1996; Kingfisher, 1999). A significant outcome of these reforms was an increasing between the level of welfare payment and wages (Kingfisher, 1999).

Authors argued that the neoliberal reforms both feminised and racialised the concept of dependency (Kingfisher, 1999; Jackson, 2019a). Kingfisher (1999) asserted that poor people and solo mothers served a political function in the neoliberal project to define employed people as normal, both symbolically and materially. Both Māori, who comprised a significant proportion of welfare recipients following the political and economic crises of the intervening period, and women pondering pregnancy, were immediately disadvantaged (Green, 1996; Kingfisher, 1999; Jackson, 2019a).

Neoliberal regulation structured precarity into housing in a range of ways. The social democratic approach of housing as essential infrastructure was abandoned for the neoliberal idea of housing as investment (Bruce, 2017; Tibshraeny, 2020). The role of the government as a mortgage provider was reduced to regulation through the privatisation of prime rate mortgages and abandoned the mechanisms which assisted first homeownership (Waldegrave, Love, & Stuart, 2000; Saville-Smith, 2014, 2018). In Bruce's (2013, 2017) view, a market model encouraged foreign investment and shifted industry construction to high value homes, which both raised the cost of housing and set up the conditions for future social problems.

Neoliberal reform and the prolonged recession led to a significant fall in homeownership over time (Statistics New Zealand, 2016a). Between 1986 and 2013 the average rate of decline in homeownership for the total population was 15 percent (WEAG, 2018a). Greater rates of decline were experienced by Māori (WEAG, 2018a). By 1991 Māori homeownership lowered from 71 to 51 percent (Murphy & Cloher, 1995), and trailed the national rate of 76 percent (Department of Statistics, 1994). While Māori comprised 12 percent of the total population in the late 1980s, Māori households accounted for 26 percent of state housing tenancies and 47 percent of all female-led households who received state housing (Ferguson, 1994; Murphy & Cloher, 1995). Between 1986 to 2013, the proportion of Māori who lived in privately rented accommodation increased more than for the total population at 88.3 and 42.7 percent, respectively (Statistics New Zealand, 2016a).

Public housing investment declined, and state housing stock were sold, despite high demand in some places (Forrest & Murie, 1988; Waldegrave et al., 2000; Bruce, 2017; Saville-Smith, 2018). The Housing Restructuring and Tenancy Matters Act 1992 also changed the way state housing assistance was provided (Waldegrave et al., 2000). This Act replaced the income related rent model with a market related rent model, increasing the proportion of income allocated to housing over time (Thorns 1988; Ferguson 1994; Murphy & Cloher, 1995; Waldegrave et al., 2003). Waldegrave et al. (2003) concluded that changes to housing provision deepened the deprivation for already impoverished people and pushed people living in situations of low income into poverty.

According to Waldegrave et al. (2003), neoliberal regulation changed the structure of poverty in many ways. The poverty gap increased from \$400.7 to \$1,010.1 million and

the level of poverty jumped from 15.4 percent in 1993 to 19.3 percent by 1998 (Waldegrave et al., 2003). Alongside the reduction of freehold homeowners, there was a rise in the number of people living alone, in public houses, privately rented accommodation, and mortgaged homeowners (Waldegrave et al., 2003). The percentage of people living in poverty doubled to 70 percent of state housing tenants and 33 percent of private renters (Kelsey, 1995; Kingfisher, 1999; Waldegrave et al., 2003). Others noted a proliferation of foodbanks (Wynd, 2005) and a decline in health standards among people below the middle-class (OECD, 2019).

In sum, forms of social solidarity and protection embedded within the social democratic model were recast by proponents of neoliberal reform as rigidities hindering individual self-interest and the efficient operation of markets. Successive economic crises led to the decline of industries where Māori were employed, and Māori were disproportionately impacted by the changes to social structures. The abandonment of full employment in favour of the flexibilisation of the labour market, the subsequent proliferation of forms of insecure employment, growth in unemployment, the attack on unions, retrenchment of the welfare state, and less progressive taxation, all led to the growth of the non-employed and unemployed segments of the relative surplus population. Many Māori emigrated to Australia or became overrepresented in the relative surplus population. The shift to the neoliberal form of capitalism led to deepening precarity and poverty. The neoliberal mode of Māori precarity is fundamentally grounded in the ways in which this came about through the neoliberal project.

Tracing precarity from the colonial past to the late-colonial present: The character of precarity in contemporary Aotearoa New Zealand and the Māori experience

The first set of research questions explore the forms of precarity in the everyday context and how these forms might relate to each other and to being Māori: What forms of precarity are present in the everyday context? How do forms of precarity relate to each other? How do forms of precarity relate to being Māori? To understand the character of contemporary Māori precarity, it is necessary to have a sense of the forms of precarity Māori contend with in the present and how precarity is coped with (Gregory, 2004). The second set of research questions relate to how people cope with precarity: What kinds of support do those living with precarity gain from social structures, institutions, and social actors? What is the role of culture in the way Māori experience and mediate precarity? The material reviewed in this part provides a picture of how the tragedies of colonialism and neoliberal factors have combined to generate the contemporary mode of Māori precarity.

Māori comprised 16.7 percent of the total population in June 2020 (Statistics New Zealand, 2021a). The Māori employment rate of 62.5 percent was slightly lower than the national rate of 72 percent (Statistics New Zealand, 2021b). Māori workers were mainly employed across three industry groups, including wholesale and retail, manufacturing, and utilities and construction (MBIE, 2020b). Survey data showed a steady decline of Māori workers in low skilled industries and occupations (18.1 percent), such as manufacturing, and accommodation and food services, and an increase in high

skilled occupations (53.6 percent), such as finance and insurance (MBIE, 2020b). However, there was an increasing proportion of young working age Māori not in education, employment, or training at 19.7 percent (MBIE, 2020b), and over-represented in jobless households²⁵ at 14.3 percent (Statistics New Zealand, 2017).

While there was no research specifically on the relative surplus population in Aotearoa New Zealand, Stubbs et al. (2016) have researched the Māori precariat. They calculated that 22.8 percent of the Māori working age population fell into their definition of the precariat. A clear gendered division was revealed within this subset, comprising approximately 51,000 males and 69,500 females (Stubbs et al., 2016). The authors attributed this gendered division to parental responsibilities and the prevalence of women in the retail and service sectors. The Māori precariat tended to be between the ages of 15 and 24 years, lack a tertiary education, and located in some regions, such as the Bay of Plenty where seasonal horticulture work was commonplace (Stubbs et al., 2016).

A range of income inequalities have emerged in New Zealand and have been linked to employment and education (Bruce, 2013, 2017). While the top third of New Zealanders gained an increase in income in the neoliberal era, neoliberal policies have locked a proportion of New Zealand workers into low, stagnant wages (Waldegrave et al., 2003; Bruce, 2013; Poata-Smith, 2013; Curtis & Curtis, 2015). The New Zealand Council of Trade Unions (NZCTU) (2019a) calculated that the proportion of the wage share of income (before capital gains and losses) going to wage and salary earners fell from 59.1

²⁵ A jobless household is defined as a household in which no working-age adult is employed (Statistics New Zealand, 2017).

to 55.4 percent between 2013 and 2018. Average salaries and wages would be \$3,900 higher if the wage share of income was shared equitably (NZCTU, 2019a). The combination of low, stagnant wages, and the increasing cost of living and housing has led to the growth of the working poor (Bruce, 2013; Manch, 2018; Wages falling behind costs of living for majority of workers – survey, 2019).

European and Asian workers received higher average hourly wages than all other ethnic groupings \$34.30 and \$27.97, respectively (Statistics New Zealand, 2019c). The average hourly wages of Māori and Pacific workers were comparatively lower at \$26.82 and \$24.99, respectively (Statistics New Zealand, 2019c). In addition, the national gender pay gap was 9.4 percent and higher for Māori women at 18 percent in 2018 (Espiner, 2020). Income inequalities along ethnic lines mapped to wealth inequalities along ethnic lines. In 2015, the median net wealth for New Zealand Europeans grew from \$86,900 in 2004 to \$114,000 (Statistics New Zealand, 2016b; McKenzie, 2019). This growth was five times faster than Māori which increased from \$18,000 to \$23,000 between 2004 and 2015 (Statistics New Zealand, 2016b; McKenzie, 2019). Poata-Smith (2013) asserted that the compensation received in recognition for breaches to Te Tiriti would not bridge the income inequality gap between Māori and non-Māori if evenly distributed amongst the Māori population.

Although this presents a dismal picture of the over-representation of Māori in almost all statistics related to precarity, it would be remiss not to mention that not all Māori lie at the lower end of the economic structure. Despite some fluctuation, national datasets showed some Māori were in the top 40 percent of income earners between 1988 and 1998 (Poata-Smith, 2013).

The proportion of households with a Māori adult in the top fifth dropped from 13 percent in 1988 to 8 percent in 1992, then rose to a high of 16 percent in 1996, returning to 13 percent in 1998 (Poata-Smith, 2013, p. 154).

This economic success has been attributed to their involvement in the process of addressing breaches to Te Tiriti (Bennetts, 2008; Poata-Smith, 2013), the uptake of education and training (Waldegrave et al., 2003; Poata-Smith, 2013), and business enterprise²⁶ (Reserve Bank of New Zealand, 2018).

Research on the income and expenditure has shown that the increasing cost of living, such as housing, food, electricity, and transport, has eroded people's "purchasing power across the board" (McNeill, 2011, p. 128). For the most part, housing costs consumed the greatest proportion of household income, and this was particularly severe for middle and low-income households for whom "serious problems of affordability" have emerged or intensified (Waldegrave et al., 2003, p. 201). Peaks in expenditure, such as celebrations or school camp, were a significant concern (Daly & Huffadine, 2018; The dreaded school camp list: What it's really like to grow up in poverty, 2019). Māori households are more likely to experience problems of affordability because of increased costs related to whānau size and cultural events (Stephens, Waldegrave, & Frater, 1995).

My participants found transport to be an important factor in terms of enabling and constraining social and economic lives. Literature on precarity sometimes discussed the role of transport in a way that reduced its significance to a subsidiary issue. However,

²⁶ In 2018, the Māori asset base was estimated to be \$68.7 billion, which comprised 9,880 firms owned by Māori employers, 18,600 self-employed Māori, and other Māori structures (Reserve Bank of New Zealand, 2018).

transport is an important part of the economy and is significant to enabling social and economic lives (Fitzgerald, 2012). \$16.9 billion was invested in the 2018–21 National Land Transport Programme, funded by central government, local government, councils, and a range of road user charges, such as petrol tax (New Zealand Transport Agency, 2018).

People greatly rely on private motorised transport in Aotearoa New Zealand (Ministry of Transport, 2017; Mandic et al., 2019; Molyneux, 2019). Compared to other developed countries, many urban and rural areas lacked diverse and inexpensive public transport options (Daly & Huffadine, 2018; Mandic et al., 2019) which reflected an underinvestment in public transport (Molyneux, 2019). Currently, public bus services in most urban contexts are often limited to daytime hours, except in the largest cities (Ministry of Transport, 2017). Train and tram services are limited to a small number of cities and between some geographic locations (Ministry of Transport, 2017).

Sometimes some participants in my research had their own vehicle or had access to a vehicle. Others did not. Inadequate income constrained the participants' ability to maintain and use a vehicle. Being without a vehicle also impeded their ability to access cheap resources, such as food and clothing; and both complicated and elongated everyday activities, such as shopping. Participants often drew on the vehicles of others, public transport, bikes, or walked to places. Public transport did not always suit their needs and consumed money resources. Turning to others to help them with transport created indebtedness or involved a shifting of money resources to such people.

People who live precariously have been vulnerable to energy²⁷ (or fuel) (Lloyd, 2006; McKague, 2019) and period²⁸ poverty (Small, 2018; Alexander, 2019). Although there was very little research on either of these forms of poverty in New Zealand (Whyte, 2018), both have been linked to the rising cost of living relative to income (Lloyd, 2006; Kidscan, 2018; Page, 2018; Small, 2018; Alexander, 2019; McKague, 2019). The literature showed that low income forced people to choose between costs that would all be considered necessities, such as heating, household appliances (Faced with skyrocketing power bills, Kiwis opt not to use heaters – survey, 2017; Daly & Huffadine, 2018; Foxcroft, 2018; Page, 2018; Stock, 2018; Walters, 2018; Robson, 2019b), and personal hygiene items (Kidscan, 2018; Collins, 2019). Approximately five percent of the population have taken more than 10 days sick leave each year because of illness related to energy poverty (McKague, 2019). McKague found this increased two percentage points for respondents in privately rented accommodation.

Recent research by Kidscan (2018) found that period poverty affected approximately 53 percent of the population. 24 percent of respondents and 29 percent of people under 17 years of age had missed school or work because they were lacking sanitary items. Females used other everyday household items in lieu of sanitary products, such as socks (Heyward, 2018), toilet paper (53.8 percent), baby nappies, or consumed medication to suppress menstruation (Kidscan, 2018).

²⁷ Energy poverty is defined as the inability to access or afford energy (McKague, 2019),

²⁸ Period poverty is defined as the inability to access or afford sanitary products (Kidscan, 2018).

Specific concern has been expressed for young women who do not control household spending and may feel confused or shy about asking for sanitary products (Heyward, 2018; Kidscan, 2018). These findings suggested both period and energy poverty hindered social and economic lives and participation in society (Small, 2018; Alexander, 2019). Although these forms of poverty were not directly explored because my research focussed on other aspects of precarity, some participants raised energy poverty as an issue. Participants were likely to contend with both energy and period poverty given the level of income and their experience of other forms of precarity.

Food insecurity was a significant problem and occurs when access to food is limited, uncertain, or compromised (Carter, Lanumata, Kruse, & Gorton, 2010; Beavis et al., 2018; Page, 2018). In Aotearoa New Zealand the provision of food has been not seen as an integral part of local planning processes and predominantly left to non-government structures and institutions to address (Howard, 2017). The privatisation and globalisation of food raised the price of food domestically, and meant people eat less from their own landscapes (Hutchings, 2015; Byanyima, 2018). Nearly one in five children lived in households that experience moderate to severe food insecurity (Duncanson, Oben, Wicken, Richardson, Adams, & Pierson, 2018). Although research showed many parents go without food to ensure their children were fed, foodlessness kept children from school or were without food at school (Cheer, Kearns & Murphy, 2002; McNeill, 2011; Graham, 2017).

While food insecurity has been viewed as a problem of poor money management skills, research has found that food insecurity can affect households on different levels of income and often emerged from a change of circumstances which reduced the level of

income (Jackson & Graham, 2017; Beavis et al., 2018). The food budget in households contending with food insecurity was flexible and fluctuated to accommodate other expected and unexpected expenses (Cheer et al., 2002; McNeill, 2011; Page, 2018; Chiang, 2019; Robson, 2019b). Consumption was channelled toward low-cost, low-quality, processed, and filling foods, and the consumption of fruit and vegetables limited (Parnell & Gray, 2014; Perry, 2015; Jackson & Graham, 2017; Page, 2018; Daly & Huffadine, 2018). The quality of food was a “lower priority than other aspects of life” (Beavis et al., 2018, p. 347) because it does not result in the repossession of goods (Cheer et al., 2002) or eviction.

People contending with food insecurity were active in using both endogenous and exogenous strategies²⁹ to mediate its effects (McNeill, 2011; Regional Public Health, 2011; Beavis et al., 2018). When people exhausted endogenous food sources and strategies, they sometimes turned to the welfare system and non-government structures and institutions to meet their food needs (McNeill, 2011; Graham, 2017; Jackson & Graham, 2017; Page, 2018; Blake-Persen, 2020). Recent literature showed the number of people seeking support from the government for food grants was increasing (Collins, 2020). In 2019, 1,022,576 food grants were approved for an approximate cost of 120 million dollars (Collins, 2020). Food insecurity has been linked to stigma, shame (Jackson & Graham, 2017), psychological distress (Ministry of Health, 2012; Jackson & Graham, 2017; Beavis et al., 2018), and poor health (Regional Public Health, 2011). All

²⁹ I draw on the analytical framework developed by McNeill (2011) to organise the strategies of addressing food insecurity. McNeill distinguished between endogenous and exogenous strategies. Endogenous strategies relate to those exercised by individuals, whānau, and households within the everyday context where decisions about food are made (McNeill, 2011). Exogenous strategies occur in the “public realm and involve interactions with other individuals and organisations” (McNeill, 2011, p. 138).

four participants in my research and their whānau and households contend with food insecurity in ways that echo existing literature.

Debt was a significant form of precarity. Curtis and Curtis (2015) conceptualised debt as a symptom of the underlying structure of neoliberalism. Since the onset of neoliberalism, there has been a proliferation of private finance companies (Legge & Heynes, 2009; Curtis & Curtis, 2015) and debt levels have never been greater (Bruce, 2017). Long-term, low income was identified a major cause of debt in Aotearoa New Zealand (Williams & O'Brien, 2003), which can become unmanageable through a change of circumstances, such as loss of employment, or relationship breakdown (Balmer et al., 2006; Henderson & Scobie, 2009; Legge & Heynes, 2009; Standing, 2014a). Debt has been linked to homelessness³⁰ (Johnson et al., 2018; Leahy, 2018a), poverty (Robson, 2017; WEAG, 2019), higher rates of domestic violence (Balmer et al., 2006; Legge & Heynes, 2009), and a decline in the mental and physical health of decision-makers and their children (Balmer et al., 2006; Fitch, Hamilton, Basset & Davey, 2010; Curtis & Curtis, 2015).

The high cost of living can make it difficult for people living in situations of low income to avoid debt (WEAG, 2019). An increasing proportion of people have been found to seek lending from a range of sources to pay for necessary family and household needs, such as food, health, and education (Curtis & Curtis, 2015; Robson, 2017; Edmunds,

³⁰ Groot and Peters (2016) noted four different forms of homelessness and that people move between them. These four forms are: “without shelter” (living on the streets and inhabiting improvised shelters, including shacks and cars); “temporary accommodation” (hostels for homeless people, transitional supported housing, women’s refuges, and long-term motor camps and boarding houses); “sharing accommodation” (temporary accommodation for people sharing someone else’s private dwelling” (p. 326).

2018b; Galic, 2019; WEAG, 2019; Blake-Person, 2020). The process of seeking financial support from government organisations was complex and punitive, inducing feelings of shame and judgement (McFarlane et al., 2017; WEAG, 2019).

While people often preferred to approach private lending institutions compared to government organisations because they were kinder and more welcoming (Edmunds, 2018b), some lending institutions have been widely criticised by government, academics, and media as predatory (Curtis & Curtis, 2015; Hodgetts, Garden, Groot & Chamberlain, 2015; WEAG, 2019). Through the nature of advertising, the convenience of mobile financing (Leahy, 2018a), and/or the ability to spread repayments over time (Leahy, 2018b), such institutions have targeted the most vulnerable who cannot afford to service lending and turned them into debt slaves (Curtis & Curtis, 2015; Hodgetts et al., 2015; Edmunds, 2018a; Leahy, 2018a, 2018b; WEAG, 2019). The experience of Blair who paid \$40,000 to service a \$900 loan was a grim illustration (Edmunds, 2018a).

Debt was a significant issue for each of the four participants in my research who were servicing more than one loan to a range of government institutions, second and third tier lenders, and informal sources. Participants often encountered the Inland Revenue Department because they received different kinds of formal support and incurred debt through government institutions (Auckland Action Against Poverty, 2018). The Inland Revenue Department, an important element of the welfare system, is a big, powerful government institution responsible for the administration of taxes, income, entitlements, and debt (Auckland Action Against Poverty, 2018; WEAG, 2019).

Clothing was a dimension of precarity softened by access to cheap clothing (Hofman, 2013) and mobile lending trucks. Literature tended to pay attention to the experiences of children and highlighted the growing prevalence of children who attend school without adequate shoes or clothing (Cheer et al., 2002). School uniforms were often counted as both an expected expenditure and a significant concern for families living in situations of low income (Daly & Huffadine, 2018; Walters, 2018; Fox, 2020). The story of four siblings who shared one school uniform and attended school one day each week is a grim illustration (Kidscan, 2018; Fox, 2020; Franks, 2020). These findings are alarming given that many parents have been found to ensure their children were clothed before themselves (Daly & Huffadine, 2018). The participants in my research sourced clothing from a range of sources, including mobile clothing trucks, because of the logistical convenience and financial options provided by this service.

Housing was a significant form of precarity and must be looked at in more detail. Housing enables economic and social lives (Waldegrave et al., 2003; WEAG, 2018a), and fosters emotional and ontological security (Giddens, 1991; Allen, 2000; WEAG, 2018a). At the time of the engagements, one whānau participating in my research had lived in state housing for eight years. The three remaining participants and their whānau occupied privately rented accommodation with others, as they waited for state housing. The participants paid between 21 and 75 percent of whānau or household income on rent and were affected by issues of access, tenure, affordability, crowding, quality, and poor health. Participants did not report to have owned a home.

Existing literature on the housing experiences of the precariat was limited and focussed on certain kinds of precarians. The literature noted that a precarious attachment to

employment translated to a precarious attachment to housing and home (Howker & Malik, 2010; Standing, 2014b). Howker and Malik (2010) found that the generation of British workers born between 1979 and 1994 faced a socio-economic crisis because the kinds of employment and housing they occupied were both tenuous and temporary.

On top of being pushed to the bottom and margins of the labour market, Howker and Malik explained that this generation were in debt, without the financial means to access housing, and may not inherit any assets. Memories of the childhood home stand on their own as a singular stable point in time (Howker & Malik, 2010), as a greater number of people lacked the means to live independently or lived with their parents (Howker & Malik, 2010; Standing, 2014b). Howker and Malik (2010) argued that this group of people, and others, has been jilted by a political context focussed on short- to medium-term economic and social success, rather than implementing measures to enable long-term success for their generation.

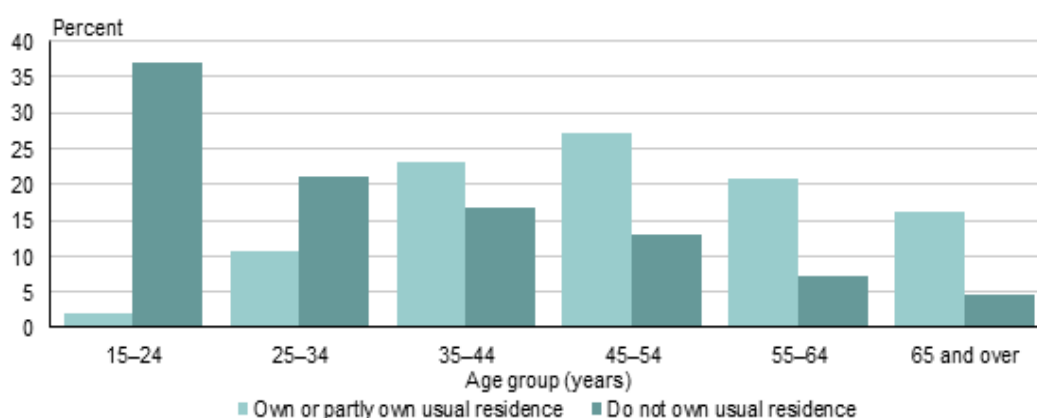
Housing has become a “prime expression of inequality” (Bruce, 2016). Housing in Aotearoa New Zealand is expensive and among the most unaffordable in the world (Saville-Smith, 2014; WEAG, 2018a; Edmunds, 2019d; Bruce, 2020). Housing unaffordability has been linked to the unregulated and hyper-privatised nature of the housing market (Edmunds, 2019b; Tibshraeny, 2020), the globalisation of real estate (Ley, 2017; Bruce, 2017), the level of immigration, and the economic circumstances of local people (Grigoryeva & Ley, 2019; Bruce, 2017). Social and housing policies have been very slow to resolve housing problems for both the general and Māori populations (Winiata, 1983; Douglas, 1986; Bathgate, 1987; Māori Women's Housing Research Project, 1991; Kearns et al., 1991a, 1991b; Bruce, 2017).

While recent figures showed that six of the top 10 landowners in New Zealand were foreign forestry companies (Newton, 2019), the extent and impact of foreign speculation and ownership in Aotearoa New Zealand is poorly understood because relevant data are not collected by government (Bruce, 2017). However, research showed a geographical character to the speculative activities of foreign investors who were active in selected housing markets regarded as trophy and/or hedge cities where wealth can be parked, grown, and extracted (Ley & Tutchener, 2010; Dorfmann, 2015; Bruce, 2016, 2017; Flipping heck: Speculators made \$2000 a day, 2017; Ley, 2017; Satherley, 2017; Foreign buyers ban comes into effect on Labour Day, 2018; Hawkes, 2019). Auckland and the Queenstown Lakes District were examples of selected housing markets (Bruce, 2017; Grigoryeva & Ley, 2019), and have been described as severely unaffordable alongside Tauranga, Wellington, and Christchurch (Demographia International Housing Affordability Survey, 2017).

Speculative investment has been found to have significant effects on local people, locking them out of their own housing markets and displacing others (Fitzpatrick, 2005; Bruce, 2017; 'It's a pretty punishing experience for many renters', 2018; Twyford, 2018; Edmunds, 2019e; Grigoryeva & Ley, 2019). For many, the disconnection of foreign money from the local labour market renders housing unaffordable for local people who are constrained by wage stagnation, rising house-price-to-income ratios, and deposit burden (Bruce, 2017; Manch, 2018; WEAG, 2018a; Edmunds, 2019d; Grigoryeva & Ley, 2019). Bruce (2017) pointed out that wages increased 59 percent and house prices increased 280 percent between 1963 and 2017. More recent figures showed that median house sale prices increased by 90 percent in Auckland between 2007 and 2017

and 50 percent in the Waikato region where the participants in my research reside (Johnson et al., 2018; WEAG, 2018a). Displacement generates class effects and contribute to extreme situations of household crowding and people living in unusual circumstances, such as garages, sheds, vehicles, trees (Walters, 2018; Edmunds, 2019b; Roy, 2019), sleepouts, and caravans (New Zealand Public Service Association, 2017).

Extreme inequalities can also be perceived in the distribution of homeownership and assets which has a generational, relationship, and racial character. Since 1991, the homeownership rate has been in decline, falling from 74 to 64.5 percent in 2018 (Edmunds, 2019b). 2013 Census data found homeownership was higher among European and Asian groups at 56.8 percent and 34.8 percent respectively, and lower for Māori and Pacific people at 28.2 and 18.5 percent respectively (Statistics New Zealand, 2014b). As shown in Figure 3, homeownership was higher among married (75.1 percent) and partnered people (66.7 percent), and lower among single people (38.6 percent) (Statistics New Zealand, 2014b). Homeownership rates were highest for people between 70 and 74 years (77.5 percent) (Statistics New Zealand, 2014b).



Note: Some percentages may be too small to show on graph.
Source: Statistics New Zealand

Figure 3. 2013 Census data on people aged 20 years and over who owned or partly owned their home by age group

Generational differences in homeownership rates have been found to be an effect of generational differences in wealth. Baby boomers (people born in the post-World War II period now aged between 55 to 74 years) owned an asset base greater than any past generation at \$744 billion (Edmunds, 2019b, para. 10). Other age brackets, such as the 25 to 44 years and 45 to 54 years brackets, have a lower personal net worth of \$197 billion and \$300.5 billion respectively. Differences in wealth among baby boomers has been attributed to a period of inflation between the 1960s and 1970s followed by neoliberal reform which positioned baby boomers to “ride a wave of favourable economic conditions” and facilitated a significant transfer of wealth to this generation (Edmunds, 2019b). This “rise of the asset class” (Bruce, 2017, n.p.), “hard-coded differences” between generations who were not provided the “same advantages” (Eaqub, as cited in Edmunds, 2019b, para. 9). While half of all private land was owned by 0.1 percent of the population (Newton, 2019), a growing number of New Zealanders believe they will never own a home (NZCTU, 2013; Edmunds, 2019b).

An increasing proportion of people are renting (Bruce, 2017; Eaqub & Eaqub, 2015). Neoliberal regulation and a shortage of privately rented accommodation in a hyper-privatised market has intensified competition among renters ('It's a pretty punishing experience for many renters', 2018; Morris, 2018; WEAG, 2018a). Research showed the average tenancy tenure is fifteen months, and half of all tenancies end within 10 months (New Zealand Public Service Association, 2017; Morris, 2018). Within this context of short-term tenure, renting has been described as an “incredibly stressful way to live” and the practices of some landlords and property managers, such as rising rent levels and issuing notice close to Christmas, have been described as inhumane (Edmunds,

2019f, para. 7). The experience of one family who moved six times in two years is a grim illustration (Renting situation 'an absolute nightmare', 2018). Short-term tenancy has been linked to transience, crime, stress, welfare dependency (WEAG, 2018a), poor health, hospitalisation, substance abuse, violence (Morris, 2018), and propelled people to leave Aotearoa New Zealand (Edmunds, 2019f).

Specific concerns have been expressed about the rising housing-costs-to-income ratio (New Zealand Public Service Association, 2017; Edmunds, 2019b; Newton, 2019). In the Waikato region where the participants reside, recent research showed that 53 percent of renters allocated at least half their weekly household income to housing, compared to 23 percent of homeowners (New Zealand Public Service Association, 2017). In contrast, 84 percent of renters in Wellington allocated at least half their income on housing, compared to 58 percent of homeowners (New Zealand Public Service Association, 2017). Specific concern has also been expressed for the growing number of people aged over 65 years living privately in rented accommodation because of increased life expectancy and cost of living (Martin, 2018a, 2018b; WEAG, 2018a; Edmunds, 2019c), and Māori people because some private homeowners do “not rent properties to Māori” (Johnsen, 2020, para. 7).

People living in situations of low income can turn to the Housing New Zealand Corporation³¹ and community housing providers³² to gain state housing (WEAG, 2018a).

³¹ The name of this government agency changed to Kāinga Ora Homes and Communities in October 2019 (<https://kaingaora.govt.nz/about-us/who-we-are/>).

³² Community housing providers are non-government structure and institutions that provide affordable public housing (5,300 properties) to eligible for public housing applicants (WEAG, 2018a).

Housing New Zealand Corporation is a large government institution that is part of the welfare system. The state housing portfolio of \$25.2 billion and 60,000 tenancies provided state housing to approximately 184,000 people who are vulnerable or in situations of low-income in 2018 (WEAG, 2018a). There are four income support payments designed to support people with the cost of housing, including the Accommodation Supplement, Income-Related Rent Subsidy, Temporary Additional Support, and the Emergency Housing Special Needs grant (WEAG, 2018a). People wanting to gain public housing or income support for housing must register with the Ministry of Social Development (MSD) and meet a range of eligibility criteria (WEAG, 2018a).

The growing demand for state housing has been linked to the reduction of state housing stock, ghost houses (Hawkes, 2019), and major shifts in the tenure patterns of low income people (Johnson et al., 2018). Inadequate accommodation, homelessness, and an end of tenancy were the most common reasons which propelled people to seek state housing (WEAG, 2018a). 2020 figures showed 19,438 eligible applicants were waiting in the queue for public housing (Cooke, 2020). Of the applicants waiting for state housing, 40 percent were Māori (Cooke, 2020).

People living in situations of low income were more likely to occupy privately rented accommodation and poor-quality housing (Waldegrave et al., 2013; WEAG, 2018a). Poor-quality housing is costly and disrupts social and economic lives (Waldegrave, Thompson, & Love, 2013; WEAG, 2018a; Ingham et al., 2019). Dampness and coldness have been identified as major issues by renters and was more common in privately rented accommodation (Howden-Chapman, Viggers, Chapman, O'Sullivan, Barnard, &

Lloyd, 2011; NZ's damp housing: 318,000 homes affected, 2019). A case control study in Wellington, New Zealand found that damp and mouldy houses led to 35,000 nights in hospital, costing upward of \$35 million each year³³ (Ingham et al., 2019). Baker et al. (2013) noted that the type of health conditions prevalent in poor-quality housing were more common to third-world countries, such as rheumatic fever and tuberculosis. Some renters do not ask for issues of poor-quality to be addressed for fear of rent increases (New Zealand Public Service Association, 2017).

Crowding was an important source of precarity. Although the New Zealand government lacks an official definition of household crowding, the Canadian National Occupancy Standard and its measures are often referred to understand the prevalence and nature of household crowding in Aotearoa New Zealand³⁴ (Goodyear, Fabian & Hay, 2011; Goodyear & Fabian, 2014). According to Goodyear et al. (2011), the following criteria defines the adequate bedroom requirements of a household:

- There should be no more than two people per bedroom; parents or couples share a bedroom;
- Children aged less than five years, either of same or opposite sex, may reasonably share a bedroom;

³³ This figure excludes the costs related to time taken off work and school, primary health intervention or pharmaceuticals (Ingham et al., 2019).

³⁴ Literature acknowledges the Index does not account for social and cultural differences and is likely to underestimate the prevalence and nature of overcrowding in the New Zealand context (Goodyear et al., 2011; Goodyear & Fabian, 2014). The standard assumes the size of the dwelling is the key indicator of the living requirements of its occupants (Goodyear et al., 2011; Goodyear & Fabian, 2014).

- Children aged less than 18 years, of the same sex, may reasonably share a bedroom;
- A child aged five to 17 years should not share a bedroom with one aged under five years of the opposite sex; and
- Single adults aged 18 years and over, and any unpaired children, require a separate bedroom. (p. 8)

Thus, a household is deemed to be crowded when its occupants require one or more bedrooms to meet three conditions: “No more than two people per bedroom; Children aged between five and 18 of different genders should not share a bedroom; and single adults aged 18 years or over should have their own bedroom” (Auckland Council, 2017, p. 1).

Crowding was more prevalent among households where there was low income, one parent, dependent children, two or more families or younger people (James & Saville-Smith, 2010; Amore, 2016). 2018 Census data found 184,257 dwellings had between five and 10 residents (Stock, 2019). Compared to five percent for Europeans, crowding was higher among Māori at 25 percent (Goodyear & Fabian, 2014). The higher rate of Māori household crowding has been attributed to differences in family size, fertility levels, and age distributions between the different groups (Davey, 1993). Crowded households were more vulnerable to the incidence of health conditions, particularly transmissible and infectious diseases (Lynch, 2000; McNicholas, Lennon, Crampton, & Howden-Chapman, 2000; Baker et al., 2013; Massey University, 2017), poor wellbeing and material hardship, particularly among low income persons and renters (Perry, 2017; WEAG, 2018a).

As stated earlier, in 2017 Aotearoa New Zealand was found to have the worst rate of homelessness within its own history and across OECD countries (Satherley, 2017). Certain kinds of households, such as cohabiting, divorced, separated, single-parent, and jobless households, were more likely to be impacted by economic hardship and poverty (Harkness, 2011; OECD, 2011; Fletcher, 2017). Māori were overrepresented in most measures of poverty (MSD, 2017; Perry, 2017) and in the homeless population, which included one in five Māori children (Statistics New Zealand, 2019a). Poverty among Māori has been linked to colonialism (Groot & Peters, 2016), and the high proportion of Māori children living in sole-parent families and households which received welfare payments (Perry, 2017).

Research has showed that poverty disrupts the education of children who attend school without adequate food, clothing, and learning tools (The dreaded school camp list: What it's really like to grow up in poverty, 2019; Franks, 2020). Research has shown that children were aware of and felt shame and anxiety around the poverty they lived in (Fleming, 2020). They have been known to lie to school staff about having eaten and not being cold (The dreaded school camp list: What it's really like to grow up in poverty, 2019; Franks, 2020). Parents who slept under washed clothes to enable children to sleep under blankets is a grim illustration of poverty (Seven Sharp, 2020).

People in situations of low income can approach a broad range of social structures and institutions to assist them, which are formal and informal in nature (Greve, 2014; King, Rua, & Hodgetts, 2017). Hamilton-based research by King et al. (2017) found that people can be involved with up to 19 different forms of social services. Participants in my research engaged between 10 and 17 social structures and institutions. The following

section overviews the roles of whānau, government, non-government and cultural structures and institutions which assist people who live precariously.

Government institutions are big, bureaucratic which provide both one-off and ongoing support to citizens and residents. People routinely reported issues around accessing government institutions and services (Waldegrave et al., 2003; McNeill, 2011; Jackson & Graham, 2017; King et al., 2017), which represented a complex set of relationships, terminology, rules, and processes for real people (Jackson & Graham, 2017; King et al., 2017). The participants in my research had engaged between four and eight government institutions to assist them.

The welfare system is essential to people living in situations of low income, who can apply for many forms of formal support (WEAG, 2018a). Welfare payment was the main source of income for all the participants in my research. The current welfare system in Aotearoa New Zealand comprises three major institutions, including Work and Income New Zealand, Accident Compensation Corporation, and New Zealand Superannuation (Healey & Curtin, 2019). Both residents and citizens are eligible to receive different kinds of formal support but must meet an ongoing set of requirements to continue to gain such support (WEAG, 2018a, 2019). In September 2019, national datasets showed 9.6 percent of working age people were in receipt of a main benefit (MSD, 2019). Māori comprised 36 percent of such people, more than twice their population share (WEAG, 2019). Recent literature also showed that Māori and women received a lower level of formal payment from the welfare system (Collins, 2019).

While the level of welfare payment has been described as inadequate for the everyday needs of recipients (McNeill, 2011; Blackburn, 2014; WEAG, 2018a, 2019), receiving welfare payments softened experiences of poverty (Masterman-Smith & Pocock, 2008). However, the welfare system has been described media as dehumanising, unwelcoming, penalising, inconsistent, and inefficient (WEAG, 2018a, 2018b, 2019). Of significance to my thesis was MacLeavy (2010) criticism that welfare systems no longer operate as safety nets, but trampolines propelling people back into employment. Others have pointed out that some welfare mechanisms, such as the abatement threshold³⁵, disincentivise recipients to engage in paid employment (Bradley & Williams, 2019; WEAG, 2019). Subjected to invasive scrutiny and complex, bureaucratic processing (Burman, 1988; WEAG, 2019), welfare system has been described as a hoop jumping exercise, where people must adopt a facade in line with government expectations and notions of acceptable character and behaviour (Jackson & Graham, 2017; King et al., 2017; Robertson & Masters-Awatere, 2017; WEAG, 2018a).

Many preferred to use non-government structures because they were treated with more care and dignity compared to government organisations, which can be demeaning and shameful (Graham, 2017; Jackson & Graham, 2017; King et al., 2017). Non-government structures can be big or small, provide one-off or ongoing support and can be attached to the state. The proliferation of non-government structures and initiatives aimed at addressing a growing demand for food has been linked to the inadequate operation and provision of government organisations (Beneficiary Advocacy Federation

³⁵ The abatement threshold determines the level of earnings a person receiving a main benefit can earn before the level of welfare payment is reduced (Bradley & Williams, 2019). The abatement threshold has not been adjusted since 1986 (Else, 2019).

of New Zealand, 2008; Jackson & Graham, 2017; King et al., 2017). Authors have argued that the state has been forwarding its formal responsibility to provide basic and emergency primary support to people in situations of low income to non-government structures for many decades (Beneficiary Advocacy Federation of New Zealand, 2008; Jackson & Graham, 2017). Some examples of non-government structures used by my participants, and people like them, include the Salvation Army, food banks and churches. The participants in my research preferred to approach non-government structures for support and often had good relationships with people who worked in those structures.

Māori people can draw on cultural structures and networks to cope with precarity. Alongside cultural contexts and practices, the key groupings of whānau, marae, hapū, iwi, and tribal organisations can be enabling (Barnes et al., 2013). These provide space to be Māori (Mita, 2014; Haunui, 2019), and promoted belonging, identity, and wellbeing (Rata, 2000; Milne, 2010; Barnes et al., 2013; Kilgour, Tiakiwai, McRae, Aporosa, Whetu, & Jenkins, 2015; Kilgour et al., 2019). Cultural disconnection was a legacy of the process of urbanisation which both fragmented the Māori way of life, as previously mentioned, and disrupted the process of enculturation (Houkamou & Sibley, 2014; Kilgour et al., 2015, 2019). Some Māori were disconnected from aspects of culture because they lacked cultural knowledge and/or live outside traditional tribal territories or in other countries (George, 2011; Kilgour et al., 2019). Cultural groups and networks, such as kapa haka, are sometimes used as a proxy for such people (Gagne, 2004; George, 2011; Kilgour et al., 2019).

Research showed that some Māori tended to identify more strongly with tribal organisations, rather than traditional tribal groupings of marae, hapū, and iwi because

of historical processes (Kilgour et al., 2019). Tribal organisations can be big or small and provide information, resources, and support to tribal members through a range of events, programmes, and initiatives (Kilgour et al., 2019). These can be designed to directly address specific issues which affect tribal members, such as housing; or specific age groups, such as medical subsidies for older tribal members (George, 2011). Although the historical processes of urbanisation and detribalisation recast the role of the marae as a place where the majority of Māori visit, rather than reside, the marae remains an important place of learning, refuge, rest, and respite (George, 2011; Kilgour et al., 2019). For urban Māori, whānau homes can be used to fulfil the function of marae (Gagne, 2004).

Among the participants in my research, some were culturally disconnected and unaware of their genealogical connections. Others were very involved in cultural structures and contexts. None of the participants in my research had approached tribal organisations directly for specific support. However, some had routinely attended and contributed to cultural groupings and events.

In sum, this chapter traces the position of Māori within Aotearoa New Zealand from the pre-colonial era to the present day. The historical processes of colonisation followed by the late-colonial experiences of urbanisation, detribalisation, proletarianisation, and modernisation have facilitated the complex economic, political, social, and cultural repositioning of Māori as a people. The Māori people have been forced to come to terms with different and changing variations of capitalism since the colonial era. The direct impacts of the colonial experience followed by the persistence of discriminatory factors in the late-colonial era continue to be central to the mode of Māori precarity. However,

in contrast to the post-war era of security of rising living standards, full employment, state housing, and comprehensive welfare support that lessened precarity generally, the neoliberal mode of regulation overturned the security of the social democratic era generally for the broader proletariat and the new “precariat” segment of the proletariat, which is overrepresented by Māori.

The dismantling of the Māori way of life and the forms of security in the social democratic era has especially impacted on Māori who are overrepresented in the most precarious segments of the labour market and in housing. The interaction between the general elements of the neoliberal led form of contemporary capitalism, and the overdetermining cultural effects of racial discrimination in housing, education, and the labour market in the present, intensified the representation of Māori in the relative surplus population. As access to employment, income, education and training, housing, and resources become more insecure, unpredictable, or unstable, their way of life becomes more precarious.

My thesis sets out to add to the growing body of research on precarity and the labour market that has not yet specifically focussed on the Māori experience. The next chapter will outline the recruitment of three Māori women and one Māori man, ranging in age from 23 to 35 years, and the qualitative methodology used to engage them in the research.

Chapter Four: Methodology

Capturing the Māori Experience with an Engaged Case Study

Methodology

The purpose of this chapter is to present the methodology used to engage the participants. The two sets of research questions presented in Chapter One relate to understanding the everyday experiences of Māori people who live precariously. As mentioned on pages 1 to 6, my interest in this topic arose when I became aware of the precarious circumstances experienced by Māori people in Aotearoa New Zealand. At the beginning of this research, it was clear that gaining an in-depth understanding of the experiences of such people would require a qualitative approach (discussed in-depth below). For the reasons explained in the next section, I adopted a qualitative research approach to explore the Māori experience of precarity in everyday life. A proposal was developed to undertake in-depth engagements with four people who were struggling with a range of issues. Ethical approval was gained from the University of Waikato School of Psychology Research Ethics Committee.

Critical Realism and the process of knowing and understanding

Critical Realism expresses key aspects about my view of the research, society, and people. At the core of the philosophical and metatheoretical perspective is the intention to understand, in its distinct way, the nature of agency in relation to social structures and institutions (Hays, 1994; Archer, Sharp, Stones & Woodiwiss, 1999; Sayer, 2000; Easton, 2010b; Smith, 2010). In his seminal works, *A Realist Theory of Science* (1975) and

The Possibility of Naturalism (1979), Roy Bhaskar re-imagined an earlier form of Realism which was developed in debate to address ideological tensions with interpretivism, positivism (Bhaskar, 1979; Fitzpatrick, 2005), postmodernism, and empiricism (Wikgren, 2005). Critical Realism emerged from this debate and is viewed as a useful foundation for the practice of interdisciplinary research (Danermark, 2002; Wikgren, 2005). There are a small number of points contested among critical realists and the main point of relevance to my thesis is the nature of culture (examined below).

Some intellectual and research traditions suffer what Smith (2010) described as the “missing persons” problem. Individuals can be lost as they are counted and correlated, without being spoken or listened to (Archer, 1996; Smith, 2010). Positivism, for example, tends to treat variables as the real social actors, and humans are depicted as a medium or part of the landscape “through which variables act or operate” (Smith, 2010, p. 285). Critical Realism rejects this stance, holding to the humanist notion which views people as consciously centred socially situated actors capable of intentional human agency who take a structural position within society (Smith, 2010; Sayer, 2012).

In his well-received book, *What is a person?*, Smith (2010) reached a thick definition of a person as a “conscious, reflexive, embodied, self-transcending centre [sic] of subjective experience, durable identity, moral commitment, and social communication” (p. 340). Persons are thought of as having capacities – that is, consciousness, unconscious being, memory, cognition, creativity, emotions, volition and so on – which emerge from the body (Smith, 2010; Sayer, 2012). Smith (2010) claimed that all persons use these emergent capacities to act (agency) and “strive for certain things” (p. 417). These things are shaped by a telos, a single end or purpose, which determines a “broad

but definite vision of what an excellent version of one's life looks like" (Smith, 2010, p. 400). To realise a telos people "develop a variety of solutions, tools, practices, procedures, and systems that nurture and advance their natural capacities" (Smith, 2010, p. 339).

There are problems with taking one idea of being and using that to explain who people are and what they do. The notion of a single telos is a romantic one which tends to treat everyone the same. It assumes that every person has one telos operating which echoes western rationality and the values of middle and upper classes (Smith, 2010). The notion of telos raises ideas about the nature of humanity and agency. Does a telos exist in the lives of participants and what is the nature of it? What do people do to advance their telos? How do social structures and institutions prevent the realisation of a telos?

Close examination of the case studies revealed that some participants seemed to have a telos. They hoped to provide a stable foundation for their whānau and/or household through housing, and for some employment, where they can be autonomous and thrive. Some wanted to be able to care for people. Some wanted to be successfully employed. The telos shaped their strategies for going through life, and they had many other significant purposes they hoped to realise. The economic circumstance of my participants, who are as poor as people can be without being homeless, collides with their telos. The extent to which they can generate diverse and effective solutions, tools, practices, and networks is constrained by the level of poverty and the way social structures and institutions operate. In these ways, the empirical realities of the participants confirm Sayer's (2012) position that some people are not able to realise their telos "from being embedded in social structures that prevent it" (p. 128).

Some authors have argued for further differentiation between the social actor and the agent (Archer, 1995, 2000, 2003; Wikgren, 2005). However, this distinction creates a false dichotomy between an actor and agent (Dyson, Atkin, Culley, & Dyson, 2014). I resist the idea that people are merely the reflexes of structure and embrace the idea that a persons' capacities allow them to act in the context of social relationships and structures which both enable and constrain them (Smith, 2010; Chandler & Munday, 2016). A person is more than an actor or agent of structure because they feel, observe, reflect, critique, change, be aware, and so on. I use the term social actor to have this meaning, similar to how others use agency (Giddens, 1984; Smith, 2010; Sayer, 2012).

Some conceptions of agency tend to reduce agency to individual choice (Hays, 1994). Others have inflated the notion of agency to include the ability of humans to act autonomously and independently of social structures and institutions (Giddens, 1984; Calhoun, 2002; Giddens & Sutton, 2017). I am interested in the way people express their agency in relation to their structurally determined circumstances and recognise that not all people possess what one needs to act with relative autonomy. Agency is diverse, creative, contingent, plural, relational, and dependent (Dyson et al., 2014). Although agency is shaped by the position they occupy within society and social structures, it has a wide range of parameters and possibilities (Smith, 2010; Abdelnour et al., 2017).

Critical Realism treats society as an open, rather than a closed, system and refers to the complex interacting set of multiple determinations that comprise the social world (Bhaskar, 1989; Sayer, 1992; Archer, 1998). Critical Realism takes an alternative view of the world and causation to both the positivist practice to discover observable empirical regularities, law-like generalisations, and statistically significant correlations between

variables (Fitzpatrick, 2005; Easton, 2010b), and the interpretivist approach which reduces all reality to the meanings people attribute to social situations (Fitzpatrick, 2005; Archer et al., 2016).

Critical realists imagine a world that exists independently of human perception and is structured, differentiated, and stratified (Archer et al., 1999; Fitzpatrick, 2005; Smith, 2010). There are three primary layers to the world: “The empirical (the level of experiences); the actual (the level of circumstances and events); and the real (the deeper level of structures and causal powers)” (Archer et al., 1999, p. 12). This view of the world is compatible with Giddens’ structuration theory and adds depth to the agency and structure dichotomy in sociological theory (Stones, 2001; Fitzpatrick, 2005). In my research it was clear at the outset that the causal mechanisms are located in the structures of capitalism that are overdetermined by social structures and institutions. Together, these set the parameters and possibilities of Māori security and precarity. My research is focused on the structures and institutions of the neoliberal form of capitalism which is overdetermined by the process of colonisation and its persisting residues that generate the neoliberal mode of Māori precarity.

Within society treated as an open system, there are a range of other systems that operate at the societal level. Systems are big, overarching, differentiated, hierarchical, and relatively permanent in nature (Lawson & Garrod, 2001). They are defined by national borders and tend to have a central governing body which determines its regulatory framework. Systems comprise many social structures and institutions, which can be divided into distinct sectors. For example, the education system comprises primary, secondary, and tertiary sectors. The interdependent elements of a system all

relate to each other in complex and changing, yet structured and patterned ways (Lawson & Garrod, 2001; Scott, 2015). These patterned interactions occur within and between social structures and institutions, and together comprise the overarching system. For example, the labour market is a system made up of business enterprises that are regulated by a broader industrial relations framework of laws and policies set by central government. People in my research encounter elements of the labour market as they move through different patterns of employment, unemployment, and non-employment.

Critical realists have emphasised the significance of social structures and the way they enable and constrain social actors (Hays, 1994; Fitzpatrick, 2005; Smith, 2010; Sayer, 2012). The nature of social structures is contested among critical realists but can be broadly defined as containing “sets of internally related objects or practices” which exist at all levels of reality (Sayer, 1992, p. 92). Structures exhibit tendencies which “constrain, shape, channel,” and determine the agency of social actors (Sayer, 1992, p. 96).

The existence of social structure is a necessary condition of any human activity. Society provides the means, media, rules and resources for everything we do... Structures that pre-exist us are only reproduced and transformed in our everyday activities; thus society does not exist independently of human agency. (Bhaskar, 1989, pp. 3-4)

Capitalism, family, and whānau are examples of social structures. Capitalism is an immensely powerful, intangible, long-lasting social structure that is deeply embedded

in societies and thus, is difficult to change. Other social structures are smaller and basic, such as family and whānau. Both are basic to human life and mediums for social action.

An institution can be broadly viewed as an enduring, formal organisation with a defined objective or set of objectives (Abdelnour, Hasselbladh, & Kallinikos, 2017). Institutions are characterised by a formal, internal hierarchy of established roles rules, and norms (Scott, 2008; Abdelnour et al., 2017). An institution sits within a larger system and its everyday activities are determined by a centrally determined regulatory framework of laws and policies. Agencies are a subset of institutions. There are many kinds of institutions, such as juridical, economic, political, educational, social, and other kinds. A school is an example of an institution within the education system. A school is led by a principal who take on the role and responsibility of managing a group of teachers and other social actors who support the education of students. A set of formal and informal rules and norms, determined both institutionally and centrally by the Ministry of Education, govern the actions of different social actors in everyday life. The nexus of social structures and institutions are encountered by real people in everyday life and set the parameters and possibilities of agency (Abdelnour et al., 2017).

Social structures and institutions are diverse, differing in size, power, and character. Some are big and powerful; others are small and less powerful, but all can influence people. What happens to social actors depends on how these operate. I am studying a group of people for whom social structures enable and constrain their agency and determine their possibilities and realities. When questioning how much freedom social actors have to act differently and how social structures provide, Critical Realism provides me with a way to understand their agency in relation to the character of social

structures, not in a structuralist way but in a way that captures a layered reality and values individual lives and experiences (Sayer, 1992; Archer, 1995; Campbell & Price, 2016). Many systems, social structures, and institutions were significant to my participants and their different effects can be seen across cases.

The stratified view of the world enables the researcher to locate the position (social, cultural, and structural) of social actors within forms of downward and upward causation and upward emergence (Fitzpatrick, 2005; Smith, 2010; Porpora, 2015c). Social actors have different kinds of power, such as economic and cultural power, relative to the enabling and constraining powers of their position in society, social structures, institutions, and other social actors, (Hays, 1994; Turner, 2006; Smith, 2010; Sayer, 2012). Social actors acting and acting differently to the status quo can facilitate the emergence, reproduction, and transformation of social structures and institutions (Hays, 1994; Smith, 2010). Hays (1994) distinguished between structurally transformative agency and structurally reproductive agency. Established social structures depend on social actors acting within the structure to reproduce them (Fitzpatrick, 2005; Smith, 2010; Giddens & Sutton, 2017), which Hays (1994) has labelled structurally reproductive agency.

There are also conditions under which social structures can be transformed. Social structures are permeable to change through actors acting differently, however, “the capacity of agents to affect social structures varies with the accessibility, power, and durability of the structure in question”, and their own structurally underpinned circumstances (Hays, 1994, p. 62). The empirical reality is that some social actors, such as people who are wealthy or agents of the state, are powerful and have greater capacity

to shape social structures. Hays (1994) has defined this as structurally transformative agency. Other social actors, such as my research participants, are more constrained and less powerful and their lives are largely determined by social structures and institutions. They find themselves in a situation they did not expect and do not want. They can struggle to gain the basic material conditions of life and are limited in their ability to transform or improve their circumstances.

The Aotearoa New Zealand setting is specific and important to participants. Explaining precarity involves identifying the restrictions to human agency to gain enough resources to live adequately. The agency of the individuals in my thesis is experienced in different contexts and changed over time. Agency varies from person to person and has meaning and expression for an individual in different social contexts and structures. How agency is expressed depends on the nature of the individual's position in the social structure, as well as their everyday situatedness, which includes the actions of other individuals encountered (Rubery, 2005; Fleetwood, 2011; Campbell & Price, 2016).

All participants in my research occupied precarious positions in the culturally overdetermined class structure, yet they were able to deploy different and creative responses to the same circumstances. People should be able to express their agency in dignified ways, and certainly, the people in my thesis and others like them should have greater scope to exercise agency differently. If social structures were different, they might affect different outcomes for real people (Archer, 1995).

The Critical Realism perspective assumes "plurality and contingency of causation" and diversity of outcomes (Archer et al., 1999, p. 12). This perspective also rejects both the

notion that causation has anything to do with the number of times something happens and that there is a single determining force pervading everyday life (Sayer, 2000). Although the process of causation is complex and outcomes are contingent, there are limits and possibilities that proceeds dialectically between structures, institutions, circumstances, and agency.

While the capitalist mode of production is a powerful and deep causal mechanism within an open system of multiple determinations, critical realists have asserted that “what is likely to be happening is a whole lot of causes interacting with each other, often in very complex ways, producing a variety of effects in different circumstances” (Archer et al., 1999, p. 12). This view of the world and causation enables me to pay attention to the cluster of prior conditions that comprise a complex structure of causal mechanisms, some amplifying and some moderating, the precarity of people's circumstances (Archer et al., 1999; Sayer, 2000; Stones, 2001; Fitzpatrick, 2005). In this way, Critical Realism helps to explain the circumstances under which precarity occurs and persists. Some definitions are necessary.

Efforts to locate a definition of prior conditions were fruitless. The meaning of condition relates to the state of something in form or quality and the word prior locates a condition before an event in time, sequence, or significance (Cambridge Dictionary, 2019). Williams (2009) provided a useful steer for defining prior conditions when he linked different forms of homelessness to prior institutional living, unemployment, substance abuse, leaving the family home, and relationship breakdown. Campbell and Price (2016) identified the dependence of full-time workers on the wage for their livelihood as a prior condition. These examples imply that prior conditions can be

historical, economic, social, cultural, material, and contextual in nature, and one or more conditions may be involved in the occurrence of an event. Williams (2009) noted that prior conditions differ across age, sex, and location. Class ought to be added to that list. In sum, prior conditions relate to the wide set of circumstances within which causal mechanisms operate. Prior conditions were always changing and create new circumstances, such as people moving in and out of households.

Critical realists reject the idea that reality ought to be reduced to what is empirically observable (Bhaskar, 1979; Wikgren, 2005; Smith, 2010). In a review of 24 different definitions of mechanisms, Mahoney (2001) reached a definition of causal mechanisms as “an unobserved entity that – when activated – generates an outcome of interest” (p. 580). Causal mechanisms operate below the surface, “hidden, but nonetheless real” and can be seen in their effects (Wikgren, 2005, p. 16). They exist at each level of reality and can be triggered under certain conditions to generate diverse consequences depending on their interaction with other social actors and structures in context (Sayer, 2000). For Smith (2010), “studying when, how, and why this operates is the central task of the discipline of sociology” (pp. 30-31). There are many kinds of causal mechanisms located in micro, meso, and macro levels which may have something to do with how structures operate. Examples of causal mechanisms are causes, motives, considerations, choices, and social interaction (Blom & Moren, 2011).

Critical Realism allows me to provide an account of amplifiers and protective factors which mediate or aggravate the impact of their experience of precarity respectively (Fitzpatrick, 2005; Masterman-Smith & Pocock, 2008; Clement et al., 2009; Kalleberg, 2011; Campbell & Price, 2016). Fitzpatrick (2005) described family support and personal

resilience as examples of protective factors against homelessness. She also pointed out that the operation of protective factors can work to avoid a form of precarity, such as homelessness, in one case but may not prevent it in another case. An amplifier has the opposite effect of a protective factor and refers to things which make something more marked or intense (Campbell & Price, 2016). Campbell and Price (2016) identified “unfamiliarity with local workplace customs” as an example of an amplifier because it intensifies the “risk of illness and injury” at the workplace (p. 318). Amplifiers emerge from the cases and are part of how structures effect the everyday lives of participants (Campbell & Price, 2016).

Critical Realism has been used to undertake research on a wide range of topics. Research traditions begin with a view of how people are and what might be good and bad for them (Smith, 2010; Sayer, 2012). Sayer (2012) asserted that “we cannot understand what we are without having some idea of what is good for us” and concedes that the bad is easier to discern (p. 127). My thesis raises ideas about what is good and bad for people living precariously. Much research has used Critical Realism to explore the experiences of different groups of people at the bottom of society, such as housing and illness (Allen, 2000), homelessness and poverty (Fitzpatrick, 2005; Williams, 2009), crime (Matthews, 2009), mental health (Mooney, 2016), and school students in employment (Campbell & Price, 2016).

Culture is a contested aspect of Critical Realism. Different links have been made between culture and agency (Hays, 1994; Sayer, 2012) or structure (Giddens & Sutton, 2017). Some advocate a tripartite ontology where structure and culture are viewed as analytically distinct yet are both interrelated and ought to be viewed in parallel (Hays,

1994; Archer, 1996; Porpora, 2015c). As Archer (1996) explained, “sociological theory must incorporate structure, agency, and culture, rather than any of these concepts being conflated with one another (p. 426). Giddens has been criticised for portraying structure in cultural rather than material terms (Porpora, 2015c). Other theorists, particularly in Anthropology, treat culture as the structure which organises social life (Porpora, 2015c).

Sayer (2012) criticised the ethnocentric nature of Smiths’ conceptualisation of culture which treated local cultural characteristics as universal and normative. Other accounts of culture strike me as suffering from the same problem (Archer, 1996; Porpora, 2015c). Sayer went on to call for more to be said about “cultures and cultural diversity and the autonomous forms of flourishing and suffering that they support through their key meaningful practices” (Sayer, 2012, pp. 130-131). My thesis discusses the practices relevant to living precariously. I tend to agree with Sayer who argued that people come to have differently enculturated natures by being exposed to a distinct style of life and ideas about human nature, what is good and bad, and so on. Yet I do not entirely agree with Sayer’s conceptualisation of culture which is described as an influencing force on minds and bodies.

My experience and historical understanding of culture shapes my understanding of culture. As an indigenous person, it is inconceivable that culture is distinct from agency and/or structure. Cultural structures shape one’s style of agency by informing what and how people think about and do things. Everything that an individual does is cultural. This view aligns my research with Hays (1994) who argued that culture has its own distinct social structures each with distinct functions and flavours both agency and social structures. Culture is “intimately bound up with social relations and the structure of

society” (Giddens & Sutton, 2017, p. 135) as it produces and is the “product of human interaction” (Hays, 1994, p. 65). According to Spencer-Oaty (2008), culture is a collection of assumptions, “values, orientations to life, beliefs, policies, procedures and behavioural conventions that are shared by a group of people, and that influence (but do not determine) each member’s behaviour and his/her interpretations of the ‘meaning’ of other people’s behavior” (p. 3).

Critical Realism helps to tell the story of the complexity of circumstances where precarity occurs and persists. Participants may not be as aware or critical of the forces that shape their circumstance (Sayer, 2000; Williams, 2003; Fitzpatrick, 2005). Social structures can “impose themselves upon agents both in a way they do not understand and without agents’ knowledge of their existence” (Williams, 2003, p. 1). The role of the researcher is to go beyond what an agent shares in the research and bring a broader understanding of structure, power, inequality, and other aspects of reality to the research. In these ways, the process of knowing and understanding and the steps described generates an explanation of reality that is complicated “(comprising a range of separate causal processes), complex (a result of interacting feedback loops between inter-related causal components), emergent (a process of coming into being or becoming prominent which cannot be deduced from the individual components)”, non-linear, and non-deterministic (Fitzpatrick, 2005, p. 11).

In sum, the deep structures of capitalism interacting with regulatory institutions overdetermined by cultural factors generate people's everyday circumstances that define the parameters of their agency. In particular, the capitalist mode of production is a powerful and deep causal mechanism within an open system of causes interacting in

complex ways. Social actors have and exercise agency in diverse and creative ways in response to the circumstances that arise from these interacting causes. Thus, my research puts agency at the centre, but the constraining limits and enabling possibilities of individual action are defined by the circumstances they find themselves in.

Qualitative research

My research drew on a qualitative approach to explore the experiences of people who contend with a range of issues and how they respond to them. Eight in-depth, semi-structured engagements with each of the four participants produced transcripts and field notes which were used to capture the subjective experiences of the participants and construct an understanding of the mode of Māori precarity. The term engagement refers to each encounter with participants and includes the informal interactions, and the qualitative methods used.

The research focus and the complex lives of people living precariously demanded a great deal from the research design and the researcher. It demanded a design that connected to and captured the contemporary nature of Māori precarity, respected history and culture, and did not add further burden to the participant. The role of the research design was to reconcile these elements and differences to produce original and useful knowledge (Miller, Baird, Littlefield, Kofinas, Chapin, & Redman, 2008; Carr & McCallum, 2009). Following the lessons of indigenous researchers and to encompass the complexities noted above, my research weaved together elements of a range of academic disciplines and research traditions to form the engaged methods approach,

including Kaupapa Māori Research, Sociology, Labour Studies, Critical Realism, and qualitative research methods.

Research that involves Māori must be undertaken within a Kaupapa Māori approach (Moewaka Barnes, 2000). But rather than be constrained to only Kaupapa Māori research traditions and methods, non-Māori disciplines, traditions, methods, and technologies can be used with clear connection to the scope and aims of the research and the participants (Smith, 1999; Tiakiwai, 2001; Mahuika, 2008). In her seminal piece, *Decolonizing Methodologies: Research and Indigenous Peoples*, Linda Tuhiwai Smith (1999) used the notion of weaving to describe the process used by Māori researchers in contemporary contexts. The definition of Kaupapa Māori used by Smith (1999) formed the methodological framework for multidisciplinary research: “[Kaupapa Māori] weaves in and out of Māori cultural beliefs and values, Western ways of knowing, Māori histories and experiences under colonialism, Western forms of education, Māori aspirations and socio-economic needs” (p. 191).

Interdisciplinary research is provoked by complicated problems (Easton, 2010b) and produces new knowledge and explanations for social life (Allard, 1999; Miller et al., 2008; Carr & McCallum, 2009). The role of the researcher is to consider how intellectual and research elements can be effectively utilised and negotiate the boundaries between theory, discipline, and research traditions (Miller et al., 2008; Carr & McCallum, 2009). Tiakiwai (2001) advised that the researcher mindfully and purposefully utilise Māori and non-Māori approaches without losing their cultural grounding. While many of the elements used in my research may be considered of Western traditions, the intention and principles that drive and guide the research are distinctly Māori. For example, the

primary objective of the research conveyed the Māori driven nature of my research. The research aims and desire to provide a useful understanding of an aspect of the Māori world organised the methodological and theoretical elements and challenges.

My research is written in the mainstream sociological tradition, but its purpose and sensitivities are Māori. My research exists to advance the needs of Māori who live precariously and those in the relative surplus population. My research involved Māori participants and was carried out by a Māori researcher. Participants were engaged using Māori cultural principles about human interaction, such as *kanohi-kitea* (face-to-face), *koha* (gift), and so on (Pipi et al., 2004). Some Māori language is used, and my thesis is written for academics and the general public. Grounded by my Waikato identity and my concern for Māori people, I hoped to do good and produce knowledge that others might find useful.

Cultural concepts embedded in *Te Ao Māori* inform the way in which Māori relate to each other (Smith, 1999; Pipi et al., 2004). These concepts translate across to the *Kaupapa Māori* approach to determine the way in which Māori should be engaged in research, requiring the researcher to follow a stricter set of ethics (Pipi et al., 2004; Durie, 2008). The cultural concepts used in the research included:

- The research should do good;
- *Kanohi-kitea* (face-to-face);
- *Manaaki ki te tangata* (share and care for others, be generous);
- *Aroha ki te tangata* (respect for others);
- *Koha*, the participants should be acknowledged for their contribution to the research; and
- *Kaitiakitanga* (guardianship) (Smith, 1999; Pipi et al., 2004).

The engaged methods approach rejects dominant research methods that can be Newtonian, top-down, rigid, and create distance between the researcher and the researched (Hodgetts & Stolte, 2012; Hodgetts et al., 2013). Rather, the research gave primacy to the building of relationships and trust between people through responsive methods and reciprocal acts (Hodgetts, Drew, Sonn, Stolte, Nikora, & Curtis, 2010; Hodgetts et al., 2015; Hodgetts, Stolte, & Rua, 2016).

Embedded within this approach was the idea that a good relationship, facilitated through many encounters over time, was the context within which participants feel they can discuss their stories (Hodgetts & Stolte, 2012). This idea determined the structure of the engagements which began with questions designed to get to know the participant (whakawhānaungatanga), including their whakapapa (genealogical relationships) and cultural connections (King et al., 2015). Questions on more difficult and sensitive research topics, such as debt and food insecurity, were asked later in the research engagements. Together, the methods of information collection sought to break down the distance between the researcher and the participant, enabling the researcher to get as close as possible to the lives and psychologies of participants.

Determining the appropriate unit of analysis was a difficult task. The original intention was to focus on the household³⁶ as the primary unit of analysis because households are often the basic unit within which economic decisions are made and people organised

³⁶ A household encompasses all the individuals, families, and whānau living in a single dwelling (Stubbs et al., 2016; Statistics New Zealand, 2017). A Māori household is commonly defined as households which comprise one or more members who identify as Māori (Robson et al., 2015). Such definitions acknowledge the fluid nature of the household context that can comprise extended and/or unrelated persons across multiple, usually domestic, settings (Robson et al., 2015).

(Stubbs et al., 2016; Statistics New Zealand, 2017). The household is also important because housing is for households. However, the household was not an adequate unit of analysis for three reasons. One, the structure of contemporary households was complex, permeable, and fluid. Households often comprised individuals and distinct structures, such as a whānau and/or family. I chose to speak to only one member of each household who also belonged to both a whānau and the household, and each member would have a different view of the household. Two, when relationships ended, the household did not exist. Three, participants and their whānau did not always live in a house.

Whare is the Māori word for dwelling. I considered using the terms whare and whānau as the units of analyses to reflect the Māori ethnicity of participants. A whare is for a whānau and is often used to refer to both the physical elements of a building and the people who enter and reside there (Robson et al., 2015). However, participants did not use this term to describe their housing situations. As mentioned, whānau remains the basic and primary social structure of Māori society despite the fragmentation of the Māori way of life and was a distinct structure within composite households (Henare, 1988). Whānau is also problematic as a unit of analysis because it ceased to exist when relationships ended and participants often lived with others who they were not related to. It must be noted that when relationships ended, the individuals were still part of an extended whānau group. The individual was not an adequate unit of analysis because, for the most part, they all belonged to and their circumstances were entangled in the whānau and household contexts.

In essence, there was not a single adequate unit of analysis. There existed a hierarchy of social structures, such as whānau, household, and other groups that each member belonged to and that shifted from time-to-time. All participants are connected by whakapapa to an iwi, hapū, and marae, and included people who did and did not come to the household. Each interviewee, who belonged to both a whānau and household, was the window to the social structures in the everyday context and the unit of analysis varied or changed depending on how the interviewee moved in and out of structures. I have used each term appropriately.

Method of information collection

Recruitment of three participants was enabled through an existing relationship with the Whānau Support Worker³⁷ of the Western Community Centre (the Centre). My interest in the Centre arose from the glowing accounts of others about the range of services and initiatives provided to the Nawton community in Hamilton, such as afterschool programmes. These accounts offered a more positive orientation towards people who live precariously. Sensing an opportunity to tell a compassionate story about such people, contacted the Whānau Support Worker through a known contact.

After I undertook a vetting process, the Whānau Support Worker identified a range of people contending with a range of stressors that suggested they were struggling and would be able to participate safely in the research. The Whānau Support Worker facilitated an introduction to these people at the Centre, apart from one participant who asked to meet at his whānau home. This approach to recruitment is consistent with the

³⁷ The names of staff members at the Centre are removed to maintain anonymity.

purposive sampling method where participants are recruited based on their unique demographic characteristics, circumstances, and experiences (Bryman, 2008). One further participant became involved in the research on the recommendation of another participant.

In the first conversation with participants, I asked questions that would enable me to get to know them and showed interest in what they had to say. I chose not to record this conversation as they had not yet agreed to participate, and it might impinge on the process of getting to know them. Toward the end of the first engagement, and before any research commenced, the research purpose and process, as well as the participants' roles and rights were clarified. I explained the university research ethics process which required them to sign a consent form, but that my approach to consent would be ongoing through the course of the engagements. I conveyed my hope that they would consider participating and provided them with the information sheet. All participants chose to participate at this point.

The values around relationships espoused in Kaupapa Māori and Te Ao Māori (the Māori world) (Pipi et al., 2004) and the limitations of mainstream Western consent led me to adopt a continuous consent process. This style of consent was better able to deal with what might be revealed through the course of the research that was unknown at the outset, enabling the participants to feel comfortable with the trajectory of the research and the use of their information (Pipi et al., 2004). In practice, there was some uncertainty around how often to ask the participants about the information they disclosed.

I decided to prompt the participants to consider consent issues at the end of the first three engagements. Once the participants gained a level of confidence around their ability to put boundaries around their information and I got a sense of the participants' experiences, I only prompted the participant to consider consent when sensitive issues arose and at the last engagement. The partner of a participant was sometimes involved in the recorded part of the engagements. They were not willing to pen their consent because of distrust for mainstream structures but wanted to contribute his voice to the research. This was interpreted as verbal consent. I ensured they clearly understood what it meant to speak during a recorded part of the engagement and provided them with the information sheet.

Prior to the commencement of the engagements, I volunteered at the Centre between August 2016 and July 2017 on two initiatives to gain a sense of its role and impact in the community. An immersive, rather than a detached observational, approach was utilised to gain a deeper understanding of the Centre, its initiatives, and the impact they have on peoples' lives. I chose not to disrupt these contexts by using common research practices, such as note taking or digital recording, which would impinge on the activities and my capacity to participate fully in them (King et al., 2015). Instead, I chose to get alongside the people involved in these initiatives to get close to the experience of such people. Detailed field notes were documented after each day I volunteered.

Small acts of reciprocity were undertaken to provide practical, material, social, and cultural support to acknowledge those who supported the research. Paying attention to the Centre and the people who work there revealed other opportunities to act in a reciprocal manner. These acts were intended to acknowledge their needs and minimise

the disruption the research would have to their lives and rendered the research mutually beneficial (Pipi et al., 2004; Hodgetts, Rua, King, & Te Whetu, 2015; King et al., 2015).

Taking a critical realist approach enabled the research to detail the collection of prior conditions, social structures, institutions, causal mechanisms, and protective factors that generated, amplified, and cushioned peoples' experiences of precarity (see pages 130-132). A better understanding of the realities faced by this diverse and distinct group of people, which can be viewed alongside quantitative material, can support people, groups, and organisations who assist them. Light could be shed on how relevant laws, policies, programmes, and practices might be created, modified, or strengthened.

Structure of the participant engagements

In the first encounter with participants, I made it clear that I would have a pre-prepared set of questions and/or activities each time we met but they were at liberty to talk about any topic(s) they felt were important to developing a full understanding of their unique set of circumstances and experiences. While I had hoped for a mix of researcher and participant-initiated activities, they predominantly followed the pre-prepared engagement schedules and suggestions. The engagement schedules were collaboratively developed by the previous research team and used to guide the engagements with each of the participants³⁸. Each engagement sought to explore a

³⁸I adapted the engagement schedules when necessary. For example, the first theme included questions about their financial situation. I did not proceed with such questions, feeling it might impinge on the intention to get to and build trust with the participant and because these questions would be explored in a later engagement.

theme or set of themes to answer the research questions developed from the review of literature and previous research. In order, the themes included:

1. Whakapapa, movement, work, housing, support, and relationships;
2. Social services;
3. Leisure;
4. Employment and unemployment, finances, and debt;
5. Food;
6. Health; and
7. Summary of key themes (described in detail below).

As mentioned, the first three engagements were designed to get to know the participant and were followed by more difficult topics. All interview schedules and questions were used in a flexible manner to accommodate what the participants wanted to talk about, an approach which Rubin and Rubin (2005) called responsive interviewing, and the participants' needs and/or schedules. The length of the engagements was determined by how much the participant wanted to speak about the different topic areas and their schedules. Where possible, the interview schedule was placed in sight of the participant to ensure they knew the landscape of the interview, which democratised the research process (Kesby, Kindon, & Pain, 2009).

As stated earlier, each engagement comprised a mix of research methods which have been used by others to research people who live on the margins (Hodgetts et al., 2013; King et al., 2017). A semi-structured interview was the primary device used in each engagement to enable the participants to tell their stories in their own words (Minichiello et al., 1990). When encountering people in the field, it became very clear, very quickly that I had entered the lives of the people who were already living

precariously. It was also clear that precarious events were likely to continue to occur after the research ended. To ensure the information collected through the engagements was not viewed in isolation, I added questions orientated towards learning about each participants' history.

The use of other research methods, such as drawing activities, had many valuable purposes and overcame some of the limitations of interviews and self-reporting (Bryman, 2008). The interviewing method relied on the ability, awareness, and willingness of participants to articulate their reality in words and can generate a processed account of the issues faced (Bryman, 2008). Other research methods were used to get below the surface and around a processed account, to create another source of information where the familiar and taken-for-granted were defamiliarised and objectified (Reavey, 2011; Giddens & Sutton, 2017). The type and purpose of these methods followed by an open-ended or double barrel question to focus the participants' responses. Necessary resources were provided. All participants felt uncomfortable about the drawing methods. I often drew my own picture alongside them, hoping they might feel less uncomfortable. Undertaking some of these research methods was too difficult to undertake with one participant with young children.

The first engagement covered four themes, including whakapapa, housing, relationships, and the challenges they contend with in everyday life. It was important that whakapapa be the first theme explored. Guided by the principles of whakawhānaungatanga, a mix of focused, open-ended, or double barrel questions were used to get a sense of their upbringing and relationship to Māori structures and contexts, such as where did you grow up? How long has your whānau lived there? How

often and why do you travel to the place you grew up? Because many Māori experience cultural disconnection because of the fragmentation of the Māori way of life (Walker, 1990; Tangaere, 1998; Kingi, 2015), it was important that these questions were mindfully posed so to not stigmatise those who might be culturally disconnected. The focussed questions –Why did you come to live in Hamilton? How long have you lived in Hamilton? – provided details around the circumstances surrounding their existent living situation. Together, these questions helped me to understand how they are Māori and relate to Māori structures and contexts.

Building on the concluding questions of the first theme, participants were asked to draw a picture of forms of shelter assumed in the last five years. Drawing was used as a mapping method and has been understood to be a graphical representation of participants' perceptions and experiences of place and space (Reavey, 2011). I opened this drawing activity with the open-ended question – How would you draw your housing history in the last five years? During the construction of the drawing, I asked questions more closed in character to gain details of the type and quality of housing, and reasons for moving. Focus was given to their current household where I also sought to learn who resided there and visited regularly. Three participants impacted by housing transience were surprised and stunned by the number of dwellings and locations they had lived in their housing history. Without prompting, these participants went back further than five years. I came to realise that most dwellings, both current and in the past, were not wholly suited to their needs and some forms of shelter were not a dwelling. I ended this theme by posing the question – What kind of a home would be adequate for you to live in?

The third theme in the first interview explored the relationships and support significant to the participants. Focussed questions were posed to learn about the forms of support received from and provided to individuals, groups, and organisations, such as what kinds of support do you gain from people, groups and organisations? Who can you rely on for support? What kinds of support do you provide other people? This led to a discussion about the types and sources support gained and did not gain but would like to have, such as state housing.

The fourth, and final, theme of the second interview sought to discern the participants' preconceived notions on the forms of precarity they contended with in everyday life. The open-ended question – What are the biggest problems you face on a daily basis? – placed the participant in the dominant role within the conversation and provided a “window [into] the very structure of individuals' representations... to see the interrelations of structural linkages that individuals perceive among positive and negative attributes and experiences” (Murray & Holmes, 1994, p. 660). Participants spoke without interruption and questioning devices, such as clarification, amplification, explanation, significance, prompts, and/or checks, gained further detail. The participants' responses conveyed details around how they became and remain precarious, and the relationships between forms of precarity. To close the interview, participants were prompted to speak further on any issue previously discussed and to consider what ought to be covered in the coming engagements.

The second engagement focussed on social services. The role of social services in the lives of people who live precariously was important and well-documented (Greve, 2014; King et al., 2017; Robson, 2019a). The interview began by asking the participants to draw

a diagram of the different kinds of services they accessed. The focussed question – What kinds of services and assistance have you sought to help your situation? – commenced this activity. Participants were asked to distinguish which services they have, need, and chose to engage and elaborated on why that was the case. This was followed by questions on which services were missing, avoided, and difficult to access. This led to an exploration of the strategies used to navigate social services. There was also a subsection of questions which focused on cultural services - What kinds of Māori centred services have you used? What kind of an experience do you have there?

A second drawing exercise commenced with the double barrel question – Tell me about your last two weeks with social services and how would you draw that on a timeline? – to record the number of services accessed and time consumed in a two-week period. Considering the two drawings and the discussion to this point, participants were then asked to evaluate their experience of social services with the questions – How would you summarise the support provided by a service? How adequate do you think that is? How do you feel about going to these services? Both drawings were added to and altered as social services were raised and discussed.

After the first few engagements I realised two things. First, following a standard greeting in the informal part of the engagement participants would begin to talk about issues that were significant to the research. It did not seem appropriate to disrupt their dialogue to ask to audio record them. Second, a significant number of new challenges and iterations of residual challenges occurred between engagements, even when a week apart. This revealed the extent to which precarity pervaded their lives. I sought to develop a strategy to ensure these conversations were recorded. I conveyed to the

participants that the points often covered in the informal part of the engagement were important to the research and that I had decided to change the structure of the formal and recorded part of each engagement to allow them to talk about such topics.

I began the recorded part of each engagement with the open-ended question, “What has been going on in your world since we last met?” I allowed the participants to talk without interruption and used questioning devices to gain further detail. I also followed up on previously discussed issues to see how they were progressing. This strategy enabled me to pay attention to the whakapapa (course, evolution) of forms of precarity in everyday life and how they were coped with. Importantly, this strategy shifted the orientation of the engagements toward the participant who directed this part of the conversation, determining what was important and relevant. I populated the informal and unrecorded part of the engagement with interesting news, especially on the drive to the engagement context. After spending considerable time with the participants, I felt I could say unashamed, “If you are going to say something good, please turn on the recorder”.

The third engagement explored forms of leisure, both real and imagined, and comprised two main parts. The purpose of the engagement was to understand the places, practices, and people which made up leisure practices and what constrained their ability to leisure. In the first part of the engagement, participants were prompted with the double barrel question – Where do you go for fun or leisure and what do you do there? – to draw a map or picture of leisure practices and places. Some questions focussed on specific kinds of leisure practices – How do you celebrate occasions like birthdays or Christmas? Other questions focussed on the relationship between people and leisure –

What do you enjoy doing when you are alone? What kinds of leisure do the children engage in? Who do you like to spend time with or have fun with? I hoped to learn how low and unpredictable income constrained their ability to leisure – What other things would you do if you could and why? The drawing was added to during the interview.

A semi-structured, drive-by interview formed the second part of the leisure engagement. The researcher and participant drove to a small number of places where the participant engaged in leisure. The act of driving by and parking near a place stirred the participants' memories, metaphorically placing the participant at the wheel of the engagement as they determined both the direction of the vehicle and the conversation. After arriving at a site of significance the participants spoke about the details and significance of the site, often without prompting. If not, I asked the open-ended question – Why is this place significant to you and what do you do here? Participants spoke without interruption. The conversation tended to stray from the question-answer format of a standard interview to a more balanced and natural conversation triggered by stimuli in the field.

The drive-by research method took me into the field where the participants live, rather than talking merely about places. I noticed that participants did not ask whether they answered the research questions correctly, a common drawback of a standard interview method where participants fit their experiences into the scope of a research question. One participant asked to conduct the leisure engagement while driving to Ngāruawahia to collect furniture for their new house. The participant pointed to and showed me important places, such as three homes she had previously lived in, schools, walking tracks, and the puna (water spring) at Tūrangawaewae marae. Another participant took

me to Tūrangawaewae marae and pointed out places to sit, swim, play, and be safe. Another participant suggested we go to places within Hamilton frequented by her whānau as part of their leisure practices, such as a park.

The fourth engagement focused on the four related themes of employment, unemployment, income, and debt. I hoped to learn about the kind of worker they were and their experiences of employment and economic structures. The double barrel question – Tell me about the kinds of jobs you have had and what position you held – opened the interview and participants drew a timeline of their work and employment history. As the participants spoke about each job, I sought to gain more details through a series of closed questions – For each of the jobs, tell me about how you went about getting the job? What helped you to get the job? What kinds of tasks did you undertake? Without prompting participants evaluated their experience of some jobs or workplaces as good or bad. Participants were also asked to consider broader forms of labour they engaged in, such as care, coaching, and contributing to the marae.

The second theme of the fourth engagement focussed on income. This part of the interview also began with writing down details of weekly income and expenditure. While this activity was difficult for both participants and the researcher. However, I persevered with the questions because of their importance to the research. Participants were asked to outline sources of and the amount of income. Further questioning sought to uncover strategies used to manage and mediate income, such as what strategies do you use to get by? When you get an unexpected bill or you need something for your children, what do you do? The third theme in the fourth engagement sought to capture their experience of debt. Some examples of questions included can you tell me about a time

when you took on debt to gain something? What does debt allow you to do? I was unsurprised to learn that all participants had been in debt.

The fifth engagement focussed on the participants' experiences of food. The four themes of access, relationships, culture, and services provided a basic interview structure. The engagement commenced when participants were asked to draw a picture of food sources with the focussed question – From what sources is food accessed? The drawing guided the rest of the interview. Participants were encouraged to identify challenges, strategies, and opportunities around food sources.

Some questions in the food interview focused on the way people and relationships impact on food – Who do you share food with? Who shares food with you? Who coordinates, purchases, and prepares the food? Other questions explored the ways in which cultural knowledge and practices impact on the dimension of food, such as what kinds of cultural practices and knowledge do you use with food? What kinds of strategies do you use to navigate cultural expectations to share and care for people with food? After gaining a sense of the challenges faced around food, it was important to learn about how they manage food resources. This was achieved with the following questions – what strategies do you use to mediate the challenges you experience around food? Can you tell me about a time when you have sought formal support for food or a food service? The interview ended with a positive turn in the conversation by asking how their experience of food changed when income or food was abundant.

The sixth engagement focused on health. The interview began with a drawing exercise which guided the rest of the interview. Participants were asked to draw a diagram of

immediate and extended whānau and household members and the health issues they contend with. The interview also considered broader aspects of health, such as environmental, physical, relational, mental, and cultural factors through questions such as what elements of the health system have you experienced or have tried to assist you? How often do you visit the doctor, pharmacist, and/or hospitals? How is health impacted by your neighbourhood?

Participants mentioned that they played a central role in the coordination of the healthcare of whānau and household members. They provided details about what that looks like in everyday life. This interview concluded with the question – We have been talking about issues surrounding employment, income, housing, debt, and other forms or sources of precarity, how are they related? – to gain their preconceived ideas about the relationships between the forms of precarity they contend with.

The seventh, and final, engagement had several purposes. First, any undiscussed themes were discussed but condensed to a more limited set of questions. Second, the field notes and transcripts were used to construct tailored summaries of my initial set of interpretations of the participants' realities. These were shared with each participant to check their accuracy, moving my interpreted meaning closer to the participants' intended meaning (Paterson, 1998). One participant wanted to keep a copy of the summary and asked to read what will eventually be written because he was interested in another's perspective of his life. Three participants mentioned the unanticipated therapeutic effects of being able to talk to someone. Some conveyed their hope that their words be listened to and be used to change social structures and institutions to make them more responsive to people like them. The broader purpose of the last

engagement was to conclude the engagements in a celebratory fashion through a shared meal in a nice place.

Each engagement was undertaken at a time and context determined by and/or negotiated with the participant. These preferences revealed something about the participants and their experience of precarity (Crang & Cook, 2007). Some engagements were undertaken at the Centre because it was where we were first introduced and close to their houses. Participants often wanted to undertake the research in their houses. They pointed to and I noticed things, such as household items, which assisted the telling of their stories. Some preferred to be outside and away from the household context where there was tension or combined with leisure activities or errands. I often collected participants from their houses because they did not own or have access to a vehicle. Two participants agreed to conduct an engagement at their marae (see Figure 4).



Figure 4. Photograph of the bridge at Ngāruawahia from the barge at Tūrangawaewae marae where an engagement was conducted.

The pace of the engagements with participants, which occurred irregularly between October 2016 and September 2017, was intimately connected to the set of circumstances of the participant and the researcher. One participant, for example, asked to discontinue the engagements till she had successfully transitioned two children into primary school and kindergarten. Another participant, who had weather dependent, short-term work over the summer, asked to meet only when it rained, and he could not work. The length of each engagement lasted between two and eight hours and was determined by how much the participant wanted to talk about the different topic areas and the activities undertaken. The longer engagements can be attributed to the time-intensive nature of research activities, such as gardening.

As stated earlier, paying attention to the lives and words of participants revealed other opportunities assist them. For example, Amiria expressed a desire to plant a productive garden. She accepted my suggestion to plant a garden as part of the research (see Figures 5 and 6). The process of gardening enabled a more balanced conversation. Amiria and her father, who helped plant the garden, asked about what I did when not interviewing people and my motives for undertaking the research. I mentioned my concern for people who were struggling and conveyed my hope that structures be changed to help them. Amiria commented, “people can be really judgmental. But it’s like, ‘What would you do if you didn’t have that job? Or you lost that job?’” I helped Amiria care for the garden in later engagements.



Figure 5. A photograph of Atawhai's garden.



Figure 6. A photograph of Atawhai's garden.

Kai (food) and koha, in the form of a supermarket voucher, was provided to each participant for each engagement. Providing kai and koha showed appreciation for their contribution to the research and reduced the participant burden to manaaki through kai. Whānau were often whakama (shy) to say what kind of food they would like to eat.

Fortunately, their food preferences were often revealed through conversation or clues could be found in their houses. We often went to the supermarket after engagements to spend the vouchers.

Reflecting on the methods of information collection, it struck me that undertaking research with people who live precariously presented some unique and complex challenges and must be conducted with care. Interviewing is an intrusive research tradition (Paterson, 1998). The research asked participants to share and discuss their views on their circumstance and the groups to which they belonged in a way they may not have previously experienced, considered, or spoken of. It was inescapable that this style of interviewing, where matters were interrogated in an in-depth and intense manner, influenced the interviewees in some way (Paterson, 1998). I conveyed at the outset that the engagements might touch on sensitive issues and reminded them that they did not have to answer any questions or could end an engagement or their participation at any time.

Previous research experience suggested that participants might become distressed when talking about their experiences. After consultation with the wider research team, it was decided that the researchers give the participant time to pause and determine if they wanted to continue or discontinue the research activity or engagement. Surprisingly, only one participant on one occasion showed distress. I was also aware that participants might not want to talk about some issues that were sensitive and/or incriminating. It was also possible that I might become aware of such things without being told. To ensure incriminating activities do not come back on the participants, decisions were made about such issues in consultation with my supervisors.

Our conversations seemed to provoke the participants to evaluate themselves, others, and their style of life. The conversations and activities enabled one participant to better understand the demands on her attention, time, and resources as a mother of nine. Another participant realised the extent to which they contributed to the whānau and household in contrast to others. Bothered by this, they sought to address it and became more demanding of the people they lived with to contribute to household tasks and expenses. Another realised they were being taken advantage of by their partner who used whānau income to satisfy a drug habit. Confronting such dissatisfactions with their partner led to the end of their relationship and depression became a problem for the participant. As stated earlier, the research also had therapeutic and healing effects, enabling participants to speak freely about issues.

Paterson (1998) advised that the best a researcher can do was maintain faith in the relationship with participants and the organisations they worked with by acting responsibly and enhancing the decision-making of participants “within their already-established perspectives” (p. 448). Research shed light on the way people encountered structures and mechanisms. As much as possible I sought to point to structural forces and mechanisms that might influence the circumstances they faced. When necessary, I sought and provided information and/or connected them to others who might be better able to assist them with specific issues.

Different elements of my identity, such as my Māori and Waikato identity, rural upbringing, sporting background, and cheekiness, helped me to connect with the participants. While the research methods were intended to break down the distance between the researcher and the researched (Hodgetts & Stolte, 2012; Hodgetts et al.,

2013), encountering participants in the field marked the differences between us. For example, while my private vehicle was an important tool which enabled the research to occur, it also indicated our different class positions. The participants often lacked resources that would enable them to engage in the research, such as phone credit and access to a vehicle. Participants often apologised for not being able to respond to my attempts to contact them. I noticed that one participant changed their telecommunications provider and phone number three times to gain free credit. Another participant, who did not want to commit scarce resources to purchasing phone credit, would contact me using the phone of someone close to them.

I may not have understood all of what they told me and there may have been some things which escaped my notice. I was not capable of imagining some of the terrible things they told me. I was both an outsider and an insider. For these reasons, I may not have been the best person to do this research. The participants may have been more comfortable with a different kind of researcher. However, this topic area required sociological investigation and no one else had researched these people in this way. I empathised with participants and came to see the participants' world from their point of view. The encounters with participants, whānau, and households produced rich insight into their lives because of the participants' commitment to the research. They liked that someone was listening to them.

There were some aspects of precarity that participants did not want to discuss or wanted to control what they disclosed. I respected these boundaries and questioned them in a way that enabled them to determine what they disclosed. An experience of homelessness or the level of waged earnings were salient examples. Sometimes

participants offered information about sensitive issues without prompting. Once I learned the details of their employment histories and the level of education and training, links were made to the level of income commonly gained by such workers in the Aotearoa New Zealand context.

The desperate situations faced by the participants sometimes led them to ask for forms of support uncommon to the researcher-participant relationship, such as money. It was often difficult to know where to draw boundaries because such requests extended the role of the researcher beyond what is common to the research relationship, the ways in which researchers act. Yet, denying such requests seemed at odds with the principle of relationship building. An honest but respectful conversation was the vehicle through which I described the forms of support I was able to provide. For two participants, the engagements ended as they were dealing with difficult challenges, both new and residual. This made the exit from the researcher-participant relationship more problematic. Driven by the principle to respond to human need, my involvement continued beyond the end of the engagements because of their continued need for support. Without the recorder, I noticed that these participants revealed some sensitive details they did not share during the research engagements.

The participants talked about their experiences and the prevalence of violent acts in a way that suggested they were a common part of their neighbourhood. I also overheard, witnessed, and felt at risk of such acts by being in those neighbourhoods. There were also situations where I was engaging with participants who talked of violent acts they committed against others but did not feel unsafe because I had a good relationship with them. Reflecting on previous research projects, I considered a range of approaches that

I might use to satisfy my perceived issues of safety during the process of information collection. I considered conducting all the engagements at the Centre where I felt safe. However, this approach conflicted with the research aim to understand the role of place in the participants' experiences. Significant value can be gained through what was revealed when participants determine the time and place of each engagement, and in being able to experience their everyday life contexts. It was also at odds with the principle of responsiveness and the need to minimise the disruption of the research on the participants' lives.

After considering some options to deal with the complex issues surrounding safety, I decided to use a check-in approach with my partner who worked nearby and could assist should it be required. This involved advising my partner of the place, time, and location of each engagement, then contacting him at the end of the engagement. I never had to call on my partner during my time with participants. However, in hindsight, I can see that this approach might not overcome all the issues that might occur during an engagement. These reflections highlighted the complexity of balancing risk and the research aims and should be considered and integrated into the research design. Information relating to the participants were kept in locked electronic folders stored on the researchers' computer and the university server. Any printed information was kept in the locked cabinets in my office. Only the researcher and the research team had access to the information.

Case studies

Multiple engagements were undertaken in the field where people live with four Māori individuals who are members of a whānau and household. These engagements produced primary and secondary material which were used to construct narratives aimed to capture the subjective experiences of participants. These narratives formed the heart of the thesis and were written through the perspective of one individual who belonged to a whānau, household, marae, hapū, and iwi. Once the primary and secondary material was reviewed, it was evident that understanding the issues faced by participants would only be achieved by understanding as many of the circumstances as possible which contribute to how they became and remained precarious. Explaining precarity meant piecing together their early experiences, level of education and training, history of employment as well as experiences of housing, type of whānau and household, health, food, social services, culture, and other unique circumstances. When writing the narratives, I sought to highlight the relationships between forms of precarity.

The experiences and expressions of precarity are unique. The written narratives capture the details and developments of precarity in the life of the research participants. In the Discussion Chapters, I compare the four cases and identify the significant prior conditions, social structures, institutions, causal mechanisms, amplifiers, and protective factors. This approach to organising qualitative material is consistent with the representative case study approach where the conditions of everyday circumstances are used to illustrate the needs of a broader group of people (Bryman, 2008). The case study approach is an intensive research method achieved by in-depth investigation of empirical experiences, rendering it apt for the study of everyday experiences which are

complex and layered (Bryman, 2008; Easton, 2010b). The framework enables me to “tease out and disentangle a complex set of factors and relationships, albeit in one or a small number of instances” (Easton, 2010b, p. 119) and pay attention to the collection of historical events connected with a particular person, people, thing, or organisation (Yin, 1989, 2003; Easton, 2010b). Each case stands on its own as “a sample of one” (Easton, 2010b, p. 119).

The participants are the main source of information in the research. They provide insights and details into their own individual experience of precarity as well as being the window into variations of the whānau and household structures. The analysis and the writing up of the narratives have been centred on the interviews but were not restricted to what was said. Other secondary sources of information have been used to deepen my interpretation of the main source of information, such as observations detailed in field notes, photographs, drawings, and conversations with cultural experts. Field notes completed after each engagement contained my own observations because I learned more than was told. Photographs used in the writing up of my thesis were both illustrative and analytical in nature and demonstrate my relationship with the participants. Drawings have been used in the case study chapters to illustrate how participants understood and ascribed meaning to their experiences.

To address the differences between the researcher and the researched, productive conversations were undertaken with a range of advisors to ensure that I understood each case and represented them with care. The Whānau Support Worker has extensive experience working in different organisations with people in situations of low income, such as violence and poverty. The Whānau Support Worker helped me to understand

aspects of participants' realities which I had not witnessed or experienced and gave me a sense of which issues were shared, and not shared, among people in the wider community. As mentioned, they also provided information about how people were supported at the Centre and other community centres in Hamilton. My own background and work at the tribal organisations were also relevant. The primary and secondary material are the basic forms of data that are worked with and are limited to. I brought a critical element to the analysis and writing up of the cases (Wikgren, 2005). This approach to field work is informed by the case study framework (Bryman, 2008) and the critical realist approach which utilises appropriate devices to achieve explanation (Danermark, Ekström, Jakobse, & Karlsson, 2002; Blom & Moren, 2011; Porpora, 2015b).

Principles used in the construction of the case studies

Many principles were used in the construction of the case studies. For each of the four participants, I took the primary and secondary material and turned them into narratives. There were eight steps undertaken concurrently to the construction of each case. The steps taken to construct the case studies resembled those used by both Danermark et al. (2002) and Blom and Moren (2011). Step one required the researcher to read both the primary and secondary material of each participant to understand their experience of precarity as expressed in the participants' own words (Minichiello, Aroni, Timewell, & Alexander, 1990). I paid attention to the chronology of participants' stories and the relationships between the different forms of precarity, as they arose in each of the four narratives. Chronology was important to telling the story of how participants became and remain precarious. Here I began to surmise what was important for the

reader to understand about how participants felt about, understood, and coped with living precariously.

Discerning what was in each case involved finding answers to the two sets of research questions in step two. This entailed using a “mode of inference” called retroduction where empirical events were explained by identifying and describing the mix of prior conditions, social structures, institutions, causal mechanisms, amplifiers, and protective factors which produced them (Sayer, 1992). Staying true to the critical realists view of causation that the number of times something occurs was not important (Sayer, 2000), I resisted the idea that if one issue occurred in one case study that it was less significant. At the case study level there were things to learn about both Māori precarity and precarity in general. In the same way, something can be learnt about precarity without it being present in a case. When a case was not impacted by an issue, it revealed the significance of the issue, such as the significance of housing. Instead, I asked the question – Why was this issue not occurring or operating in the other cases? – then worked backwards to discern why an issue was not present in a case.

Step three involved ascertaining the cultural character of each of the participants, whānau and households. Dealing with the issue of culture was not straightforward. I initially expected there would be a lot of similarities across the group of participants and that would help me gain a lot of insight into precarity. Closer interrogation revealed greater diversity. Determining the cultural character of participants was achieved by examining their relationship to iwi, hapū, marae, and whānau, the level of te reo Māori, the use of tikanga, where they lived in relation to their ancestral marae, how often they visited their ancestral marae, how they viewed their Māori identity, and other aspects

of Māori ways of being and doing. Considered together, these aspects of a Māori way of life enabled me to determine the mode of Māori precarity particular to each case. In practice, steps one to three were completed in order and iteratively.

In step four I developed a framework for introducing the narratives. My approach to introducing participants' narratives followed closely the way Lightfoot (2011) approached the writing up of interviews with 11 people who had "come out" in the Anglican Church in Aotearoa New Zealand. The narratives begin with a descriptive introduction that places each participant in context and cues the reader into the participant's personality and/or sensitive issues (Lightfoot, 2011). The introduction hints at the employment history and the status of working age adults of the participants, how I met the participant, and how they were Māori. Motivations for participation were included.

During the engagements, it became evident that experiences of housing eclipsed other forms of precarity in an unprecedented way and were a key concern in the minds of participants. It is given prominence in my thesis. A simple, three-piece framework was developed to frame and introduce the case studies including;

- The type of whānau or household;
- What happened to the whānau or household in terms of housing provision; and
- How they survive within housing provision.

This framework was selective but other aspects of precarity can be found in the narratives as they were expressed by the participants in their own words (Minichiello, Aroni, Timewell, & Alexander, 1990).

Step five commenced the writing up of the cases. The principle of chronology as told by the participants was used to construct and sequence the first cut of the narratives (Jones, 2003). The participants' words were italicised in the writing up of each of the four narratives to distinguish them from the researcher (Davies, 2008). Step six involved the development of the conclusions for each of the four narratives. The conclusions draw out some of the key themes that the narratives reflected about people who live precariously and their unique experience of precarity. The context of the conclusions was discussed in relation to existing research and literature in the Discussion Chapters. In practice, steps four to six were completed concurrently and iteratively.

Step seven involved editing each story to ensure it flowed without losing the essence and messiness of the narratives. In this step it became apparent that chronology was not always the most effective principle to follow in the writing up of each case. Tensions emerged between presenting the cases by chronology or theme to enable the reader to understand the plurality of issues and the relationships between them. This reflected a broader tension between the interpretivist approach of being faithful to the case and the way it was expressed by the participant and the critical approach where the researcher is more active in the construction and writing up of the cases (Bryman, 2008). The critical approach means the cases served the overall thesis, rather than the cases themselves. The challenge of this approach, which can cut across chronology and the participants' stream of consciousness, was to ensure that participants recognise themselves in the narratives.

The eighth, and final, step was an important consideration from the beginning of the engagements but was not finalised till the end of the writing up of the narratives. This

step involved choosing anonymising tools in the writing up of the case studies because anonymity was promised to each of the four participants. I asked participants to take part in the protection of their identity by choosing a pseudonym to be used in the writing up of my thesis (Leibrich, 1993). Despite dissuading participants not to choose names that might undermine their anonymity, some participants decided to use nicknames. Uncertainty around whether the chosen names would achieve anonymity grew through the writing up of my research because of details revealed in the cases.

Deciding that maintaining anonymity was more important than the choice of name, I chose pseudonyms which reflected a central part of their character. The partner of the first participant talked about how hard his partner worked to meet the needs of their whānau and household. The Māori name Amiria refers to this meaning and was used for the participant in the first case. The second participant likes to be warm. The Māori name Mahana carries this meaning and is used for the second case. The Māori name Wiremu conveyed the meanings of protection, will, and desire. This pseudonym was used for the third participant because it captures the role of a tuakana and how he is. The house of the fourth participant was playfully named “the halfway house” because care is provided to others with diverse emotional, social, and material challenges in the household context. I used the name Atawhai for this participant which means “to care for”. Other anonymising tools were used as part of my responsibility to care for the participants and the people they speak of (Pipi et al., 2004). Names and roles have been changed without changing the theme or point of the story, and footnotes signal where this was the case.

Triangulation

A triangulation approach was used in the process of analysis across the four case studies and when the two sets of research questions were answered in the three Discussion Chapters. Triangulation can be broadly understood as the process through which multiple methods and sources of data were collected and analysed separately to develop a comprehensive understanding of the phenomena (Patton, 1999).

National datasets were drawn on to estimate the size of the unemployed and non-employed segments of the Māori relative surplus population. The unemployed (those actively seeking but without paid work) segment was calculated by adding together the number of people who:

- Were registered as unemployed;
- Were underemployed (people who were employed fewer than 30 hours each week, and both wanted and were available to increase the number of weekly work hours); and
- received a Jobseeker Support³⁹ payment.

The non-employed (those without paid work but not actively seeking) segment was calculated by adding together the number of people who:

- received any of the following main benefits, including Sole Parent Support, Supported Living Payment, and youth payments;
- attended educational institutions; and

³⁹ For details on the main benefits, see <https://www.workandincome.govt.nz/eligibility/>. It must be noted that a proportion of recipients on the Jobseeker Support benefit have had their employment obligations deferred for health reasons.

- were incarcerated.

These data have been presented separately early in the first discussion chapter.

The qualitative material is presented both before and after the quantitative material in the two discussion chapters. Themes and patterns were identified in the qualitative material to understand what participants said and how they understood different phenomena (Boyatis, 1998; Bryman, 2008). These were compared across cases, against existing research and literature, and the research questions (Bryman, 2008). The processes of analysis and writing up involved reading, re-reading, writing, re-writing, discussion, and other research processes to understand and convey the nature of real people living precariously (Crang & Cook, 2005). This process of knowing and understanding produced the content for the three discussion chapters which provided answers to the research questions.

The following four chapters contain the constructed case studies of my four participants. The conclusions in each of the four case studies serve the three discussion chapters where I return to the two sets of research questions and discuss how the case studies provide answers to those questions. In these chapters, the themes derived during the process of analysis are discussed with reference to existing literature. Given the large number of themes that were derived from the empirical material, the included themes were determined by the participants' experiences and the research questions.

Chapter Five: Case Study

Amiria - “I Don’t Like Letting People Know How Down and Out We Really Are”: The Far-Reaching Impacts of Housing Precarity

This chapter explores the story of Amiria, a 28-year-old woman, who grew up in Christchurch. Since 2011 Amiria has lived in Hamilton and the surrounding areas with her two sons aged five and eight. In 2014 Amiria met her current partner, Nikau, who has two daughters. Amiria was playful, determined, and adored her children. Amiria belongs to the Waikato tribe in the North Island. Because Amiria grew up in Christchurch in the South Island and her parents were both adopted, she was in the process of piecing her whakapapa together when we met. Amiria spoke some te reo Māori and was engaged at the level of the marae. Precarity can be perceived in nearly every aspect of her life. Amiria’s story demonstrated the significance of housing within a broader context of precarity and the effect housing displacement can have on employment, income, relationships, psychology, and everyday whānau practices.

We organised to meet at the Western Community Centre (the Centre) in August 2016 to discuss the research, but Amiria did not attend. I came to learn that Amiria and her whānau were living in an emergency housing facility. Earlier that day they became homeless when their weekly application for emergency housing support had not been processed. We met the following week at the Centre where Amiria decided to become involved in the research because she believed her experiences of government institutions might assist people like her.

I thought [sharing my story] would have a good impact on other people in the same situation. I thought that my story was the same but different... I've been in every situation you can probably think of when it comes to housing, when it comes to government, when it comes to government support and how it is today, when it comes to people like me needing the support. I think I've been treated the same as most of our Māori people. I think if I was Pākehā I'd probably be looked at different. I'd probably be looked at as, "Oh you poor girl. This is what we've got to offer you". Because I'm Māori they look at me like, "Oh yeah, sounds about right, another Māori, another abusive relationship with their kids, nowhere to go, no support. Yeah". Even watching it on the news, that lady that did fraud from WINZ, she got four years' imprisonment and her kids taken. Then you had that Pākehā lady that did more for fraud and got home detention.

My research engagements with Amiria were undertaken in a range of places which changed depending on their housing situation. When they did not have a house, the engagements took place in public spaces: one in a café because she had not been to one before; and another in Amiria's van on the way to collect household items stored at the home of an extended whānau member. When interpersonal tension arose between household members, Amiria asked to conduct the engagements away from the household to enable her to talk freely. Sometimes Nikau participated in the interviews when Amiria asked.

Amiria was responsible for finding shelter for her blended whānau of four. The household also needed to accommodate her partner's two daughters, aged three and five, who visited on alternative weekends and other visiting whānau. When their

privately rented accommodation was sold in June 2016 and they could not find another house to rent, the dimension of housing eclipsed other forms of precarity for the whānau. Amiria applied for and gained a recoverable Emergency Housing Special Needs Grant⁴⁰ through Work and Income New Zealand (WINZ). For each of the following 10 weeks, Amiria was required to re-apply for this housing support the whānau were receiving.

In August 2016 Amiria learned that her application for a specific week of housing support had not been properly filed by WINZ. WINZ facilitated access to blankets through a non-recoverable Special Needs Grant and a food parcel from the Salvation Army while they lived in their van. Later, WINZ organised a small cabin to be situated on the property of a whānau member while they searched for a suitable house. Amiria accrued significant debt through this extended stay in emergency housing, which was added to existent debt in the forms of a student loan, a fine, and hire purchase for a van. Debt was a key source of economic precarity for the whānau.

Employment and welfare payment were primary sources of income, support, and resources for the whānau. They also gained different kinds of support and resources from extended whānau, and the Centre. Secondary tenancy has been used to share household living costs. These were all protective factors for the whānau which mediated the everyday experience of precarity (Fitzpatrick, 2005; Campbell & Price, 2016).

⁴⁰ In July 2016, the fifth National government (1999-2017) committed \$344 million to an Emergency Housing Special Needs Grant which provides hotel and motel accommodation to people who cannot find housing (Adams, 2017). The first week of emergency housing support was non-recoverable. However, the grant becomes recoverable after the first week and recipients were required to repay the accrued debt at an amount they could manage (Bennett, 2016a, 2016b). The Emergency Housing Special Needs Grant continues under the fifth Labour government (2017-).

“It’s just so stressful, having nowhere to go”: Amiria’s story

Amiria’s story was marked by critical events in her life which forced her to relocate and start again. The first and second events occurred when she chose to carefully remove herself from two prior relationships which became abusive. The third event followed the Christchurch earthquakes in 2011 when Amiria relocated to Hamilton. On each occasion Amiria has been let down by government institutions which did not provide the support they promised. These events led to housing, material, and economic precarity, and contributed to how she became and remained precarious. Relationship breakdown, abuse, relocation, and inadequate government support could be counted as prior conditions because they were historical events which had economic, material, and emotional effects (Williams, 2009; Blom & Moren, 2011).

When Amiria became involved in my research, she was experiencing her fourth critical event when her privately rented accommodation sold in August 2016, and she could not find another house to rent. In her narration about this, Amiria stressed the incompatibilities of housing, employment, social services, and everyday whānau practices. While the first part of this story focusses principally on the fourth event, other experiences are sometimes referred to and discussed to reveal the issues they contended with. Amiria has lived in 11 kinds of shelter in two regions in seven years, and likened her experience of housing to a big, messy scribble in Figure 7. Amiria used dark colours to indicate the settings where bad things had happened. Lighter colours referred to places that provoke fond memories and feelings, such as the property where Amiria met Nikau.



Figure 7. Photograph of a drawing by Amiria capturing the number and location of houses occupied between 2009 and 2016. At the beginning of the engagements, Amiria's whānau of four was a double income household and lived as the primary tenants in privately rented accommodation in Nawton, Hamilton. Amiria described income as her most significant challenge from which other issues arise. Earnings from waged employment was the primary source of income which was supplemented by welfare payments. The high and rising cost of living meant the total weekly whānau income did not always adequately resource the whānau of four. As stated earlier, Amiria was servicing three debts to three government institutions, and one private lending institution.

Amiria: [Our biggest challenge is] getting by during the week. Financially it's hard,... having to try and find ways to get money for gas,... bread and just the normal things... By the time we pay the rent, buy food and then buy gas we would

be lucky to have 10 bucks⁴¹ left over. It is all good though. We don't mind as long as we've got food and a roof and the car. We are quite happy in our own little [world], just us kicking it back. We find things to do for free. We can't afford to go to the pools. We just go to the river and the kids are happy with that. They've got no choice aye?... Having everything paid, that is very stressful every week. Trying to gather the money together for everything... and knowing there is food... It might not be luxury food but there's food where we can make things and they aren't going hungry every day.

Lynley: How often does that happen?

Amiria: Hardly ever... I get put on to people that will help me with budgeting. It never works. I think it will never work because, I don't know, I just need all these things. Like you have to put this much aside for this but then my fridge freezer breaks, so I need money for that... I feel like I've actually got nothing to budget with... Everything that comes out is my bills but all I've got left over is gas and food and I can't really budget that because we have got two adults and two kids and we don't have much money to spend on food anyway. The amount of money that you have to spend on food these days is ridiculous, just to get a decent meal every freakin' night.

Dependency on waged earnings and welfare support were prior conditions for the whānau because they were historical events which had economic and emotional effects

⁴¹ Participants often spoke in a casual manner when describing their experiences. I have chosen not to formalise their speech. The meaning of slang terms will be explained in footnotes. Here, buck is a slang word for dollar.

(Campbell & Price, 2016). These prior conditions, the low level of income, the cost of living, and debt were key sources of economic precarity.

For Amiria, as is the case for most people, income was intimately connected to education and employment.

I got kicked out [of school] at 15. I got stood down a few times for fighting. At primary [school] I used to get bullied... I went into something that I thought I would enjoy doing instead of going back to school because obviously that wasn't working for me because I kept failing. I asked my Mum if I could do a course, a sports course, I did New Zealand Institute of Sport. I wanted to be a personal trainer. I really loved sports... It was a lot of homework and I couldn't understand it because I didn't have that time at school to learn how to read and write properly... From there I just got job after job. I was still young and dumb and thought I was cool, so I lost those jobs because I ripped them off. I worked at Pak 'n' Save... I was quite bored there... Even though I got paid for work, it wasn't enough, and I got greedy, so I lost that job. Then I went to McCafe and I lost that job because they thought I was too slow... I worked at a retirement home because I really wanted to help people... My turnaround [with employment] was that I was in a different situation altogether. I [grew] up... My feelings have grown a bit more too. I realised [not to] take things for granted now. It used to be easy to get a job but now you're lucky to even get one.

Unemployment and education could be counted as prior conditions because they were historical events and key sources of economic and labour market precarity (Williams, 2009).

Amiria learned how to be a good worker. She enjoys the process of work and the social interaction which work provides. However, since the birth of her two children, Amiria has found it difficult to find employment that allows her the high level of involvement she wants with her children. At the beginning of the engagements, she was employed as a shift worker at Kmart for up to 31 hours on non-consecutive days each week. Management recognised her wide-ranging abilities and Amiria was moved around the workplace to undertake different kinds of tasks when there was a surge in demand or absent staff. Nikau was employed full-time as a scaffolder⁴². To enable Amiria and Nikau to maintain employment, they sourced afterschool childcare from the Centre. When their circumstances became known to staff at the Centre, staff began to set aside resources, such as food, for Amiria and her whānau. The whānau shared one van which Amiria gained through hire purchase. Having only one vehicle to complete everyday activities constituted an amplifier for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

After the sale of their privately rented accommodation in August 2016, the couple became disheartened by the process of finding privately rented accommodation and were critical of the practices and decision making of property managers and landlords.

Nikau: [Landlords] don't give you much time to find a house too... I reckon finding a house is pretty hard.

Amiria: Especially within your budget.

⁴² Unqualified scaffolders earn between \$18 to \$19 per hour. A qualified scaffolder earns between \$20 to \$35 per hour (Careers New Zealand, 2019).

Nikau: Especially when they don't take kids too.

Amiria: I went to a couple of interviews and I got stopped before I even went in saying, "There is no point viewing the house. They won't take you if you've got children"... My mum still has got... a three-bedroom state house [in Christchurch] and she has still got it for her moko[puna]⁴³ and for us. So, we [would] always go back there when [the] earthquakes happened or bad housing or we need somewhere to go with our kids... I think [landlords] just took my solo parent thing for granted, knowing that I could get help from WINZ and knowing that I was in a desperate situation and would do anything to keep my house.

Landlords and property managers were social actors and the decisions they made were causal mechanisms which amplified the experience of precarity (Fitzpatrick, 2005; Campbell & Price, 2016). Leaving whānau support was also a causal mechanism and an amplifier for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016). These causal mechanisms and amplifiers were sources of housing and economic precarity.

The whānau did not find privately rented accommodation before they were required to move, and they were displaced. Not gaining access to privately rented accommodation was a source of housing and economic precarity for the whānau. At this point housing surpassed other forms of precarity and the whānau lived in five different settings in Hamilton and the surrounding areas in the next six months. Household possessions were sold, given away, or stored with whānau and friends. While the sale and loss of household possessions was a source of material and economic precarity, support from

⁴³ Mokopuna is the Māori word for grandchildren.

extended whānau and friends constituted protective factors for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

As started earlier, Amiria applied for and obtained a recoverable Emergency Housing Special Needs Grant which facilitated access to motel accommodation. Amiria applied for the grant each week and the whānau stayed there for nine additional weeks, apart from one weekend when the motel was vacated to accommodate people attending an international rugby game. The way emergency housing operated constituted a source of housing precarity for the whānau. I chose not to ask details about the specific level of debt owed for having received emergency housing support because of the shame it caused. However, media provided coverage provided information on the level of debt accrued by people who received emergency housing support. Ashton (2016) reported the experience of one family who accrued a \$2200 debt for a two week stay in emergency motel accommodation. Another family accrued a debt of \$1330 for a two week stay in emergency accommodation. Amiria and her whānau stayed in emergency accommodation for 10 weeks. Based on the level of debt reported by Ashton (2016), the estimated debt for Amiria's whānau was likely to be between \$9,900 and \$11,970. The unpredictable and insecure nature of this type of housing disrupted employment and everyday whānau life.

Amiria: I am very grateful [to receive emergency housing] but it's a lot of money wasted... on those motels... You have got to go to WINZ every week to get a renewal. You can't book ahead so you don't know if that room is going to be there the following week... We were there for about two and a half months. It felt longer than that... I was really stressed. [There was] no privacy. We couldn't do

family things like we used to like in our old house... We didn't get a lot of family time, like dinners, go out and do fun things... We didn't have a fridge to store food in... The last motel that we were in had no oven, only a microwave so we couldn't cook dinner... We weren't allowed to use their oven, so we had to eat out. Then [we were] driving around because we had to be searching for houses every day. That was more gas. And then having to go to WINZ every week just to get another extra week for the [motel]... and taking the boys to school and then going to work myself... I was just so stressed out that I was taking days off and just not even going because it was just too much. I was just too tired and just couldn't go [to work]... I had to cut down my hours. I was doing 31 [hours per week] but I had to cut it down to 24. It was just too much.

Nikau: She works hard. She tries to make it work for us.

Amiria: It makes us argue and it's not healthy on the kids. I forget about that when I'm in that mode, like about the kids listening, but it is so stressful.

While the willingness of the employer to provide employee-led flexibility was a protective factor for Amiria (Fitzpatrick, 2005; Campbell & Price, 2016), the way emergency housing operated was a source of economic precarity.

Housing displacement created a lot of work. Amiria estimated that eight hours were spent each week maintaining the relationship with WINZ throughout the period of housing displacement. Some attempts to gain further welfare support were denied. Amiria was critical of the inefficient way her situation was handled by WINZ and she would delay or avoid seeking further welfare support. When the whānau moved to privately rented accommodation, the level of contact with WINZ reduced from 10 to two

encounters and approximately eight hours to one hour each week (see Figure 8). Maintaining the relationship with WINZ and the way WINZ operated was an amplifier for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

Amiria: WINZ are so awesome but at the same time they are just a big hassle... So, when I first went there, quite honestly, I was going there just about every day... Gosh, that was like my second job probably. It was like three times a week... One [visit to WINZ] would be to get another week's accommodation in the motel, the next one was to go in there to get blankets [and] emergency needs for the van. I think the other ones were just for help with like gas and food and stuff, that was like every second or third week... I was repeating myself every time I went to them... They should just have it all there and not got to go here and then, "Oh no, you've got to go and get that paper for there", or,... "If you just ring this number". They should already have the next person in line [ready] to go..., instead of making things more difficult for that person. Most of the time I used to be like, "Nah. Fuck it. I'm not going to ring them. That can wait for tomorrow". I would be so tired, the kids would be stressed, it is already like four o'clock in the afternoon and you just get to the point where you can't be bothered anymore. Nothing is working and you are just going around in circles.

Nikau: She takes it out on me.

Amiria: ... When I go to work, I feel bad because I'm... thinking about what just happened. That really sucks having to leave them and go to work knowing what state they are in, but we have to because we need the money.



Figure 8. Photograph of Amiria’s drawing comparing the number of visits to and time spent at social services during and after the period of housing displacement.

After 10 weeks living in emergency housing, Amiria learned that WINZ had not properly processed her application for a specific week of emergency accommodation. With whānau possessions packed into their van, Amiria visited WINZ and every emergency accommodation facility in Hamilton to find a place to stay. She was unsuccessful and the whānau became homeless. The way emergency housing and government institutions operated was a source of homelessness.

Amiria: I went to The People’s Project⁴⁴, they couldn’t help... Then I went to WINZ and, next minute, every [emergency accommodation facility] is booked out... And like, “Fuck, I’ve got work tomorrow night. I have to go into work and tell [my boss]”. And with WINZ going, “Well why don’t you ask [to stay with] one of your workmates?” I said, “Because I don’t want to. I don’t want to let them know. That is embarrassing for me. I haven’t even known them long enough to even ask them

⁴⁴ The People’s Project (2020) is a collaborative structure which aims to reduce homelessness in Hamilton and Tauranga.

that and no doubt that will go around work. That is the last thing I need is for it to be in my workplace"... That is my space to get away from it and to socialise, not to talk about my fuckin' sleeping in the van... And the lady just said, "Well what do you want us to do about it?" I said, "I don't know. I don't know what to do. That is why I have come here. That is why I have sat there for the last hour and a half to see what you can [do]. I don't know. I have tried everything... I've been driving around all day with the kids. All our stuff is in the van. I'm stressed. The [kids] are stressed". Then [the petrol was on empty]. It's like, "Fuck, I got no money". Oh. It's just so stressful,... having nowhere to go.

Nikau: I needed to work and I was just always wondering about my family... when we had no motel to stay at. I knew she would be driving around [trying to find a place to stay], then playing at the park waiting till I finished [work] at 5.30[pm]... I felt for her. I get mad.

The whānau temporarily separated to allow for at least some to be housed. While Nikau and her eldest son stayed with members of their broader whānau, Amiria and her youngest son stayed in their van for two nights. As stated earlier, Amiria obtained a non-recoverable Special Needs Grant to purchase blankets from WINZ, and a food parcel from the Salvation Army.

WINZ were just more than happy to give us [a Special Needs Grant] for blankets to sleep in the van... I was like, "Fuck, for real?"... We went outside [a motel facility] where I felt safe. I knew the owners, so they said that they would let us be there... We were in this car park area by the reception... It's hard to have your house in your car. I tried to make it as nice as I could. I lay down the seats. My

youngest [son] asked me, "Why are we sleeping in the van?" "Isn't it cool though? Let's go get some lollies"... I had to make it as normal as possible, so my son didn't freak out too or think there was something wrong with it... I kind of explained to them that that was the reason why, just so that they know that we are lucky to have a roof when we get a roof. But I am really lucky that my kids are all good, you know, with situations like that as long as mum is there... It was very scary. But I'm happy that my son had a good sleep. He crashed out... I just laid there like, "What the fuck am I gonna do?"... I knew what was going on, so it was still stressful. And like, "Fuck I've got work tomorrow night. I have to go into work and tell them"... I eventually did [sleep]. Then the next day, [we went] to get up and have a shower and stuff. It was like, "Oh". We couldn't... We had to get up before everyone else did, you know, because I didn't wanna [be seen].

Living in a van was very disruptive, though Amiria worked hard at normalising it for her son.

A miscommunication between government institution led to the discontinuation of Amiria's welfare payments for two weeks. This was a source of economic precarity and food insecurity for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

Amiria: Then I found out that WINZ didn't send this email to Inland Revenue... to let them know I was cut off the benefit.

Nikau: They do a slack job in those offices aye.

Amiria: I wasn't getting what I was entitled to... [because] WINZ cut me off two weeks before I started getting... payments from Inland Revenue. They wouldn't help me with work related costs because I wasn't doing enough hours at [the]

time. I was doing 19 hours, not 20 so they wouldn't help me with work related costs... They said, "Oh just come in any time you need help". So... I went in the next week thinking my [income from] Inland Revenue had started. They talked to me like it was my fault. Then they said, "This is the last time we are going to do it for you. You can't keep coming in like this"... [They] didn't help us with food or gas or nothing. They said we could get a letter to the Salvation Army to get some food from there... They are not going to back pay me.

Amiria decided to approach WINZ again for housing support and accepted their suggestion to locate a small cabin on the property of an extended whānau member in Ngāruawahia while she searched for a house in which to live. However, this type of housing redefined them as boarders (secondary tenants) and their level of welfare payment reduced. The reduction of welfare payment was a source of precarity. Convinced she was not receiving the appropriate level of support, Amiria decided to protest.

I pay \$150 board... and I pay \$95 a week for the cabin. WINZ totaled that up and they said I get \$33 from them a week to cover my board and my cabin. I have to come up with the rest. They won't help me with Temporary Additional Support or anything like that... Yesterday I was in WINZ for a couple of hours. I wouldn't leave. One lady told me, "Oh look at that, you will be getting \$120 a week accommodation". I was like, "Massive". Rang them every day for a week and a half, went in twice, nothing was done, still didn't get it. "Oh, you've been declined." I said, "Well I have been in here. I've left messages". They said, "Here fill out this. It's Temporary Additional Support. You will be granted for that". "Oh

massive.” [I] did that, waited another week, mucked around again. I actually got the big boss to come and sit down because I wasn’t going anywhere... [She] calculated my bills and what I’m [re]paying and... that I was [putting off other payments] to [pay my weekly expenses]. I was behind two weeks in [paying off] my car and my cabin and that was just to get by... I rang up so many times to ask if I was getting the right things. Then they were like, “Oh we will have a look”... The manager came and she goes, “Tell me everything that comes out”. So, I told her everything that comes out and then she goes, “Right so you are only left with less than \$50 a week”. I said, “Yes that’s why I’m here”. She goes, “So you actually are in hardship?” I said, “Yes. That’s why I’m trying to frickin’ (emphasis) say”. She said, “This lady actually is in hardship”.

Nikau: Is this happening to everybody?... The system is failing.

Amiria: We feel like we are the only ones [who need help and cannot find housing]. It just feels like [that by] the way that they treat you... There are services out there, but you can’t really fully rely on them... to give you the support that they are meant to. We didn’t choose to go through that stuff and it just happened and you are doing whatever you can to keep your family safe, but these services are just shitting on you like it is your fault that you are in that predicament; that you had to move out... I feel if I just put things in my own hands, I would probably accomplish more than what they have for us.

Amiria played the role of taxi driver to maintain the education and employment of whānau members, travelling 20 minutes to Hamilton several times each day. Energy levels and money resources were stretched and their ability to engage in leisure was

undermined. During this difficult period of transitional homelessness, Nikau did not always feel up to working, and he lost his scaffolding job. Housing and transitional homelessness were sources of economic, education, and employment precarity.

It was hard when I was working till midnight then waking up at seven, then I've got to take my partner to work, then come back, [prepare the kids] and take them to school, look for houses, and then come back and then go get ready for work again and oh [sound of exhaustion]. So, we didn't really do much [fun] things while we were [living] out at [Ngāruawahia]... I was wrecked. We would travel back and forth like three times a day... Even if housing wasn't [stable], I wanted school to be stable.

As is the case for most people, Amiria decided to hide their circumstance from extended whānau rather than ask for help. The choice to hide their circumstance constituted a causal mechanism because it precluded Amiria and her whānau from such support (Sayer, 2000; Blom & Moren, 2011).

Amiria: [I] kept it to myself. I do that quite a bit... I don't know how to let my emotions out to my family, unless it's my Mum or my sister but they are down [in Christchurch] and got their own things going on. My Mum, she is a Māori support worker, but I don't really like to talk to them either, which I need to start doing a bit more.

Lynley: Why don't you talk to them?

Amiria: When I do start to talk to [my Mum], she gets really involved and I'm like, "No, go away. I can do it on my own now"... I didn't really want [my whānau] to

know that we were in that situation. That is why my partner gets a bit pissed off at me because I don't like letting people know how down and out we really are.

Amiria and Nikau decided to reconnect with aspects of culture as a way of building a sense of pride and belonging. Nikau's cousin was a marae representative and involved them in marae events, such as marae maintenance. Culture was a protective factor because it mediated the psychological and emotional effects of precarity (Fitzpatrick, 2005; Campbell & Price, 2016).

Nikau: It's a shit world... That is why we all are getting back in touch with our whakapapa and all that so our sense of belonging, our land, where you come from, something to be proud of. Those things start opening up things in your mind, opportunities, what you can do, what to do and then people are put on a track.

The whānau visited Māori sites of significance as a way of renewing their spirits and sense of self.

We went to the Hatupatu rock on our way back [from Hastings]. [It is a] big as rock on the side of the road with the hole in it. You can actually see her claw marks. It is quite neat. You get this pretty massive feeling when you get there, like she is watching you... We actually gave the rock a hug and stuff, you know. And when I hugged it you just feel this big energy. It was massive. It was like this big spiritual rock. It was out of it. But I made my little wish and I wished for health and wellbeing in my family. And ever since then we have been accepted for houses and things have been turning out frickin' mean. This will be the third

house that we got accepted for... and WINZ picked their slack up and started helping me.

Amiria obtained a one-year tenancy for a three-bedroom privately rented house in the Frankton area in November 2016. While Amiria hoped to find another home near the school her sons attended prior to displacement, the whānau moved to a different area and the two children began to attend to a different school. My field notes record that Amiria's oldest son, aged eight, has attended three different primary schools in three years because of changes to housing. Although the new accommodation was advertised to be sold, they began to start again and restore their everyday whānau life practices. The level of welfare payment and income increased through primary tenancy and when a boarder came to live with them. In addition, Amiria increased her weekly hours of work to 31. After a short period of unemployment, Nikau became employed by an extended whānau member to install insulation. Amiria and Nikau recollected the rigmarole of putting their household back together.

Amiria: We only had our van to move everything in. We had to move like one car at a time, one thing at a time. We ended up getting his friend's big work van... so we ended up grabbing the two [kids'] beds, our table and our washing machine so that was good. But the first time we moved in, fuck that stressful aye babe?

Nikau: Oh stress. Especially when you go [to Ngāruawahia] to go and grab two items... When we moved out of our last one that was worse. I wish we had just left everything out and didn't bring anything from our old house.

Amiria: We couldn't do it peacefully...

Nikau: We will still need to get our bed and our couches.

Amiria: And our fridge freezer... We haven't got a bed yet... That [fridge] is [broken]. It doesn't look good aye, but it is... It works but the condition it is in is disgusting and cockroaches come out... and the door falls off when you open it. I don't want cockroaches in my house or in my food... We have got a list of things that we want to make our house more fuller, like a rug, a coffee table and stuff like that.

Nikau: More linens.

Amiria: Yeah more linen. More bloody cups and plates. I don't know where all my bloody towels went. I'm happy we have still got all our blankets. That's a blessing.

Nikau: I'm sure I seen them at your sister's house.

Amiria: Yeah... A lot of our stuff was there.

Nikau: [Our stuff was] pulled out of [their] places aye. I was surprised that some of our stuff was still there. Have we got our slow cooker?

Amiria: Yup... I'm so sick of this moving, moving, moving. When you move kids and everything that comes with the kids like school, it's costly too. You've got to pay for a new uniform. Their uniforms weren't cheap. Their uniforms came up to \$500 and that's for two jackets, two t-shirts and a pair of shoes each, a pair of pants each, sunhats and a schoolbag each. It was dear. Their jackets were \$80 each.

Despite the difficulties of putting their household together, a stable housing situation began to alleviate tension and restore everyday whānau practices. Any disposable money was allocated to the repayment of debt.

I felt [settled] a few days after we moved in like when everything was unpacked and put in its place. I felt so settled. It was so good. I found it again. I haven't had this feeling in ages. Ages. A long time... My whole wairua⁴⁵ has changed too. I'm a lot more relaxed. Me and my partner laugh more now than when we used to. We were just stressed out and at each other's throats... Now we are just laughing and... doing a lot more things together... We're all listening to each other. We're all sitting down together and being a proper whānau... I've done a chart for them (see Figure 9). They have to earn so [many] stickers a week. It hasn't worked yet but it is [working] (Amiria laughed)... [Running with the kids is] a good way to get them out of bed in the morning... So, they have to make their beds in the morning, have a shower, brush their teeth, then when they get home they have to get out of their uniform [and do their] homework... We don't [engage in leisure activities] much anyone because... we are still trying to get back up on our feet with what we've [been through]... We are still trying to pay off what we went into debt with when everything happened... Any spare money we get has to go straight on the bills, so we don't actually really get any spare money... We go to the lake... Yesterday we went to Wellington beach for a swim down there. So, we just go to places that we can have a swim and stuff, like random places. But mostly probably just go to the lake... So, we just try and do things that ain't costly like go to the lake with a cooked chicken and buns.

⁴⁵Wairua is the Māori word for spirit.

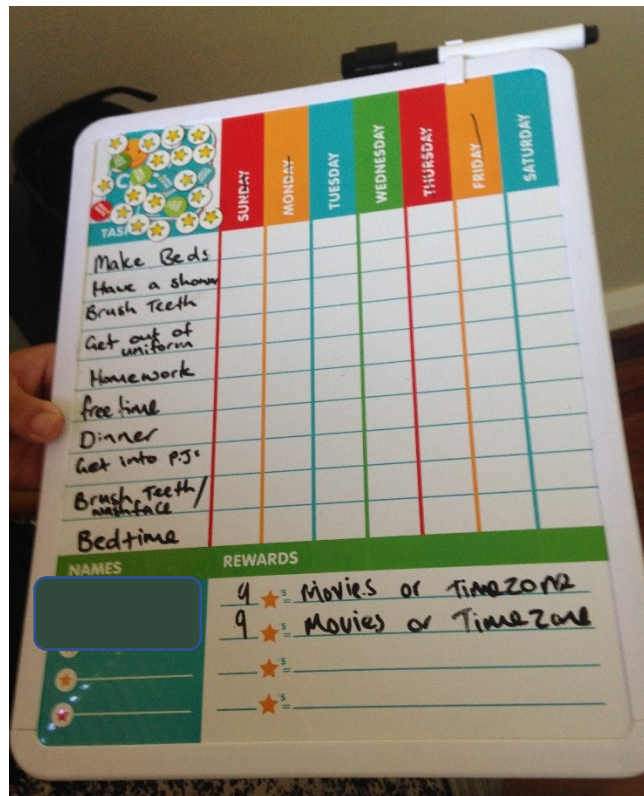


Figure 9. Photograph of the rewards chart for Amiria's children.

Feeling stretched between the expectations of employment and the needs of their whānau, Amiria sought to renegotiate her hours of work.

I'm doing really well in my job but I've actually put in my notice... to say, "You've asked me how you could help my situation. I've told you. You have known for months. I can't [continue to work here] because these hours don't suit me. There are hours on day shift available. You are getting new people on to do those hours that don't even have kids and don't have any responsibilities"... They've told me that they don't want to lose me because I'm a good worker... They wouldn't give it to me... I did try to compromise with my boss... My partner is [working] now and gets back [home] at who-knows-what-time and it is just so stressful to try and get someone in to look after the kids. And I don't trust anyone... with all the shit that we've been through. I kind of look at it now like I've missed a lot of their

time. They are growing up so fast that... I just get no time with my kids whatsoever... When the kids come home, I want to be home and I don't want to be at work... Like that's our time to have dinner and bedtime stories and, you know, go to bed and have showers and stuff. And three days out of the week with me not there, it's a bit hard on them... They should be used to it now, but they are not (she laughed). They are not used to Mum going to work. They tell me every week, "We don't want you to go Mum".

The unwillingness of the employer to amend the days and hours of work was a source of employment and economic precarity for Amiria and the whānau.

Amiria struggled to meet the loan payments for her vehicle and it was repossessed in March 2017. This complicated the capacity of Amiria and Nikau to carry out important everyday activities. She also felt unsafe walking home because her shifts ended at midnight. My field notes record that Amiria sought to obtain a personal loan to purchase another vehicle from a primary lender but was unsuccessful in her application. Without a vehicle, Amiria was stuck in a dilemma where she could not get to work, nor get a loan to purchase a vehicle to get to work. Amiria hoped to purchase a vehicle soon and intended to be stricter with people who wanted to use it. The repossession of their vehicle was an amplifier for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016), and a source of economic and material precarity.

Once I get my car, I'll be on track again. Now I've learnt from the last car not to let anybody take my car that needs it. I did that with my van. "I need to go to my appointment, can I use the car?" "Yeah, sure." But I'm realising that I'm the one that has to pay for it... My son really needs to get his ears done. If I had a car I

could've taken him there, but I don't so I have to do the bus times and it's a big hassle. I had a phone call asking if I had it done yet and I'm like, "No, I haven't". I've just had so much going on that I forget to top up my phone to ring the people because they don't have an 0800 [free-call] number. I have to sort out transport.

Nikau's work became irregular because of a low level of demand. This led to a decline in Nikau's motivation to continue with this employment and he chose not to take up other employment opportunities. This decision and low level of motivation operated as causal mechanisms (William, 2009; Blom & Moren, 2011) and transformed the double income household into a single income household.

[Nikau's] finding it challenging to find the motivation. [Work is] there for him but he just needs to motivate himself. He's been offered so much. He's been referred to a job but it's his motivation that's [lacking]... It's going to take some time for him to get there but if I stay strong myself and stay together, we'll get there. He did ask me last night, "If I do get this job, will you take me when you get a car?" And I'm like, "Of course, I'll take you to a job".

While there were issues with transport and employment, the poor quality of housing and related illness were also amplifiers for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

In our room, when [Nikau] was sick he'd... lean up on the wall to cough and his whole back went through the wall. That's how damp it was. I was chesty for two weeks. [It was] really bad to the point where I was getting fevers... I rang [my landlord] and I said, "Look, our wall is damp as and my fingers just went straight through... I don't want to pay for that because I didn't know it was damp"... The

plumber guy that came over did the same thing and his fingers went straight through. He got up on the roof and he said the nails up there were so rusted, they've come out. There are holes up there and that's what's making it leak down into our wall. And also, the traffic. [The] road [we live on] is a main road. All you hear is cars going zoom, zoom. When you leave there and go to somewhere else, you notice the difference in the air. It feels stuffy and yuck. When you go somewhere else it smells so good and fresh.

The level of income and the cost of food made it difficult to meet the weekly food needs of the whānau. The weekly food budget varied between eighty and one hundred and twenty dollars for the household of five and was carefully coordinated by Amiria. Although the food budget was both limited and flexible, Amiria worked out how to economise food expenditure to maximise the number of food items gained. The fifty-dollar voucher from the research also increased the number of food items purchased.

The level of income and the high cost of food meant the whānau employed a range of strategies to economise food expenditure. Food was sourced from different places depending on the price. After the repossession of the van, sources of food were less diverse and constrained to their local area. Being without a vehicle increased the constraints they experienced in relation to the availability of food and everyday activities (Fitzpatrick, 2005; Campbell & Price, 2016), food strategies could be counted as protective factors for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

I get food from Countdown. If I had a car I'd get it from Pak 'n Save. I get my meat from a butcher in Nawton, my weekly spend on getting meat is \$50 at this butcher in Nawton. If I get it from Countdown it's close to \$100 for the same

meat. What I get for \$5 at the butcher I get for \$15 at Countdown... You can't even get much for \$100 these days. \$50 [vouchers from the research] does make a difference though. You get those extra things that you do need that you can't afford [like] chips, it could be an extra meat pack, but a decent one with chops or something yummy and not just mince and sausages... It's hard not having a car because I have to carry them all the way.

Food was restricted to basic ingredients and different approaches were used to stretch food resources and produce meals and baking. Food was also sourced from extended whānau.

[I] get basics so I can do a lot with one ingredient, like flour..., sugar and you can use that in cooking too. The other week we had a real limit. It was a real budget shop. We didn't think we had enough food but we had ingredients in the cupboard and we made it instead of buying from a packet. We thought we were starving but we actually ate more than what we usually do. We made afghans, [Nikau] made some thing. I guess it's because his Mum was like that and could make things out of anything and he can make things out of anything. We had mince or sausages and we'd make devilled sausages because we only needed an onion and mixed veges. We did a lot of cooking. Banana cakes with rotten bananas. We used feijoas in baking. We put all the ingredients together to see what would come out. His Mum makes Māori bread. Instead of being fried bread she made Māori bread in the oven, you know. [We use] dark blue milk and then you put water in... My kids knew though. They said, "This tastes like it's got water in it". "It's still milk, shut up". It wasn't a full on meal that we made, just baking

and using what we had... [Nikau] can make a basic meat pack go far and be yum. If I've got the right spices and stuff there, he can make good stew... He has all the flavours. The kids love his cooking. I'll make a big thing that I've made, like a lasagne or something, and they're like, "Argh". [My partner will] come in with the Māori ways of cooking and they love it.

Fruit trees in the backyard were another source of food. As mentioned, the increasing cost of food motivated Amiria to plant a productive garden (see Figures 6 and 7). Amiria grew up on the farm of her grandparents who had a large garden. They gave Amiria a desire to grow food. The outcome of growing food reduced the amount of income allocated to food costs and enabled money resources to go to other needs. The garden and fruit trees were protective factors for the whānau because they softened food insecurity (Fitzpatrick, 2005; Campbell & Price, 2016).

We really want to do this yard. Now that we have an orange tree, you know, there is our fruit. We can't just have oranges but, you know, that is at least one fruit that we don't have to pay for. They are quite expensive and my kids love oranges... I have always known [my grandad] to be a hardworking man, the provider for his family. While my kuia (grandmother) was at home cooking, making the big dinners, baking, and doing the gardens and stuff like that, looking after us... My garden, that was cool. I got heaps of veges out of that, heaps of veges. I was giving them away and my sister-in-law came and [cooked] our capsicum, our peppers. They loved them. I loved them. It was good. It made a difference in our grocery shopping with the cost of it all. It made it a lot cheaper. I looked at the prices of silverbeet which was \$3 something. I didn't have to buy

it because I already had it in my garden... I think we got one watermelon... because the weather wasn't good for some stuff to grow properly... The feijoa tree is planted at Nana's, she loves it. That's what she needs to eat, is fruit, so it's perfect there. She doesn't like spending her money so she can go and get it off her tree.

When income was more plentiful, they purchased the food they liked and ate in abundance. These moments constituted a protective factor for Amiria by restoring her psychology (Fitzpatrick, 2005; Campbell & Price, 2016).

I just go down every aisle [at the supermarket and say]. "What do we want?" That's when I love taking the kids shopping and it's like, "Yeah, throw it in". I don't even care if I've got no money at the end... [It's] like we're feeding a whole marae, it's so huge... I still look at my kids, even on the not well-off weeks which is most weeks, and I'm like, "Youse are still so healthy". We all look healthy still, especially my partner.

Amiria chose not to seek formal support for food from WINZ.

If I need help for food I'd go to WINZ and get declined from them. They'd give me a declined letter to go to food bank. I don't like the food bank. I don't want to be picky but they don't give you meat, you just get flour, sugar and out of date food.

Driven by a desire for success and to have more time with her children, Amiria decided to return to education. In March 2017 Amiria enrolled in the Certificate in Bicultural Social Services at Te Wānanga o Aotearoa. As a student, rather than a welfare recipient, Amiria received three hundred dollars more in formal support each week. Case

managers are social actors and their decisions were causal mechanisms which had emotional and economic effects for the whānau (Williams, 2009; Blom & Moren, 2011).

I am looking for work while I study. I just want daytime [hours]... I'll give it seven years max of studies. I want to do my Bachelor's and my Masters because I want to go to the top of the social work... I was lucky I had an understanding lady as a case manager at that time. You get different case managers. I was really lucky that she understood my situation with having two young kids... I did have a lot of trouble meeting those hours at work... [My income from WINZ] changed for the better now I'm studying and not working... I get \$568 [from WINZ] and... I get \$129 from [Inland Revenue]... I think that's why I went into a lot of trouble when I was at work because I thought I was doing better but I wasn't.

The course, which covered and traced historical and regional Māori history to contemporary social issues, had a profound impact on Amiria. Learning about her cultural heritage and engaging in cultural practices, such as pepeha (introducing oneself), were protective factors for Amiria (Fitzpatrick, 2005; Campbell & Price, 2016).

My whole way of looking at things and thinking has changed since I've been back from the [noho] wānanga... We went out to the marae out [in Te Awamutu]. It was so good. It woke me up to a lot of things that our people went through and how we used to live and how it's changed dramatically today. It was a big eye opener, even what I'm doing with my own children, you know, [like] how we're eating, how I'm teaching them. Every morning we should be doing karakia [and] every car ride we should be having karakia, things like that... [I'm learning] our whakapapa and where we're from. When I had to stand up and do my [pepeha],

I'd never really taken an interest in it. When I did learn it and stand up and do it, it felt really good. I felt like I was finding myself and then I could tell my children where they're from... I feel like I'm having more connections with my spiritual side. It sounds weird saying it because I've never felt like that. Doing my course and getting connections with that side, now I can bring it back to my kids and I can tell them stories. Now they're asking me questions about our gods and I can answer.

The course enabled Amiria to build a network of relationships and support beyond her intimate relationship. These social relationships and support were protective factors for Amiria (Fitzpatrick, 2005; Campbell & Price, 2016).

If you needed help with your essay, they'd help you with that. If you needed help with financial things, they'd tell you where to go or try and help you themselves. They don't judge you. I like... my friends at course because we all have the same purpose. We've all got the same things that we've been doing in life. That's why we're there, to try and better ourselves. I've found that I'm a lot more better myself. I didn't really have friends before course. I chose not to. These are friends that I've met, not friends of my partner, through myself. All the people I know are through him. I'm stuck in his circle. Work friends were different. They were friends that I didn't want to connect with outside of work. With course I want to mingle with them outside of course. They're around the same age as me... You can talk to each other without being judged. I like it.

“She works hard. She tries to make it work for us”: Summary of Amiria’s experience of precarity

Amiria’s experience of housing was central to this story and illustrated how housing precarity generated or intensified precarity in employment, income, relationships, food, psychology, and everyday whānau practices. While the issue of housing was the dominant form of precarity, the core of their experience of precarity was low and unpredictable income which was intimately related to a low and weakening labour market position. Both Amiria and Nikau have been changed by the sum and severity of their circumstances.

Both Amiria and Nikau have been successfully employed at different stages in their employment trajectory. Amiria has been predominantly employed in retail roles in different workplaces and industries. Amiria’s ability to engage in the labour market was shaped by her responsibilities as a mother and complicated by education, housing, childcare, and transport. As the size and needs of her whānau grew the number of weekly hours Amiria could undertake reduced. While work was an important source of income, confidence, independence, and social interaction, it became more difficult for her to find and maintain employment that matched the type of mother she wanted to be. To sustain any form of employment she had to negotiate and renegotiate several areas of her life.

At the beginning of the engagements, this blended, cohabiting two parent, double income household lived as the primary tenants in privately rented accommodation close to their children’s school. However, the sale of their whānau’s privately rented accommodation led to a cascade of events which disrupted housing, employment, the

education of children, transport, and the level of income. While Amiria's days of work were not consecutive, Amiria and Nikau were the only people to have any permanence to their employment. At the beginning of the engagements, Amiria worked in full-time, low wage retail work. With the support of her employer, Amiria reduced her hours of work during the period of housing displacement. She ended this employment when her employer was unwilling to adjust the days and hours of work to facilitate her safety and enable her to spend a greater amount of time with her whānau. Amiria was a full-time worker who became a necessarily available, non-employed student.

At the beginning of the engagements, Nikau was employed full-time as a scaffolder. Absenteeism during the period of housing displacement led to the termination of his employment. Nikau went on to hold a small number of casual jobs as a labourer. He became a discouraged worker because he did not believe that employment could provide the style of life he hoped to enjoy. He chose not to take up further offers of employment from people he knew. Nikau was a full-time worker who became a necessarily unavailable, non-employed and not seeking worker.

Changes to housing and employment which reduced the level of income made it difficult to service debt. The level of debt led to the repossession of their van and the specific problem of being without a vehicle made it difficult to get to the workplace and undertake important everyday activities. The double income household became a jobless whānau within six months of being displaced and welfare payments became the only source of income. Although the whānau regained primary tenancy and used secondary tenancy to increase household income, the experience of transitional homelessness had significant economic and emotional effects. Amiria hoped tertiary

education would change her long-term labour market position and the whānau's economic situation. This change rendered her experience of government services valuable and could lead to employment which might provide a greater level of income and labour security.

Everyday life was littered with amplifiers, such as the decisions of landlords and property managers, the poor quality of housing, illness, maintaining the relationship with WINZ, the way the welfare system operated, having one vehicle, the repossession of their vehicle, and being without a vehicle. The whānau seemed to have fewer protective factors, such as government, community, cultural, and familial support and resources, the garden, and moments of abundance. Through social practices, such as tactical food shopping, accessing whānau and charitable food sources, backyard food sources, and food knowledge and skills, Amiria and Nikau provided or made a variety of dishes and baking to eat despite limited food and money resources. Māori ways of doing and being informed how they lived, ate, and coped in everyday life. Although her circumstances seemed to be enduring, Amiria's story exemplified how people living precariously "get by" when they were "down and out".

Chapter Six: Case Study

Mahana - “I’ve Never Lived in a House Longer Than Two Years”:

The Far-Reaching Impacts of a Single Decision in the Broader

Context of Precarity

This chapter explores the story of Mahana, a 26-year-old woman, who grew up in Porirua, Wellington. In January 2016 Mahana’s whānau of six relocated to Nawton, Hamilton to make a “fresh start”. In 2012 Mahana met her current partner, Mark. Mahana brought two children to the relationship and had two further children with Mark. The children in their blended whānau were aged four months, two, eight, and 10 years. Mahana spoke some te reo Māori but was unaware of her whakapapa connections. Although precarity can be perceived in many aspects of Mahana’s life, she had worked out how to manage some forms of precarity. Mahana’s greatest everyday challenges are money, debt, and housing. Her story demonstrated how people live close to the edge and the significance of a single decision on a whānau’s experience of precarity.

I was introduced to Mahana by the Whānau Support Worker at the Western Community Centre (the Centre) and she agreed to be part of the research if all the research engagements were undertaken in her place of residence. After we had met a few times, Mahana explained why she became involved in the research.

I like to help people when it comes to getting to where they want to be... because it could be me one day in those shoes... I’m glad that you said, “Oh yeah I can

come around home". Because if you had done it at the community centre I would have been like, "No, thanks"... It was good to just talk to somebody out there. So that was really good, just having someone come over and visit me, even if it was for the research. "Oh yeah someone is coming over today. Oh, I better get up and clean my house"... And then also the vouchers actually really helped a lot.

Mahana was responsible for finding housing for herself, Mark, and four children. Two sons, aged two and eight, live with Attention Deficit Hyperactivity Disorder (ADHD) which constituted an amplifier for Mahana (Fitzpatrick, 2005; Campbell & Price, 2016). In general, and for her two sons, the disorder manifests as hyperactive and impulsive behaviour, and an inability to maintain attention (ADHD NZ, 2018). Where they live must accommodate the manifestations of the condition and the related modes of discipline used by Mahana. A big backyard and a house with secure windows were necessary. Where they live must also accommodate visiting whānau. Mahana accrued significant debt through the hire purchase of a vehicle and relocation. Relocation, leaving extended whānau support, and debt were prior conditions which had economic, material, and emotional effects (Williams, 2009; Blom & Moren, 2011). They were also key sources of economic precarity for the whānau.

Many years ago, Mahana applied for public housing and registered on the public housing list. When the whānau moved to Hamilton, Mahana gained a non-recoverable Emergency Housing Special Needs Grant and the whānau stayed in a hotel for one week before they moved into privately rented accommodation. When they were evicted from this accommodation after 18 months (for reasons discussed below), the whānau returned to Wellington, in the south of the North Island, to live in a public house

tenanted by an extended whānau member. While eviction and the way public and private housing operated were sources of economic and material precarity, formal and whānau support and resources were protective factors for the whānau (Archer et al., 1999; Fitzpatrick, 2005; Campbell & Price, 2016).

Welfare payment was their primary source of income. From time-to-time additional income was gained through Mark's employment and secondary tenancy. Dependency on welfare payment was a prior condition for the whānau which had emotional and economic effects in a broader context of precarity (Williams, 2009; Campbell & Price, 2016). Mahana often sought formal support from government institutions when emergencies arose, such as the non-recoverable Special Needs Grant. Mahana routinely approached community structures for information, and social and material support. Such sources of income, support, and resources were protective factors for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

“I have so many bills”: Mahana's story

Mahana's story focusses on the two most recent experiences of housing, which shaped experiences of income, employment, debt, food, and education. However, it is important to know that the whānau has lived in 11 different types of housing, including private, emergency accommodation, a hostel, and with extended whānau, in two regions in the last seven years. With a maximum tenure of two years in a single property, Mahana has experienced many issues of poor-quality housing – too little space, poor heating, poor insulation, crowding, earthquake damage, and difficult access. Housing

tenure and quality were amplifiers and sources of economic precarity for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

As stated earlier, the whānau moved to Hamilton in January 2016 to build a better life. Mahana described several push and pull factors driving the decision to relocate. The decision to relocate and leave whānau support were causal mechanisms which became prior conditions because they had economic, social, and emotional effects (Wikgren, 2005; Blom & Moren, 2011).

[Moving to Hamilton] was more of a fresh start... There were too many fresh starts in [seven] years. [Since I left home] I've never lived in a house longer than two years... Moving up to here was costly. It cost nearly \$2,000 to move here in a truck and then the bond... What brought me here was a couple of years ago we wanted to move away from [the] Wellington area. I wanted to go to Rotorua because it wasn't so far from Wellington and wasn't so far from my family that live in Kawerau and a bit of family in Rotorua. My partner's Mum was like, "What about Hamilton because there's loads of work up there?" And I was like, "Yeah okay"... My goal is, this year, is to get that house and stay there forever. I want to clear my bills. I want to buy the house. I want my kids to have a home instead, somewhere to go when they're old and they've got no money and move in with me. That's my plan.

On arrival to Hamilton a non-recoverable Emergency Housing Special Needs Grant facilitated access to a hotel for one week as Mahana searched for a home. For Mahana, as is the case for most people, finding a house was a difficult process.

Looking [for a house] is really hard. Housing up here is pretty bad. It's really, really expensive, even for people that can't afford. You're better off building a house on a farm or in the bush or living with no power... There's not much houses up here. The Auckland lot are coming down [to Hamilton] because there [are] no houses up there... If you're going to move somewhere it's best to know what it is like... I would just recommend that the next time I move is to... sit down at the end of the street and have a cup of coffee and just watch the street.

Mahana moved into a three-bedroom house with a detached garage which occupied a small section in Crawshaw, Hamilton. Against the weekly household income of seven hundred dollars (discussed below), the level of rent was a source of economic precarity.

When we first moved in here, we had nothing 'cause all of our stuff was in Wellington. We had a blow-up bed, a pile of clothes, heaps of blankets and that's how we lived for two weeks... This house is \$395 a week... It's not worth it... I'm trying to get out of here. It costs too much. I'm on the Housing New Zealand [Corporation] register and I've been waiting and waiting.

Mahana made some general comments about the quality of the house which generated additional costs for the household. The landlord did not address some of the housing issues raised by Mahana. The quality of housing and the landlord's failure to address housing issues were amplifiers (Fitzpatrick, 2005; Campbell & Price, 2016) and sources of economic precarity for the household.

I need to cook... I need to do what I need to do with my oven and I can't [because only one of the four elements work]. Hopefully that gets done this week. [The

property manager] reckons they are sending out an oven technician. Anything is good as long as they fix it... Keeping [the house] warm is hard because you've got this [big space between the lounge and kitchen] and then the heater is right there... You have to have a sheet up to keep the heat in from [the lounge] to all the way down [to the bedrooms]. Pretty much mould is okay because we had the windows open... In the morning I get up and wipe all the windows down of the condensation so it's warm. Last night I kept the bloody heater on to keep warm. We have to have millions of blankets on our bed at the moment because... it's just hard to keep warm... Again, that is cost with us.

The house was also not designed to support the challenges of ADHD, nor the modes of discipline Mahana has been educated to use.

The house we are in is not safe for [my son] because he can jump out the window. [The people who run programmes for parents of children with ADHD] say to put him in time-out and I do put him in time-out but what happens is he jumps out the window. So, I do it again, repeat it, repeat it, repeat it and he still jumps out.

Mahana was concerned about safety and security.

When I moved here, I thought it was awesome but now being here for a year I know the ins and outs of this street.... It was the wrongest choice ever. The schools are not great. I just do not like it... I'm scared of being here. The weekend just gone we had someone jump our fence. It was just lucky my partner was home. I don't know what he was doing. He reckons he was running away from the cops... Just after that he got arrested and locked up and I was here by myself

and my kids were scared because what if he had come back? I said that to the cop and he was like, "Oh well"... There's no security here in this place... I went from one hood to another.

An infill housing project was taking place on the next section and provoked concerns about privacy. The noise from the construction disrupted aspects of everyday life.

I was sitting outside and... they had four people all hammering at once but all in different frickin' patterns and it was really annoying. It was actually quite irritating. They still have two more houses to [build]... straight out here, so they will be able to see through to the kitchen, bathroom, all the way through [our house]... I'm used to having a house with a backyard... Not a house, house, house, house, house ... There is no backyard, it's too small... There's no privacy.

As mentioned, welfare payment was the primary source of income for Mahana and her household during the research engagements. She received seven hundred dollars each week in welfare payment. From time-to-time this income was supplemented by income gained through Mark's employment. As stated earlier, rent was three hundred and ninety-five dollars each week and the remaining amount of three hundred and five dollars covered power, food, transport, and leisure. The proportion of income allocated to power increased in the winter because the house was cold, and difficult to heat and keep warm. The practice of budgeting enabled Mahana to carefully maintain spending, constituting a protective factor for the household (Archer et al., 1999; Fitzpatrick, 2005; Campbell & Price, 2016).

I only get \$120 Accommodation Supplement being here and that's added on to my rent so it's pretty much nothing in the end... The rest is like \$180 every week [which covers] food, [my baby], gas, sometimes an outing for the kids... When you put it down on a piece of paper like that, it looks like heaps of money [and] you'd be able to survive on that... The Accommodation Supplement actually needs to go up dramatically. I mean, that has never, ever changed. Never. It's always been that amount from the time [I've been living independently]. But, again, like it varies on where you are,... where your money goes to, what you're paying weekly, monthly, fortnightly. It really does help. When you actually write it out and see where your money is going to, you can cut back on things or, "I could put that money over here instead of using it for that". It's really good to do a budget list.

Once settled into their house, Mark began to search for employment. Unable to draw on his network of known contacts to facilitate this process, Mark offered to work for free for a couple of days for potential employers to demonstrate his ability. While this strategy for finding employment has been successful for Mark in the past, Mark has only been able to gain on-call employment in Hamilton.

[Mark] finds it difficult to get work in Hamilton. It was easy in Wellington. You could offer to work for free for a couple days to show them what you are able to do. Then an employer will or won't take you on. Employers are not willing to do this here. Currently, he has on-call work. Got a call [to work] this morning but the battery died on the car... Then you get a phone call, "Oh nah. You're not working today. You will work tomorrow". It was pretty hard. On-call work is not the one...

You could make lunch and think, because he's a man, "Oh well, we will feed him this and that", and you would get out heaps [of food]... Or the other thing would be that he was meant to work a full week... and he wouldn't end up working that week. So, it was a juggle with the money... You had to figure out if he was gonna work.

The unpredictable nature of this type of employment was a source of economic and labour precarity which was amplified by an unreliable vehicle (Fitzpatrick, 2005; Campbell & Price, 2016).

After finding full-time employment in Auckland, Mark moved there and visited his whānau in Hamilton when possible. Because of the difficulties associated with finding housing and because the children had settled into their respective schools, Mahana chose not to move the household again. They paid two sets of living costs. The subsequent changes to the household structure made it impossible for Mahana to be employed and Mahana ran the household on her own. This and the reduction of household income were sources of economic and labour market precarity. These decisions, motivations, and changes were causal mechanisms which became prior conditions because they had emotional and economic effects (Williams, 2009; Blom & Moren, 2011).

He's got to pay rent for where he is. He will [share his income with me] but I said to him to save it or drop it off. That's entirely up to him. I babied him too much and I looked after his money for him and I won't be doing that this time... If he comes back with \$1,000 from working, it will be okay but he's bad with money.

Mahana has been employed both in full and part-time employment in hospitality and cleaning before taking on the role of the primary caregiver of her whānau. As is the case for most people, her experience of the labour market was constrained by her level of education. She had not been in any employment, education, or training for many years. Her labour market position, withdrawal from the labour market, and level of education and training were sources of economic and labour market precarity.

I wanted to do nursing but I don't have the brains... I barely went to school... I left at 15. I was too cool for school, then I fell pregnant at 17. It's no excuse that I had a baby... I would've liked to have stayed at school, still being a mum but being on point with everything – a strict routine, a strict diet – having that restriction on life would be so much better... I need to go back to school.

While Mahana was keen to return to employment, she felt suspended between the demands of a one parent household and the expectations of the welfare system that she become employed four months after the birth of her fourth child. However, she felt unable to engage in employment without reliable and ongoing childcare.

Work and Income (WINZ) wants me to go back to work already... I want to hurry up and work. That's my full interest right there. I know I'll be better off working... [but I need] proper day care, someone you can trust if anything goes wrong, "Can my kids come over here after school?" Like back home, stuff like that. That's the hard part, just having family, the people that you trust to have your kids. I don't trust just anyone with my kids.

Mahana carefully maintained the relationship with WINZ. While Mahana was grateful for the support provided, she was frustrated by the ways in which WINZ operated and was incompatible with the everyday realities of a one parent household. The decisions of case managers were causal mechanisms which made things more difficult for Mahana (Fitzpatrick, 2005; Campbell & Price, 2016).

I have a lot of help from Work and Income... I have to go to WINZ all the time... The one thing that can stop you going to it with me is having the gas or it having to be sunny to get there if I have no gas and I have to walk. If I can't walk because it's raining then we can't [go]... I don't like to take my kids out on a rainy day... It's hard... My last [case manager] would always make my appointments after 3 o'clock and I told him hundreds of times, "I can't come at 3 pm. It's hard for me to bring my child with ADHD here. He is just going to run amok". From my point of view, I think he wanted to actually see this if it was the way I spoke about him. And so, he made appointments until I was just like, "I will just go. Who cares?" So, I took my four kids... You've always got to have that excuse for why you need [support]. It sucks. [When] I need a food grant or something like that, they decline [my request] but they've always got back-up. They always write you a WINZ letter saying you've been declined because of this reason and then you take it to the Salvation Army and they give you a food parcel... It's hard when they do decline you though because sometimes it makes you really angry. Sometimes it just makes you sad... My newest case manager told me to come to this seminar. And I was like, "Oh well... I'm gonna bring all three of my kids"... There was only three of us who brought kids but the rest of the people had babies. I was like, "Oh my

god". My kids were just playing up, fighting. Then my case manager said, "You can go if you want". I was like, "Why would you make me come to this?" 'Cause if they invite you to something you have to go. It is part of the obligation of being with them... Sometimes it can be overwhelming because with WINZ your kids are not allowed to run around. You're not allowed to do anything. It's really hard. There are no toys for them to play with... You see Mums and you can tell they're putting on a show out there... If you had everything located in one [place], there's no stress for you and no stress for the kids.

The way the welfare system operated was a source of precarity and an amplifier for Mahana (Fitzpatrick, 2005; Campbell & Price, 2016).

Food was prioritised as a weekly expense because her sons who live with ADHD required significant amounts of food. One hundred and twenty dollars was allocated to the weekly food budget for five people. Although the budget was limited and flexible, Mahana worked out how to economise food expenditure to ensure the whānau were well fed. These strategies were protective factors for the household (Archer et al., 1999; Fitzpatrick, 2005; Campbell & Price, 2016).

Food is the main priority. Oh, as long as, like, the rent and power is paid, the rest of the money has to go on food... You can live without power... Our budget is... \$120, but \$20 is for [my baby's] formula... [The food we buy] varies on what is on special really and what we can get. I try and get at least five packs of meat a week... We eat a lot of meat. It hurts when it is all expensive... My kids love steak,

eggs, and chips... [My son] will come home and he will eat and eat and eat and eat, like really bad. He will have about 16 [pieces of] Weetbix.

Mahana worked out where to purchase different items in different places on different days to maximise the amount of food she takes home.

Pak 'n' Save is more for meat because it is cheaper. Countdown is for the Homebrands stuff. New World is for the fish and crabmeat because it is fresh, even though crab meat is pretty bad for you. So yeah, New World is where you get the really fresh seafood. It is fresher than anywhere else, and it tastes great but that is hardly ever I get to go there because it is so far... I'll rather just go to Pak 'n' Save, so, we miss out on a lot of fish... There is [a Countdown] over by Five Crossroad [which] has got a pharmacy inside and a café. It has got everything in there. It is more cheaper to go over there for your prescriptions... If you go in there at the right time and they've got the reduced to clear sticker on there,... you can pick up some steak, you can pick up chicken for next to nothing... So, there is pros and cons about going to all these different places... Then the other barrier is having the money... to get there.

Frozen vegetables, tinned food, and noodles were important staples.

I buy a lot of frozen veggies because it is cheaper... I get the cup of noodles when it is cold and when the kids come home from school. They are about 70 cents for a cup of noodles. I am probably better off buying a packet of noodles, but it is easy for them to do it, even my three-year-old can do it. He has been taught how to do it.

Mahana mixed items to stretch them further.

I wouldn't buy hair conditioner and body soap every week. It would be probably once a month where we would have to do it. Washing powder, for instance, I would buy a budget \$6 one and then buy maybe three for \$5 and mix it together and that would last me two months... I had a big container that I would throw the budget in so it's about a five kg of budget washing powder and it doesn't really have a scent... And then when you get like Surf, three of those, chuck it all mix it up then it's so much bigger. It would last me two months,... depending on what you are washing.

When shopping, Mahana made sure she did not overspend.

When I do my shopping..., I count it up in my head and think, "Oh yeah that should be fine". But then when I get to the counter, I put all the needs first... So, you've got your meat in front, and your veges, and then you've got your noodles, and nappies and, you know, all that goes first... Then put the don't-really-need-those at the back... "Oh, sorry I'm going to have to put that back 'cause I've only got enough for this." I do that all the time. I know they get angry... I sit there and watch on the screen how much it goes up by... It is a bit of a mission.

Education was also a key source of concern for Mahana. Once settled into their house, Mahana began to integrate the children into school. Mahana worked with school staff to develop a plan to support her eldest son's schooling.

There isn't much support here for me... My son has ADHD. That's a health issue because it is hard for him to concentrate at school... I don't really like [that he

takes Ritalin] but it's helping him a lot at school. He needs it to concentrate and he needs it to be able to do schoolwork. So, without [the medication] his [attention] span is 10 minutes. On [the medication], it is actually quite a long time. He likes doing schoolwork.

Despite efforts to work with school staff, teachers struggled to cope with the manifestations of ADHD within the classroom context. One day, Mahana was called into the school to collect her son and she overheard a schoolteacher speaking to him in an abusive manner. She immediately withdrew her son from the school, and he did not attend school at all for a short time.

We've been chilling at home because there's no school for him. They want him back to Crawshaw School but I've said, "no". And I'd go to court for it if [the Ministry of Education] are going to take me to court... They won't allow him to go into Nawton [Primary School]... because we're out of zone by a street. Half the kids on the street go to that school... There's no support [at schools for ADHD children]. They don't know what they're doing.

Following pressure from the Ministry of Education, Mahana was forced to return her son to the school from which he was withdrawn. To circumvent previous issues, Mahana met with school staff to develop strategies to support her son's return.

With [my son] transitioning, we had this meeting in the school holidays at the school and we did this big as plan. And then on Monday I went to the school and I talked to his teacher and said, "Did you get the interim plan?" And she's like, "No, I didn't... I just got a phone call on Friday saying [your son] was coming back

to school and I was going to have him and that was it"... I walked into his class and they hadn't done his desk. I said, "There was meant to be a desk put up in the corner with a barrier so he could see the teacher but the not the students to calm him down. That is his spot to go and chill out". They didn't do it. She didn't even know about that but she grabbed a desk and we did it. She was shocked... Yesterday I rung the Ministry of Education and said, "Did you ring and tell [the principal] that the teacher is meant to have a plan because I've asked the teacher twice now and she hasn't got it"... [The teacher] got the copy yesterday afternoon after I rung the Ministry of Education... It's been hard transitioning my son in school at the moment... So, they had a nine to 11 scheme through the week and they wanted to carry it on. I looked at them and I said, "Nah, this is my son's education"... It was stupid... They were ringing me to pick him up... Then his psychologist came into school and we talked about it and I just realised that my son's education is out of whack... They were told that every 10 minutes he is to do some work and then the teacher aide is to take him to go for a run or to go and do something different and then come back in and do it again. They weren't following through with it. So, I just thought, "Oh well I will put him back on the medicine because it is going to help him"... Then I've got to put [my two-year-old son] into kindy... The challenge is keeping up with it and not letting it slide away from me... I'm trying to stay positive.

These experiences of education were amplifiers for Mahana (Fitzpatrick, 2005; Campbell & Price, 2016).

Mahana routinely drew on many organisations in her community, including a church, the Salvation Army, and the Centre, to gain resources, information, leisure, and meaningful social interaction. She carefully spread the consumption of food resources throughout the week and shared food resources with others in the community. When her circumstances became known to staff at the Centre, they began to earmark and deliver resources, such as food, to her household.

Whatever you need is down [at the Centre]... They've got computers there. They've got a play area for the kids. The kids can go there while you're talking to your people... [I go there] to do something,... socialise, to look and read up if there are any upcoming events that I want to go to... I go down there to get a lot of croissants and to get a treat for the kids, pretty much a treat for all the kids down here. We got a cake last week something and we fed it to all the kids... I knew the struggles of all the parents around where I live... Some of these kids just get the basics... I'm actually going down there today because I've got a birthday tomorrow. So, hopefully I can get some goodies for the birthday.

Eventually the staff members at the Centre began to deliver food to the household.

On Wednesday, [the Whānau Support Worker] gets [the food] and she comes around to all our houses and drops our food off for us. So, it kind of saves me going down there and getting pushed out the way and stuff like that... I walked in there and [the Whānau Support Worker] was like, "Oh come, I've got something for you". I was like, thinking, "I wonder what it is?" And she goes,

"Here is a box of food because a lady cooks it and then drops it off and we distribute it out to a family... It was like a chicken curry.

Mahana described an instance where the Centre provided an important resource.

I went there and she was like, "Do you need a washing machine?" And I was like, "Oh my god, funny you ask. Yes, I do". And she was like, "I've got one lined up. Do you want it?" "Yeah I do but I can't pick it up because it's just me at home now." She pops over on the Thursday and said, "We've got one problem, if you get it, he has to install it". And he came over on Friday and installed it and it works 10 times better than that one has ever worked. Now I'm trying to sell that one ... So, the Western Community Centre comes in handy a lot.

Sundays were spent at a nearby park and church.

We go to the park or the church [on Sundays]. It's just something to do with the kids because it's free and you get to play games and you get a small feed after. It's good for the kids and it's a good walk. Our church down the road is fine. It's not far. We go down there and the kids play the games and sometimes I join in... They have got really nice food. We had mince a couple of weeks ago and it was yum... You can go down there and be like, "Can I cook in a couple of weeks?"... I want to make a fettucine for them... There is not much kids that actually go to it but if you go there 10 times in a row you get a gift. It is really cool. It is real cool, especially for the kids. They know that my son is ADHD so they don't pick on him... They actually understand. A lot of people don't know what ADHD kids are about... We try and go down there as much as we can.

Mahana had a short list of friends and extended whānau who helped her. While she described close support from her parents, at times a sense of pride and a desire to maintain her independence stopped her from seeking help from extended whānau.

My mum, my dad, and my partner are the ones that always help us out... I don't like asking my mum for things. If she knows when things are going on,... I'll go and check my account and she has put \$50 bucks in there. It is like, "Piss off". I didn't mean it like that, but god just don't give me your money... That [happens] hardly ever because I don't tell her about my money problems anymore... My friends ring me all the time. When they're down and out they talk to me. That's about it. My no-matter-what friends; they're the girls I can ring up with whatever's going on... They give me options. Some people are like, "Get out. Don't do this and that". My two friends give me options instead of telling me what to do... They're pretty much gone through the same stuff, same lifestyle and all that so we all know what we're on about.

Once the household became settled into the community, a critical event in May 2017 led to significant outcomes. Mahana recalled the specific instance when her vehicle broke down in a nearby suburb and Mark came to assist her. Mark had a history of violations which prohibited him from driving. Choosing to help Mahana led to a short jail sentence for Mark and the loss of his employment. Although it is not mentioned in the quote below, the car was probably impounded. This specific event, and its effects, were sources of economic and employment precarity.

[I was] in Dinsdale. My car had run out of battery or something. It wouldn't start... [My baby] had a shitty bum, I had to come back and pick up [our son] from kindy, so it was just like, "Right, you go back and get the car, blah blah blah" ... So he got caught driving the car and it was to help me because it was either I stay at the car with her or I come back and he stays with the car. But either way we had to drive two cars back so it was a bit of a mission... Because of his history on driving he walked out willingly [when the cops came]... We knew they were coming in the first place, it was just when. And they come at nine o'clock at night, they got the dog, and they had the taser gun out... So, now I'm left here to do my house on my own... Maybe we shouldn't have done it? We would have just walked and left the car there.

Mahana was aware that her children missed out on some experiences because of the low level of income. Mahana's growing guilt led to a decision to discontinue rental payments to pay for Christmas expenses. While Christmas was enjoyed by the household, this diminished when Mahana was given an eviction notice some weeks later. Mahana approached WINZ to gain temporary housing support and they were offered emergency housing support through the non-recoverable Emergency Housing Special Needs grant. However, Mahana chose not to take up this offer.

All I saw was this big, "90 Day Notice", and I was like, "Oh my gosh!" So that just put me into a, "Great, what am I going to do?"... I stayed here and I stayed here and then I owed them money. I owed them \$2,500 because I didn't pay [rent] for five weeks. The reason why I didn't pay was I wanted money for Christmas... Since we've been here, we've been able to do nothing. Our money goes on gas, my car,

food, power and there is nothing left over for us to go out and do something special, like we can only walk to the park. We might have an extra \$10 and we'll go and get some ice creams from McDonalds. Those are the only cool things we can do. This house is just too expensive. Now I have to pay \$10 extra on top of my \$395... I won't get my bond back because of certain things in the house... Yeah, I'm in a pickle... They're asking why I'm still here and I said, "I've got nowhere else to go". I'm illegally squatting in my own house... I don't know if I want to stay in Hamilton. I don't know. I don't know if I want to go home. There are unanswered questions for me at the moment in my head. It's getting to me because I need to answer them... It took me a bit to put [my sons] into kindy [and school] and now I'm very gutted that all this is going on and I'll have to take him out and put him into another kindy [and school]. I just want to hurry up and settle down for my kids... I don't want to be moving everywhere because it is just unsettl[ing], especially for my seven-year-old son with his condition and that. I don't want to be put into emergency housing and that was the option that Housing New Zealand Corp[oration] had given me. I said to them, "I can't. I can't do that, not with four kids and one with ADHD... Putting him into a confined space, he will go crazy... I thought I'll pack my stuff, put it in storage and go down to Wellington, wait until I get a house and then come back up... I'm not willing to sit here and wait. So, that is a major issue at the moment.

The decision to discontinue rental payments was a causal mechanism which became a prior condition because it had significant economic and emotional effects (Wikgren,

2005; Blom & Moren, 2011). This decision was also a source of economic and housing precarity.

Mahana decided to move back to Wellington to live with an extended whānau member. She hoped to return to Hamilton when their economic circumstances allowed. My field notes record that her oldest daughter did not attend school for two days during the process of packing to look after the youngest child. Once again, relocation was a key source of economic and material precarity and food insecurity.

School holidays are next week. I'm pretty freaked out. I've got to move so that's why I want to get everything done by this weekend so when the school holidays hit this house is done, everything is done, and I don't have to worry. But right now, it's like there's just too much to do and with baby it's a bit of a mission. Yeah. You know, there are people I can pay to move my stuff, \$45 an hour should take only an hour or two... The guy came on Thursday, picked everything up... Don't know where I'm going to put everything else... I mean, it was pretty stressful. Like, I did have a few people help me in doing certain things but mainly what I really wanted help with was the kids... I've got all of this to sell. I've still got some in my room and some in the garage and I want to get rid of it. I'm taking all that down to the community centre today. It's all clothes that have been sitting in bags so it was either that or throw them out but there are families out there that need it as much as I do. There's some good stuff in there though... We will probably just have a few bowls and plates and maybe a couple of pots... Whatever is left over, like cutlery and all that crap, I end up giving it away... I gave the majority of all the food away, like the veggies. I was just like, "Well I can't

carry that all the way from up there to down there". And I had heaps... So, I ended up giving it away to a mate down the road... [For a week,] I was only left with a mattress, blankets and that was it, I think. And then we slept in the lounge for the last two days. It was very bad... We lived without a fridge for a night... We had takeaways.

In August 2017, the whānau of five moved into a small three-bedroom public house of an extended whānau member, and their whānau of five, in Wellington. This household can be defined as crowded (Goodyear et al., 2011; Goodyear & Fabian, 2014; Auckland Council, 2017). Mahana shared one bedroom with her four children. Their bedroom contained three beds and two sets of drawers. Whānau possessions were stored in the hallway and stacked to the ceiling along one wall in the bedroom. The room was noticeably damp and mouldy. A sheet covered the door to retain the warmth from the heater and electric blanket in the room. The rest of the house was distinctly colder than the bedroom. Both the front and back yards were waterlogged.

The shift to secondary tenancy lowered the level of welfare payment to five hundred dollars each week. Weekly housing costs consumed 56 percent of their weekly whānau income at two hundred and eighty dollars for board, power, and internet. Because most of their possessions were stored, sold, and shared in the relocation process, Mahana borrowed and acquired necessary items from extended whānau, friends, and opportunity shops after arriving in Wellington.

I got this bed too when I got here. Only 'cause I was not bringing my bed down. All I brought was all the clothes down... That [bed] was mine... I gave it to my

mate years ago, two years ago. And then, this bed, I got it from the Salvation Army. That's my sister's bed... My niece gave [a set of drawers] to me. Yeah, I pretty much got everything when I was down here.

Living with others was hard work.

It is a bit of a hard situation but it beats being homeless... It is different, living with somebody, to living with yourself... It's hard, very hard because you've got [three adults and]... six kids in... a three-bedroom house. You've got all different attitudes... The [kids] have their moments of getting along and then they don't... My sister still sleeps in [the lounge] because there's no room for her. She gave up her room for me to have in here.

Everyday activities were complicated by the number of people and the size of the house and bedroom.

The challenges we face in here is that [the house is] just too small... Trying to get dressed in my room is a hassle... There's three sets [of clothes in one set of drawers]... I had to leave half my damn wardrobe up [in Hamilton]... I've been buying clothes... [or] I'm having to wear jackets or tops that ain't mine... Then I've got to wash my washing at the dryers. So, I try and stick to a basket a week... My sister's washing machine, it's a 5.5kg. It's very, very, very small,... it takes forever! So, I may as well just take it down to the dryers. So, it costs me 16 bucks to wash... two baskets. That's wash and dry. It's not too bad, but... everything's just far more expensive here than Hamilton, especially for the dryers... It's a constant fight in the bed... but I guess it's temporary... My neck is so sore... 'cause I slept...

off the bed last night, 'cause I had [my son] in there... He couldn't sleep on [his bed] because it was cold... With the shower, [it] would run out [of water].

Mahana stashed food for the children in a black container in the bedroom to ensure her children were well fed.

That black container has got all the kids' school lunch and the noodles and everything... [My son who lives with ADHD] is losing weight again and that means he's not eating... I did have them out [in the kitchen] and I said, "Yeah you're allowed a packet". But then when the bitchiness [started],... I had to pull them out because, "Oh why does he get them?"... My sister normally does the cooking... Everyday things, I guess we don't have it all in a routine yet, but it keeps getting mixed up because someone just decides to do the dishes or step in when the kids are meant to be doing the dishes... It went pretty good for like two weeks, three weeks, maybe.

Mahana linked the poor-quality of the house and the surrounding area to illnesses of household members and a decline in her son's behaviour. Despite requests to address the issues relating to the quality of the house, Housing New Zealand Corporation has not addressed them.

[My daughter has] been sick, [my son has] been sick, I've been sick a little bit but not very hard-out. I've just been cold, hibernating in my room... [My son has] always got a snotty nose since we've been down here. [My daughter is] coughing all the time. But, I mean, look at the mould in this room. It's damp... Every day our windows are wet and then I have to move my bed away from this side of the

wall because my bed gets wet and it stinks. Like, this house is meant to be getting done up very shortly... [We are] still waiting. You can smell the mould... but that's the whole place ... It takes about an hour to about two hours for [the house] to be heated... [My son who lives with ADHD] is used to having his whole entire space and it's kind of wrecking him having to have one area... He's got angry ever since we've been here, too... Not being home, not having his own [space]... He's just been naughty down here. I think it's 'cause my routine has changed, everything has changed.

To ease the stress of their housing situation, the children vacated the house on some weekends to stay with various extended whānau members. Although this strategy was a source of economic precarity among other downsides, Mahana said it was good for the psychological wellbeing of all household members.

My kids leave every second weekend to go to their families and then every weekend I'm at my mum's house, just chilling out... [They go to] their nan's, their cousin's house... I'm kind of, like, missing them. But because of the stress levels that are in this house at the moment, because we're all bunched up in one room, it's good for them to disappear... and then come home ... [Our housing situations is] affecting me, big time. I don't like it and I don't like being around people too much now. I like my space in Hamilton. I like my family [and] growing and knowing my family... [I was] looking for a cheaper house up [in Hamilton] but now I'm looking for a (her emphasis) house. It doesn't matter how much.

A month after relocating, Mahana received a bill for unpaid rent from the previous landlord. Added to existent debt accrued through several large bills and ongoing expenses, the level of debt began to mount. Mahana felt insolvency would be the best way to deal with the level of debt. It is important to note that a person who declares insolvency is placed on a public register and receives a negative credit rating which can make it difficult to find employment, gain formal financial support, or open an account for power, gas, or internet (MBIE, 2020a). Their assets can be sold, or a family member might be asked to pay the debt (MBIE, 2020a). The way private housing operated led to economic precarity.

A month later, [I] get this big as email [from the property manager]. I was like, “Wow”. Like, you’ve got to prepare yourself. I just don’t wish upon anyone to be in debt. I’m at that point now [where debt] is just getting bigger... You get the insolvency once in a lifetime. And it’s like, “Oh well I might as well do it because I need it done. I’ve got too many bills that I can’t pay off”... [Insolvency] clears all my debts for five years and then yeah, I’ll be okay.

“It is a bit of a hard situation, but it beats being homeless”: Summary of Mahana’s experience of precarity

Mahana hoped internal migration would provide a fresh start where household wellbeing and stability might be achieved. However, starting again in a new place without extended whānau support was an enormous undertaking. Mahana’s story demonstrated how a mother of four children lived close to the edge and that a single decision – that is, the decision not to pay rent – can trigger a cascade of escalating events

within a context of precarity. At the core of Mahana's experience of precarity was low income, high debt, and poor, insecure private housing, which were linked to experiences of education and employment and uniquely shaped by the responsibilities of motherhood, the specific needs of her sons who live with ADHD. The whānau and household experienced many changes to its structure because of the level of income and changes in employment, housing, and other critical events.

Mahana was previously employed in the cleaning, retail, and hospitality industries which are regarded as poor-quality jobs characterised by hard work, low skill, little progression, and low pay (Knox, Warhurst, Nickson, & Dutton, 2015). She became a necessarily unavailable, non-employed houseworker as the size of their whānau grew. Returning to employment in these industries could be difficult if such work was offered in fragmented shifts on weekends, evenings, peaks in demand, and sometimes at short notice (Campbell, Boese, & Tham, 2016; Campbell & Burgess, 2018). She might also experience a reduction in the number of hours and level of remuneration (Ministry for Women, 2019).

Mahana's partner Mark has worked principally as a labourer, often as a scaffolder. Although successfully employed in the past, finding employment was difficult away from his established social network. At the beginning of the research engagements, Mark had on-call employment. However, the specific problem of an unreliable vehicle impeded his ability to get to the workplace. Full-time employment gained in Auckland split the household and added another set of living costs. As a one parent household, it became impossible for both working age adults to engage in employment and move the household to a stronger economic position. Mark shifted from an on-call worker to a

full-time worker. However, Mark became a necessarily unavailable, non-employed person following an unfortunate collection of events which led to his imprisonment. While the cohabiting two parent, one family household were the primary tenants of privately rented accommodation at the beginning of the engagements, the whānau became jobless within 17 months. Despite many frustrations with the welfare system, welfare payment was the primary source of income.

Everyday life was disrupted with amplifiers, such as her sons' conditions, poor-quality housing, an unreliable vehicle, the way the welfare system operated, and the decisions of case managers. While the household had fewer protective factors, such as waged earnings, the practice of budgeting, food management strategies, and government, community, and whānau sources of support and resources, access to community sources significantly softened the everyday experience of precarity for the whānau and household. Because Mahana was culturally disconnected she could not draw on cultural resources to assist them.

Once the whānau had integrated themselves into school and the community, the specific decision to discontinue rental payments led to the eviction from their privately rented accommodation in Hamilton. The household were without any other viable choice but to move back to Wellington to live with a whānau member as secondary tenants. Secondary tenancy lowered the level of welfare payment and, although they were grateful to be provided with housing, the reality of living in a composite, crowded, and poor-quality house was difficult. The threat of homelessness and the level of debt held them in place. Mahana viewed her circumstances as enduring but must cope with the everyday realities of living precariously.

Chapter Seven: Case Study

Wiremu - “No Plans or Expectations, Just Hope to Survive”:

Precarity Offset By Cultural Resources and Practices

This chapter explores the story of Wiremu, a 23-year-old man, who grew up in Ngāruawahia, Waikato. Wiremu belonged to the Waikato tribe and was very connected to his marae, hapū, and iwi. They were part of him and he spoke some te reo Māori. I met Wiremu at his mother’s home in the summer of 2017. He said that the home had been owned by his whānau for three generations and pointed out a shed that was once his bedroom. Wiremu was a gentleman. Manaaki and manners were important to him. He was also highly intelligent, personable, playful, and observant. Precarity can be perceived in every aspect of Wiremu’s life and emanate from both intermittent employment and low, unpredictable income. His everyday experience of precarity was amplified by whānau and household dynamics, being without a vehicle, and the responsibility of looking after siblings and cousins on both maternal and paternal lines. Wiremu’s story demonstrated how cultural resources and practices can soften the everyday experience of precarity.

After I described the research topic in our first encounter, Wiremu responded with a long sigh, “story of my life”. Wiremu, who did not sit down and talk about issues in preference to bottling up his emotions, was motivated to participate in the research by the idea of socialising his story. He hoped others might gain an understanding of the set of circumstances he, and people like him, contend with every day. The food vouchers

the research provided him were also helpful. Later in the course of the research he stated:

The food vouchers really do help, that is another key incentive... [But I became involved in the research] more for the fact that people get to see what we go through every day. When we open up our door and our cupboards and shit, what we see, what we have to feel, what we go through on a daily basis, starving. Yeah. Like I say, I don't like talking about my problems, but now that I think about it, I talk a whole lot of shit about my problems and I'm reading all of this... As much as I don't like talking about them it has helped out a lot more, not so much the food part, but it helps keep my mind at ease too so I'm not overthinking the situations... It is like having to do counselling without actually going to counselling, kind of a win-win buzz. I talk shit about my shit that, you know, everyone gets to read my shit. Yeah, just letting everyone know that... some people don't get it as easy. I hope with this that it does get put across that there are a lot of families out there that struggle.

Interpersonal tension with whānau and household members motivated his desire to conduct the research engagements away from the household. Because Wiremu did not have a vehicle, I collected him from his house or the Western Community Centre (the Centre) where he could be found using the computers. Wiremu often used profanities and uncommon words to describe his experience of the world. I have retained these words because this is how Wiremu chose to express himself and his circumstances.

Wiremu was the primary breadwinner and caregiver for his whānau and household. He has one child who lives with the biological mother. Wiremu and his partner, Heeni who is a 26-year-old woman of Māori descent, started a relationship in 2014. They formed a blended whānau of three comprising himself, his partner, and her daughter who was seven years old. From time-to-time Heeni's brother, aged 16, visited and stayed with them. Wiremu emphasised the challenge of satisfying the tremendous appetites of both Heeni's daughter and brother.

Because of the way Housing New Zealand Corporation allocated public housing, the role of finding housing was allocated to Heeni who they believe had a better chance of gaining private or public housing. Heeni applied for public housing through the Housing New Zealand Corporation but has not yet received such housing. Wiremu's ability to secure privately rented accommodation was constrained by the informal and intermittent nature of his employment and a tainted housing record. Together, Wiremu and Heeni decided it was better for Wiremu to commit his time to work. In the last 10 years, Wiremu has lived in 11 houses in the Waikato, Hawkes Bay, and Bay of Plenty regions because of changes in both his mum's employment and his employment. Wiremu has lived in private and public housing as both the primary and secondary tenant, and with extended whānau. Wiremu has also been homeless.

Across the six months of engagements, the whānau lived with friends and a member of Heeni's extended whānau in two small three-bedroom homes in Nawton, Hamilton. Both households can be defined as crowded and poor-quality (Goodyear et al., 2011; Goodyear & Fabian, 2014; Auckland Council, 2017). Wiremu stayed with extended whānau when respite was needed. Because the level of welfare payment is lower for

couples than individuals, Wiremu and Heeni did not disclose their relationship to Work and Income New Zealand (WINZ). Wiremu received a Jobseeker Support benefit with Financial Assistance from WINZ. Heeni received a benefit appropriate to a mother with one child. On two occasions WINZ also facilitated access a non-recoverable Special Needs Grant.

From time-to-time Wiremu supplemented his welfare payment with earnings from non-standard employment, but only as the opportunity arose. Heeni had not been employed or in education or training for some time. Wiremu also used lending institutions and informal loans to garner further income. When their circumstances became known to staff at the Centre, staff sometimes set aside resources for their whānau. These sources of income, support, and resources were protective factors for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

“Somebody has got to look after us”: Wiremu’s story

Wiremu is the oldest male on both the maternal and paternal lines, casting him as the tuakana (see pages 54-55 for an explanation) of his eight siblings and extended network of cousins who were scattered across the Auckland, Waikato, and Bay of Plenty regions. With a sigh and a smile, Wiremu described the responsibility as an amplifier and a source of economic and labour market precarity.

[Being a tuakana] is a whole lot of pressure of its own... It ain't easy but someone has got to do it, I guess... It wasn't by choice either... I was living in a house full of girls. I had to grow up before my time kind of thing. I had to look after them. Plus, you know their mouths weren't small. They were big mouths and they were

always finding trouble, but they would never fight. They would either just get beaten up or something [and] I had to get involved every time just to try and make sure they were alright. Nowadays, they've learnt. One of them has, kind of. But I'm the oldest on both sides and I'm the oldest moko[puna]. I have to look out for all my cousins and that. And I'm first call if anything happens. Even nowadays, after the birthday on Saturday I had to go and pick up my cousin because he was being an idiot. I just chucked him in the car and drove him home at about half four in the morning and had to get up an hour and a half later just to get ready for work. They still call me.

Tūrangawaewae marae is Wiremu's home. His extended whānau are the ahi kā of his marae (people who care for the marae). Childhood experiences created a strong attachment to the marae context which was important to coping with the everyday experience of precarity. In the following ways, culture – its people, places, and practices – was a protective factor for Wiremu (Fitzpatrick, 2005; Campbell & Price, 2016).

My dad's family... stay on the pā⁴⁶... I had a lot more freedom there when I was a kid. I could just do me type of things. I didn't have my sisters to worry about because they were out for the weekend. So, I could just kick back⁴⁷ and be a kid for the weekend, sleep in and watch cartoons and go and play with all the rest of the pā kids and go for a swim down the river. And I just had to make sure we were back before the streetlights come on. It was always fun there... The pā felt more

⁴⁶ The word pā refers to the spatial context of the marae.

⁴⁷ The phrase kick back means relax in this context.

like home because it was just me and my uncles and my koro⁴⁸. Fuck, we were set. They had their things and they only had three rules – not to bring the cops home, be home before the streetlights go on and... what goes on in the whare, stays in the whare... I like being from Tūrangawaewae [marae] because, fuck, that is me, that is my family... [It] makes me feel a lot more proud of who I am... When I walk through these gates, I feel unstoppable. I don't know what it is. It is like nothing else matters in the world... I don't get that feeling in other places but every time I'm there, without a doubt, I just feel a bit more freer knowing that I'm home and this is where I want to be.

Wiremu pointed to several spots on the pā that he liked, such as a lookout above a whareniui (meeting house) (see Figure 10).



Figure 10. Photograph of the lookout at the marae.

⁴⁸ Koro is a Māori word for grandfather.

This is my favourite [spot on the pā]. There is always one of those old three-seater chairs that you always see on the marae and that. [I] just pull it up to the edge and just kick back. I don't know. It is just nice sitting there, no one around you, being able to think, and just knowing that you have got houses and family all just right there... I could look left and look right and look straight and see everything around me. Being able to see it all makes it that much better. I am used to always having to look over my shoulder or look over my back. There [are] heaps of cunts that want to give me a go⁴⁹ but just being in that one spot at that time... let's me know, "Fuck, I'm unstoppable. You can't touch me... That would be the safest place I feel. [I] feel untouchable just being up there.

Another spot he liked was a precarious perch underneath a bridge over the Waikato River, near the pā.

We sit under the bridge because, you know, all those rails that you can hold onto and that, and all the pillars that link up. [I] just kick back in there. It is nice because... you are facing the connection of where the two rivers meet, then you have got the big hill right behind it... When the sun is setting or it is late evening it is nice to just look out at it.

Helping at events at his pā provided access to important resources for Wiremu.

⁴⁹ Go is a slang term for punch or fight in this context.

At all the big events, like the Coronation and Koroneihana⁵⁰ all of that, we were always in there helping. I liked going because you would see all the different people, all the different maraes and that, and everyone different coming in and pitching in and helping and that. It is just massive. I liked those events... Me and my uncles were always down in the hāngi⁵¹ pit. So, while the hāngi is going they're all drinking and, "Boy, just make sure that is alright. Check that. Is there steam coming over there? Put more dirt over there". And if we weren't doing that, we were on the truck going around emptying all the [rubbish] bins and that and replacing it. And all the other little cuzzies⁵² and aunties and nans and that were always in the kitchen and we were down in the meat shed and doing up all the meat and that.

"Try and make it work": Wiremu on the everyday experience of precarity

During the engagements I had with Wiremu, welfare payment was the only stable form of income for the whānau, totalling a weekly figure near seven hundred dollars. As stated earlier, from time-to-time Wiremu gained waged earnings from different kinds of non-standard employment, such as temporary agency work, ranging from approximately one hundred and forty to one thousand dollars each week. The cost of housing and utilities was two hundred dollars which consumed 29 percent of their

⁵⁰Koroneihana (Coronation) is an annual celebration of the crowning of the sovereign consort at Tūrangawaewae marae. The first Koroneihana occurred in August 2006 to celebrate the ascension of King Tūheitia, following the passing of Te Arikunui Dame Te Atairangikaahu (Waikato-Tainui, n.d.).

⁵¹ Hāngi is a traditional method of cooking and meal where meat and starchy vegetables are cooked underground using hot stones (Harawira, 1997).

⁵² Cuzzies is a slang term for cousins.

weekly base income. A proportion of whānau income was allocated to Heeni and Wiremu's substance use which constituted an amplifier and a source of economic precarity for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

As is the case for most people, income was the most significant form of precarity for Wiremu.

All of [the challenges I face] have to do with money, they really do, right down to the relationship... Money is always going to be an issue... Everything is a dent in the pocket... It is just stretching out shit from payday to payday.

Both Wiremu and Heeni maintained their relationships with WINZ. Although Wiremu was grateful to receive welfare payment, he described many dissatisfactions with the way the welfare system operated. Because he was without a vehicle, field notes record that he often walked an hour to attend welfare appointments. The way welfare operated and provided support was an amplifier for Wiremu and a source of economic and material precarity (Fitzpatrick, 2005; Campbell & Price, 2016).

No one likes going to WINZ. Apart from the long lines and the long waits, it is just the whole hassle of trying to get shit to help you get by... I just feel like they're fuckin' sitting there judging you. You never get what you want... I understand they're doing their job, but fuck, you know, we're still trying to make it as well... You learn how to talk at WINZ, because that is all they do, is talk, talk, talk! [I have to attend] seminars,... those are just helping you build your CV⁵³ and help

⁵³ CV is an acronym for curriculum vitae.

you talk confidently and that. They just go for an hour and just watching a video and writing stuff down... They help you get a lot of that confidence going into jobs... too – how to approach it, give you help on what you should be saying and how you are saying it, present yourself and that, yeah. Because they talk a lot, I tend to listen I guess, because you have too.

Wiremu did what he could to avoid seeking additional support from WINZ. Wiremu had a hierarchy of both formal and informal sources he drew on to meet their weekly expenses.

[I source further income for] food mainly or [when we are] short on our board... If Mum is a no-go, then it will be [Cash Converters], and if that is a no-go, then it is just suck it up until pay day or something... I would rather go to [Cash Converters] than WINZ [to get food]... They are going to give you \$60 or \$80 that you can only spend at a certain shop... Realistically it is next to bugger all... and that will be enough for maybe one day... Whereas if you go to Cash Converters, I can get cash and do my shopping at Pak 'n' Save, and then go to the meat shop, because I've got the money to... At least I know I'll get what I want and the cash I need and go and do what I have to straight after, instead of waiting three hours to tell me, nah, they can't do nothing... The good thing about [Cash Converters] is they do only take branded things... Every second week I used to go in to [Cash Converters] and get a loan and then we'd pay it back that following week. And then be short another week, just trying to go back... We've got bugger all to sell now and what we do have I'd rather keep... I pawn my TV off now and then if we need it,... if we're finding it hard. It is better than... [loaning] it and pay[ing] them

back, plus interest... We can get about \$250 max loan on the 50 inch [TV] but we can just get the swap at \$100 just to get us like food... We haven't gone for loans for a while... Then you've got to dip... into our pockets too much and then just be back to square one having to loan off them to cover what we just lost.

Wiremu also used a range of mobile clothing trucks to gain resources for the whānau.

Which [clothing truck] haven't I used? I'm bad for them aye... [I use clothing trucks] about twice a month I think or maybe once a month... I try not to get too much... If the Mrs wants something, the kids want something, they are in there having a look around... It is just one big bill that you're left with... I got this shirt off there, and it cost? \$65 bucks... You can get it at the Warehouse for \$20. They are making a 40 something profit there. For me I think it is just the fact that I can just get it then and there and that is all it is really... That is why I try not to use it that much. Some of the [clothing trucks] have like hire purchases and that... but you have to pay so much of it and then pay like 10 percent of it... The TV would have been the longest [item] I've had to wait for. I've waited six weeks for that to come. Still paying it off now.

Although these lending institutions provided as access to important resources, they were also amplifiers, and sources of economic and material precarity for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

Wiremu recalled the loss of a significant resource, which constituted an amplifier for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

I remember last year we got hit with so many birthdays, we got to the point we ended up selling our car just because we had my birthday, my partner's birthday, my partner's younger brother's birthday is the day after mine, plus my little sister's baby... is two days before me, the bro. It was just wicked... [The car] just broke down one day..., so we decided to scrap it and just get a little bit of coin for all these birthdays... Shouldn't of, should have just got it fixed... I shouldn't have to ask [Mum for a loan] because I shouldn't be in this rut to begin with... Fuck, we make enough between the both of us.

The issue of income was intimately related to employment. As mentioned, Wiremu has a complex employment history. He was very successfully engaged in full-time employment in the early stages of his working life, including furniture removal, forestry, and roading. Wiremu enjoys work. Both the process of labour and its rewards are good for his mental wellbeing. When he was successfully employed, he often lived in privately rented accommodation as the primary tenant and saved a significant proportion of his income.

Work would probably be the closest thing I get to being happy. It is my own zone, everyone is working doing their thing and I'm doing my thing. Yeah, mahi⁵⁴ hard and head down. No distractions.

For Wiremu, as is the case for most people, education played a significant role in determining his position in the labour market and the level of income.

⁵⁴ Mahi is a Māori word which means work in this context.

[I went to school] all over the show. I went to Waipa, then Horotiu, Fairfield Intermediate, [Manu]rewa High, Fairfield College, Huntly College, [Ngāruawahia] College... I think the last one was Huntly College. I really enjoyed that one... My woodwork teacher was the same woodwork teacher my Mum and them had. [On my first day of school, the teacher said], “[Wiremu]? Hey, which one of youse is [Wiremu]?... You come and see me after this aye”... He got me put on daily report straight away... My uncle and my uncle’s brother, they beat up that teacher... and then shaved his head. That is why they got kicked out of school... I’m nothing like them! I had a talk to him... about it... He goes, “Oh still you can stay on daily report and that will give me a good laugh for a bit”. “Oh well, I’m glad I’m here to entertain you”... I didn’t last very long. I got kicked out of wood[work class] and ended up having to get a new subject... There is a lot of teachers that don’t like our family... It made for an interesting year though. I used to like the reliever teachers because they were always a lot nicer to me... I got kicked out of Fairfield College. I broke the Deputy Principal’s nose but that was an accident. It really was. I was already beating someone up for calling my Mrs a slut. Then he come to grab me from the back and tried spinning me around but all I felt was a hand on my shoulder and I just turned my elbow up and managed to break his nose... They gave me a letter saying I was excluded from the school or something, so it made it hard to get onto courses and all that... Then Mum sent me to [do a youth course at the Apostolic Training Centre]... All the little hood rats used to be there.

In these ways, education was a prior condition and a source of economic and employment precarity for Wiremu (Wikgren, 2005; Blom & Moren, 2011).

Although Wiremu was not always able to attend school and left at the age of 15, he learnt the discipline of work from his mother.

My Dad is a lazy as fuck cunt. I mean, he is what I based my life on. He is one person I did not want to grow up to be like. Woman basher. I watched him hit my sisters and all of that. But the whole [work ethic] comes from Mum. Mum has always been working all our lives just to put food on our table and a roof over our head. That's how I grew up. If she was at work, I had to... cook dinner for me, her, and my sisters. I'd wake up... with Mum at half five in the morning, just so I can get the girls up at half six so they can be ready for school and be out there to catch the bus and make their lunches and that. But yeah, it is Mum, she is a very hard worker... I don't really like school, not much for paperwork and having to write stuff out... I know little kids that can write better than me... I spent a lot of time getting kicked out of school, so I would have to be at work with her because there was no one at home to watch me... So, just watching her work and helping her work, I just got the feel for it... [My mother] taught me what I needed to know.

In January 2016 Wiremu decided to take a break from employment and lived off his savings and income gained through informal borrowing. Since returning to the labour market 18 months later, Wiremu had struggled to find stable employment. He moved in and out of the labour market undertaking different forms of non-standard employment, including seasonal, temporary agency work, cash-in-hand, and event-based employment. The decision to withdraw from the labour market was a causal mechanism which became a prior condition because it was a historical event and had economic and emotional effects (Wikgren, 2005; Blom & Moren, 2011). In addition, being without a

vehicle was an amplifier for Wiremu, constraining both the possibilities of employment to places he can bike, walk, or travel by bus and his ability to get to workplaces (Fitzpatrick, 2005; Campbell & Price, 2016).

While Heeni had previously worked in administration and call centres in both Auckland and Wellington, she found it difficult to find work in Hamilton and submitted her curriculum vitae to approximately 15 different organisations each week. She did not gain employment during the research engagements which may have been linked to the constraints of transport.

When the engagements commenced Wiremu had obtained a short-term, cash-in-hand role as a labourer in a nearby suburb through a friend. Although there were a range of downsides to this type of waged work, which was short-term, weather dependent, and low paid, it was supplemented by many forms of fringe benefits provided by the employer. Wiremu chose not to inform WINZ of this waged work and continued to collect a benefit concurrently.

I do [plastering from]... seven in the morning to eight at night... The boss's whānau is up in Middlemore [hospital], so we didn't have work for a couple of days last week... We were meant to get back into it this week, but... it is raining and all that. We [work] outside, and we really need the sun... It has been a lot easier doing this mahi for an income, a lot of pressure off the shoulders. It was hard trying to make food last in that house from payday to payday. The younger brother, he is a growing boy, so he has got to eat. But he is one of those ones with a high metabolism and he can eat and eat and not gain an ounce of fat. It pisses

me off (he laughed)... It helped out that much more because... we were living day by day but come paydays at least we still had extra coin in our pocket. Coming home with \$160 a day, you know, that was alright. I would be able to grab us some dinner, a couple of meat packs, and I'd buy me a packet of tailies⁵⁵ for work the next day... "Sweet! We are good for the week!"... [My boss] went and bought us lunch and made sure we were always hydrated with our drinks, [like] Powerade's and V's... He bought us ciggies⁵⁶ as well... It helped out a lot. If I could get back into that type of work again, yeah I'd jump at it. It was ugly work but shit it's paid well... When I've got WINZ... my boss will drop me off home so I can have a shower and then he will take me to my appointment. And then after my appointment we will just go back to work... It was a win-win, get some work in, go and have an appointment and then take me back... I don't mention that to WINZ because yeah, they will cut me right down... because it is not fucking around with IRD and that, so it doesn't show up... But you can't really rely on that when you are looking for a house because you need a consistent wage going in[to your bank account]... But it is extra money that helps, you know, especially with the school year just going back and the girl had a trip last week to Raglan, she lost her shoes, and her hat, and her umbrella, so I had to go and buy more of that this week. [I] doubled up on all of those, some socks, and just all her books and that that she needed... I have just offered to start paying her brother's school fees, because her Mum is an idiot. They spend their money on drugs and alcohol

⁵⁵ Tailies is a slang term for a brand of cigarettes.

⁵⁶ Ciggies is a slang term for cigarettes.

and because her son, he is an on-to-it kid, hangs out here most days... They didn't pay his fees last year, so he doesn't get his credits for it. He passed all his shit... He works the canteen at school. He was doing that before I come on the scene because they didn't have the food.

While this type of remuneration was an amplifier which constrained the ability to gain privately rented housing (Fitzpatrick, 2005; Campbell & Price, 2016), it was a significant protective factor mediating economic precarity and food insecurity for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016). The decision not to declare this employment to WINZ was both a causal mechanism and a protective factor easing the same forms of precarity (Fitzpatrick, 2005; Campbell & Price, 2016). Conversely, the decision to support Heeni's brother and the decisions of other social actors were amplifiers and another source of economic precarity for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

Following the end of the cash-in-hand work, Wiremu went on to undertake three non-standard jobs in the coming months. He gained some seasonal work to pick kiwifruit in Kawerau, Bay of Plenty. After committing money resources to commuting, a storm struck and only a small number of hours were worked in the first week. Wiremu chose not to continue with this work because this employment was a source of economic precarity for Wiremu (Fitzpatrick, 2005; Campbell & Price, 2016). Shortly after, Wiremu gained a fixed term job to work at the Field Days⁵⁷ through his mother.

I started doing road works there for a bit... out in Karapiro... I started going with my old lady on her deliveries too... She is a truck driver and drives a truck for Toll.

⁵⁷ The Field Days is an annual agricultural event held in Hamilton.

That has been fun. I like going with her on those because it is different scenery... [I] go down to Kawerau tomorrow for kiwifruiting. Go and do that and see how that goes. I've never done it before, but it can't be that hard... I'm going to that [Field Days] job in June... Mum asked me, and they were looking for 12 workers, so I grabbed a couple of the boys who are always over home. Signed them up too... The more the merrier plus that will put coin in their pockets.

A social network is an example of social capital (Beel & Wallace, 2020) which operated as a protective factor which facilitated access to employment and income for Wiremu (Fitzpatrick, 2005; Campbell & Price, 2016).

The end of the cash-in-hand work also prompted a new focus of finding more frequent employment. Wiremu approached and was planning to approach previous employers and industries for employment. However, industry and workplace labour strategies and being without relevant qualifications or licenses worked against him.

The cash flow, it comes and goes, and it has been up and down for a while now... I really do need to find some more frequent work. Something a bit more out here. I might just go and try back with [a previous employer]... Most of the road works... are only taking on temps⁵⁸ now instead of having to pay someone out... They'll just keep temping you which sucks... I guess that is the way every company is going. A lot of companies are going through temp[orary work agencies]... I liked the furniture removal gig. I'd do that again if I could. Nowadays they are not

⁵⁸ Temps is a slang term for workers on a temporary employment contract or placement.

really looking for the off-siders⁵⁹... You have to have a [full drivers] license to be in there now... Give the people without the [qualifications] a bit more chance. Just because we don't got the qualifications, doesn't mean we can't work... I don't even care what the job is. Fuck, it could be shovelling horse shit for all I care, as long it is paying... I'd rather be working than not doing anything. I hate struggling. It just sets the mind frame at a different low each time.

Labour strategies were causal mechanisms and the lack of relevant qualifications or licenses were amplifiers. Both were significant sources of employment precarity for Wiremu (Fitzpatrick, 2005; Campbell & Price, 2016).

Wiremu approached three temporary work agencies to add to his job seeking efforts.

It wasn't easy [to find work] because I didn't have much of those qualifications and all of that... I just called [the lady I know at Success Personnel]. I was like, "I'm free for some work now. Is there anything up and coming?" "I will give you a call"... She called me at five the next morning and was like, "Are you able to work now?" "Yip." She goes, "Oh, did I wake you?" And I'm like, "Oh yeah nah. It is only like five in the morning". "Sorry, if you can get down to [a Hamilton based roading company soon]." "Sweet"... [I] biked all the way from mine at five thirty in the morning and got [there] about 10 past six. Just went to work and finished there at nine that night. It was all good. Fuck, I was hungry though... Success Personnel also... offered to pay for my traffic control license and I just pay them

⁵⁹ Off-siders is a slang term for workers who are not part of the core workforce of an organisation or workplace.

back \$50 out of my wages each week or whenever I was working... I take every chance I can [to work]... This one agency got me a job for a whole year, just temping... It makes it easier to find work, you don't have to go out there yourself... They help you get the work and when you passed and you are on-board with them then the work was just there... So, a temping agency would probably be the best... I just used to rely on the temping agencies. I'd sit at home and wait for the call. Nowadays I can go out and at least try to go and sort out my job... I just read about [a job] and then went down to Fulton Hogan [a roading company] and applied for the job... It is only just down the road from me.

By facilitating access to employment and training, temporary work agencies were protective factors for Wiremu (Fitzpatrick, 2005; Campbell & Price, 2016).

As is the case for most people, the issues of employment and income were intensely aligned to housing for Wiremu.

I want to try and find my own pad⁶⁰ but fuck, I can't go private for the fact that, shit, I don't get enough [income] as is. I don't want to board either because I don't want to have to share a space, you know. I'm over all [that]... The last house I had kind of fucked up when I was out in Rotorua... I left it all [with] my sister and they left it in arrears and all of that, so it makes it harder to get a house nowadays. Even with Housing New Zealand, I tried to get my Mrs to go... get us a house... That would be the biggest one I have problems with because I can't access what we should be able to access... My partner has been on the waiting list for almost

⁶⁰ Pad is a slang word for home or house.

two years... [Heeni would prefer] to save up for another car. We could do that after we get us this house. I just want my own space!

As stated earlier, the whānau lived in two households with known contacts and extended whānau who wanted to share household living costs during the research engagements. While this story focusses on the second household, the first household is sometimes referred to illustrate the housing issues they contend with. At the beginning of the engagements, the participants had moved from a three-bedroom public house with a whānau of six where their whānau slept in the living room at a cost of two hundred dollars each week. This arrangement ended abruptly.

I come back from doing the roadworks one day and I walked in and, "Youse don't live here anymore. You stay out there, bro. Your Mrs took your fellas' gears".

The second house was privately rented accommodation comprising three small bedrooms. A cost of one hundred and fifty dollars each week, or 21 percent of the weekly whānau income, was meant to cover utilities and rent of one of the three bedrooms. The whānau lived as secondary tenants with another whānau of three who were the primary tenants and an unrelated person. All household members seemed to be precarious. Each household member contributed money for food and the primary tenants were responsible for shopping for food. However, the primary tenants did not fulfil this responsibility sometimes. My field notes record that Wiremu often complained of the cold and the noise of nearby in-fill housing construction which began at 6.30 each morning. He often had dark circles around his eyes.

We are normally in our own ends of the house... They've got the sitting room. They've turned that into their room... We are normally up our end of the house. The only time both ends meet really is just around dinner time, just when everyone is cooking... We pay our cash to be there and give them extra so they can do the shopping as well. They fuckin' haven't been doing that which has been bugging me because I'm lacking in my meat department. I need meat.

Living with others was very stressful for Wiremu and he was careful to restrain his words and actions. He spoke about ongoing interpersonal tension with another household member who often asked Wiremu for things.

You get inventing when you want a bit more privacy. It is hard to [do] even simple things like needing to go to the toilet can be a mission or getting a shower. Yeah. There [are] no locks on the doors. Fuck, I want to have a shit in peace [he laughed]. There are fuckin' like three kids standing there at the door, asking you what you're up to..., hoping they don't go and open up the door!... And then that white boy... was just bugging me and bugging me. It is ask, ask, ask and he is always wanting something. "Bro, got a cigarette?" "Fuck nah I'm dry. I've got no ciggies until tomorrow night." Then if it's not smokes, its fuckin' asking for money and shit. I'm just over it... It is just slowly taking its toll mentally... It is hard having to go and live in someone else's house because that is their space. You pay so much and you need your space, but... it feels like you're having to walk on eggshells around everyone... My Mrs... helps out as much as everyone else does, I guess... Sometimes it's not enough... For me it is trying to watch what I say... I don't want to be rude... I try to get [my Mrs] to sort it because... that is her family.

If it was my family, I'd sort it but that is where we are finding most of our arguments is... [Issues arise because I'm] having to deal with them and then her not listening or meeting me halfway on the decisions. It is taking its toll on the both of us. I can't stand it and I'm starting to lose the plot more. Getting shorter and shorter wicks... Hard times at home with the family, I guess, but fuck, that is just every day now. I've got to spend the rest of the week out [in Kawerau for work] which is alright. It will give me and my partner a break. Time to clear my head out.

Wiremu often provided care to the children of the primary tenants to stifle possible disharmony in the household.

I will help out as much as I can, not expecting it back, just knowing that it will help them, I guess. It makes me a bit better. People that we stay with, they are always needing help. Their baby son has only just gone to kindy, but they're just trying to get it into the routine and that. It is hard for them. They have got the mind state of children. I help out with them as much as I can when I'm there, even just taking their sons' for rides when the bro comes and grabs me. "Oh nah. He is alright." "Oh well, I don't want him running around here causing youse issues and then you are yelling in front of him and my girl because then I'll really have to waste youse. So, I'm just going to take him and our girl and they're coming for a ride." "Thank you, bro!" "All good. It keeps me calm not having to listen to youse go at each others' throats. Anything I can do to help, I will."

In these ways, many aspects of secondary tenancy, such as the decision not to buy food for the household, were causal mechanisms, amplifiers, and sources of food insecurity and economic precarity for Wiremu and his whānau (Fitzpatrick, 2005; Wikgren, 2005; Blom & Moren, 2011; Campbell & Price, 2016). Because of this, leaving the household was a protective factor for Wiremu (Fitzpatrick, 2005; Campbell & Price, 2016).

The issues of employment, income, and housing generated food insecurity for the whānau, and grated against Wiremu's sense of self. Because the household members stopped buying food for the household, Wiremu and Heeni allocated eighty dollars each week for food for four people. This amount was flexible, and they often fed other household members. Wiremu used a range of strategies to manage food in the face of other demands. While these strategies were protective factors for the whānau and household (Archer et al., 1999; Fitzpatrick, 2005; Campbell & Price, 2016), Heeni's growing substance use became a problem and a source of economic precarity and food insecurity.

I struggle more with food than anything... Food, that is my main priority... to make sure [our girl] is fed... We spend less than what I'd like [on food], under the 100 mark, about 80 mostly, I think... We are feeding our lot, plus the people that we're staying with. We feed their son because they think he is going to survive on a pie. Every time we have dinner, he is always coming up to us saying he is hungry. So, we will make him another plate. Plus, we are having to feed their other boarder... I will get my smokes and then the Mrs gets her habits, her box [of alcohol], her drug, she will get her tinny. We try to keep that shit or she to keep [drug use] to once every couple of weeks. The drugs anyway. Drinking is

becoming a bit more frequent. A bit more each week – two or three times a week now. It is getting annoying. It is like, fuck, we could put that money on food or other shit we need... More [is spent on alcohol] than what is on food, I can guarantee that much! By the [time the] weekend [is] gone, all the kai is gone, and we still have a while and you can't wait until the next pay because we've got a family.

Being without a vehicle increased the constraints they experience in relation to the availability of food (Fitzpatrick, 2005; Campbell & Price, 2016). Food was sourced principally from Pak 'n' Save or Countdown supermarkets because they were nearby or cheaper.

[We shop at] Pak 'n' Save... and there is just the Countdown by the mall because it is closer and we don't have to pay for gas everywhere or two separate bus fares.

Marae based events were an important source of food.

I like marae food [and there are leftovers]... Yeah, that is the best part about it. Even at birthdays and that, all the leftover munchies⁶¹ the next day after... There is still heaps there and it is like, "Oh yeah. I'm going to take this home and I'll have another... munch later".

Nature was another important source of food.

⁶¹ Munchies is slang for food in this context.

I might take our girl out eeling one night... I just haven't done it lately. I've been too preoccupied with other shit... I like my diving, that is another way to provide. Hunting I like, yeah. It is a lot harder than diving, that is for sure. At least you know when you're diving [that] your food is right there instead of having to go hunting for it... I get to go diving a lot more than hunting... Now that we don't got a car, I just go whenever any of the family is going, any of the uncles or that. I'll get a call the night before or something, "Fuck yeah, pick me up bro!" I'm up early just because I'm excited!... [I] just gas their way and go up... [You are] always guaranteed to get something. I've got pāuas there that are bigger than my hand... If it looks bigger than your hand, then all good. So, you just come out of the water with them, "Fuck yeah, I'm eating well tonight! Fuck, I'm a king!" Many hands make for light work. We all got in there to get some kai and we've got many more to feed... Once we've got [the kai] all back and it is already cut down to eatable sizes and that, so [then], it is just dropping off portions of it at a time... [We] just grab a couple of buckets and then chuck a few kinas and a few pāuas in each and see how many buckets we've got all up, and then, "Sweet, that can go to the aunty and uncle and all of that. Then we will just go halves on this bucket or something". Just so everyone gets some [and] everyone gets fed.

Extended whānau were important sources of food and drawn on when food was scarce.

We have had everyone over a bit more than usual... [because] we had a tangi⁶² last week... The cupboards have been bare. We have had to send our girl down

⁶² Tangi is the abbreviated word for tangihanga which refers to the funeral process.

to her Nan's to go and have dinner and that. She is only two houses down, but it's not the point, we shouldn't have to... I try and get some kai off my mum every now and then, if I need it. That is only if she's got it.

Visitors were also a source of food. However, the cultural practice of manaaki compelled him to provide visitors with food which was problematic when there was little food. From time-to-time, Wiremu would go without food to provide for others.

If I've got people coming over,... if I know there is only enough dinner for me and my family, I'm still going to give them my plate... My Mrs, she will do the same too... As long as everyone else is happy, we're happy. But yeah, I never say no to someone... I won't eat in front of them. I am big on that... I don't mind feeding them because they tend to bring [food] over anyway. They will either come over with meat or even a bread. Last few days I have been asking them for something every morning, just breakfast for that girl. [Visitors] got us a bag of cornflakes and that and I got us some milk, brought some sugar and that and some noodles for her... If I know they are only going to be a few hours and I've already started cooking, then no one is eating till they are gone.

The research was also a source of food. Because Wiremu felt uneasy about being able to consume a shared meal as part of the research without his whānau, he always saved a significant proportion of the meal to take home to them. With a calculator in hand and a list of items prepared by Heeni, many of my research engagements with Wiremu were concluded with a trip to a supermarket to purchase food for the whānau and/or

household to the amount of the research voucher. These varied sources of food were protective factors for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

Gaining access to formal support was difficult for Wiremu and amplified food insecurity for the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

I would rather not go through [WINZ]. I've only used the food grant from them twice in my whole time being with them... [Now] I can't get food grants for the fact that my board is meant to cover that. I can't even get food parcels or a letter for food parcels... I'm not even sure [why]. I mean, fuck I was trying so hard this week to try getting food grants or just anything to help. But they just kept denying me or referring me to go into the office and then [I] get into the office and I would have to wait there all day just to get told at the end of it that they can't do nothing.

The low, intermittent level of income and rising cost food significantly reduced the ability of this whānau to purchase across the food groups. The whānau engaged a range of strategies to address food insecurity. Wiremu ate only once a day.

Fuck, the whole trying to stretch the food out, try to make it last from pay week to pay week [is a challenge]... If it was just me myself, I could probably go without [food]. If I've got a packet of noodles, sweet. Even just a bag of potatoes, I'm good. I'll live on that. The kids are growing. They're hungry all the time... [My stepdaughter] eats more than the both of us put together. We'll have a big pot of boil up and she'll just sit there and hone that herself if she could. All the way to drinking the juice out of it... The last couple of nights have just been pasta and

potatoes and that type of shit. How the fuck am I meant to survive on this? I like pasta, but we had pasta all week, noodles all week. I'm over it. I need meat in my system... I was having to play fuckin' vegetarian over the weekend. It sucks. I don't know how they can eat all those vegies. [I used] tonnes of salt to give it a bit of flavour.

Food was stored in different places to ensure there was food for Wiremu's stepdaughter.

We had to hide [food] because everyone that was coming over... [and] they used to pig out... [on] the kid's lunches for school. We have had some mean... domestics just because of that. [They moan] at me because I'm hiding food for the kids. If they put a bit more into the cupboards [I wouldn't need to hide food] because it was only me and my Mrs that bought the food... [We put food in a] spare drawer and the drawer under our TV and they can't get around us. So, we can see if anyone is coming in to touch the food or not. [We] shouldn't have to do that... We will put a couple of packs of noodles in there and then bread and then all their treats, like their chips and bars and all of that for school... I am big on making sure they go to school. "I don't care if it is rain, hail or shine, you are going to school. Unless you are dying, then you can take a day off..." But stuff like the milk and the yoghurts and the butter and that, we have to put in the fridge. And we go through like four or five bottles of milk a day, those two litre ones. I want to get me a little fridge, just so... we could keep it all in there. I could make a whole bottle of milk last.

Food was also stashed at the households of extended whānau who lived nearby.

I will put [food] down at the Mum's house or the sister's pad a couple of houses down... They let me use [their] freezer if we want to ever put food in it, so it will stay in storage. We normally just take down a couple of loaves of bread [and noodles] when we do shopping, so we know it is there.

Despite their best efforts to address food insecurity, there were situations where scarcity of food led to the decision not to send Wiremu's stepdaughter to school. It was a difficult choice to make but it demonstrated how they made their own decisions to cope with the difficult situation of foodlessness.

We are having trouble trying to stretch the kai out to make sure that our girl has enough to go to school. Today we kept her back [from school] because she only had a couple packets of chips.

Efforts to address food insecurity was amplified by the actions of other household members (Fitzpatrick, 2005; Campbell & Price, 2016).

On the Friday night... [we did] a little bit of shopping... The boarders went over to her sister's house for the weekend and took all the food, like stripped down the cupboards. That bugged me and I had a go at them today about that. It was a whole lot of arguing and I almost got kicked out... They could have just left something for the girl to eat, [like] a packet of noodles. There is more than enough there... plus, they'd gotten paid the day they went over so I don't know why they had to take all the food. Fuckin' hell, it was a stressful weekend. Broke down a couple of times, just overstressed. I don't care if I don't eat as long as that

girl gets a kai. She is still a kid. She shouldn't have to go through this type of shit... They knew what they were doing and they knew we had nothing left because we had just paid them the cash and grabbed what shopping we could after all our bills were out... I couldn't get a food grant through WINZ. It was more and more stressful. Mum couldn't help me because they were finding it hard. I am glad the weekend is over now.

This critical event was discussed at an engagement undertaken at the Hamilton Lake on a beautiful summer day where people were walking or running. This led Wiremu to consider, in a general sense, the challenges he had faced at only 23 years of age.

I've had enough struggles as is and I'm only 23. I had more struggles than a grown arse man. I don't get how that is even possible. Look at these people, they get to walk around, no cares in the world... I can't go walking around a lake like I've got nothing to do all day... These people, they get to live on the luxuries. They have probably done their time and they have had their struggles too but shit, I'm in the struggle now. Not later, not tomorrow. Tomorrow is another day. I'll be in a struggle then too. These are my realities. I wake up and first thing I see out my door is a kid that is hungry. What am I meant to do when there is nothing there? I can't go for a walk around the lake and think about it. I have to go out and go and find things. I have to bring something together. It just sucks that it has to be me all the time... It is times like that that makes me want to go back to stealing... I got that close to just fuckin' stealing food over the weekend. Fuck, that shit sucked! I almost made it out [of the supermarket] too and then I was like, "Nah fuck". I felt too guilty and I put it back... I just keep thinking I wouldn't want my

shit getting stolen, especially if I've worked hard for it... I shouldn't have to steal. But yeah, most of these peeps don't know what struggles are. They don't have to starve... [I] managed to fuckin' find two bucks out on the road one day, Saturday,... and bought a little bag of potatoes. We had mashed potatoes for dinner. It just sucks, knowing that girl is hungry. I can hear her saying she is hungry and that and we can't do nothing about it. I told [my partner] she had to give up smoking because I'm over it. We had a little argument about it. I think she come around to it. [I'm] over the fact that we have no food.

Wiremu did his best to keep his feelings contained and close to himself. However, the challenges of everyday life overcame him and anguish propelled Wiremu to undertake actions contrary to the kind of man he wanted to be. These decisions and actions lay heavy on Wiremu and he attempted to take his own life.

Fuck, last week I almost lost it. Blacked out. It was just one of those days and fuck, I smashed the whole house up. Fuck, put tables through the windows and that 'cause I tend to bottle shit, you know. That is my way of dealing with things... Doesn't happen very often. It is happening a lot more often nowadays than it should be. I don't like it cause reminds me of my dad and he is everything I'm trying not to be. But the more this shit happens the more I see myself becoming like him. It sucks. I done some dumb shit last week but fuck, I don't know I just think I need to clear my head of that shit. I don't know what it is. Everything is just getting to me... [My housing situation] puts a bit of pressure... I can't do much else. My Mrs is happy where she is. Me, I'm really not... I've got no control over it 'cause [I] fucked up wickedly last week and I just don't know how to come back

from it... It just seemed that everyone would have been a lot better off without me type of buzz...Most days I see the shit like that. But fuck last week I took it to the next step trying to fuckin' hang myself. It was only because my fuckin' Mrs brother and shit come into the room fuckin' like not even a couple seconds after to grab a lighter and seen me and fucking grab me down and gave me a jab to wake up.

When Wiremu and Heeni ended their relationship in 2017, Wiremu became more precarious. Heeni and her daughter moved to another house and Wiremu continued to live in the household on his own. The change in the whānau structure meant the weekly cost of rent of one hundred and fifty dollars consumed 75 percent of Wiremu's weekly welfare payment of two hundred dollars. These changes amplified economic precarity, food insecurity, and the need for cigarettes for Wiremu (Fitzpatrick, 2005; Campbell & Price, 2016). An informal loan gained from his mother amplified economic precarity further (Fitzpatrick, 2005; Campbell & Price, 2016). These circumstances made his mind a more dangerous place.

I only get \$200 and that is with financial assistance... I mean that barely covers where I'm staying... [which is \$150] and my food. And then I have \$50 to try and work my cigarettes into, which is \$21 or \$22, plus my shopping which just consists of a bag of potatoes and noodles really. Get me a box of \$10 fuckin' noodles from the veggie shop and that has [five] packets of noodles in it. It is never enough... I can barely get my ciggies. I have to go fuckin' hound my old lady for a loan again and I've still got to figure out how I'm going to pay that back, plus my board this week... I had nowhere else to go and get a loan, so I just sucked it up and asked

her... just to get me through. She charges an arm and a leg... So, there is my problems for this week. I keep saying next week is going to be better. Shit, I've been saying that the last few weeks and it is just not happening for me... All the males on my side, our life expectancy is about 60... So, I can't see myself living past that long, so I don't know what I'd wanna do five years from now, 10 years from now... I like playing chess in my head, like where all the pieces go and where all the openings would be and if someone was to play... myself kind of thing. Like if I moved there, then this is what can happen. If I don't then this is what can happen. Fuck, I only just get two or three moves ahead and then it's like I've lost myself again and back to square one. Don't know what I'm up to. Just taking shit day by day... I'm real tired of everything, just over it all... I'm at a loss with everything. It just feels like everything is piling in. Just try to keep out of my head. Most days I don't know what to do with myself. That shit is just becoming a bit much... Some of me wants to just grab a tent and chuck it in a bush somewhere where no one goes and just camp out.

“Money is always going to be an issue”: Summary of Wiremu’s experience of precarity

While the sum of Wiremu’s experience of precarity was illustrated best by his struggles with food insecurity in everyday life, a shortage of income formed the core. The issue of income was intimately related to intermittent, low paid employment and led to economic and housing precarity, and food insecurity. Wiremu often utilised social and cultural capital to cushion his experience of precarity (Beel & Wallace, 2020).

Wiremu enjoys work and has had many jobs in many industries in many places. Wiremu defied the employment trajectory typical to the precariat and took a distinct pathway to precarity (Standing, 2014a). Wiremu was successfully employed in the early stages of his working life in low wage, low skilled work. During this time, he often lived in privately rented accommodation as the primary tenant and others lived with him. Wiremu saved a significant proportion of his income, enough to voluntarily withdraw from labour market for a significant period. He actively used his savings to generate income through informal loans until those savings depleted.

Since his voluntary withdrawal from the labour market, Wiremu has found it difficult to find full employment. Wiremu was grateful to people in his social network and for the support provided by temporary work agencies which helped with the process of finding employment. The possibilities of employment were constrained by the level of education, qualifications, licenses, and transport. Work played an important role in the preservation of Wiremu's mental wellbeing through which a sense of self-worth, independence, and meaningful social interaction were gained.

Withdrawal from the labour market shifted Wiremu from the core workforce into the reserve army of labour and he was recast in the role of an intermittent worker who was often waiting for labour or waiting for welfare. Since returning to the labour market, Wiremu carried out a range of non-standard jobs (seasonal, temporary work agency placements, cash-in-hand, and event-based employment) followed by varied periods when he was unemployed but actively seeking or waiting for labour. The intermittent pattern of employment eroded Wiremu's agency and constrained his ability to act autonomously.

Cash-in-hand work was an effective source of income and alleviated, albeit temporarily, economic precarity and, relatedly, food insecurity. Although this work was precarious for a range of reasons, it enabled Wiremu to avoid the discontinuation of welfare payment (Ramia, 2005; Standing, 2011b, 2014) and the employer provided many kinds of fringe benefits (Standing, 1997). Wiremu was able to both resource his whānau and enjoy a few moments of abundance. Wiremu was a full-time worker who became a necessarily available, non-employed worker who was actively seeking and waiting for labour. Heeni, who had not been employed nor in education or training for some time, was a necessarily available, non-employed houseworker who is actively seeking and waiting-for-labour.

The whānau were suspended between the private housing market that was too expensive and public housing where they were not a priority. Because of the low and weakening labour market position of Wiremu and Heeni, homeownership and primary tenancy had become out of reach. During the research engagements the blended whānau lived as secondary tenants in a two-family household and then in a two-family household with an unrelated person, then Wiremu as an individual lived in the same one-family household with unrelated people. The composite household structure exacerbated economic precarity, food insecurity, and denied some fundamental freedoms that Wiremu needed in everyday life. The breakdown of their relationship exacerbated economic precarity and food insecurity for Wiremu and depression became a problem.

Wiremu seemed to be impacted by a significant number of amplifiers, such as whānau and household dynamics, the responsibilities of being a tuakana, the way welfare

operated, the way lending institutions operated, being without a vehicle, cash-in-hand remuneration, education costs, substance use, and Wiremu's state of mind. Wiremu was able to find and access many protective factors which disrupted and cushioned precarity, such as cultural, community, financial, and formal sources of income, support, and resources, cash-in-hand remuneration, the decision not to inform the welfare system of informal income, additional employment benefits, social networks, temporary work agencies, access to training, leaving the household context, and food strategies and sources. Alongside whānau and cultural resources, and through social practices, such as tactical supermarket shopping and food gathering, Wiremu and Heeni were able to provide meals to eat for the household and wider whānau network despite limited food and money resources.

There was a clear distinction in Wiremu's experience of government, community, and cultural structures, institutions, and networks. While Wiremu viewed the welfare system with measured hostility, welfare was the main, and sometimes only, source of income, there were a range of social structures and institutions that were able to be used positively. Cultural and community structures and networks were essential to how he coped with precarity. The marae, where he is a skilled and productive marae member, was a vital source of respite, safety, and wellbeing. Wiremu viewed his circumstance as enduring but hoped to survive.

Chapter Eight: Case Study

Atawhai - “We Don’t Have a Lot But...”: Precarity Offset By Public Housing and Community Resources

This chapter presents the story of Atawhai, a 35-year-old woman, who grew up in Kaitaia in the far north of Aotearoa New Zealand. Atawhai had nine children, two were informally adopted by one of her siblings who was unable to have children. Atawhai was calm, patient, and empathetic. Atawhai belonged to the Te Rarawa tribe in the far north and lived far from her ancestral marae. She spoke some te reo Māori in everyday life. 10 years ago, Atawhai relocated to Nawton, Hamilton, to carefully remove herself and her children from an abusive relationship. She wanted to start again and hoped that living in an urban centre would provide new opportunities for her children. Atawhai’s story demonstrated that public housing and being integrated into the community can enable people to cope with precarity in everyday life. Atawhai’s greatest challenges were issues of health and care of immediate and extended whānau members within a context of low income and debt.

I was introduced to Atawhai by the Whānau Support Worker at the Western Community Centre (the Centre). Atawhai became a research participant to escape the household context and have someone to chat with. The engagements were undertaken at the Centre, outside at a nearby park the whānau frequented, and on the banks of the Waikato River. As Atawhai did not have a vehicle, I often collected her from her house or the Centre where she could be found chatting to people.

Atawhai formed a relationship with Tame approximately seven years ago. Tame is actively involved in his marae located in Te Awamutu to the south of Hamilton, and fluently speaks te reo Māori. Atawhai brought five children to the relationship and two further children of their own were added to the household. During the research engagements, four children aged five, five, ten, and 16, lived in the household. Three older children lived independently. Many household members live with chronic health conditions. Atawhai lives with anaemia, Tame lives with gout and diabetes, and Atawhai's 16-year-old son was diagnosed with epilepsy. Atawhai and her partner carry significant debt owed to the Inland Revenue Department and a range of private financial institutions totalling an amount greater than four thousand dollars.

Atawhai's story is qualitatively different to the other three stories because the household was provided public housing eight years ago. Public housing was a protective factor which softened many forms of precarity (Fitzpatrick, 2005; Campbell & Price, 2016). Rented for a weekly sum of two hundred dollars, the house was small and comprised one living space, one bathroom, and three bedrooms. Towards the end of the research engagements, one of Atawhai's older daughters and her partner moved into the household to gain support following the birth of their first child. The household became crowded (Goodyear et al., 2011; Goodyear & Fabian, 2014; Auckland Council, 2017). The house also needed to accommodate visiting friends and extended whānau. Atawhai and her partner called their house "the halfway house" to refer to the spatial, material, and emotional support they provided to friends, whānau, and people in the community. Such people commonly referred to Atawhai as "Mum". Aware of the social

and financial stability the house provided, actions were taken to ensure the house was kept in the extended whānau.

Welfare payment was the primary source of income and was supplemented by other sources of income from time-to-time. They routinely accessed support and resources from extended whānau, neighbours, government, cultural, and community actors and/or organisations. These sources of income and resources constituted protective factors for the household because they helped the household cope with precarity in everyday life (Fitzpatrick, 2005; Campbell & Price, 2016).

“Every week is a different week”: Atawhai’s story

Atawhai believed her present experience of precarity emerged from the past. The whānau was involved with a gang community during her childhood, and substance abuse and violence were persistent problems. At the age of 15 Atawhai chose to leave and lived with a paternal uncle who provided the means to get away.

When we... were growing up... my Mum who was into gangs ... [I] didn't want to live that life. I loved school and everything. The last thing I wanted to do was sit at home and look after everybody else's child while all the adults were getting drunk... so I chose to leave... I was watching my oldest sister follow in my mother's footsteps, she was only 13 when she was pregnant with her first baby. She was always outside with gang members, getting beaten up from her boyfriend... I rung my dad's family [and] told them, "Hey look, this and that is happening at home and I'm sick of it. Can somebody come and get me?"... Even though I was a daddy's girl, I didn't really have a lot to do with him, only 'cause he worked so

much. I think that's why I was always with his brother. His brother worked too but he was always home in time for me and his own kids when we finished school... I started getting into trouble, you know, going to school and [then] there's nothing but, you know, all these gang members and that is where I started... It was so easy to just be led astray (she laughed).

Violence, substance abuse, and leaving extended whānau support were prior conditions because they were historical events which had economic and emotional effects for Atawhai (Williams, 2009; Campbell & Price, 2016).

In her late teens, Atawhai returned to Kaitaia to give birth to her first child and lived with her mother. Although Atawhai left the whānau home to live a different life, the cycle of substance abuse, violence, and poverty was replicated in her own intimate relationship with a previous partner with whom she had had seven children. Atawhai decided to carefully remove herself from the relationship and moved to Hamilton.

I was actually going through a really ugly time. It was like I was re-living my mother's life... I was in a... very abusive relationship to the point where I was too scared to leave. It was only because he used to make threats like, you know, "If you leave, I'm taking the kids. You will never see them again"... It affected me a lot, especially with myself growing up without parents... I had gang members at my house even though I didn't like them and I would cause trouble just to get them out of my house... I allowed so much crap to go on around my kids. There was violence, drinking, everything, you name it. We had people smoking marijuana, even meth... My partner at the time, he became addicted to it and it

got to the point where he couldn't afford to get it... Then the violence grew and we were always broke... My three oldest [children] they witnessed quite a lot, you know. To them, that was something normal... That's pretty much why me and my kids ended up coming down here. I just couldn't handle it anymore... I chose to leave.

The economic and emotional effects of precarity and the large size of the whānau were prior conditions and amplifiers for Atawhai and the household (Williams, 2009; Campbell & Price, 2016).

Motivated by the opportunities which urban centres can provide, Atawhai moved to Nawton, Hamilton with her seven children.

I only came down [to Hamilton] to give my kids something better to do..., a better life than what Kaitaia had to offer anyway. There was just too much trouble, nothing to do up there for them. And yeah, they were getting into trouble themselves, going through the court system. I think my oldest girl was only 13 when she was already breaking into liquor stores and crap like that. So, the only thing I could do was get them out of the township and start fresh somewhere else and it paid off. It really has so I am quite proud of that. That was a good move. We've got no family here at all. We are doing it alone.

Although some past experiences contributed to how she became precarious, growing up in a rural context with older extended whānau members made her resourceful. Atawhai used these lessons and principles, which operated as protective factors for the household, to mediate the everyday experience of precarity (Fitzpatrick, 2005; Campbell

& Price, 2016). However, Atawhai used substances life from time-to-time to deal with the most difficult aspects of a precarious way of life.

[In the country] you learn to go without and, you know, being up there our koros⁶³ and that used to teach us, "If you are hungry, go eeling, go fishing"... Money wasn't something they used to teach us, you know. They taught us... survival tools really. If your feet are [cold], you got no shoes, well go stand in the cow shit. It will warm your feet up. Our koros were never allowed to use the vehicles unless you were travelling to town to do shopping. Otherwise, if you wanted to go anywhere else, you either walk or jump on a horse... We've taught them that... I always tell [my children⁶⁴], "We don't have a lot but [incomplete sentence]"

The issue of income was the primary form of precarity. As stated earlier, welfare payment was the main source of income, supplemented by income from Tame 's employment when opportunities arose. Further income was sourced through informal means. In the past, the whānau has also used secondary tenancy to reduce and share costs. These secondary sources of income were expressions of personal resilience and operated as protective factors because they mediated the economic precarity (Fitzpatrick, 2005; Campbell & Price, 2016). After housing and utility costs, the household had the meagre sum of two hundred and thirty-two dollars each week to cover other expenses. Atawhai carefully managed expenditure.

⁶³ Koro is a Māori word for grandfather.

⁶⁴ The names of Atawhai's children are removed to maintain anonymity...

On the benefit we get like \$560 but that is before you take out the rent, the power, and the phone. And 'cause like... we pay \$200 a week for the rent, and we pay \$78 a week for power, and we pay \$50 a week for phone and internet. Then on top of that we have [my partner's] medical bills. He is a very sick person even though he doesn't look it... Everything we get left with it all goes towards food and depending on the kids if they need things, you know. I think every third week it's shoes, socks, and shoes... If we do have money leftover it is usually used during the weekends to have our family days out [or]... we put money to the side. It depends... [My partner] would usually go out and mow lawns just to get that extra money or we'd go out as a team and one would be on the weed eater and the other one would be on the mower... [Tame] and his cousin always go watercress picking. They just don't take the females because we'll give away all their spots. They usually pick them and sell them to the vege shop... When you tell Work and Income that's what you're doing, it's classed as a job, you know, so you don't win... The extra income... helps quite a lot because we managed to pay off a lot of our bills... Plus, we were able to fill the cupboards and the fridge freezers.

The decision not to inform Work and Income New Zealand (WINZ) of extra income was a causal mechanism which operated as a protective factor (Fitzpatrick, 2005; Campbell & Price, 2016).

Occasionally, Atawhai drew on a range of financial organisations to gain important resources and treats for the children. Atawhai recounted an instance where debt was used to purchase a vehicle.

I know I can get \$300 from the bank, knowing damn well I don't really need it because you can survive with whatever money you've got. But because you're so depressed you don't want to think about that and you just want money right then and there to fix the problem. Really, it's just making problems worse. Then you think, "Oh well, I need to make it up to my kids"... I have taken a loan once for a car. I'm still paying that loan off. It's not too bad though because my loan went from just over \$10,000 and it's come down too... Last I checked, it is just over \$4000 now. But still, that was still a big ugly debt. Otherwise, yeah, that was through a bank too. Then, you know, you've got the bloody interest and I think it's taken me three years to bring that bloody thing down.

While transport operated as a protective factor because it enabled the household to carry out everyday activities, both debt and lending organisations were sources of and amplified economic precarity (Fitzpatrick, 2005; Campbell & Price, 2016). Some years later, Atawhai could not afford to maintain the vehicle she previously borrowed money for, and it was sold. Being without a vehicle was an amplifier which made it difficult to undertake everyday activities (Fitzpatrick, 2005; Campbell & Price, 2016).

The size of the household meant there was always a demand for clothing. Atawhai also felt some pressure from teenage children to buy labelled clothing. Caught by convenience, Atawhai drew on clothing trucks to buy clothing which generated economic precarity (Archer et al., 1999).

We've signed up with all these clothing trucks and stuff. I know fully it's a scam (she laughed). I always tell everybody, "Don't sign up with the clothing trucks". If

anything that's where your debt is. You only do it because you can get the stuff right there and then but really, every week you are still paying that off and for double the price of what you can get it for in the shops... It's a trick... They only hit certain areas. And I noticed that's where all the struggling began because I was losing all this money to different trucks and it was all for clothes or shoes. I told them, "Nah. Once I pay my accounts off, I want youse to close my accounts please".

Tame also carried a significant debt because of a mistake made by a government agency.

[Tame] owes thousands to [the] Inland Revenue [Department] so, when he gets his wages, that is where a lot of his pay goes to anyway. We rung them and enquired about that and they were saying it was because when the twins were born, they had overpaid us, so that's how the debt came about. We were getting family tax credits, but they had overpaid us... I says to them, "So how is that our fault? That was your fullas fault. You fullas made the mistake not us". "But it doesn't matter. At the end of the day youse got the money so therefore youse have to pay it back"... I was saying to them, "My sons were born like 2011, it's now 2017, how come we weren't told of this before?" It's only because we just realised when [Tame] applied for his tax refund and... that's when they became aware of the debt... I says, "How typical!"

This mistake was a significant amplifier and source of economic precarity for Tame and the whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

For Atawhai, as is the case with most people, the issue of income was linked to employment. While Tame has been successfully employed as a labourer in different industries, a gradual decline in his health led to a gradual decline in his labour market position. During the research engagements, Tame gained part-time employment as a labourer. To retain his welfare payment and obtain the highest possible level of income, Tame worked only to the abatement threshold.

[My partners'] wages... [are good but] when you are on part-time work, you are only entitled to make so much and if you go over that limit Work and Income New Zealand (WINZ) deducts money from the benefit. So, that is where we are at the moment 'cause he gets good money for part-time work. So, even though he gets the wages, we still lose out at least \$100 from the benefit.

While decisions about employment and welfare support which sought to maximise the level of income can be counted as protective factor, the labour market position, type of employment, and the abatement threshold were amplifiers and sources of economic precarity for Tame and the whānau (Fitzpatrick, 2005; Campbell & Price, 2016). In my field notes, I later recorded that Tame's employer chose to terminate his part-time employment within the 90-day trial period when Tame could not go to work because of a scheduled court appointment. Tame did not find further employment before the end of the research engagements.

From the age of 15, Atawhai has been employed in early childhood care and cleaning jobs. Working in the early childhood care sector enabled her to care for her children and gain an income. Following the birth of her twins five years previously, Atawhai chose not

to reengage in employment, and had not undertaken any education, or training in this time. In more recent times, it has been difficult for Atawhai to find the type of employment which captured her interest.

I'm used to always being out there working for the money. Throughout all my kids, my pregnancies, I worked. I had my children and I'd stay home, maybe the first six months and then straight back to work. Even if I'm home with my kids, I'd be working from home or I'd be taking them to work with me, depending where I'm working. Usually when I'm pregnant I hit the kōhanga [reo]⁶⁵ so I can take them to work with me. That way I get the money and they get the education... It's only because of the twins why I haven't been working but now that they are at school, I want to go back to work... I have been looking but I don't know, things just aren't really jumping out at me. It's like not what I really want to be doing... I want to look at doing social work or something just to help kids. I'm not really in too much of a hurry to get back into work right now because, you know, my twins are still my babies. I'm still trying to let go of them, you know.

The decision not to return to employment was a causal mechanism which became a prior condition because Atawhai was dependent on welfare payment as the primary source of income (Williams, 2009; Campbell & Price, 2016).

As is the case for most people, being a recipient of welfare was shameful for Atawhai and she faced many challenges in relation to gaining welfare support.

⁶⁵ Kohanga reo refers to a Māori pre-school.

I hate that I've got to rely on the system. I'm embarrassed... When I was working, I used to go home and be like, "How was your fellas' day at school?" And they'd be like, "It was good. How was your day at work Mum?" And we don't do that anymore... When I first went along to WINZ, I didn't know what I was doing. I knew nothing about them and I went along for one appointment and I thought, "Oh yeah. I knew what I was on about". And then I got home and [a friend⁶⁶ was] like, "No. No, you know. There are things they're not telling you". So, I had to take a support person. It might've been for the first couple of appointments that I wasn't getting everything that I was fully entitled to... I assumed they're going to tell me... Work and Income... is such a pain in the arse because you've got to meet all these criteria, deadlines and if you don't make them, you've got no income... I still don't even have a proper income at the moment.

Advocacy was a protective factor which helped Atawhai in the welfare system (Fitzpatrick, 2005; Campbell & Price, 2016).

Atawhai emphasised the time she spent maintaining the relationship with the welfare system.

Sometimes I could be on the phone for the entire damn day, waiting for somebody to answer my call. Otherwise, it's an hour listening to that music crap and I hang up and I try ringing again and try pushing a different number to see if you get put through faster. I wait another hour and then hang up and ring again and try number three. It's ridiculous. They tell you to enter a client number so you

⁶⁶ The name of the friend was removed to maintain anonymity.

don't only try your client number because I'm thinking they must be getting sick of me... I will ask someone, "What's your client number?" Everybody knows what I'm going through so they give it. They dial it in for me but I've still got to wait that hour. I'm not winning. I wake up and it's like, "Here we go, it's Monday. I've got to do it all over again"... Once [we] finish [the interview, I'll], probably... go home and I'll be straight back on that phone.

For Atawhai, as is the case for most people, moving between employment and welfare payment where they were without income for a significant period, was difficult.

You have stand downs. Say I got off work and needed an income, I had to wait 13 damn weeks just to get an income. How am I supposed to support my family?... It was a struggle. We were depending on our family or friends just to help us out with food, and Salvation Army. We're lucky if Work and Income would refer us to the places where you could get food parcels.

The way the welfare system and its actors operated, propelled Atawhai to protest.

I've actually gone in to Work and Income and I've told them, "I'm not leaving until I get to speak to a manager", only because the kids I have, I need to support them. I sat there all day and didn't go until the manager came in... She goes through my file and she tells me, "I've been seeing you come in here every day asking for your benefit to be sorted out and you get a food grant"... At first it was because one of the workers had mucked up the application form, so they had to redo the whole application. She rings me and she's like, "Hey, I've got good news. We're able to get your benefit going". And I'm happy and like, "Yes finally. Something's going

to be done”... Then it doesn’t even happen... It’s one big let-down after another after another.

In these ways, the welfare system was an amplifier and a source of economic precarity and food insecurity for Atawhai and her household (Fitzpatrick, 2005; Campbell & Price, 2016).

The combination of living on a low income and the cost of food made it difficult to meet the weekly food needs of the household. The weekly food budget varied between one hundred and three hundred dollars for six people and was carefully managed by Atawhai. Although the food budget was flexible and could be limited, Atawhai worked out how to economise food expenditure to maximise the amount of food items gained. While the strategies used to manage food resources can be counted as protective factors, the process of sourcing food was constrained by being without a vehicle (Fitzpatrick, 2005; Campbell & Price, 2016).

Every week is a different week. Otherwise on good days, even though there are only a few of us, I make sure that we spend at least \$300 on shopping, at least (emphasis)... And it’s only because I know my kids love food... [The least money I’ve had is], I think, one hundred [dollars]. I’ve had no choice but to work with just that, but we always make it work somehow. I don’t know how. But it is just natural for women to be able to budget money, you know, make sure ends meet regardless.

Meals were planned and rationed to ensure household members were well fed and there was money left over for leisure.

We plan our meals, so we make sure we have everything that's going to cover us for each meal for the entire week until we go shopping again. We never get not enough but we never get too much. Everything is planned and it's just right, otherwise somebody's going to lose. We budget. There's always a budget, especially when it comes to food because my kids like having our family days out... We were supposed to put this much money aside, so we can go to the pools or we were supposed to buy this for lunch so that we could go to the lake. Everything has to be pretty much perfect.

Atawhai shopped for different items from different places to get the cheapest price. This strategy created an added travel expense and thus constituted an amplifier for the household (Fitzpatrick, 2005; Campbell & Price, 2016).

Prices are so ridiculous these days. Usually before I even go anywhere I usually either jump online or go through all the catalogues and compare all the prices before I decide which place I'm going to shop at... The good thing is though because my kids like helping so we usually have a paper each... and then you've got someone on the internet comparing stores... The kids get a thrill out of it... [Mill Street Pak 'n' Save is] cheaper... They have better deals... You get more in their meat packs... Now that I don't have the vehicle I usually bus or catch a taxi there. If my sister-in-law is in town, "Can you come pick me up?"... I don't like getting our vegetables from Countdown or Pak 'n' Save 'cause I know they are actually quite dear... Chartwell and Dinsdale [fruit and vegetable shops have] got the cheapest... We've just been introduced to this Asian shop in town, not far

from the bus depot itself... because you can get boxes of [bananas] cheap and my kids can wipe out one bunch to themselves within an hour.

Bulk buying and topping up depleted food items each week were key strategies as shown in Figure 11. When money resources allowed, baking ingredients were purchased to enable their daughter to cook and bake.

I always check what we need first. If we've got plenty of something and I don't have enough money, then that's what would come off the list... I definitely can't go without washing powder and soap (we laughed)... When we run out of things like our sugar, flour, and butters, we buy those in bulks... Usually, you know, that sees us for a couple of weeks. So, it's never on a every week basis for us to buy things. Usually when we do our shopping, it's only a top up and it's our meat and vegetables really that we are buying on a weekly basis. The kids' lunches could be like daily. They go to school, they come home, and they are hungry... Our cupboards are always stacked with tinned food and noodles because my kids love noodles... That is what we call necessities - porridge, noodles, tinned food, sugar, flour, and butter. I don't know. On good weeks, you know, we will go out and buy [my daughter] all her baking necessitates... Cakes is her main thing, but she likes to experiment. She usually grabs the cookbook and just splits to a random page and... she will choose from that page what to give a go... So, she is always in the kitchen somewhere doing something. She has just mastered doing French toast... Now she wants to learn how to make a boil up.



Figure 11. Photograph of a trolley containing \$50 of food from Countdown.

The grandparents' garden and a neighbour were free, generous, and reciprocal sources of food, knowledge, and skills.

You could also put down the neighbours [as a source of food] too. When I need sugar or something like that, "Hey, have you got some sugar I can scab?" But it works both ways... [My partner's] parents have their own garden so they're always bringing silverbeet, kamo kamo⁶⁷, stuff like that over home [because] that goes good in a boil up... We go over maybe once a fortnight and my kids usually help his parents in the garden, so they learn about what's growing in the garden and what it's best cooked in... They help with the planting, do the seeds, they go over and help do the weeding. And then when everything is ready to be pulled

⁶⁷ Kamo kamo is a type of squash.

out and cut, then they're in there too. My kids are saying, "Mum, we should do [a garden]"... They started collecting wood so we could make our own.

The household's experience of health complicated their everyday experience of precarity. Many immediate and extended whānau members, both in and outside the household, lived with different chronic health conditions. Health and care were carefully monitored by Atawhai. During the engagements, her son's epilepsy became active when he fell and hit his head while skating and trampolining, and he began to have many seizures. Dark circles around Atawhai's eyes told of the toll of many visits to hospital. As stated earlier, Tame's chronic health conditions were in decline and became active from time-to-time. Atawhai provided some general comments about how chronic health conditions shaped everyday life.

I'm anaemic. I am fine as long as I get a lot of iron. All my kids are healthy, so there's no worries there... [Tame] is a very sick person even though he doesn't look it... [Tame] was born clubfooted and because of his size, his legs tend to give way on him a lot. Plus, he is diabetic and he gets gout in his elbows and his blimin' ankles of all places. He reckons it's like crushed glass being crushed into your bones. I don't know. I've never felt it and I wouldn't want to by the sounds of it [and] by how he looks because when he's got the gout, he can't move at all... He is quite a sickly person and every fortnight he has to go in and get tests done... He was only on one pill and now it's like he's got to take 10 pills now, so it's quite expensive when it comes to blimin' medical bills. But he has been told, if he keeps working and being active, he will come right... There's supposed to be a healthy plan for eating when it comes to him, but because there's so many of us and only

one of him, and because he loves his sugar and his fatty food, so nothing ever goes to plan. I actually love it because I love salads and I love white meats... He's supposed to be on a very strict diet and plenty of exercise, and he fails at both of those. He never used to. I swear, when we first met, he loved boxing and he was always out running. His Dad was a boxer so there was always something going on. Now he's just so full up on medication and he can't be bothered with anything. He thinks, "Oh well, as long as I take my medication, I'm still alive".

Atawhai and her household utilised several strategies to navigate the health system to avoid or reduce medical bills. When money was low, the purchasing of medication was delayed. Although it is not mentioned below, the whānau used Te Rengarenga Medical Centre, a Māori medical centre, as the household's primary health care provider.

I'm one of those people where it costs too much to go to the doctors, so I just ride it out... Usually I'm on the text and, "Hey [friend⁶⁸], have you got some Tramadol or something?" That's me. I'll just sleep mine off because usually, if I do get sick, it's only a day or two and then I'm fine. If it's something major, if it's to the point where I end up in hospital, then [Tame]... takes care of the household while I'm away. I think it was two years ago, I was diagnosed with Pancreatitis, so I was always in and out of hospital... When I'm in hospital, I'm always thinking, "I hope the kids are going to school. Is the house clean? Is somebody feeding the kids?"... My twins, during winter, they get bronchitis, never fail. There's that possibility that they'd grow out of it, and that's what I'm hoping for... When my kids get

⁶⁸ The name of Atawhai's friend has been removed to maintain their anonymity.

sick, me being a Mum, I don't muck around. As soon as my kids get sick, it's straight to the doctors or straight to [hospital]... [When money is tight, we tend to go without my partners'] medicine and stuff. I know he can wait that extra week before he even needs to get his meds. He has got plenty of it... It doesn't matter if we are struggling, the rent and the power always gets paid. I don't care if we go without the power and the internet for a week or two.

During the research engagements, the health of Tame's father deteriorated, and he moved into a healthcare facility. Atawhai travelled most days to visit and assist him. Providing care immediate and extended whānau members was difficult without a vehicle.

We have been having to go to the rest home to see him. I'm not gonna lie. It's been really hard and it's been tiring because, you know, we [get] up, you gotta send the kids to school and because [Tame] has been working so I'm trying to fit everything into one day. Usually, I've got to send the kids off [to school]. As soon as they leave, I'm on the bus over to Hamilton East to go and be with my father-in-law... Because he was blind, he wasn't able to take himself to the toilet or shower, so he stopped eating because he didn't want to rely on the nurses to have to always come and take him to the toilet. He has lost a lot of weight. He is pretty much all skin and bone... We usually give him his wash and feed him and [give him a] foot massage because he is still learning how to walk... He is like slowly getting vision back. He can see but it's only like shapes.

From time-to-time Atawhai also provided care to her mother, who lived 460 kilometres away in Kaitaia.

[My mother] was diagnosed with bowel cancer... We go back [to Kaitaia]... to help my Mum with everything going on with her, especially because all my siblings are over in Australia... My Mum's sister has actually flown back from Australia at the moment and she is the one that's there taking care of my Mum for the time being anyway. Otherwise yeah, all the rest are still in Aussie. I'm like, "Come on, youse need to come back and give me a hand. Straight up"... Everything that we have is actually going into savings so we can get us a new car. My Mum is going through all her operations and living up north; that's where we're at the moment... This is our next goal, getting us a car. I'm telling [Tame], "I don't care if it's only a small car... as long as it gets me from A to B".

In these ways, health conditions were amplifiers for the household because they brought unpredictability and instability to the everyday context and stretched money resources further (Fitzpatrick, 2005; Campbell & Price, 2016).

Toward the end of the engagements, Atawhai's daughter gave birth to her first child. Her whānau of three came to live with Atawhai to raise the child with family support. This decision rendered the house too small for their needs and Atawhai took on the responsibility of finding another house.

We are looking for a bigger house at the moment. We are currently with Housing New Zealand [Corporation]. We have put in for a transfer, but they did say that it could take us longer to find a bigger home for us all. But at the same time, I am

usually on Trademe⁶⁹... trying to find something bigger. And because my daughter and her baby and partner coming back... we need a four-bedroom house with a sleepout or somewhere that we are going to be allowed to put a cabin on the property... It's so hard... You've got to meet certain criteria in order to get any [government] assistance to do with anything... A lot of people I know are having a really hard time with [finding housing]. It's either because they've got bad credit or no credit or they've screwed up somewhere along the way... and can't get housing at all.

The decision to increase the size of the household was an amplifier and a source of housing precarity for the household (Fitzpatrick, 2005; Campbell & Price, 2016).

Atawhai and her household drew on a range of people and organisations to access resources, information, advice, leisure, and meaningful social interaction. A reciprocal relationship with a female neighbour with a similar set of circumstances was an ongoing source of support and a protective factor for Atawhai (Fitzpatrick, 2005; Campbell & Price, 2016).

We've become really close with a lot of our neighbours. They've become, been our support through a lot of things 'cause we've had it pretty hard while we have been down here. But [a neighbour] pretty much knows everything that goes on in my house. Well, likewise with me and her, like I know what goes on in her

⁶⁹ Trademe is an online trading platform (<https://www.trademe.co.nz/about-trade-me/our-story>).

house. So, we've actually become pretty close and we support each other because she is not from here either... [and] we are both in a similar situation.

A chance encounter on a Sunday walk provided Atawhai and her household with another form of support.

We went for a walk one Sunday, we were all on a bit of a downer, me and my children. And we just happened to walk past while church was on... We could hear all the singing and everything and that was pretty much it. We just walked in and we've been walking in that same door for the last two years now... Then after church [a couple⁷⁰] actually sat down with us, invited us to their house for lunch and just got to know us... They became our support through a lot of things and got other people involved as well... [The couple] used to come over home and take my teenagers out. They used to just go out to like the lake or something, have lunch, and give the kids time to talk about things that they were going through that they couldn't talk about with me... I don't have much to do with them anymore 'cause they've left the church but they always still send random people over to our house... [with] a food parcel or something or somebody will just randomly come over for a catch up.

Atawhai and her household frequented the nearby Centre and had good relationships with the staff there. The Centre and staff provided important forms of support.

⁷⁰ The names of these two people have been removed to maintain their anonymity.

My partner was in prison at the time and me being at home with all our kids, I had seven kids at home with me... When [the Whānau Support Worker] and them found out, you know, what I was going through and realised how tough it must have been they actually got other people involved and they were coming over with like food vouchers,... blankets and stuff... [My kids⁷¹] were always coming in to use the computers or just seeing what everybody was doing so they got to know [them]... They are good though. They always look out for the kids and that's the good thing. Like, "Hey, sorry, but so and so is going to be late home but we will drop them off straight after we've finished". "That's cool as." Otherwise, my eight-year-old son usually he comes down here and kicks it⁷² with [a staff member⁷³]. He feels more comfortable talking to [a staff member] than he does anybody else... [One day] the kids [came] home [and said], "Oh we went down to the skate park and they just came out and gave us pizzas and KFC" (we laughed)... I've come here so many times and [my daughter] is like, "Hey boys, you want some pizza?" "Oh yeah." It's cool. I love this place... This community centre, they play a big part in a lot of people's lives... They are just always there trying to help you know. Even if they can't, they still find somebody that can. I don't know. It's like home away from home (she laughed). Even when I was talking to my kids about finding another house, they were like, "As long as it's still in Nawton. We are not leaving Nawton".

⁷¹ The names of Atawhais' children are removed to maintain anonymity.

⁷² In this context, the phrase "kicks it" means to hang out and relax.

⁷³ The name of the staff member has been removed to maintain anonymity.

The absence of her partner was an amplifier and a source of economic precarity (Fitzpatrick, 2005; Campbell & Price, 2016).

Atawhai's daughter, aged ten, was involved in an initiative called the Talented Tamariki Committee (the Committee) at the Centre which fundraised at community events to develop and undertake projects in the community. Atawhai made some general comments about the many positive outcomes of the Committee.

[My daughter] had no self-esteem. Nothing. It's only been through [the Committee] that actually brought her to where she is now. Otherwise, she... wouldn't talk to nobody. She was one of those people who would just hide away from the rest of the world... I give a lot of credit to [the Whānau Support Worker] and what she has been doing with the kids, not just mine but a lot of the kids around the community that are all part of the [Committee]. I have seen so much change... I think that's why [my daughter] brings a lot of [young people] down this... They will put time aside for them to try and get to know them... [My daughter] actually wants to become a social worker.

The household engaged in different kinds of leisure in different places. Leisure was often used to interrupt and escape precarity or as a reward.

[What we do for leisure] depends on the weather and then there's transportation, finances, before you can figure out what you're gonna do... Because I have so many kids that is something I've always got to take into consideration... My kids know that if they do well at school, I treat them anyway. In my eyes... if I continue to do that then they'll continue to do well in school... When we have our outings,

we usually just do this, just buy something for lunch and come down to the park and that usually happens like every second and third day... If it's a nice day we usually go to town 'cause, you know, they got those sprinkler things over in town by the library. So, we usually just ride there. Most of our trips really are just to parks. Well, you don't have to pay for it aye (Atawhai laughed)... Every day is a different day.

When money and transport allowed, Atawhai and her whānau sometimes left Hamilton to gain respite at the marae.

When I'm going through crappy moments, I like to get out of town and we usually head back to one of the maraes out in [Te Awamutu]... Nobody is ever there so we usually go and spend a weekend there... There is a river [and waterhole] right next to [the marae] so that is what we get up to for the weekends. That is when we have the vehicle and the finances so that happens maybe once a month if we are lucky but it's so blissful.

The marae was a protective factor for Atawhai and her whānau (Fitzpatrick, 2005; Campbell & Price, 2016).

Holidays with extended whānau in Kaitaia were an important escape from the everyday experience of precarity. The whānau stayed, without cost, in one of the four furnished houses situated on land owned by extended whānau.

We end up going back [to Kaitaia] sooner or later just to run away from reality and get that peace and quiet and that down time... We go back there because it's like the whole world on your shoulders is just being lifted and disappeared...

My grandfather owns land up there and he has four houses on his property. Those houses are open to everybody, already furnished. All you've got to do is take your clothes... Nobody lives up there. Everybody loves the city so the houses on the land are pretty much holiday homes... I think that's why it's so easy for us to just keep moving back and forward. My kids are exactly like me. We love the country. We miss the whole horseback riding and going for dives and everything... When I'm up north we always live off seafood. That's why I love going home.

In these ways, leisure, alongside whānau housing and free resources, were protective factors for the household because they softened the emotional effects of precarity and food insecurity for the household (Fitzpatrick, 2005; Campbell & Price, 2016).

“There are people here that will help”: Summary of Atawhai’s experience of precarity

A harmful relationship propelled Atawhai and her whānau to relocate to Hamilton to start again. Atawhai’s story demonstrated the positive role public housing and community resources could play in the lives of people who contend with precarity. The core to Atawhai’s experience of precarity was low income, which was linked to education and employment, and amplified by debt, transport, and health conditions. This was the only whānau and household to have any permanence to their housing because of public housing.

In the early part of her working life, Atawhai was successfully employed as a cleaner and childcare worker, roles which have been regarded as poor-quality jobs characterised by hard work, low skill, little progression, and low pay (Knox et al., 2015). As the size of her

whānau grew, employment became more difficult to engage in. Atawhai had not engaged in any employment, education, or training for five years. More recently, Atawhai had been unable to find employment that captured her interest but hoped to pursue an occupation where she could help young people. Atawhai was a necessarily unavailable, non-employed homemaker.

Tame has been employed as a labourer in different kinds of industries. However, the nature and stage of his chronic health condition reduced his capacity to engage in employment over time. The number of hours, the types of tasks he can perform and cope with, and therefore the particular jobs, positions, and sectors of the labour market he could assume were all significantly constrained. Toward the end of the engagements, Tame gained part-time employment, but this was terminated shortly afterwards because of incompatibilities with the court system. Tame was principally a necessarily unavailable, non-employed and not seeking worker. The cohabiting two parent, one family household was jobless most of the time, and employment was a minor aspect of everyday life.

The household structure was more stable because of the type of housing, changing only once during the engagements. The two parent, one family household became an extended family household when her daughter's whānau came to live there. Irrespective of changes to the household structure, welfare payment was the primary source of income for the whānau and household. Further income was gained through waged work, secondary tenancy, informal income earning practices. Through social practices, such as researching food prices, tactical supermarket shopping, meal planning, gardening, accessing whānau and community resources, and informal income earning

practices, Atawhai provided a variety of meals to eat despite the level of income and food resources.

Atawhai had a loose attachment to her Māori identity and cultural groupings. Living at a great distance from extended whānau and her ancestral marae meant she cannot routinely draw on these contexts and people to assist her. Atawhai gained access to cultural resources through Tame who was connected to his whānau and ancestral marae. Nonetheless culture informed how they lived, how they cared for whānau members, gathered, prepared, and ate food. Over time Atawhai and her household formed good relationships with people in the community. These relationships and social structures provided ongoing and reliable access to material and immaterial support and resources for the household. Although Atawhai viewed her circumstance as enduring, she has worked out how to live without a lot.

Chapter Nine: Discussion Chapter

House of Cards: A Precarious Way of Life

The case studies outlined in the previous four chapters represent the subjective experiences of people who live precariously. Building on the conclusions of each of the four case studies which summarise the participants' experiences of precarity, the purpose of the two discussion chapters is to address the two sets of research questions in the light of the case studies. The discussion chapters draw out some of the key themes that the cases studies reflect about the lived experience of precarity.

The first discussion chapter begins with an estimation of the size of the relative surplus population for Māori. The chapter then focusses on the main social structures, institutions, causal mechanisms, prior conditions, and amplifiers which participants identified as significant to their experience of precarity. The interrelationship between this group of people and the range of issues they contend with is described. The second discussion chapter explores the support networks participants construct to cope with precarity in everyday life. The role of culture is emphasised. These two chapters are sequenced in this way because analysis of the cases showed there was a set of social structures, institutions, causal mechanisms, prior conditions, and amplifiers from which concrete contemporary forms of precarity emerge and were coped with.

Comments are made throughout the discussion chapters about the characteristics of Māori participants and how they become and remain locked into precarious circumstances. While the early chapters of my thesis track the history of Māori precarity, these case studies reveal the contemporary mode of Māori precarity, which is

underpinned by the vicious interaction between the neoliberal structuring of precarity with contemporary forms of the post-colonial condition which some Māori people experience as colonised, detribalised, urban, modernised members of the relative surplus population.

The first set of research questions outlined in the introduction are: What forms of precarity are present in the everyday context? How do forms of precarity relate to each other? And how do forms of precarity relate to being Māori? The four cases provide insight into how social structures, institutions, causal mechanisms, prior conditions, and amplifiers operate. The social actors in my thesis represent a group of Māori workers, whānau, and households at the extreme end of precarity who are squeezed, constrained, and suspended by social structures and institutions. As shown in Figure 12, the four main social structures and institutions that operated in the four cases to create a precarious way of life were education, employment, welfare, and housing. These shaped and determined the lives of people who contend with precarity to a much greater extent than those who do not. While people who live precariously had agency, their agency could be limited. The conclusions made in the remaining chapters of my thesis relate to this group of people in these circumstances and have applicability to similar people in similar circumstances.

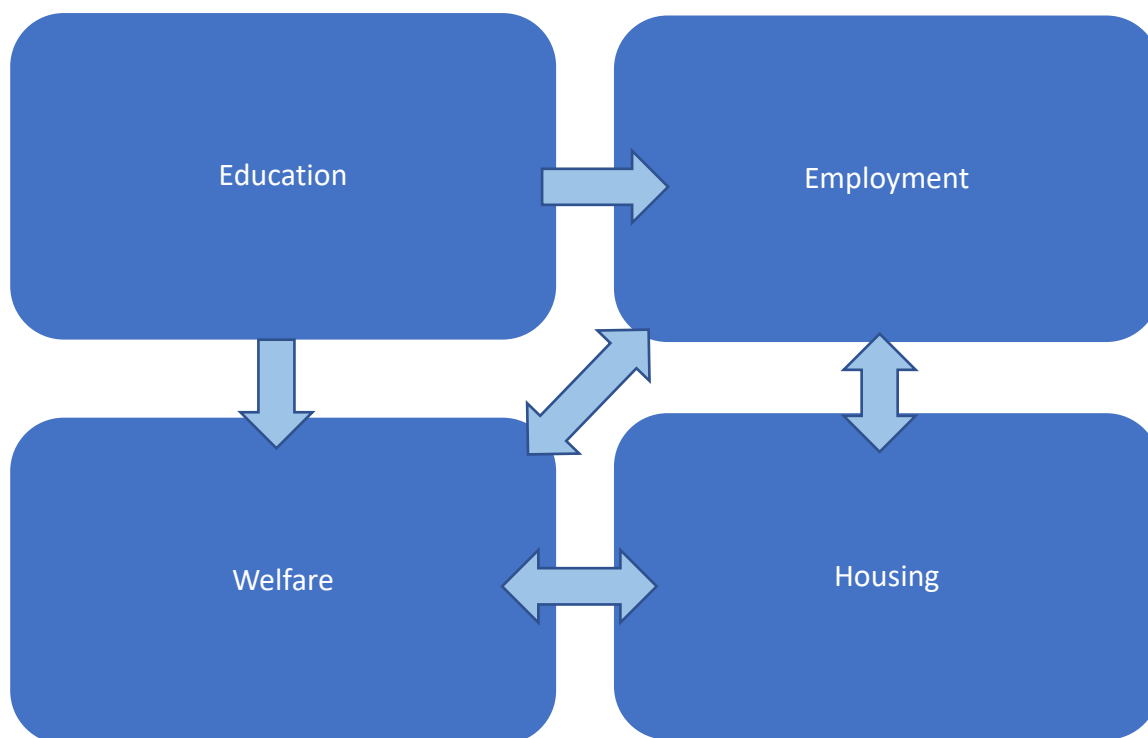


Figure 12. Diagram of the four main structures and institutions interacting to generate and intensify precarity.

While I expected there to be significant diversity in how my participants became precarious, closer examination showed many similarities. I expected the participants to point to the process of colonisation to explain, in part, how they became and remained precarious. However, all participants spoke at length about a range of systems, causal mechanisms, prior conditions, and amplifiers within their personal histories to explain their circumstances, rather than referring to broader historical processes, such as colonisation. This way of understanding contemporary modes of precarity which omits the role of historical processes, mirrors the neoliberal ideology of individualism (Murphy & Cloher, 1995; Dalziel, 1997; Turner, 2006; Ongley, 2013), and echoes what Jackson (2016) described as the misremembering of the Māori experience of colonisation and cultural alienation. The chronology and timing of prior conditions, amplifiers, and events was significant to the broader experience of precarity because many occurred before

the participants formed a stable economic base. Without a stable economic base, participants were vulnerable to external forms of precarity and their capacity to be upwardly mobile was constrained.

There were many signs of the residual effects and symptoms of colonisation operating in the four cases. Some participants were unaware of their connections to cultural groupings for reasons unknown or undisclosed to them. Not one of the participants could fluently speak te reo Māori and they all lived at varying distances from their extended whānau and ancestral lands. Although some participants accessed the housing of extended whānau for short periods of time, not one of the participants, whānau, or households lived in communal housing. These facets of cultural alienation impinged on the participants' ability to draw on cultural resources and suggest that they may have first been culturally precarious, which made them vulnerable to other forms of precarity. While Wiremu used aspects of culture to help him mediate precarity, every aspect of his life was pervaded by precarity.

Over time, all participants came to belong to the non-employed and unemployed segments of the relative surplus population. While there was no specific research on the relative surplus population in Aotearoa New Zealand, national datasets were used to generate a partial estimate⁷⁴ of the number of Māori people in the unemployed and non-employed segments as shown in Table 3. Māori fared poorly across most of the relevant measures compared to the general population, trailed only by Pacific people

⁷⁴ It must be noted that only two thirds of Māori completed the 2018 Census (Satherley, 2019) and the Household Labour Force Survey collects information approximately fifteen thousand households every three months (see <https://www.stats.govt.nz/help-with-surveys/list-of-stats-nz-surveys/about-the-household-labour-force-survey/>).

on most measures. A notable exception was the number of Pacific people in the prison population, which was significantly lower than Māori who comprised around half of this population (Department of Corrections, 2021). These data suggest that the general experience of being in the relative surplus population was disproportionately a Māori experience in the Aotearoa New Zealand context.

| | Year | 2017 | 2019 | 2021 |
|------------------------------------|-----------------------------------|---------|---------|---------|
| Unemployed Māori | Registered unemployed | 35,700 | 29,800 | 35,500 |
| | Underemployed | 19,276 | 18,400 | 19,000 |
| | Jobseeker Support payment | 43,378 | 58,671 | 75,816 |
| | Total | 98,354 | 106,871 | 130,316 |
| Non- employed Māori | Sole Parent Support, Supported | 54,313 | 54,339 | 57,150 |
| | Living Payment and youth payments | | | |
| | Enrolled students | 79,465 | 73,500 | 79,709 |
| | Incarcerated persons | 5,228 | 5,105 | 4,561 |
| | Total | 139,006 | 132,944 | 141,420 |

Table 3. The number of Māori people in the unemployed and non-employed segments of the relative surplus population in Aotearoa New Zealand in 2017, 2019, and 2021.

In 2017, the employment rate of Māori workers was 63.3 percent (308,200 people) (MBIE, 2017). Of the 487,000 Māori people in the working age population, 35,700 (10.4 percent) were registered as unemployed and 19,276 (31.2 percent) were underemployed (MBIE, 2017). Māori were over-represented in both the unemployed at more than twice the general population of 4.9 percent and the underemployed at more than seven times the general population of 4.4 percent (Statistics New Zealand, 2018). Comparatively, European workers comprised only 18.8 percent of the underemployed (Statistics New Zealand, 2018). 43,378 people received the Jobseeker Support payment

(MSD, 2021a). These data suggest the unemployed segment of the relative surplus population of 98,354 Māori people is significantly higher than other ethnic groups.

The non-employed segment of the relative surplus population equated to 139,006 people in 2017, and included:

- 54,313 people who received the Sole Parent Support (29,660 people), Supported Living Payment (23,639 people), and youth payments (1,014 people) (MSD, 2021a, 2021b);
- 5,228 incarcerated persons (50.3 percent of the prison population) (Department of Corrections, 2021); and
- 79,465 enrolled students (Figure NZ, 2021).

Because Māori comprised the largest proportions of both the welfare and prison populations, it was likely that the non-employed segment of the relative surplus population is proportionately larger for Māori than all other ethnic groupings.

In 2019, the Māori employment rate decreased slightly to 63.2 percent (317,800 people) (MBIE, 2019; Statistics New Zealand, 2021b). Of the 502,800 Māori people in the working age population, 29,800 (8.6 percent) were registered as unemployed and 18,400 (18 percent) were underemployed (MBIE, 2019). As in 2017, the Māori unemployment rate was more than twice the general population of 4.2 percent (Statistics New Zealand, 2019b). However, the proportion of underemployed Māori dropped significantly against the general underemployed population of 102,000 people. 58,671 people received the Jobseeker Support payment (MSD, 2021a).

While the unemployed segment rose by 8,517 people to 106,871 Māori people, the non-employed segment decreased by 6,062 to 132,944 people by 2019. This included:

- 54,339 people who received the Sole Parent Support (29,162 people), Supported Living Payment (24,352 people), or youth payments (825 people)) (MSD, 2021a, 2021b);
- 5,105 incarcerated persons (51.8 percent of the prison population) (Department of Corrections, 2021); and
- 73,500 enrolled students (Figure NZ, 2021).

In 2021, the Māori employment rate decreased to 62.5 percent (370,800 people) (Statistics New Zealand, 2021b). Of the working age population of 593,200 Māori people, 35,500 (8.7 percent) were registered as unemployed and 19,000 (15.3 percent) were underemployed (Statistics New Zealand, 2021b). Māori comprised a smaller proportion of both the unemployed and underemployed (124,000 people), compared to the general population of 4.7 percent and 4.5 percent, respectively (Statistics New Zealand, 2021b). 75,816 people received the Jobseeker Support payment (MSD, 2021a, 2021b). Thus, the unemployed segment of the relative surplus population increased to 130,316 Māori people in 2021.

Comparatively, the non-employed segment of 141,420 people comprised:

- 57,150 people who received the Sole Parent Support (31,050 people), Supported Living Payment (24,654 people), or youth payments (1,446 people)) (MSD, 2021a);
- 4,561 incarcerated persons (52.7 percent of the prison population) (Department of Corrections, 2021); and
- 79,709 enrolled students (Leonard, 2021).

While the non-employed segment was larger than the unemployed segment across 2017, 2019 and 2021, the unemployed segment grew by more rapidly than the non-employed segment during this period, by 31,962 people compared to 2,414 people, respectively. The discussion chapters examine the processes by which this situation occurs.

Education

Education is central to the contemporary mode of Māori precarity. While the logic of capitalism determines the socio-economic structure, many other processes determine where people end up in the socio-economic structure. Smith (1999) and Simon and Smith (2001) argued that the contemporary education system and low educational outcomes among Māori have their roots in colonialism. Since the establishment of the colonial education system, Māori have been viewed as backward, indifferent to post-primary and tertiary education, and educated only to a level which corresponded to the needs of the productive forces for development (Hunn, 1961; Smith, 1999; Belich, 2001).

Educational ideas have played a really complicated role in the search for better educational outcomes for Māori. Ideas about curriculum that limited our children to a manual curriculum and the use of hands rather than our minds... and pedagogical practices that mandated schools to destroy our language and cultural values set our development back at least 100 years. Those ideas still haunt our educational landscape. (Smith, 2016, n.p.)

The participants' experiences of education resembled the earlier arguments of Smith (1999) and Simon and Smith (2001) that the historical colonial forces embedded in the

education system continue to function as constraints and determinations in the present. All participants in my research left secondary school by the age of 15 with some literacy skills but without a secondary qualification. Many did not attend school from time-to-time prior to leaving altogether. “I got kicked out [of school] at 15... I didn’t have that time at school to learn how to read and write properly”, Amiria commented. “I don’t really like school. Not much for paperwork and having to write stuff out... I know little kids that can write better than me... I spent a lot of time getting kicked out of school”, Wiremu explained. In addition, Wiremu’s experience of education is a graphic example of why Māori leave school early, and the literature suggests this is a common experience.

My participants’ experiences reflected the earlier finding that a significant proportion of people were leaving school without a secondary level qualification (Agasisti, Avvisati, Borgonovi, & Longobardi, 2018) and that Māori were more likely to be stood-down, suspended, or expelled from school than any other ethnic group (Harrison, 2018; Education Counts, 2020). The President of the New Zealand Māori Principals Association (as cited in Harrison, 2018) attributed the level of expulsion and suspension of Māori students to racist and discriminatory attitudes and practices.

We know that Māori students tend to be kicked out a lot quicker and a lot earlier than non-Māori... There is this bias and racism that happens in our schools and what we want is for schools to take a good look at themselves and say 'we need to do more before we kick them out'. (para. 5-6)

These racist practices in education constrained educational experiences and opportunities beyond the primary level (Agasisti et al., 2018). Not one participant in my

research had obtained a post-primary qualification, and those who were looking to gain a tertiary qualification might face significant challenges given reported issues with literacy. The possibility of further debt in the form of a student loan may have been a deterrent (Rowe-Williams, 2018).

The culturally skewed education system continues to assimilate and subordinate Māori and sets the conditions for the participants' experiences of social structures and institutions (Smith, 1999, 2016; Simon & Smith, 2001). The level of education constrained the possibilities of employment and channeled participants toward the lower end of the labour market. As Mahana, who worked in cleaning, retail, and hospitality sectors in the early stages of her employment history, said, "I wanted to do nursing, but I don't have the brains". This finding echoes the earlier claims of both Smith (1999) and Simon and Smith (2001) that the education system channelled Māori toward manual jobs. In these ways, education was overdetermined by cultural subordination and a key determinant of the location of Māori participants in the socio-economic structure. Education contributed to how participants become and remain precarious, and, as the next part will show, led to labour market precarity. Examination of the role of education in relation to class location aligns my research to Weberian Sociology (Neilson, 2018b).

Employment

Employment is central to the contemporary mode of Māori precarity. While the working age adults in the four cases were at different stages in their life and employment trajectories, all had engaged in some form of employment. Some participants had been

successfully employed in the earlier stages of their working lives. They missed the independence and relative autonomy that comes with full employment and learned how to live precariously. As stated earlier, all working age adults in the four cases came to belong to the non-employed and unemployed segments of the relative surplus population. Because of their low and weakening position in the labour market, participants did not have much power or the opportunity to advance in employment. They experienced a range of difficulties and developed a range of solutions in relation to different aspects of the employment structure.

Employment is a difficult social structure for people living precariously to engage with. The complexities participants faced in the workplace stemmed from the fact that their level of education was low, transport unstable, and housing insecure. The size of a whānau and/or household and being without whānau support were also significant amplifiers. These amplifiers and complexities created difficulties in all areas relating to finding and keeping employment. While it may have been difficult for participants to engage in employment, at times they very strongly desired or acutely needed to obtain the values, satisfactions, and rewards that work can offer. Employment not only provided income, it also provided structure, meaningful social interaction, and bolstered agency and independence. “I’d rather be working than not doing anything. I hate struggling”, Wiremu stated.

Participants dipped in and out of the labour market for different periods of time to undertake different kinds of non-standard employment with varying degrees of insecurity and unpredictability. The experience of Wiremu reflected the Atkinson’s (1984, 1987) flexible firm model of core and disposable workers who were engaged only

in non-standard employment. “Most of the road works... are only taking on temps now instead of having to pay someone out... They’ll just keep temping you which sucks... I guess that is the way every company is going... They are not really looking for the off-siders”, Wiremu explained.

Like Standing’s (2014a) precariat, this intermittent relationship to the labour market and the type of employment participants undertook excluded them from non-wage benefits, protections (Campbell & Burgess, 2001; Walker, 2011; Burgess et al., 2005; Standing, 2014a), and Working for Families related support (Poata-Smith, 2013). These are examples of benefit insecurity (Standing, 1993; Burgess & Campbell, 1998). Apart from the part-time workers, the participants were unemployed between jobs (Storrie, 2002; Burgess et al., 2005; Cochrane et al., 2017), and were waiting for work and/or waiting for welfare.

Like the experiences of participants in Galic (2019), and Hall, Bretherton, and Buchanan (2000), the pattern of shifting between intermittent work and unemployment led to a decline in mental wellbeing and expectations around finding and keeping employment. As Wiremu put it, “[unemployment] sets the mind frame at a different low each time”. Some became discouraged, believing that the existing employment structure would never provide the opportunity for them to achieve the steady, adequate income they needed to have a secure and comfortable lifestyle. The low labour market position of working age adults also resembled the low labour market position of the first group of Māori people to be proletarianised in the 1900s (Belshaw, 1940; Wood, 1951; Butterworth, 1972; King, 1981; Coleman et al., 2005; Easton, 2018).

All participants had withdrawn from the labour market for different reasons. Withdrawal shifted workers from one category of worker to another category of worker, such as a full-time worker to a part-time worker (see Figure 13), revealing a gradual weakening of their labour market position over time. This is a defining aspect of the contemporary mode of Māori precarity.

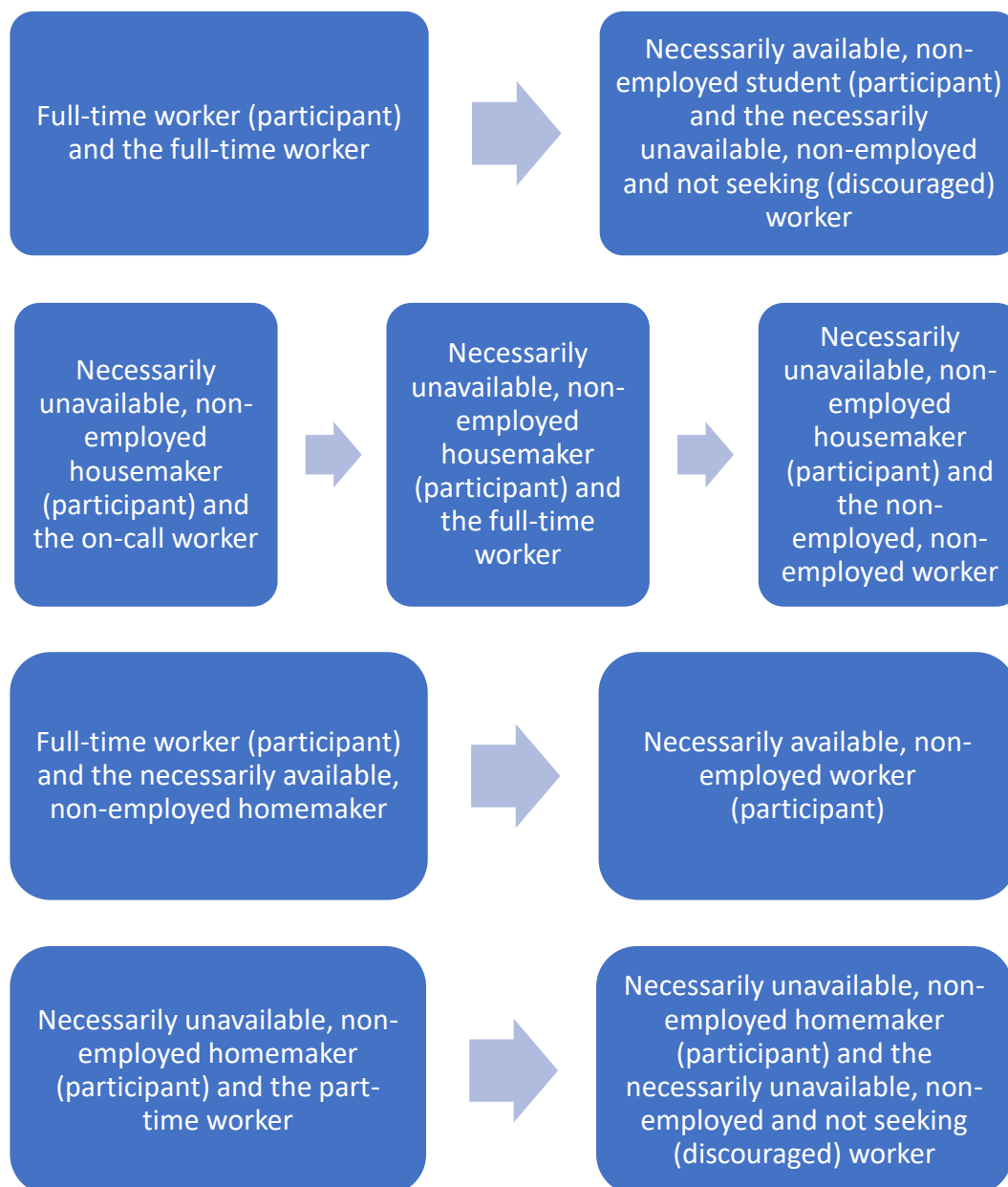


Figure 13. A representation of changes to the employment status of participants during the research engagements.

A symptom of the intermittent relationship to the labour market was that the working age adults in my research did not have a clear occupational identity (e.g. “I am a scaffolder”) and career pathway. This finding about Māori members of the relative surplus population resembles the earlier work of Standing (2014a) that the employment trajectories typical of the precariat did not produce a meaningful occupational future and identity. Amiria was the only participant beginning a pathway toward an occupational identity and career as a social worker. “I want to do my Bachelor’s and my Master’s because I want to go to the top of the social work”, Amiria commented. However, some participants have worked in the same type of occupation and identify with the type of work they undertake (e.g. “I work in scaffolding”). Many participants viewed themselves as good workers who were worth employing and training.

The way the employment structure operates made it difficult for people living precariously to find employment. “It used to be easy to get a job but now you’re lucky to even get one”, Amiria said. “I really do need to find some more frequent work”, Wiremu commented. Participants often sought employment through people they knew and organisations they had previously worked for. If these kinds of options were not available to them, either they did not seek employment or had low expectations about whether they would be successful in gaining employment.

Although there was significant variation to the quality and tenure of employment placements and direct employment was preferred, the experience of Wiremu showed that temporary work agencies were a good facilitator of employment and freed Wiremu up to focus on other things. “They help you get the work... I take every chance I can get... This one agency got me a job for a whole year, just temping”, Wiremu recollected.

Temporary work agencies also facilitated access to training. “It wasn’t easy [to find work] because I didn’t have much of those qualifications. But [a temporary work agency] offered to pay for my traffic control license and I just pay them back \$50 out of my wages each week or whenever I was working”, Wiremu said. While temporary work agencies are a symptom of neoliberal labour market flexibility (Burgess, Rasmussen, & Connell, 2004; Walker, 2011), Wiremu’s experience demonstrated how such agencies can help people access training and employment, which mediated labour market precarity.

People living precariously can struggle to fulfil the expectations of employment and must negotiate several areas of their life to maintain employment. Although it required a great deal of juggling, the whānau who lived in the same household and had fewer children enabled each working age adult to participate in employment. Whānau and households with a greater number of children could not conceive of being able to cope with the demands of employment within the everyday life context more fully occupied by other activities. At times, it was beneficial for individuals, whānau, and/or households not to be fully engaged in employment because of the various demands of everyday life and the broader context of precarity.

Being without whānau support and reliable childcare made it difficult to maintain and return to employment. “Work and Income New Zealand (WINZ) wants me to go back to work already... I want to hurry up and work... I know I’ll be better off working... [but I need] proper day care, someone you can trust... I don’t trust just anyone with my kids”, Mahana explained. Participants looked to friends, whānau, household members, and community centres to fulfil this need. The experience of Mahana shows that the one parent household structure, gender, reproductive responsibilities, and being without

reliable childcare intersect, and rendered such parents as non-employed and necessarily unavailable. The absence of support is a source of precarity and can be linked to historical processes which fragmented the traditional, tribalised, rural Māori way of life (Walker, 1990; Tangaere, 1998; Petrie, 2006; Jackson, 2016).

The low level of income constrained the ability of participants to own, maintain, and use a vehicle. Unreliable transport and being without transport both constrained the possibilities of employment and amplified the process of finding and keeping employment. The specific issue of being without a vehicle or having an unreliable vehicle made it difficult to meet the simple expectation to get to the workplace. As Mahana explained, “[Mark] got a call [to work] this morning but the battery died on the car”. In addition, public transport did not always operate in a way that would get some workplace actors to and from work in a timely and/or safe way. If participants did not have a vehicle, they walked, biked, or approached others to assist them with transport. “I have to sort out transport”, Amiria asserted. Indeed, the experience of Atawhai demonstrated how large whānau and household structures, gender, reproductive responsibilities, and being without reliable transport can render people as non-employed and necessarily unavailable.

The way housing operates and was formally provided made it difficult to maintain employment. The weekly application process combined with the responsibility and difficulties of finding accommodation also made it difficult for Amiria to go to work. “I was just so stressed out that I was taking days off and just not even going because it was just too much. I was just too tired and just couldn’t go [to work]... I had to cut down my hours. I was doing 31 [hours per week] but I had to cut it down to 24. It was just too

much”, Amiria said. This experience shows how housing precarity intersects with gender, parental responsibilities, level of education, labour market position, employment, and transport issues. Both labour market and income precarity were intensified as a result.

An effect of the participant’s labour market position is skill reproduction insecurity (Standing, 1993; Burgess & Campbell, 1998). The neoliberal ideology of individualism which outsourced the costs and responsibility of upskilling to individual workers (Connell & Burgess, 2006) interacted with the level of education and the labour market position of participants, which made it difficult to access post-secondary education and training. At the time of the research engagements, most working age adults in the four whānau or households had not undertaken any education or training for many years. This was an issue in terms of the process of finding employment because some employers expected workers to bring immediate value to the organisation through education, qualifications, and/or licenses, yet they have limited access to training (Pryor & Scaffer, 1999; Connell & Burgess, 2006). As Wiremu put it, “give the people without the [qualifications] a bit more chance. Just because we don’t got the qualifications doesn’t mean we can’t work”. These experiences of education and training opposed Standing’s (2011a, 2011b, 2014a, 2016) earlier finding that the precariat tended to be over-qualified for the work they undertook. Skill reproduction insecurity contributed to how participants remained precarious.

An effect of the labour market position and the intermittent relationship to employment was poor access to workplace support and flexibility. Support mechanisms operated as protective factors and were principally informal, limited, short-term, and attached to

individual workplace actors. “[My boss] went and bought us lunch and made sure we were always hydrated with our drinks... It helped out a lot”, Wiremu said. These mechanisms existed as long as workplace actors worked in a workplace, organisation, or business or as long as a workplace, organisation, or business were willing to provide support. Some employers and managers were understanding, albeit limited, of participants’ circumstances and the impacts it had on their ability to get to and contribute to the workplace. However, other employers and managers did not want to deal with the challenges participants contend with and did not feel a sense of responsibility to assist them.

A significant effect of the labour market position of participants was that they did not report having access to a union. This was an example of representational insecurity and stemmed from the types and tenure of employment, low income, individualised bargaining, the neoliberal principle of freedom of association, and the decline in union membership (Standing, 1993; Burgess & Campbell, 1998; Galic, 2019). Working participants wanted to be able to exercise more control over their hours and conditions of work. The experience of Amiria shows that efforts to gain employee-oriented flexibility can be resisted by management and can lead to the end to the employment relationship. “I did have a lot of trouble meeting those hours at work... I can’t [continue to work here] because these hours don’t suit me... I did try to compromise with my boss”, Amiria described. This is an example of working-time and employment insecurity (Standing, 1993), and suggests that access to a union would have been useful.

An effect of the participants’ experiences of employment was an inadequate level of income. The issue of income was intimately linked to being without employment and

the type of employment they undertake, which was often intermittent, unpredictable, and low paid. "The cash flow has been up and down for a while now", Wiremu said. "On-call work is not the one... You get... a phone call, 'Oh nah. You're not working today. You will work tomorrow'. It was pretty hard... You could make lunch and think, because he's a man, 'Oh well, we will feed him this and that', and you would get out heaps [of food]... Or the other thing would be that he was meant to work a full week... and he wouldn't end up working that week. So, it was a juggle with the money... You had to figure out if he was gonna work", Mahana explained. The experience of Wiremu shows informal, cash-in-hand work softened economic and material precarity. As Wiremu put it, "it has been a lot easier doing this mahi for an income. A lot of pressure off the shoulders... It was a win-win". These are examples of income insecurity (Standing, 1993; Burgess & Campbell, 1998).

While there were aspects of the employment structure which worked for participants, the experiences of participants shows that the neoliberal restructuring of the labour market led to many forms of labour insecurity (Standing, 1993; Burgess & Campbell, 1998). Employment contributed to how they become and remain precarious, and led to other forms of precarity, which then channelled participants to the lower end of the labour market.

Welfare

The challenges they faced in employment rendered the welfare system essential to people who live precariously. There were resources participants could get hold of through the welfare system, such as a stable baseline income and a range of additional

resources, which softened the everyday experience of precarity and poverty (Masterman-Smith & Pocock, 2008). All four participants, whānau, and/or households were lacking what they needed to act independently of the welfare system and came to rely on welfare payment as the main source of income. Despite a strong desire to avoid the welfare system, they sought welfare support when their precarity was acute and when other options were not available to them. The desire to avoid the welfare system reflects the earlier findings of Graham (2017), King et al. (2017), Welfare Expert Advisory Group (WEAG) (2018b), and Rua et al. (2019).

Although participants were grateful to be able to draw on and receive welfare support, the circumstances of precarity faced by participants were linked, either directly or indirectly, with problems around getting the best from the welfare system. Participants did not have much power in terms of the welfare system. Their dissatisfactions stemmed from the difficulties they faced in gaining welfare support, the inefficiencies of government processes, and how the welfare system made them feel. This finding strongly resembles the earlier criticisms of King et al. (2017), the WEAG (2018b, 2019), and Rua et al. (2019) about the perplexing, dehumanising, and punitive nature of the welfare system. Participants experienced a range of difficulties and developed a range of solutions in relation to different aspects of the welfare system.

Participants committed between two and 12 hours each week to meet their obligations to WINZ to gain and maintain welfare support. Alongside related government organisations, maintaining the relationship with the welfare system took a lot of time and work (Standing, 2014a, WEAG, 2018a). “I have a lot of help from Work and Income...

I have to go to WINZ all the time”, Mahana commented. “That was like my second job probably”, Amiria insisted.

Being Māori did not facilitate access to welfare support but shaped how they encountered the welfare system and other government institutions. Participants often felt disadvantaged for being Māori and believed they would have had a different experience of these government institutions had they not been Māori. “I think I’ve been treated the same as most of our Māori people. I think if I was Pākehā I’d probably be looked at different”, Amiria insisted. However, it is difficult to ascertain the actual extent to which racist and discriminatory practices occur when Māori draw on the welfare system, because there is no data and discriminatory practices can be concealed. These experiences show how precarity might be intensified by race-based practices within the welfare system in the present. Alike some of the participants in McNeill’s (2011) doctoral research, my participants came to view the welfare system with animosity.

“WINZ is getting harder to access”, Mahana said. Welfare support can be difficult to access because of the various ways the application processes worked, the decision making of case managers, and multiple mechanisms used to delay and deny welfare support. Participants assumed they would learn from their case managers the types and level of welfare support they could gain. However, the welfare system provides power to case managers to practice non-disclosure, and, as a result, all participants did not have a clear understanding of the types and level of welfare support they were able to gain. “I didn’t know what I was entitled to. I assumed they’re going to tell me”, Atawhai commented. Analysis of the participants’ experiences of non-disclosure affirms the

earlier criticism of the Auckland Action Against Poverty (as cited in Lyon, 2017) that welfare system treats formal support like “state secrets” (para. 6).

“Governments, they only give us so much”, Wiremu commented. The welfare system also gives power to case managers to practice discretion in terms of the type and level of formal support beyond the main benefit. The participants’ experiences show how the practice of discretion led to many differences in the level of formal support provided, which was significantly lower than the mandated level in some instances. As Wiremu explained, “[WINZ] are going to give you \$60 or \$80 [for a food grant] that you can only spend at a certain shop... Realistically it is next to bugger all... and that will be enough for maybe one day”. However, in this instance, Wiremu should have been provided \$200 under the Special Needs Grant because of how he was classified by the welfare system (Auckland Action Against Poverty, n.d.). Examination of these experiences affirm the earlier criticisms that case managers wilfully withheld welfare support (Lyon, 2017; WINZ staff accused of withholding entitlements, 2017; WEAG, 2018b, 2019).

Together, the practices of non-disclosure and discretion meant participants needed a comprehensive and up-to-date understanding of the welfare system, know how to ask for formal support, and be able to appeal to the discretion of case managers. “You’ve always got to have that excuse for why you need [support]. It sucks”, Mahana said. Participants also needed to be able to negotiate with case managers should their requests for support be resisted. This was an enormous endeavour for my participants because, as previously mentioned, they tended to have a low level of education. On the other hand, an understanding case manager eased the process of gaining welfare

support. As Amiria stated, “you get different case managers. I was really lucky that she understood my situation with having two young kids”.

Getting the appropriate type and level of support was also made difficult by the qualification criteria used by the welfare system, which was shifting rather than fixed. “You’ve got to meet all these criteria in order to get any assistance to do with anything, deadlines and if you don’t make them you’ve got no income... Every time I think I’ve got it..., then it’s all changed”, Atawhai commented. This finding affirms the earlier criticism of the WEAG (2018b) that welfare criteria was perplexing and complex for welfare applicants and recipients.

The qualification criteria also denied access to formal support for participants and their whānau and/or households who needed it. For example, participants living in composite households as secondary tenants were prohibited from accessing a Special Needs Grants and referrals to charitable organisations for food. The criterion of this grant ignored the effects of the high and rising cost of living, which both made it difficult to maintain primary tenancy and drove the formation of composite households. “WINZ won’t let us get food grants because we are boarding... My board is meant to cover [food]. I can’t even get food parcels or a letter for food parcels”, Wiremu explained. “We’re lucky if Work and Income would refer us to the places where you could get food parcels”, Atawhai stated. These difficulties experienced in the welfare system affirm Standing’s (2014a) view that the welfare state treat people like second-class citizens, where such people are precluded from gaining citizenship-based rights by their own governments.

The WEAG (2018b, 2019) found that people who engaged the welfare system were often left confused and frustrated by conflicting demands, ineffective inter-agency coordination, and the need to repeatedly provide the same information to social actors within its institutions. Examination of my participants' experiences affirm this finding, by showing that inter-agency processing and communication were used to deny and delay formal support. "I was repeating myself every time I went to them... Nothing is working, and you are just going around in circles", Amiria stressed. "It's one big let-down after another", Atawhai asserted.

The way government institutions operated also created debt for participants and their whānau and/or households, which government institutions did not always remedy. "They are not going to back pay me", Amiria said. There is some general evidence that this is a common experience.

It is completely unacceptable to demand payment of alleged debts these parents are not responsible for. Charging penalty interest on these alleged debts is punitive, causing unnecessary stress and on-going financial harm. These parents already experience the harsh reality of poverty and so do their children.

(Auckland Action Against Poverty, 2018, para. 7-8)

For Auckland Action Against Poverty (2018), the way the welfare system treats debt reflects a "callous bureaucracy and the on-going toxic culture", which "are combining to worsen family poverty" (para. 8). Debt is a source of income and material precarity.

Participants were often suspended in different kinds of waiting by government institutions which operated with an agonising lack of speed. Participants spent

considerable time waiting for welfare payment to kick in, waiting on the phone for their call to be received, waiting for government organisations to communicate with each other, and other kinds of waiting. “Sometimes I could be on the phone for the entire damn day waiting for somebody to answer my call”, Atawhai commented. This resembles the criticisms of the WEAG (2018b, 2019) about long delays in processing applications and payments within the welfare system.

Sometimes participants worked out how to navigate government institutions to avoid waiting. “I should have just told them I couldn’t read or write, and I would have got it done a lot faster”, Wiremu commented. “I try ringing again and try pushing a different number to see if you get put through faster... They tell you to enter a client number so you don’t only try your client number because I’m thinking they must be getting sick of me... I will ask someone, ‘What’s your client number?’ Everybody knows what I’m going through so they give it. They dial it in for me, but I’ve still got to wait that hour”, Atawhai explained.

Participants had to act in a certain way to gain and maintain welfare support. Sometimes participants lied and were deceitful to gain and maintain welfare support. If they did not lie or be deceitful, they did not find out things and did not gain access to things. For example, because of the way the welfare system defined relationships and allocated welfare support, participants did not disclose their relationship status because they could gain a higher level of welfare payment as individuals. This echoes the earlier findings of the WEAG (2018b, 2019). In addition, this is an example of how participants were making decisions to maintain the highest level of income and meet their everyday needs.

While the welfare system provided a baseline income and additional support, participants emphasised the incompatibilities between the welfare system and employment structure. Income continuity was a problem because of both the abatement threshold mechanism which constrained their capacity to earn and the stand-down period of 13 weeks which left them without income for a significant period of time. As Atawhai explained, “[my partners’] wages... [are good but] when you are on part-time work you are only entitled to make so much and if you go over that limit Work and Income deducts money from the benefit... You have stand downs. Say I got off work and needed an income, I had to wait 13 damn weeks just to get an income. How am I supposed to support my family?”

The way the welfare system operates shaped the decisions participants made about welfare and employment. Some participants chose not to be more fully engaged in employment to maintain the highest possible level of income and circumvent both the precarity and poverty traps described by Standing (2014a). For the same reasons, some participants lied about informal employment and income to maintain their welfare payment and income continuity because of how it helped them and their whānau meet expenses. “I don’t mention that [cash-in-hand work] to WINZ because yeah, they will cut me right down... But it is extra money that helps, you know, especially with the school year just going back and the girl had a trip last week to Raglan, she lost her shoes and her hat and her umbrella, so I had to go and buy more of that this week”, Wiremu explained.

The way welfare operates meant participants felt like the circumstances they faced were a personal failing rather than an outcome of the functioning of social structures and

institutions. “We didn’t choose to go through that [housing situation]... You are doing whatever you can to keep your family safe, but these services are just shitting on you like it is your fault. We feel like we are the only ones [who need help and cannot find housing]. It just feels like [that by] the way that they treat you”, Amiria commented. This reflects the neoliberalisation of the welfare system and the related ideology of individualism (Murphy & Cloher, 1995; Dalziel, 1997; Turner, 2006; Ongley, 2013).

Participants felt better outcomes could be achieved with the resources gained from the welfare system and other government institutions. Amiria concluded, “there are services out there, but you can’t really fully rely on them... to give you the support that they are meant too... I feel if I just put things in my own hand, I would probably accomplish more than what they have for us”. Participants avoided and distanced themselves from the welfare system because of the way it operates and how it made them feel. They felt forced to act independently or were pushed toward other social structures, institutions, and networks to gain resources to get by. As Amiria put it, “I am trying to avoid WINZ as much as I can... I won’t use them unless I really have too”. These experiences of welfare can be linked to the shift from universal to targeted, conditional support (Boston, 1992b; Waldegrave & Frater, 1996) and broadly reflect the findings of the WEAG (2018b, 2019) about the dehumanising, punitive way the welfare system operates. As Wiremu aptly summarised, “No one likes going to WINZ. Apart from the long lines and the long waits, it is just the whole hassle of trying to get shit to help you get by”.

Housing

Housing is expensive in Aotearoa New Zealand and there are a range of issues that flow on from that in terms of access, affordability, quality, crowding, displacement, and homemaking (Saville-Smith, 2014; WEAG, 2018a; Edmunds, 2019d; St John, as cited in Bruce, 2020). Housing affects different people in different ways in different places at different times. Because of their experiences of income and employment, the participants in my research were at the extreme end of housing, fuelled by the rising cost of accommodation in a privatised and globalised housing market (New Zealand Public Service Association, 2017). Participants experienced a range of difficulties and developed a range of solutions in relation to different aspects of housing.

Like the insecure, inadequate housing endured by the precariat (Howker & Malik, 2010; Standing, 2014b), participants' experiences of private housing were temporary and tenuous, and the houses they occupied differed greatly from the concept of home (McCloud, 2018). As McCloud (2018) said, "the concept of home is a powerful one. It means haven, somewhere safe, protected, somewhere where we and our loved ones can flourish" (n.p.). The remaining paragraphs examine the process by which these housing experiences arise.

The interaction of income and employment experiences made it difficult for participants to become a homeowner. Not one participant had owned a home or were on a pathway to homeownership. They did not have enough money or suitable assets and would not qualify for a mortgage. Participants' experiences of homeownership can be linked to land confiscation (Petrie, 2002, 2015; Rashbrooke, 2013), the privatisation and

globalisation of the housing market, and both the dismantling and absence of forms of formal support for entry to homeownership (Thorns, 1988; Murphy & Cloher, 1995; Bennetts, 2008; Carpinter, 2012).

While there is a provision where state and community housing can be made available, state housing was difficult to access because of the high and growing demand for a dwindling supply (MSD, 2018; Cooke, 2020). As Wiremu explained, “I tried to get my Mrs to go... get us a house... My partner has been on the waiting list for almost two years... That would be the biggest one I have problems with because I can’t access what we should be able to access”. Those who did not gain access to state housing experienced a range of difficulties in relation to privately rented accommodation. As their choices in terms of housing diminished, they become more vulnerable to sources, forms, and effects of precarity.

Amplified by a shortage of housing and internal migration, the privatisation of housing rendered the process of finding privately rented accommodation extremely competitive and time intensive (Bruce; 2013, 2017; Saville-Smith, 2014, 2018). As Mahana described, “looking [for a house] is really hard. Housing up here is pretty bad. It’s really, really expensive, even for people that can’t afford... There’s not much houses up here. The Auckland lot are coming down [to Hamilton] because there [are] no houses up there”. The economic constraints of precarity also hindered the process of finding accommodation. As Atawhai put it, “a lot of people I know are having a really hard time with [finding housing]. It’s either because they’ve got bad credit or no credit or they’ve screwed up somewhere along the way... and can’t get housing at all”.

The neoliberalisation of housing gives power to landlords to determine who is housed (Bruce, 2013, 2017). The actions of landlords and property managers made it difficult to find accommodation because participants have children and are Māori (Bierre et al., 2007; Bartholomew, 2020a, 2020b; Rental property racism: Māori woman denied house in Chch, 2020). “There is no point viewing the house. They won’t take you if you’ve got children”, Amiria reported. There is also some general evidence that Māori are subject to racist and discriminatory landlord practices (Bierre et al., 2007; Bartholomew, 2020a, 2020b; Rental property racism: Māori woman denied house in Chch, 2020). However, it is difficult to ascertain the actual extent to which racist and discriminatory practices occur when Māori seek privately rented accommodation, because there is no data and discriminatory practices can be concealed. Nonetheless, these experiences of finding housing showed how aspects of housing precarity was intensified by the race-based practices of landlords and property managers in the present and intersected with alienation from tribal land and housing through historical processes (Petrie, 2006; Jackson, 2016).

The process of finding accommodation was constrained further by the actions of other social actors. The experience of Wiremu showed how the actions of other social actors can have a long-term effect on the process of finding accommodation within a broader context of low income. “I want to try and find my own pad but fuck, I can’t go private for the fact that, shit, I don’t get enough [income] as is. I don’t want to board either... The last house I had kind of fucked up when I was out in Rotorua... I left it all [with] my sister and they left it in arrears and all of that, so it makes it harder to get a house nowadays”, Wiremu commented.

The neoliberalisation of housing, which recast housing as an investment, gives power to landlords to determine the level of rent (Bruce, 2013, 2017). As is the case with many renters, housing was the largest weekly expense for participants living in privately rented accommodation and reduced their purchasing power (Stephens et al., 1995; Waldegrave et al., 2003; McNeill, 2011; WEAG, 2018b). What participants received for the rent they paid was modest in terms of the quality of the properties and their facilities. As Mahana explained, “this house is \$395 a week... It’s not worth it... I’m trying to get out of here. It costs too much... In the morning I get up and wipe all the windows down of the condensation so it’s warm. Last night I kept the bloody heater on to keep warm. We have to have millions of blankets on our bed at the moment because... it’s just hard to keep warm... Again, that is cost with us”.

Driven in part by a shortage of rental properties and an absence of strong rent regulation, the high cost of accommodation articulated with the level of income channelled the participants toward older and poor-quality housing. Poor-quality housing intensified economic precarity by increasing the electricity and health expenses (Waldegrave et al., 2013; WEAG, 2018a; Ingham et al., 2019), and was detrimental to the health of households (Baker et al., 2013; Ingham et al., 2019). The experience of Mahana’s household best exemplifies the way poor-quality housing disrupts social and economic lives when all nine household members became sick with the common cold. On top of this, landlords, both public and private, were slow to respond to renters’ requests to improve the quality of housing. “This house is meant to be getting done up... [We are] still waiting”, Mahana said.

The neoliberalisation of housing, which gives power to landlords to sell their rental property or evict a household under certain conditions⁷⁵, can render housing tenure insecure and fleeting (Bruce, 2013, 2017; Saville-Smith, 2014, 2018). The average tenure of participants living in privately rented accommodation was six months, less than half the reported average tenure of fifteen months (New Zealand Public Service Association, 2017; Morris, 2018). “[Since I left home] I’ve never lived in a house longer than two years... [Moving to Hamilton] was more of a fresh start... There were too many fresh starts in [seven] years”, Mahana commented. “I’m so sick of this moving, moving, moving”, Amiria stated. Both Amiria and Mahana’s experiences of housing displacement, set in motion by the decisions of landlords, show how difficult it can be to meet the varied costs and outcomes associated with displacement within a broader context of precarity.

A further critical effect of housing displacement is the decline of housing quality with each relocation. “I went from one hood to another”, Mahana commented. Participants experienced a pattern of internal migration where they shifted from one poor community to another, both within and between regions. Some participants became transitionally homeless and lived in unexpected places, such as emergency accommodation, their vehicles, small cabins, and in the houses of others. “It’s hard to have your house in your car”, Amiria commented. The experiences of Amiria and Mahana demonstrate the wide-ranging effects of housing displacement which separates whānau members from each other and their belongings, leads to material and economic

⁷⁵ For details on the rules about eviction under both the Residential Tenancies Act 1986 and 2020 amendment, see <https://www.tenancy.govt.nz/law-changes/phase-2/security-of-rental-tenure-law-changes/>

precarity, disrupts the education of children and homemaking, and fragments the support networks people carefully create (discussed in-depth in the next chapter). Without their own vehicle, more whānau would have had a different experience of homelessness, such as sleeping rough. Moreover, without whānau, friends, and emergency accommodation, more whānau would have become homeless.

The way the housing market operates made it difficult to maintain employment and education. The experience of Amiria and Nikau illustrated how experiences of housing were incompatible with the employment structure and educational institutions which required predictability and stability. Amiria's son of eight years, for example, had already attended three different primary schools in three years. As Amiria explained, "it was hard when I was working till midnight then waking up at seven, then I've got to take my partner to work, then come back, [prepare the kids] and take them to school, look for houses, and then come back and then go get ready for work again and oh [sound of exhaustion]... We would travel back and forth like three times a day. Even if housing wasn't [stable], I wanted school to be stable". As Mahana said, "it took me a bit to put [my sons] into kindy [and school] and now I'm very gutted that all this is going on and I'll have to take him out and put him into another kindy [and school]".

As their housing choices diminished, participants looked to informal forms of housing provision. The issue of low and unpredictable income within a high cost of living context seemed to drive the formation of composite households and channelled some participants into secondary tenancy. The change from primary tenancy to secondary tenancy was a significant source of economic precarity, as it shifted recipients of welfare

support from one institutional category to another category which reduced the level of welfare payment.

“[Our housing situation is] affecting me, big time”, Mahana said. A range of difficulties emerged from living with others. Composite household structures had their own internal hierarchy, where the primary tenants had a greater level of power over the household context. While long-term interpersonal tensions eroded the willingness of household members to resolve issues over time and compromised the wellbeing of household members, participants were held in place by the level of poverty, the prospect of homelessness, and the difficulties of finding accommodation. In these ways, composite household structures were not sustainable. “Please Mum, no more boarders”, Atawhai’s daughter pleaded.

Housing precarity is an outcome of the vicious interaction between experiences of employment and income articulated with the rising cost of accommodation, the uncertainty of tenure, the absence of regulation, and the racist practices of landlords and property managers. Housing precarity generates and/or interacts with other forms of precarity, and contributes to how people remain precarious. Experiences of housing can be linked to historical processes which alienated Māori from forms of security, including intergenerational community housing (Petrie, 2006; Jackson, 2016).

The level of income, the cost of living, and housing displacement made it difficult to maintain an adequate level of material resources. “We don’t have a lot”, Atawhai remarked. “I only have one drawer really, and that is just for all my gears”, Wiremu explained. The low level of income and the high cost of living also meant not one participant had any significant immaterial resources, such as financial assets or

insurance, and access to healthcare was constrained. Atawhai commented, “it costs too much to go to the doctors, so I just ride it out”. Experiences of income can be traced to the cultural subordination of Māori, and the dismantling of the communal economic base, and modes of production and relations through historical processes (Petrie, 2006; Jackson, 2016).

A significant effect of the articulated experiences of employment, welfare, and income is debt. All four participants were servicing many debts to a range of government institutions, second and third tier lenders, and informal sources. Because of the level of income, an enduring issue for participants was the servicing of debt alongside other weekly expenses. As Wiremu explained, “I’ve still got to figure out how I’m going to pay that back, plus my board this week”. Precarity is a source of debt and debt is a source of economic and material precarity. Debt also contributes to how people remain precarious.

An effect of the level of income is food insecurity. The neoliberal framework of regulation gives power to enterprise to determine the cost of food (Byanyima, 2018). Because of the level of income, food insecurity was a persistent problem in all four cases. “I struggle more with food than anything... When we open up our door and our cupboards and shit, what we see, what we have to feel, what we go through on a daily basis, starving”, Wiremu commented. This reflects the earlier research of McNeill (2011), Graham (2017), and Page (2018) whose participants also felt suspended between the level of income and the cost of food. “The amount of money that you have to spend on food these days is ridiculous, just to get a decent meal every freakin’ night”, Amiria insisted. In these ways, the participants’ experiences of economic and material

precarity articulated to generate food insecurity. While food insecurity is not a necessary precondition of precarity, it is an inevitable part of a precarious way of life and a key aspect of the contemporary mode of Māori precarity.

This chapter discusses the four main social structures, institutions, causal mechanisms, amplifiers, and prior conditions which contribute to how participants become and remain precarious. The culturally overdetermined class circumstances of Māori members of the relative surplus population set the parameters and possibilities of their everyday experience. The precarious terms of the participants' relationships to the labour market produces the secondary terms of their precarious mode of living. As historical processes continue to overdetermine experiences of social structures and institutions in the present, structural forces and sources of precarity viciously interact with participants' everyday realities, such as gender, whānau and household structure, and other factors. My participants' experiences demonstrate how labour market precarity viciously interacts in a relation of mutual determination, with other dimensions of precarity, especially housing and education, and the persisting residues of colonialism. These dimensions of precarity give rise to other interacting dimensions of precarity, such as food insecurity, transport, and illness. The next discussion chapter explores how people cope with living precariously.

Chapter Ten: Discussion Chapter

Coping with the Lived Experience of Precarity

The second set of research questions outlined in the introduction is: What kinds of support do people who live with precarity gain from social structures, institutions, and social actors? What is the role of culture in the way Māori experience and mediate precarity? While the previous chapter sets out how the main social structures and institutions operate to generate a precarious way of life, this chapter discusses how people who live precariously carefully construct networks of support to cope in everyday life.

Agency

Social structures and institutions had a significant impact on people who live precariously. Because of the participants' experiences of the main social structures and institutions where they had a low level of power, they constructed their own support network to respond to precarity in everyday life. How they responded was constrained by the different forms, sources, and effects of precarity, and the social structures and institutions operating. Responses to food insecurity are often referred to in this chapter as examples of agency because there is limited discussion of this form of precarity in the previous chapter compared to other forms of precarity.

“All of [the challenges I face] have to do with money... Money is always going to be an issue”, Wiremu commented. Experiences of employment, welfare, and income meant any combination of waged earnings and welfare support did not adequately resource

the whānau and households (Waldegrave & Stuart, 1996; McNeill, 2011). All participants were as poor as people can be without being chronically homeless or were very close to being homeless. They were vulnerable to significant economic events and expenses, and lacked the resources to weather them. One significant economic event or expense might result in homelessness, especially for those living in privately rented accommodation. Amiria's experience of housing displacement is a graphic example of what can happen to a household when their accommodation was sold by the landlord.

The challenges they faced in relation to income meant participants scraped and scratched together a living. "Having everything paid, that is very stressful every week. Trying to gather the money together for everything", Amiria explained. The ways that participants rustled together additional resources are diverse, ongoing, and stressful, but the effects tended to be limited and short-term. "[My partner] would usually go out and mow lawns just to get that extra money... The extra income... helps quite a lot because we managed to pay off a lot of our bills... [and] fill the cupboards and the fridge freezers", Atawhai commented. This demonstrated how participants work with the resources they must develop solutions to address the level of income within a broader context of precarity. This finding complemented the ways people in situations of low income harnessed their creative and natural abilities to meet their needs also described by Graham (2017).

"Scraping by on the benefit is just not cutting it now... It is just stretching out shit from payday to payday", Wiremu commented. Participants and their whānau and/or households carefully managed resources. For example, a wide range of endogenous and exogenous strategies were used to address food insecurity as shown in Tables 4 and 5.

| Endogenous strategies for addressing food insecurity | Whānau one | Whānau two | Whānau three | Whānau four |
|---|------------|------------|--------------|-------------|
| Who goes shopping | √ | √ | √ | √ |
| Shopping to a list | | | √ | √ |
| Planning food purchases | | | | √ |
| Researching for best prices | √ | √ | | √ |
| Monitoring the cost of purchases | √ | | | √ |
| Limiting the variety of purchases | √ | | √ | |
| Buying budget brands | √ | √ | √ | √ |
| Buying bulk | | | | √ |
| Reduced items | | √ | | |
| Tinned food | | | | √ |
| Noodles | √ | √ | √ | √ |
| Frozen vegetables | | √ | | |
| Rationing | √ | | | √ |
| Stretching food | √ | | √ | |
| Stashing food inside the house | | √ | √ | |
| Storing food outside the house | √ | | √ | |
| Cooking from scratch | √ | | | |
| Māori ways of cooking | √ | | √ | √ |
| Gardening | √ | | | |
| Gathering food | | | √ | √ |
| Going without | | | √ | |
| Looking for money on ground | | | √ | |
| Mowing lawns | | | | √ |

Table 4. Endogenous strategies for addressing food insecurity.

| Exogenous strategies for addressing food insecurity | Whānau one | Whānau two | Whānau three | Whānau four |
|--|------------|------------|--------------|-------------|
| Informal | | | | |
| Friendship networks | | | | √ |
| Family networks | √ | | √ | √ |
| Community networks | √ | √ | √ | √ |
| Cultural sources | √ | | √ | √ |
| Formal | | | | |
| Special Needs Grant | √ | √ | √ | |
| Foodbanks | √ | √ | | |
| Pawning household items | | | √ | |
| My research | √ | √ | √ | √ |

Table 5. Exogenous strategies for addressing food insecurity.

“Food, that is my main priority... to make sure [our girl] is fed”, Wiremu sighed. Participant’s ability to exercise agency over food is constrained by the level of income, the cost of living, the cost of food, being without a vehicle, and whānau and household dynamics. Like the participants in research by McNeill (2011) and Graham (2017), the level of income rendered food expenditure flexible and often the last of weekly expenses.

The endogenous strategies used by participants seek to increase, economise, and monitor the level of food expenditure, and protect food resources for whānau consumption. What my participants did with the food resources they had, resembles the strategies used by other people living in situations of low income to manage resources in McNeill (2011), Graham (2017), and Graham and Jackson (2017). Like the participants in McNeill (2011), the range of strategies used by participants to address

food insecurity is hierarchical, its order shaped by participants' preferences, access and availability of food resources, and the extent of food insecurity. The endogenous strategies were vast and used every day to economise, monitor, and protect food resources and expenditure.

Informal exogenous strategies were preferred to formal exogenous strategies because of ease of access, and the generous, unconditional way informal structures provided resources maintained the participant's dignity and sense of self. This finding resembles the work of Graham (2017) on the many positive effects of community meals on people living in situations of low income.

Participants hoped to avoid using formal exogenous strategies to address food insecurity because of the difficult, dehumanising, scrutinising, and punitive process they must follow (McNeill, 2011; Graham, 2017). Like the participants in McNeill (2011), formal exogenous strategies were "generally only implemented when the viability of endogenous strategies expires and there are no further means by which a person can make the resources available to them enough to meet their individual or household food requirements" (p. 189). As a last resort, extreme expressions of endogenous strategies were used when all other options for addressing food insecurity are not available to them. Such strategies, such as stealing food and keeping children from school, are associated with a significant level of shame. The hierarchy of strategies deployed by my participants adds another level to the hierarchy of strategies used by the participants in McNeill (2011).

Food insecurity was more pronounced within composite household structures. Participants living in households developed an extra set of endogenous strategies to

protect and ensure children had access to food resources. “We put [food] in drawers... We will put a couple of packs of noodles in there and then bread and then all their treats, like their chips and bars and all of that for school”, Wiremu explained. For example, as their choices in terms of protecting food resources diminished, the resources of extended whānau who lived nearby became a valuable source of support and storage for Wiremu’s whānau. “I will put [food] down at the Mum’s house or the sister’s pad a couple of houses down... They let me use [their] freezer if we want to ever put food in it, so it will stay in storage. We normally just take down a couple of loaves of bread [and noodles] when we do shopping”, Wiremu explained. This finding about food storage adds depth to existing research on food insecurity and demonstrated how a composite household structure shapes what people do to mediate food insecurity.

Sources, forms, and/or effects of precarity sometimes hindered protective factors. For example, Amiria used the practice of gardening to cushion food insecurity. As Amiria explained, “I got heaps of veges out of [my garden]... I was giving them away and my sister-in-law came and [cooked] our capsicum, our peppers. It made a difference in our grocery shopping with the cost of it all. It made it a lot cheaper. I looked at the prices of silverbeet which was \$3 something. I didn’t have to buy it because I already had it in my garden”. However, the potential of gardening as a source of food was undermined by housing displacement. Amiria’s experience reflects the earlier findings of both McNeill (2011) and Graham and Jackson (2017) about the difficulties of growing food in a context of low income and insecure, short-term housing, amplified by a lack of time, resources, and knowledge necessary to maintain a productive garden.

As their choices diminished in terms of how participants scratched and scraped together a living, their ability to exercise agency was reduced to extraordinary actions. For example, when Wiremu's experience of food insecurity became acute he looked for money on the ground, a strategy he had previously used during a period of homelessness. "I got that close to just fuckin' stealing food over the weekend. Fuck, that shit sucked! I almost made it out [of the supermarket] too and then I was like, 'Nah fuck'. I felt too guilty and I put it back... [I] managed to fuckin' find two bucks out on the road one day, Saturday,... and bought a little bag of potatoes. We had mashed potatoes for dinner", Wiremu sighed. This expression of agency can be considered an extreme example of how precarity at the whānau level, the composite household structure, and the actions of others, interact with broader social structures and institutions to constrain agency.

The general experience of precarity prevented participants from progressing toward their telos, and goals to become more secure and less precarious. As Mahana, who hoped to achieve economic and housing stability for her household, explained at the beginning of the research engagements, said "my goal is, this year, is to get that house and stay there forever. I want to clear my bills. I want to buy the house. I want my kids to have a home instead, somewhere to go when they're old and they've got no money and move in with me. That's my plan". However, it was clear that the articulated sources, forms, and effects of precarity shifted Mahana further away from her telos. "[I was] looking for a cheaper house up [in Hamilton] but now I'm looking for a (her emphasis) house", Mahana said at the end of the engagements. This is likely to be the case for people in similar circumstances.

Sometimes participants made decisions they did not want to because of the sources, forms, and effects of precarity operating. As Wiremu described, “we... are having trouble trying to stretch the kai out to make sure that our girl has enough to go to school. Today we kept her back [from school] because she only had a couple packets of chips”. This is a striking example of how whānau precarity, the composite household structure, and the actions of others interact with broader social structures and institutions to generate educational precarity and impede civic participation. The literature suggests this is a common experience, more so among Māori (Clements, 2016; Utter, Izumi, Denny, Fleming, & Clark, 2018; Ministry of Health, 2019). 2016 data showed nearly one quarter of (28.6 percent, 68,000 children) Māori children lived in food insecure households (Child Poverty Action Group, 2020). This is a characteristic of the contemporary mode of Māori precarity.

While many choices helped participants to mediate the general experience of precarity, some choices made things more difficult. For example, the experience of Mahana illustrates how the cost of living interacts with economic precarity to both constrain agency and shape decision making. As Mahana explained, “I didn’t pay [rent] for five weeks. The reason why I didn’t pay was I wanted money for Christmas... Since we’ve been here, we’ve been able to do nothing. Our money goes on gas, my car, food, power and there is nothing left over”. Such decisions contribute to how people remain in, or fall into even more, precarious circumstances.

An effect of the general experience of precarity is frequent and significant changes to the whānau and household structures. All whānau and households experienced many complex changes to their composition because of changes to employment, education,

housing, income, and relationships (see Figure 15). The types of whānau and household structures in my research reflect multiple categories identified in the literature as being at risk of economic hardship and poverty (Harkness, 2011; OECD, 2011; Fletcher, 2017).

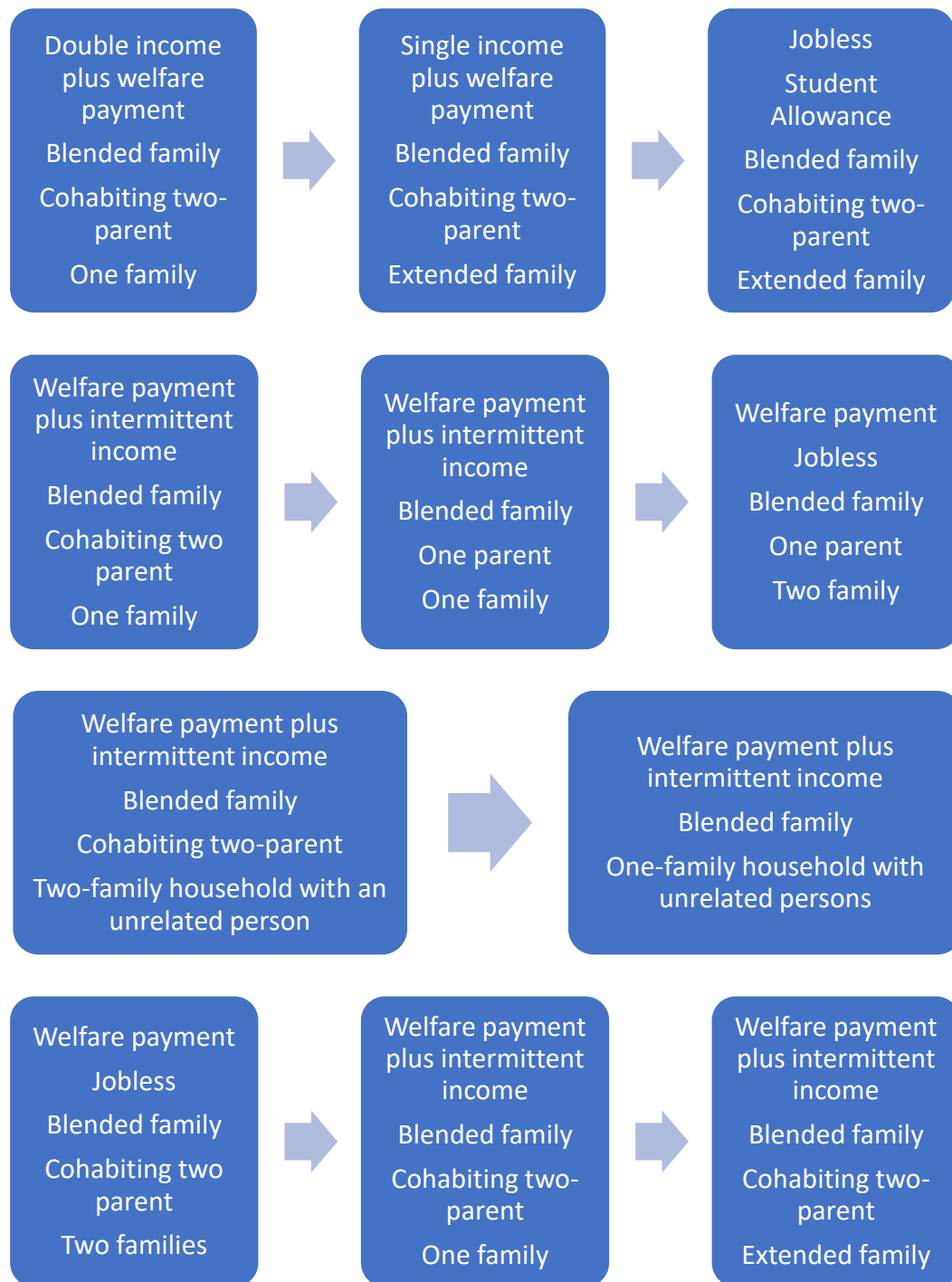


Figure 14. Changes in the whānau and household structure during the research engagements.

Many changes to the whānau and household structure were toward a less favourable economic situation, including:

- Double income to single income;
- Double income to jobless;
- Benefit plus intermittent income to jobless;
- One family to two families;
- One family to extended family;
- Cohabiting two parent to single parent;
- Cohabiting two parent with intermittent income to a single person with intermittent income; and
- Primary to secondary tenancy.

There were fewer changes toward a more favourable economic situation, but these included:

- Two family to one family;
- Jobless to single income;
- Jobless to benefit plus intermittent income;
- Benefit to student allowance; and
- Secondary to primary tenancy.

Certain kinds of situations are more stable than others. State housing is more sustainable than privately rented accommodation because of the lower level of rent and disconnection from the housing market. The one family, cohabiting two parent, and extended whānau household structures are more stable compositions because of the nature of relationships and willingness to support each other in an ongoing way.

Secondary tenancy is less stable than primary tenancy because of the difficulties which come with living with others and a low level of power in the household context described earlier.

At the time of the research engagements, only one household had two working age adults in full employment in the household. While one would assume a double income household would be a stable structure, the unique experience of Amiria shows how a landlord's decision to sell their rental property and the difficulties around finding private accommodation can transform a double income household into a jobless household in a short time. While a jobless household is economically unstable in most circumstances, a jobless household can be stable if it received state housing. Significant and frequent changes to the whānau and household structures are a key outcome of the contemporary mode of Māori precarity, and contribute to how people remain precarious.

Social structures, institutions, and networks

To cope with and mediate precarity in everyday life, participants drew on a range of social structures, institutions, and networks that were familial, cultural, informal, and formal in character. The participants in my research gained support from between 10 and 17 social structures and institutions, which is comparable to the earlier finding of King et al. (2017) that precarious Māori households were involved with up to 19 different structures. For the most part, they understood how each structure and institution might assist them and the requirements for gaining different kinds of support. In Chapter Nine

there are a range of social structures, institutions and protective factors that participants used positively, and I will discuss these more in this chapter.

As the previous chapter began to discuss, participants are astute and learned how to navigate social structures and institutions efficiently. Participants found protective factors as they moved through structures. Factors are diverse in character and drawn on regularly or from time-to-time. The exchange, shift, and use of resources is significant to people who live precariously because it softened precarity and enabled them to avoid certain government organisations and processes, reallocate resources, save time, and other positive outcomes. While protective factors improved the lives of participants, they did not resolve nor preclude them from precarity and poverty. Similarly, while the operation of protective factors cushioned forms of precarity in one case, they may not have prevented a form of precarity operating in another case.

Formal organisations and institutions

Government organisations and institutions

Participants in my research engaged between four and eight government organisations. Although participants experienced many difficulties in government organisations as discussed in the previous chapter, they found protective factors which helped them mediate precarity. The experience of Atawhai showed that state housing is an extremely significant protective factor to people living precariously. Access to state housing protected her household from many, but not all, forms, sources, and effects of precarity. They are the only whānau and household to have any stability to their housing situation, and this enabled the household to provide different kinds of support to others. All the

participants, whānau, and households wanted to receive state housing because of how it enables improved social and economic lives.

Different kinds of protective factors had different effects for different people in different circumstances. Budgeting is an example of a protective factor for those subsisting on welfare payment which worked in one case but not in another case. As Mahana put it, “[budgeting] really does help. When you actually write it out and see where your money is going to you can cut back on things”. However, the practice of budgeting did not have the same effect for Amiria because of the level of income and the size of the whānau and/or household. “I get put on to people that will help me with budgeting. It never works. I think it will never work because, I don’t know, I just need all these things... I feel like I’ve actually got nothing to budget with”, Amiria explained.

Because of the way the welfare system operates, the agency of participants can be reduced to advocacy and protest. As Atawhai recollected, “I’ve actually gone in to Work and Income and I’ve told them, “I’m not leaving until I get to speak to a manager’... I had to take a support person”. The need to use advocates confirms the findings of the Beneficiary Advocacy Federation of New Zealand (2008) that “beneficiaries are frequently unable to gain their full entitlements unless they have a community representative or advocate at their side” (p. 4). This is likely to be the case for people in similar circumstances and contributes to how they remain precarious.

Lending institutions

When participants are unable to meet their needs through employment and welfare payment, they sometimes look to formal institutions for money resources. Participants

develop an awareness of lending institutions, the services they provide, and which institutions are likely to approve lending for different things. Like those described by Robson (2017), Stuart et al. (2012), and Thomsen et al. (2018), participants draw on such institutions to pay for essential weekly expenses. As Wiremu explained, “[I source further income for] food mainly or [when we are] short on our board... Every second week I used to go in to [Cash Converters] and get a loan and then we’d pay it back that following week. And then be short another week, just trying to go back... We’ve got bugger all to sell now and what we do have I’d rather keep”. This is a defining characteristic of the contemporary mode of Māori precarity and contributes to how they remain precarious.

The immediacy with which resources could be gained, the ability to pay for goods at a low rate over time, and the delivery of goods circumvented economic and transport constraints for participants. “We’ve signed up with all these clothing trucks and stuff. I know fully it’s a scam... You only do it because you can get the stuff... right there and then. You don’t have to wait till you’ve got enough money to go”, Atawhai explained. In some cases, formal lending institutions were preferred as a source of money resources compared to welfare support which was difficult to access, as described in the previous chapter. “At least I know I’ll get what I want [from Cash Converters] and the cash I need and go and do what I have to straight after, instead of waiting three hours [at WINZ] to tell me, nah, they can’t do nothing”, Wiremu commented. This is likely to be the case for people in similar circumstances.

Because of the issues they contended with in relation to income, debt became insurmountable for some participants. “I’m at that point now [where debt] is just getting

bigger... I've got too many bills that I can't pay off", Mahana concluded. "We are still trying to get back up on our feet with what we've [been through]... We are still trying to pay off what we went into debt with when everything happened... Any spare money we get has to go straight on the bills", Amiria stated. Resembling existing research, participants' experiences of lending institutions and debt intersect with experiences of transport, income, employment, food insecurity, and material precarity (Curtis & Curtis, 2015; Hodgetts et al., 2015; Daly & Huffadine, 2018; Leahy, 2018a, 2018b; WEAG, 2019). Participants' experiences also show how debt is not a necessary precondition of precarity but seems to be an inevitable part of a precarious way of life despite efforts to avoid debt (WEAG, 2018a, 2018b, 2019). Debt is a defining characteristic of the contemporary mode of Māori precarity and contributes to how people remain precarious.

Informal structures and networks

Participants' ability to exercise their agency is less constrained in relation to some forms of precarity to the extent that they had access to a wide range of informal structures and networks. Participants drew on between six and nine informal structures and networks every day to gain resources and mediate the material and psychological effects of precarity. Participants preferred to draw on informal structures and networks rather than government organisations because they are easier to access, more predictable, and generous sources of support.

Cultural structures and networks

I initially expected there would be a lot of similarities across the group of participants and that would help me gain a lot of insight into precarity. Closer examination shows greater diversity than I had anticipated. How participants live as Māori depends on a wide set of circumstances and events which shape how they are culturally connected. In some cases, culture shapes their strategies for going through everyday life, underpinning how participants slept, cooked, cared, coped, and other aspects of everyday life. In other cases, the role of culture was less marked.

I expected participants, whānau, or households to have routinely used a range of broader cultural structures and networks. However, closer examination showed they used between two and four cultural structures and networks and often worked with Māori workplace actors in other institutions. Although participants often greatly desired or acutely needed to obtain the things cultural structures and networks provided, drawing on cultural resources is not straightforward. Participants who are culturally connected can draw on cultural structures and networks. Participants who are culturally disconnected did not draw on cultural structures and resources, except through people who are culturally connected. Experiences of cultural disconnection in the present can be traced to the historical processes which distanced Māori people from their own land, people, language, and traditional, rural, tribal way of life (Petrie, 2006; Jackson, 2016).

In most situations, whānau represented the first point of affective and material support (Pierret, 2003). However, drawing on the support from immediate and extended whānau was not always straightforward. Some participants did not want to seek support

from extended whānau members and did not inform them of their precarious circumstances. This seemed to stem from feelings of embarrassment, a strong desire to retain a sense of self and independence, and their limited capacity to reciprocate (McNeill, 2011). As Amiria put it, “I didn’t really want [my whānau] to... know how down and out we really are. I just try and do it all by my own”. Both this perspective and hiding behaviour mirror the neoliberal ideology of individualism that individuals are responsible for their own economic circumstances (Murphy & Cloher, 1995; Turner, 2006; Ongley, 2013).

The decision to construct a network of support emerges from the absence of whānau support and the forms of precarity faced in everyday life. “We’ve got no family here at all. We are doing it alone”, Atawhai commented. The absence of whānau support can be linked to the fragmentation of the traditional, rural, tribal Māori way of life, and traditional kinship support networks through historical processes, which continued to operate as constraints and determinations in the present (Walker, 1990; Tangaere, 1998; Petrie, 2006; Jackson, 2016).

Participants gain different kinds of material, economic, and emotional support from extended whānau. The type of support and extent to which extended whānau members were able to help participants and their whānau and/or household members was shaped by proximity to or distance from extended whānau. Such support was ongoing, drawn on from time-to-time, and/or provided without being asked. “[My partner’s] parents have their own garden so they’re always bringing silverbeet, kamo kamo, stuff like that over home [because] that goes good in a boil up”, Atawhai commented. “The cupboards have been bare. We have had to send our girl down to her Nan’s to go and

have dinner and that. She is only two houses down”, Wiremu explained. In these ways, precarity can be mediated by the traditional kinship networks of extended whānau through the shifting of resources to whānau members. This finding resembles the earlier work of McNeill (2011) and Graham (2017) about the varied ways extended families members help with food insecurity.

Culture helped with the psychological effects of precarity. “It’s a shit world... That is why we all are getting back in touch with our whakapapa and all that so our sense of belonging, our land, where you come from, something to be proud of”, Tane asserted. The unique experience of Wiremu, who is culturally connected, shows the transformative effect of stepping into the marae context where he felt safe, protected, and powerful. “I like being from Tūrangawaewae [marae] because, fuck, that is me, that is my family... [It] makes me feel a lot more proud of who I am... When I walk through these gates, I feel unstoppable... It is like nothing else matters in the world... I just feel a bit more freer knowing that I’m home and this is where I want to be”, Wiremu commented. This finding resembles the experience of others in Kilgour et al. (2015, 2019) who retreated to their marae to gain respite and boost their mental wellbeing. People who are culturally disconnected are not able to draw on this aspect of culture to help them.

Cultural knowledge and sites of cultural significance helped with the psychological effects of precarity. As Amiria described, “my whole way of looking at things and thinking has changed since I’ve been back from the [noho] wānanga. It woke me up to a lot of things that our people went through and how we used to live and how it’s changed dramatically today”. The experience of Amiria demonstrated the psychologically

subordinating effects of the late-colonial experience integral to the contemporary mode of Māori precarity, which can be countered by understanding the Māori experience of colonisation and related historical processes (Petrie, 2006; Jackson, 2016).

Cultural knowledge and practices informed how participants gathered, cooked, ate, stretched, and shared food resources, and added food resources to the household context. For example, the experience of Wiremu showed that through an exchange of time and a low level of resources, collective food gathering practices in natural contexts added food resources to the household context, and built social and cultural capital with extended whānau through shared experiences and resources (Beel & Wallace, 2020). As Wiremu explained, “[I] just gas their way and go up... [You are] always guaranteed to get something. I’ve got pāuas there that are bigger than my hand... Nothing better than tasting them straight from the shell... [We] just grab a couple of buckets and then chuck a few kinas and a few pāuas in each... Everyone gets fed”. These experiences also showed that when food sources were detached from the formal cash economy, such as kaimoana, could be abundant and transformative. As Wiremu put it, “you just come out of the water with them, ‘Fuck yeah, I’m eating well tonight! Fuck, I’m a king!’” In these ways, shared cultural practices helped participants transcend the economic constraints and psychological effects of precarity. These details about the role of cultural knowledge and practices add depth to existing research on strategies for addressing food insecurity.

Cultural contexts helped with material precarity. Through an exchange of time and labour, participants were able to gain valuable resources which transcended their inability to reciprocate. Wiremu explained, “they have this regatta every year... Me and my uncles were always down in the hāngi pit. We were always in there helping... I like

marae food [and]... that is the best part about it..., all the leftover munchies the next day". Contributing to cultural contexts also helped with the psychology of precarity. Despite his experiences in other life domains, the experience of Wiremu showed that when people were integrated into cultural structures and networks, they had status and were included and valued. For these reasons, some participants viewed cultural contexts as an important place to cope and get away from precarity. This finding resembles the earlier work of Graham (2017) that participation in social practices as an equal in inclusive spaces bolsters mental wellbeing.

Sometimes participants encountered issues when using traditional ways of being and doing within modern, urban, neoliberal contexts. The experience of Wiremu showed that the traditional tuakana kinship model is problematic within the broader context of precarity. "[Being a tuakana] is a whole lot of pressure of its own", Wiremu commented. The fragmentation of the traditional, rural, tribal Māori way of life meant the people who come under the care of a tuakana did not always live in the same community but in different suburbs, cities, regions, and countries. In addition, the composite household structure extended the kinship model to a greater number of people who were vulnerable. While helping others was noble, Wiremu was without the necessary resources to easily meet the demands of the model to care for others, such as stable housing, a reliable vehicle, and decent income. The experience of Wiremu showed how housing precarity, the composite household structure, intermittent employment, the level of income, and being without reliable transport interacts with the tuakana kinship model.

However, the demands of the tuakana kinship model were also offset by the benefits of being the oldest in an extended whānau network. A tuakana has a high level of power in the broader whānau network and was more likely to be asked to be involved in decision making and activities. The earlier example of collective food gathering practices showed Wiremu was invited to shared food gathering practices and contributed to the process of making decisions about what they did with what they gathered.

I was surprised to note that not one of the participants in my research had approached tribal organisations for support. This stemmed from a low level of familiarity with tribal organisations and how they provide support, and already established support networks. As Wiremu explained, “[I] just choose not to use [tribal organisations] and I wouldn’t know where to begin with them. I have my system that I have. It works. It has worked for years. I don’t see why I have to go and change [my support network] and ask for help from an iwi and all of that. If I wanted to do that I would just go back to the marae and ask my uncle”. This finding goes against the earlier work of George (2011), Houkamou and Sibley (2013), and Kilgour et al. (2015) that urban Māori tended to identify more strongly with urban Māori organisations.

Although participants did not draw on tribal organisations, cultural structures were important sources of resources and respite for Māori people who live precariously. Material resources gained through cultural structures and networks help to bridge the gap between the micro experience of precarity and the macro-level systems which drive precarity (Graham, 2011). Consideration of the role of culture suggests that if people living precariously are more integrated in cultural contexts, they are more likely to be able to cope with a precarious way of life.

Community structures and networks

Community structures and networks are vital to participants who live precariously. All participants routinely used between one and seven community structures and networks in everyday life because they were effective facilitators of resources, information, childcare, leisure, and meaningful social interaction. How community structures provided support was significant to people living precariously because support was often unconditional, generous, and, in some situations, they were able to arrive at a community structure without an appointment and speak to someone who will assist them. “This community centre, they play a big part in a lot of people’s lives... It’s like home away from home”, Atawhai said.

Because of the forms of precarity they faced, I expected the participants, whānau, and/or households to be inward thinking and intensely self-preserving. Despite their precarious circumstances, it became clear that people who live precariously were helping other people living precariously in their own communities. “We support each other because she is not from here either... [and] we are both in a similar situation”, Atawhai commented.

Participants emphasised the significance of the good relationships they had with social actors in community structures. The social actors who worked in community structures got to know participants and their whānau and set aside resources for them. “After church [a couple] actually sat down with us, invited us to their house for lunch and just got to know us from there really... They became our support through a lot of things and got other people involved as well”, Atawhai recollected. A good relationship with such

people facilitated access to resources more promptly and often without asking. “When [the Whānau Support Worker] found out... what I was going through and realised how tough it must have been, they actually got other people involved and they were coming over with like food vouchers,... blankets, and stuff”, Atawhai added.

Not only did community structures disrupt and ease precarity through the ways they provided support, but they were also inclusive and enabled participants to participate as productive members. The informal nature of community structures and shared social practices provided the context for people to contribute, circumventing their limited to ability to reciprocate. As Mahana explained, “we go to... the church [on Sundays]. It’s just something to do with the kids because it’s free and you get to play games and you get a small feed after... They know that my son is ADHD so they don’t pick on him... We try and go down there as much as we can... You can go down there and be like, ‘Can I cook in a couple of weeks?’... I want to make a fettucine for them”. Participants’ experiences mirror the earlier finding of Graham (2017) that community structures and events operate as an inclusive community space for people who are marginalised and excluded, strengthening social networks, belonging, and self-worth.

Common spaces in the community were important sources of leisure. “Most of our trips really are just to parks. Well, you don’t have to pay for it aye”, Atawhai said. This finding affirms Standing’s (2019) view about the importance of public spaces to people living in situations of low income whose leisure practices were constrained by precarity and poverty. Like cultural structures, community structures and resources bridged the gap between the micro experience of precarity and the macro-level systems which drive precarity and poverty, as they provided respite and humane spaces for otherwise

excluded and marginalised people (Graham, 2011). Consideration of the participants' experiences of community organisations suggest that if people are more integrated in the community, they are more able to cope with a precarious way of life.

In conclusion, people endure the agony precarity inflicts in similar and diverse ways, as precarity is multi-dimensional and refuses to conform to anything as prosaic or singular as income, need, or circumstance. The ability of participants to exercise agency is constrained by the different sources, forms, and effects of precarity. As their choices diminish in terms of how they scratch and scrape together a living, expressions of agency can become extraordinary and extreme. Nonetheless, participants construct support networks to cope with the everyday experience of precarity and learn how to get what they can to soften precarity. Community and cultural structures, networks, and practices were important contexts of respite, resources, and care, enabling participants to cope with a precarious way of life. The following, and last, chapter makes some concluding remarks about the research and methodology used.

Chapter Eleven: Concluding Chapter

Back to the Future: Beyond the Contemporary Mode of Māori

Precarity

My research is a qualitative account of the subjective experiences of people who live precariously. It deals with a small group of people at a particular point in time with both similar and diverse experiences of precarity. An intention of my research is to make their voices heard by representing their own experiences in their own words. The empirical material is firmly located within the present-day Aotearoa New Zealand and sheds light on an area of everyday life that requires further research.

The social actors in my research represent a group of Māori workers, whānau, and households who are squeezed, constrained, and suspended by social structures and institutions. My research provides details of the interacting sources, forms, and effects of precarity relate to being Māori and are coped with in everyday life. The causes of Māori precarity are structural and historical, and both channel some Māori people toward the cracks and margins of society and constrain their agency to mediate the sources, forms, and effects of precarity operating. They learn how to live with precarity and draw on a range of sources of support and protective factors to cope.

Addressing precarity at individual, whānau, and household levels is difficult because of the positioning of people who live precariously in the economic structure and the different sources, forms, and effects of precarity operating. Given that some of the causes of Māori precarity are structural, society needs to be restructured in a way that

enables people to be adequately resourced, and able to exercise greater agency in different and dignified ways. Solutions to precarity must address its structural causes and facilitate Māori ways of being and knowing. My research suggests that resolving precarity involves creating a mode of security through the broader economic structure which enables a basic guaranteed material security that includes housing and food security. A resolution to precarity must also involve greater educational opportunities and a restructuring of the welfare state that acknowledges the reality of a precarious way of life.

While exploring solutions to precarity is beyond the scope of my thesis, a solution to one form of precarity is presented as an example. The Free and Healthy School Lunches programme is one initiative of 75 comprising the New Zealand's Child and Youth Wellbeing Strategy launched in 2019 (Ardern & Martin, 2019). The purpose of the programme is to provide free and healthy school lunches to primary and intermediate aged students in areas of greater socio-economic barriers (Ardern & Martin, 2019).

Early anecdotal findings showed that the programme resolves many forms of precarity. First, the programme is an effective facilitator of food, which softens the ways in which food insecurity impinge on the ability of students to attend and engage at school. As one principal said, "we had a lot of tamariki coming to school hungry and looking for kai from their friends and teachers. A lot of our tamariki were disengaged and unmotivated. Now, after two weeks of free lunches we have happy kids and happy teachers. Our children seem to be more motivated to learn and are more engaged" (Ministry of Education, 2020, para. 8). "One particular child said they would be able to come to school now on Mondays because they used to just leave Mondays out because they didn't have any

food", another principal stated (Free lunches making 'a massive difference' for students at low decile Rotorua school, 2020, para. 6). Relatedly, school staff do not feel compelled to provide food for students (Free lunches making 'a massive difference' for students at low decile Rotorua school, 2020).

Second, different schools have adopted different supply models to the delivery of the programme (PM launches free school lunches, 2020). The external supply model generates "jobs for local families" (PM launches free school lunches, 2020, para. 9) and "involves whānau as key players in the design and delivery of its lunch programme" (PM launches free school lunches, 2020, para. 11). Schools which adopted an internal supply model, where students are involved in the design and delivery of the programme, contributes to the resolution of many of the subsidiary issues of food insecurity, such as the decline of food knowledge and skills.

Third, the programme enables whānau and/or households to allocate income to other expenses, and avoid debt (Free lunches making 'a massive difference' for students at low decile Rotorua school, 2020; O'Dwyer, 2021). "Parents no longer have to apply for loans in order to pay the power bill as they aren't having to worry about providing food", one principal said (Free lunches making 'a massive difference' for students at low decile Rotorua school, 2020, para. 7). In these ways, the programme eases food insecurity and economic precarity at the individual, whānau, and household levels by providing food for children in a way that is disconnected from cash economy, the level of whānau or household income, and the decision making of social actors. While this initiative is encouraged as a targeted solution to precarity and should be extended to all schools in

poor communities, a broader approach must be devised, which embraces non-market solutions, such as local food cooperatives (Howard, 2017).

The Labour-led government (2017-) has changed a small number of mechanisms within the employment structure and welfare system but, in general, their approach accepts the status quo. They have focussed on regulating the broader economic environment which contributes to people living through the various experiences of precarity and poverty. Some examples include the regulation of formal lending institutions (Leahy, 2018a), foreign land and property speculation in the housing market (Foreign buyers ban comes into effect on Labour Day, 2018; Palmer, 2019), and the tenancy relationship through the Residential Tenancies Act 2020 (Faafai, 2019). The government has also sought to stimulate economic growth through the Provincial Growth Fund, some of which has been directly aimed at Māori (Dunlop, 2019; Govt to spend \$100m on supporting Māori landowners, 2019; MBIE, 2019b).

Methodological limitations and further research

My study is distinctly limited by its size and scope. Only the cases of four people who live precariously are presented, predominantly from the perspective of one whānau and/or household member. However, the participants' stories provide the reader with an in-depth understanding of the lives of these people. The participants in my research are aged between 23 and 35. This means the extent to which generational differences affect the lived experience of precarity is not examined. International research has showed older workers have a unique experience of precarity and have difficulties in

education, training (O'Connell, 2005), and employment (Bohle et al., 2009). Empirical differences across age might be described by further research.

An expansion of this study could include a longitudinal research project incorporating a wider range of people contending with different modes of precarity. The value of such a methodology lies in its ability to capture the details and developments of precarity, including energy and period poverty, and monitor the impact of any changes in policy or interventions over time. Such a study could also explore the role of repressive state apparatuses, such as the police, prison, and the court system, which is not explored in my thesis.

My research captures the contemporary mode of Māori precarity which is colonised, detribalised, modern, and urban in character. There are other modes of precarity which could be the focus of further research. One example could be a colonised, detribalised, modern, rural mode of precarity. While my research provides a sense of the number of Māori members of the relative surplus population, further detailed research is needed to understand the size of the relative surplus population in Aotearoa New Zealand generally. Differences across ethnicity, gender, and geography should be explored in such research.

Insecure, unpredictable, hoping to survive? The complexity of Māori lives lived precariously

Existing conceptualisations define precarity in economic and labour market terms (Burgess & Campbell, 1999; Breman, 2013; Campbell & Price, 2016; Campbell & Burgess, 2018). My research builds on and goes beyond these conceptualisations, by providing a

detailed account of the experience of precarity for a specific group of people in present-day Aotearoa New Zealand that goes beyond the labour market. This is achieved by looking at how contemporary labour market experiences intersect with diverse sources, forms, and effects of precarity, and cultural subordination through historical processes.

The contemporary mode of Māori precarity has a protracted history extending beyond the structural effects of specific periods of capitalism and includes how these interact with historical processes, cultural subordination, and experiences of social structures and institutions in the “colonial present” (Gregory, 2004). The process of colonisation subordinated Māori to the colonial project and, alongside the related historical processes of urbanisation, proletarianisation, detribalisation, and modernisation, provided the conditions for the emergence of different modes of Māori precarity over time. The dismantling of the traditional, rural, tribal way of life left the Māori population economically, politically, and culturally vulnerable, and constrained their ability and capacity to weather new and evolving forms of precarity (Petrie, 2002, 2015; Jackson, 2009, 2016, 2017, 2019). In addition, the confiscation of land and modes of production precluded Māori from economic growth and development over time (Petrie, 2002, 2015; Jackson, 2009, 2016, 2017, 2019; Smith, 2016). How these historical projects and processes occurred and were experienced by Māori, and articulated with the neoliberal restructuring of society, produced unevenly distributed forms and degrees of precarity across class variegated circumstances (Neilson, 2018b).

In the present-day Aotearoa New Zealand context, being in the relative surplus population is disproportionately a Māori experience. The contemporary mode of Māori precarity emerges from the recurring variations of viciously interacting sources, forms,

and effects of precarity which generate insecurity, unpredictability, and instability in everyday life. The people in my research became precarious through a similar set of experiences. While some forms of precarity are not necessary preconditions of precarity, the significance of some forms of precarity are intensified through structurally determined circumstances. The general trajectory of the participants' lives is principally toward a more precarious way of life.

Although the participants in my thesis were in different stages of their employment histories, the cases reveal similarity, diversity, and complexity. Despite being successfully employed in the early stages of their working lives, all the people in my research came to belong to the unemployed and non-employed segments of the relative surplus population. Their levels of education channel the participants toward the lower end of the labour market and, alongside difficulties relating to housing, welfare, access to childcare, and the size of the whānau, constrain the possibilities of employment.

Those who work are affected by a pattern of employment that is intermittent and low paid. They face significant and ongoing challenges trying to find and keep employment and do not have a stable occupational identity or pathway. The position of Māori members of the relative surplus population in the labour market weakened over time and they are often unemployed. Some are so discouraged by the prospect of finding employment and gaining a decent level of income, they choose not to engage in employment.

Despite clear and considerable differences in the histories and types of employment engaged in by the participants, important commonalities exist in the income

experiences of this small, diverse group. Because of the way the employment structure and welfare system operate, participants struggle to move between them and are often without income. They are unable to act autonomously of welfare support, and any combination of earnings and income did not adequately resource them and their whānau and/or households. They live close to the edge and a single unexpected and/or significant event, expense, or decision can have transformative effects. Of the people who are poor, some are also precarious because of the employment they undertake and the level of poverty they endure. Some are kept in poverty through being precarious. They all remain precarious because of the sources, forms, and effects of precarity they contend with and there is no obvious way for them to create a life that is not precarious.

Food and housing are primary needs that are intensely compromised by precarity. My research shows that people who live in state housing gain many benefits from the stability such housing provides, and its inhabitants are not affected by the decision making of external social actors and the broader vicissitudes of the housing market. Those who live in privately rented accommodation have a tenuous attachment to housing and are often transitionally homeless. Participants use a hierarchy of strategies to address food insecurity in the everyday context. Despite the intense use of these strategies and resources gained from informal and formal sources, people who live precariously are often hungry.

People in different circumstances might cope differently with precarity. A Māori person who is culturally connected – that is, someone who speaks te reo Māori, and lives in a papa kāinga near their ancestral land where resources are held in common – is likely to contend with less precarity in everyday life. They would also have greater access to

cultural resources, both material and immaterial, which help to ameliorate precarity in everyday life. The pooling together of resources and distribution of costs enable community members to share the economic burden of a mortgage and shift people from renting to homeownership (Haunui-Thompson, 2017; Scott, 2018; Hurihanganui, 2019). Communal living can also enable its community members to assist each other to navigate everyday life challenges and events (Haunui-Thompson, 2017; Scott, 2018; - Hurihanganui, 2019). As a person living on a papa kāinga put it,

Living like this helps to alleviate anxiety or lack of security and control over your life and the life of your whānau. It's one very effective way to solve some of the inequalities that exist for Māori. (Te Puni Kōkiri, 2020, para. 23-24)

As the choices of the people in my research diminish in terms of their ability to exercise agency, and the material elements that sustain life became more insecure, unstable, and unpredictable, life overall became more precarious. However, people who are integrated into their local and cultural communities are better able to cope with the challenging and changing circumstances of a precarious way of life. Precarity can be offset by the exchange, use, and shifting of different kinds of resources to the whānau and household contexts and the inclusive social practices of community and cultural structures and networks which promote mental wellbeing. As Atawhai put it:

This community centre, they play a big part in a lot of people's lives... They are just always there trying to help you know. Even if they can't, they still find somebody that can. I don't know. It's like home away from home.

They are insecure, unpredictable, but able to survive.

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