“They Just Don’t Know”:

Ideology and Budget Advisors’ Work With Precarious Clients

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BEN HALL

KO TE TANGATA

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Abstract

Every day in Aotearoa, as in many parts of the world, budget advisors engage in one-on-one mentoring with individuals experiencing financial instability with the purpose of upskilling clients to help alleviate their precarious financial circumstances. Existing research on budget advisory practice largely focuses on measuring client outcomes and explaining variance between groups accessing budget advisory services. These services are shown to be largely ineffective in alleviating the financial instability characteristic of those experiencing precarity (ongoing economic insecurity) compared to other populations. The purpose of this thesis is to expand on previous findings by investigating how budget advisors themselves construct an understanding of their clients' precarity, as well as how they understand their ameliorative role. This thesis contextualises budget advisors' conceptualisations of their work and clients within broader political, economic, and ideological constructions of precarity, recognising how low and insecure incomes are structurally determined through capitalism and neoliberalism.

This thesis deploys the concept of *bricolage*, flexibly drawing on scholarship from across the social sciences, notably including insights from community and societal psychology. Qualitative data was gathered through two semi-structured interviews conducted with each of six budget advisors, in which we discussed their work with low-income clients alongside vignettes that were presented to them for discussion. Analysis of the resulting interview transcripts drew on critical discourse analysis and Lacanian psychoanalytic theory to examine how the participants constructed their role and drew on ideological assumptions within their interviews.

This thesis finds that participants draw on a number of ideological constructions and assumptions to make sense of their work with precarious clients. Firstly, they present their role as that of working on correcting clients' counterproductive mindsets, or sets of internal beliefs, that impede clients' abilities to meet their responsibilities. Secondly, participants present their clients' families as playing a significant role in their work, with the term 'family' holding a contradictory position as both an ideal for budget advisors to work towards and a reason for the breakdown of this ideal when families undermine clients' financial goals. Thirdly, participants characterise themselves as providers of important knowledge, consequently constructing precarity as an issue that emerges from a lack of knowledge on the side of the client. These three ideas demonstrate how participants navigate their role as shaped by structural forces that maintain their clients' financial instability and sit in an antagonistic relation to the aims of the budget advisory role. Budget advisors are shown in this thesis to displace their tacitly acknowledged inability to address the structural determinants of precarity, and instead focus on clients' individual deficiencies, maintaining a role for themselves and their expertise. This thesis highlights some of the limitations of the participants' budget advisory role within the current political, economic and ideological context, concluding that more emancipatory possibilities would require an incorporation of precarity's structural determinants.

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Chapter One: Introduction

In a press release welcoming the Aotearoa government's move to embedding financial literacy in public education, member of parliament and education spokesperson for the ACT party Laura McClure stated that "knowing how to earn, save, budget, and invest is an essential part of being successful in a civilised society… these curriculum changes are part of a broader shift to refocus education on real-world skills instead of ideology." (as cited in ACT New Zealand, 2025). The financial education of the public has become a focus for political commentary in Aotearoa over the past few decades (Humpage et al., 2023). Financial education-based approaches are commonly represented as a means for those experiencing financial precarity to lift themselves from their unfortunate condition and achieve financial success (Humpage et al., 2023; Te Ara Ahunga Ora Retirement Commission, n.d.); "financial literacy is a great equaliser" (McClure as cited in ACT New Zealand, 2025). These interventions are present across a range of sectors including social welfare, where welfare recipients are frequently referred to external services to learn financial skills (Ministry of Social Development, 2026). Laura McClure's opening quote presents financial education interventions as a shift away from ideologically contaminated interventions toward commonsensical solutions. However, claims appealing to an extra-ideological commonsense such as this should not go without some interrogation. Can it really be said that addressing economic or financial issues through individual education steps beyond ideology? Or could it be that in the very act of establishing an extra-ideological space that we slip into ideology *par excellence*? These questions lead the following exploration into how financial education services are delivered as a way to address financial precarity.

This thesis aims to develop an understanding of one particular type of financial education service delivery: budget advisory services. I specifically seek to understand how individual budget advisors conceptualise their role in delivering a financial education service to low-income, precarious clients and the influence of ideological constructions on their conceptions. To begin, in this chapter I outline what a budget advisor is and how their role is implicated with precarious clients, particularly through referrals from social welfare services to budget advisory services. Following this, I summarise the existing academic literature on budget advisors to establish the literature gap that this research addresses. I then discuss my approach to understanding precarity that foregrounds its structural determinants, particularly in relation to the capitalist economic system and neoliberal policy and ideology. Finally, I discuss the ways in which the ongoing impacts of colonialism in Aotearoa uniquely shapes precarity in this context.

The term 'budget advisors' is used throughout this thesis to refer to a group of frontline service providers that work with clients, referred to their services through a variety of means, to deliver financial education. It is important to note that this term is used to refer to a general service approach which, in reality, is conducted under various titles, with many organisations utilising their own terms to refer to this type of work (such as financial mentor, financial coach, or debt coach, to name a few). Although budget advisors work with a wide range of clients in various financial positions, many of their clients are on low and/or unstable incomes, often including some form of paid work, supplemented by social welfare. FinCap, a non-governmental organisation that provides resources and advocacy for 732 individual budget advisors across 176 services in Aotearoa, identified 81% of clients across services as receiving some income support and 50% being solely reliant on income support in 2024 (FinCap, 2025). This accompanies a pattern of ongoing annual growth in the number of clients accessing budget advisory services since 2022 (FinCap, 2025). Expressed in these statistics is a particular condition of financial instability: precarity.

Precarity is a condition characterised by low wage working conditions that are highly flexible, and therefore subject to significant employment and income volatility, exemplified in labour conditions such as casual employment contracts (Standing, 2011, 2014). As a result of their unstable work, this population's income is often propped up by periods partially or fully supported by social welfare as they oscillate in and out of unstable employment (Greer, 2016; Groot et al., 2017). Precarious labour, therefore, represents a growing concern for budget advisors. As FinCap outlines in their 2024 Voices report:

> Financial mentors have also been concerned at the financial difficulty faced by whānau with paid work... [data gathered for this report shows] an increase of 1778 clients receiving some sort of wage or salary between 2023 to 2024. Financial mentors have told FinCap this group will often be unfamiliar with navigating support systems or ineligible for sufficient government support due to income levels, even though their incomes are not enough to service their needs. (FinCap, 2025, p. 22)

For budget advisors, clients in paid labour are increasingly presenting with income that does not cover needs as well as consequent struggles with learning to navigate social welfare systems. In Aotearoa, many budget advisory services are connected with social welfare systems as clients are regularly referred to budget advisory services by the state social welfare agency, Work and Income New Zealand

(WINZ) (with the remaining clientele accessing budget advisory services through self-referral). Furthermore, WINZ requires those seeking welfare support to commit to attending various education and upskilling programs throughout their period of income support. Part of this commitment to education programs involves being referred to a budgeting advisor, with youth receiving an additional $10 per week on top of their welfare payments as an incentive once they have seen a budget advisor (Work and Income, 2025a). Individuals on WINZ income support that do not uphold a commitment to upskilling and education can be sanctioned with welfare payment cuts (Work and Income, 2025b). As precarious individuals are increasingly driven from social welfare systems to the budget advisor's office, this research aims to explore how individual budget advisors construct an understanding of these precarious clients, who are navigating both welfare and labour systems.

Budget Advisors in the Literature

Research relating to individual budget advisory work with low-income clients is somewhat sparse, with the few studies on individual budgeting advice focussing largely on dealing with personal debt (Atfield et al., 2016; Kaiser & Menkhoff, 2017). Though the focus of this research is on one-on-one budget advisory practice, it is important to understand the impact of other approaches to financial education (such as classroom style education programs) reflected in the literature as these are often included within the suite of services budget advisory organisations provide (FinCap, 2025). Additionally, budget advisors working in a one-on-one capacity may also be involved with other approaches such as group programs.

The results of one-on-one budget advisory work, as well as other financial education programs, show mixed results in terms of client outcomes. The majority of existing studies show very minor, positive effects for clients who access budget advisory services (Fernandes et al., 2014; Kaiser & Menkhoff, 2017; Miller et al., 2015). These minor effects appear to be markedly diminished for low-income clients. For example, in a meta-analysis of 126 studies addressing the impacts of financial education programs (including classroom style financial education, online programs, individual counselling, and informal behavioural nudges), Kaiser and Menkhoff (2017) found that, although financial education does show some measurable positive impact on financial behaviour, this effect was largely dependent on the target group. Low-income groups and groups that did not self-select for financial education were considerably less impacted by financial education interventions compared to other groups. In terms of behavioural outcomes, Kaiser and Menkhoff's (2017) meta-analysis found that financial education interventions rarely had a significant impact on improving debt-related behaviour.

In a study of low-income clients utilising budgeting services that took place over an eight year period, Atfield et al. (2016) found that clients rarely became debt free despite utilising budget advisory services. However, despite poor outcomes, participants in this study did report that budget advisory services were helpful as they provided someone to talk to about their debt and gave them confidence to deal with unpleasant interactions, such as with creditors (Atfield et al., 2016).

In line with the findings of outcome disparities, a meta-analysis of 188 studies of financial literacy programs (of which budget advisors were included alongside other financial education programs), found that financial education can play a positive role in improving behaviours when individuals have the ability to assert greater control over their financial situation (Miller et al., 2015). Thus, when individuals had less agency in their financial worlds, such as in loan default situations, financial literacy programs had little impact.

In a study exploring the impacts of an individual financial coaching program on a population largely made up of low income, minority clients, Anna et al. (2025) found that by the end of the six month study, clients and coaches largely reported that they had met initially set goals. However, coaches reported that in cases where clients were not consistently available, it became difficult to schedule regular meetings and put consistent financial practices into place, negatively impacting clients' goal achievement. Unstable incomes and unexpected expenses were also identified as inhibiting financial coaching, clients' saving, and meeting of financial goals. This study was particularly significant to the present research as it was one of the few that draws on the perspectives of the budget advisors, as is the focus for my research. However, following tendencies in literature on budget advisors to focus on client outcomes, Anna et al. (2025) diverges from the present research by utilising budget advisors' perspectives as a tool to examine client outcomes.

The pattern that emerges across literature pertaining to budget advisory practice is a significant heterogeneity of outcomes across groups, prominently in relation to income and agency (Anna et al., 2025; Atfield et al., 2016; Kaiser & Menkhoff, 2017; Miller et al., 2015). Though financial education interventions show some minor positive behavioural effects (Fernandes et al., 2014; Kaiser & Menkhoff, 2017; Miller et al., 2015), these impacts are significantly reduced in cases where clients had low and/or fluctuating income and less control over their time and finances. This significantly foregrounds the present research as the precarious clients of budget advisors that I am interested in are marked by labour and financial instability that makes these types of financial education interventions particularly less impactful (Anna et al., 2025; Kaiser & Menkhoff, 2017; Miller et al., 2015).

The focus of existing literature on client outcomes based on service approaches and/or various client groups has been effective in establishing precarity as hindering outcomes for budget advisory work. Additionally, research has established that clients having less control over their time and finances are explanatory factors. However, the reality for the budget advisor is that they must still attempt ameliorative work with these precarious clients, who increasingly present to these services due to circumstances that render their paid employment insecure. The present research thus builds on existing literature by asking the questions: how do budget advisors approach their work with precarious clients even if it produces poor outcomes? How do they understand the way precarity impacts their work and how does this effect the way they think about their role? In this way I move beyond the existing bent towards measuring and explaining objective outcomes, instead adopting a focus on the subjective perspective of individual budget advisors. This will help build an understanding of the logic that underlies the budget advisor-precarious client relationship, providing important insights into how the realities faced by both parties are constructed by the budget advisor.

Precarity and Its Structural Determinants

Across current academic literature, precarity has increasingly become a topic of interest in a broad range of social science and humanities disciplines over the past few decades (Banki, 2016; Kreshpaj et al., 2020; Shin et al., 2023). Though labour instability is by no means an exclusively contemporary phenomena, the proliferation of precarity brought about by global shifts in labour policy since the 1970’s have resulted in growing scholarly interest (Banki, 2016). As experiences of precarity are largely heterogenous, much of the existing literature focuses on precariousness in various, nuanced contexts (Betti, 2018; Doshi et al., 2026; Kreshpaj et al., 2020; Purnomo & Hidayati, 2024; Shin et al., 2023). An example relevant to the present research is literature on the overlap between precarious workers and social welfare. In the literature on this topic, there is a particular focus on the relationship between specific welfare state and policy regimes and outcomes for those experiencing precarity, such as impacts on physical health (Kim et al., 2012), individuals' overall sense of instability (Lain et al., 2019), and how welfare regimes impact overall levels of precarity (Konle-Seidl, 2021; Valadas, 2021). This emphasis on the experiences and impacts of precarity largely reflects trends in academic literature on precarity. For example, precarity is often contextualised within particular labour and policy contexts alongside some focus on its link with social and economic concerns such as inequalities in the distribution of precarity or global trends towards unstable labour (Betti, 2018; Doshi et al., 2026; Kreshpaj et al., 2020; Purnomo & Hidayati, 2024).

This thesis foregrounds an understanding of precarity as produced by structural factors. Firstly, precarity is produced by the capitalist mode of production and its profit imperative. This condition is then exacerbated by neoliberal approaches to policy that assert a particular set of justifications for these approaches via neoliberal ideology. Understanding precarity from a structural perspective demonstrates its necessity in contemporary political-economic conditions and provides important context within which budget advisors must generate an understanding of their precarious clients and how their work might impact these clients. In the following sections I will outline how capitalism necessitates precarity in order to continue to function effectively (Docoa

Hernández, 2022; Galic, 2025b; Marx, 1867/1990). I will then outline how ongoing neoliberal reforms (or neoliberalisation) within capitalism further entrenches precarious labour conditions and provides an ideological base that justifies these conditions.

Capitalism and the Precarious Labour Force

In order to understand precarity as a structural necessity of capitalism, I will draw on Marx's critique of capital. This body of theory provides useful analytic tools to understand the influence of capitalism in economies such as Aotearoa and significantly informs this thesis. According to Marx (1867/1990), capital invested into production and realised on the market in the form of profit (i.e. valorised) can only be profitable by labour producing value beyond production costs. This extra capital is known as surplus value. When producers enter into the market in competition with one another, the imperative is to keep production costs, and therefore labour costs, lower than others in the market to produce more profit. As this competition between capitalists results in a never-ending drive to cut costs and produce more surplus value, a surplus population becomes necessary to suit the volatile needs of a continually changing market economy (Docoa Hernández, 2022; Heinrich & Locascio, 2012; Marx, 1867/1990). As the state of the market and particular industries expand and contract, this population follows suit:

> If a surplus population of workers is a necessary product of accumulation or of the development of wealth on a capitalist basis, this surplus population also becomes, conversely, the lever of capitalist accumulation, indeed it becomes a condition for the existence of the capitalist mode of production. It forms a disposable industrial reserve army, which belongs to capital just as absolutely as if the latter had bred it at its own cost. Independently of the limits of the

> actual increase of population, it creates a mass of human material always ready for exploitation by capital in the interests of capital's own changing valorization requirements. (Marx, 1867/1990, p. 784)

In this excerpt, Marx explains that as the requirements for producing profit change, so too do the requirements of labour. Therefore, a flexible labour population that can expand and contract to meet these needs is required to maximise profit (as is the imperative of capitalist competition). For example, if there is demand for more labour due to the expansion of certain industries – and, therefore, further valorisation of capital to meet the demands of competition – precarious workers will shift towards fuller employment, as available labour is demanded. On the other hand, as demand for labour decreases, such as through increases in the productivity of labour through technological improvements, less labour power is required to increase surplus value, and the precarious labourer loses working hours or employment altogether (Heinrich & Locascio, 2012). The dynamics of the precarious reserve army is thus determined by growth and stagnation in particular industries (Heinrich & Locascio, 2012) as well as overall booms and crises in the market (Docoa Hernández, 2022).

Neoliberal Policy and Ideology

Marx's analysis demonstrates that precarious labour conditions are a product of the capitalist economic system. However, the nature of precarity is also significantly shaped by a state's particular labour and welfare policy. In Aotearoa and across many countries throughout the world, labour and welfare policy has increasingly been informed by neoliberalism in a gradual, global turn beginning in the 1970's (Connell, 2010; Harvey, 2005). Neoliberalism represents an ideological framework "that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade." (Harvey, 2005, p. 2). Consequently, neoliberal policy proposes that reductions in labour protections and union influence would free up employers to better respond to ever changing market demands (Harvey, 2005; Neilson, 2015; Standing, 2011). Alongside this, neoliberal approaches to policy advocate for reductions in social welfare support that would simultaneously reduce the fiscal burden on the state as well as reduce welfare 'dependency' that would inhibit individual freedom in the market (Gamble, 2013; Harvey, 2005). It is this individual freedom in the market that is the supreme virtue to be protected by neoliberalism.

As a result of a historic collective struggle against the widespread instability of wage labour, state welfare institutions have historically played the role of a primary guarantor of financial stability (Lorey, 2015). Neoliberal reforms that weakened welfare institutions and reduced welfare payments relative to wages weakened this protection, significantly exacerbating precarious labour conditions (Harvey, 2005; Lorey, 2015; Standing, 2011). When social welfare payments are high relative to wages, the movement from unemployment to employment becomes much less attractive (particularly when it involves moving into unstable employment and welfare is a viable alternative). Keeping social welfare payments low thus makes welfare support a less viable alternative to low wage, insecure employment making precarious employment appear more attractive (Bedggood, 1999; Rueda, 2015). The resultant social welfare system is one that operates as an apparatus that seeks to move people into employment regardless of the stability or long-term viability of the employment. This approach is further entrenched by punitive welfare policy that emphasises the individual labourer's functioning in the market. For example, if you are an individual on WINZ jobseeker support and you fail to "meet your obligation of accepting a suitable job offer… your benefit will either: be paid at 50% if you have dependent children, or stop if you don't have dependent children" (Work and Income, 2025b). Approaching welfare as a means to shift individuals into work simultaneously reduces protections from low labour demand, and maintains austere social policy, seeking to transform welfare recipients into employed (or more fully employed) individuals (Prendergast, 2020; Rueda, 2015).

This approach to limiting access to welfare support, in line with neoliberal ideology, asserts the fluctuating needs of the market as the primary driving force behind where and how labour is distributed and erodes the stability of welfare systems designed to ensure a base level of financial stability for all (Harvey, 2005; Lorey, 2015; MacLeavy et al., 2016). In this, the state displaces much of the responsibility for the conditions of the labour market to individual's (in)capabilities to function in the free market (Harvey, 2005). These individual (in)capabilities are presented as objects to be developed through compulsory upskilling and educative programs (Harvey, 2005; Taylor-Gooby et al., 2018). This is demonstrated by compulsory work-readiness programs for welfare recipients, known as workfare programs, that focus on improving individual skills to help recipients navigate the labour market (McDonald & Marston, 2005; Williams, 2012). What lies beneath these types of interventions is the logic that individual deficiency is the reason for labour instability (Friedli & Stearn, 2015; McDonald & Marston, 2005; Williams, 2012).

Neoliberalisation. I have argued that the impacts of neoliberal policy as well as the broader establishment of a particular neoliberal commonsense often justifies particular reforms (Peck & Tickell, 2017). For Peck and Tickell (2017), it is important to understand how neoliberal reforms represent not a moment of reformation, but an ongoing process that plays a determinative role in policy and state institutions as well as:

> Playing a decisive role in constructing the “rules” of interlocal competition by shaping the very metrics by which regional competitiveness, public policy, corporate performance, or social productivity are measured—value for money, the bottom line, flexibility, shareholder value, performance rating, social capital, and so on. (Peck & Tickell, 2017, p. 387)

What begins at the level of government policy becomes diffused through an establishment of a particular ideological commonsense that justifies policy approaches, becoming determinative at more local levels, such as that occupied by state welfare agencies. This commonsense is then dispersed across institutions or organisations that are not directly subject to state policy (Peck & Tickell, 2017), such as budget advisory services. In the case of precarity, this means that state welfare policy that aims to push individuals into the labour market can establish a commonsense that values the individual selling their labour in the market and seeks to remedy un/underemployment across the social landscape. Though this approach to precarity broadly reflects approaches across neoliberal states, it is also important to establish how some of the particularities of Aotearoa impact precarity.

Precarity in Aotearoa

Existing research on precarity has established its disproportionate impacts on women, youth, the elderly, migrants, and ethnic minority groups (Betti, 2018; Shin et al., 2023). In the context of Aotearoa, the terrain of precarity is deeply contoured by the ongoing impacts of its colonial history. The systematic dispossession of Māori land and assets, beginning in the early colonisation of Aotearoa, resulted in a disproportionate vulnerability to marginalisation and precarity (Galic, 2025a). As a result, Māori in contemporary Aotearoa are overrepresented in both the precariat and social welfare systems (Curtis, 2016; Rua et al., 2023), with approximately 23% of the Māori population being members of the precarious labour population (Stubbs et al., 2017).

The colonisation of Aotearoa was marked by the rapid dispossession of Māori land and assets that were absorbed into the encroaching capitalist economic system (Galic, 2025a; Poata-Smith, 2013). In response, Māori were forced to enter the developing labour market. As the economy grew, there quickly emerged a concentration of Māori in the low-wage labour market due to discriminatory hiring practices and the failure of the state to address inequalities between Māori and Pakeha in the labour market (Poata-Smith, 2013). Though there have been some important policy concessions since the late 1990's to address these inequalities, they have been largely offset by Aotearoa's drive towards social policy focussing on fiscal austerity and punitive approaches to social welfare over addressing entrenched inequalities (King et al., 2017; Poata-Smith, 2013). This has allowed for a continuation of the largely unfettered accumulation by producers and employers through both the systematic dispossession of Māori land and resources as well as the perpetuation of a precarious Māori working class to produce profits (Galic, 2025a).

Bringing It Together

The current chapter introduced budget advisors and their ameliorative work with clients experiencing precarity as the topic of this thesis. I explored how existing research on budget advisory practice largely focuses on measuring and explaining client outcomes. This thesis instead foregrounds the subjective perspectives of individual budget advisors, representing a novel approach to understanding budget advisors and their precarious clients. I specifically aim to explore how budget advisors construct an understanding of precarious clients and their role in addressing precarity in an ameliorative way. In order to understand how budget advisors' perspectives are constructed, it is important to understand the context in which they occur. Regarding this context, my research emphasises the structural determinants of precarity. I have posited that the capitalist mode of production and its imperative for producers to lower labour costs and respond to volatile market demands results in a system that necessitates precarious labour conditions. Additionally, neoliberal approaches to state policy that weaken labour protections and approach social welfare as a mechanism to move individuals into work regardless of employment stability, exacerbates precarious labour conditions. These neoliberal reforms are expressions of a neoliberal ideological framework that emphasises the individual as responsible for their own functioning in the labour market. An emphasis on the individual locates labour market instability as not a product of the capitalist profit imperative, but instead as individual maladjustment to be remedied. Budget advisors are then tasked with this individual, remedial work.

Considering the significant structural complexities determinative of precarity, I seek to develop an understanding of how these structural and ideological factors influence budget advisors' perspective of precarious clients as well as their role in working alongside these clients. In order to assemble budget advisors' perspectives, this thesis gathers data through qualitative methods, utilising one-on-one interviews. In understanding the significance of this data in relation to structural and ideological analysis I employ an interdisciplinary lens, drawing on scholarship within various social science disciplines including labour studies, sociology, and societal and community psychologies.

This thesis proceeds by following this introduction and background chapter with a methodology chapter. In chapter two: Methodology, I outline the logic for my theoretical and methodological approach to data gathering and data analysis, explaining how a critical discourse analytic approach, drawing on a Marxist critique of capitalism and Lacanian psychoanalytic theory, was used to connect the accounts of individual budget advisors to the structural context that shapes these accounts. This is followed by three analysis chapters, each of which is centred on an analytic theme that I identified as significantly shaping the budget advisors' conceptions of precarity and their role with precarious clients. Firstly, I explain how budget advisors understand their work as correcting clients' unhelpful mindsets. Secondly, I explain how participants' accounts mobilise family as a contradictory signifier that simultaneously directs their work and undermines it. Thirdly, I explain how budget advisors frame their work as addressing a lack of knowledge that produces precarity. Following this is a discussion and conclusion chapter that draws links between the mindset, family, and knowledge analytic themes to demonstrate the ways they draw on ideological constructions to obscure an antagonism between the aims of budget advisory work and the structural forces that shape precarity. I then discuss the potential limitations of focussing on the budget advisors' perspectives of precarity rather than the perspectives of precarious clients themselves and how this opens opportunities for future research that focuses on clients' perspectives. Finally, I conclude the thesis by noting the value my novel approach could offer community psychology research and consider the implications of the thesis findings for progressing budget advisory practice.

Chapter Two: Methodology

The following chapter outlines my approach to addressing how budget advisors construct an understanding of precarious clients and what the budget advisor's role is in working with these clients. In order to answer my research questions, I drew on the voices of practicing budget advisors through qualitative interviews, allowing them to express their understandings of precarity in a conversational form. The interview transcripts allowed me to conduct data analysis that builds an understanding of the relationship between an individual budget advisor's perspective on precarity and their role, and how this perspective relates to the structural determinants of precarity (as outlined in the previous chapter).

I begin this chapter by outlining my theoretical approach and how I followed a *bricolage* tradition. Bricolage involves bringing together scholarship from across academic disciplines in order respond flexibly to the demands of the research as it develops, allowing me to remain reflexive in applying theoretical interpretations (Ben-Asher, 2022; Earl, 2013; Kincheloe et al., 2011). I then discuss the distinct bodies of theory that informed my approach to data analysis, beginning with how I drew on critical theoretical approaches to discourse analysis. Discourse here refers to a form of language use (including, but not limited to, speech), the analysis of which is concerned with the who, how, why, and when of discourse that contextualises a particular use of language (van Dijk, 1997; Willig, 2008). I then discuss how, within my bricolage approach to critical discourse analysis, Lacanian psychoanalytic theory provided an additional set of tools for understanding the connection between individual discourse and broader social discourses and structures. Finally, I conclude with an outline of my research design, detailing my serial, semi-structured interview design and use of vignettes in gathering data in an effective and ethical manner.

Research Paradigm and Theoretical Framework

This thesis takes an interdisciplinary approach to understanding social issues, drawing on scholarship from psychology and across the social sciences, including labour studies, sociology, and two sub-disciplines within psychology: societal psychology and community psychology. Societal psychology is an interdisciplinary field that aims to explore the connections between psychological processes and the social contexts within which these processes occur (Howarth et al., 2013). This involves understanding political and ideological dimensions and the ways in which they organise social relations and produce individual psychological processes (Staerklé, 2011). As a similarly interdisciplinary field, community psychology is concerned with the promotion of wellbeing for communities through social justice, empowerment, and collaborative interventions (Riemer et al., 2020). This approach conceptualises individuals as embedded within cascading social systems, informing analyses and interventions that take an ecological approach. Community psychology is often positioned as a resistance to the more individualised and decontextualised approaches that pervade dominant contemporary approaches to psychology (Kloos et al., 2011). A focus on the individual is notably prominent in the dominance of Western, Eurocentric psychology (Marsella & Fowler, 1998).

Societal psychology and community psychology both deploy interdisciplinary and emancipatory approaches within both theoretical and applied work. While this interdisciplinary approach to social problems seems appealing, the application of this paradigmatic imperative can bring with it significant complications. For example: where does research sit within various theoretical genealogies? How is the researcher to reconcile conflicting theoretical accounts?

In order to address some of the complexities of working across academic disciplines, my approach to interdisciplinary work draws on an emancipatory research construct: bricolage. The term bricolage comes from the French word *bricoleur*, describing someone who makes use of the available tools to complete a task (Ben-Asher, 2022). This involves applying the theory and methodology that are demanded by the emergent research context. Consequently, researchers working in a bricolage model do not shy away from firmly established theoretical traditions, nor dogmatically assert epistemological arguments independent of the research context (Ben-Asher, 2022; Earl, 2013; Kincheloe et al., 2011). In other words, the demands of the research context take primacy, opening up the insights contained within various theoretical traditions:

> the bricoleur live[s] in a limited reality because every choice of tools and materials, whether facts or history, is personal and therefore not absolute or universal. Researchers using the bricolage methodology dare to take materials from their immediate environment, "whatever they can lay their hands on," even if these are vastly different, to assemble them and create a new innovative whole. (Ben-Asher, 2022, p. 1)

Research practice and theory operate in a mutual relationship to one another; research is thus informed by the important work done within distinct bodies of theory and the knowledge subsequently produced contributes important insight and development to these theoretical genealogies (Kincheloe et al., 2011). Bricoleurs draw on various theoretical perspectives in order to foreground social change in emancipatory research (Earl, 2013). In this act they attempt to reconcile theory (philosophy) and practice, as in Marx and Engel's (1845/1976) thesis: "philosophers have only interpreted the world in various ways; the point, however, is to change it" (1845/1976, p. 8).

Congruent with the practice of both societal and community psychology, bricoleurs value the distinct position of the researcher in shaping the insights they contribute:

> Process-sensitive scholars watch the world flow by like a river in which the exact contents of the water are never the same. Because all observers view an object of inquiry from their own vantage points in the web of reality, no portrait of a social phenomenon is ever exactly the same as another... Bricoleurs attempt to understand this fabric and the processes that shape it in as thick a way as possible. (Kincheloe et al., 2011, p. 248)

A bricolage approach views the unique perspectives and background of each individual researcher as valuable in shaping the way they view phenomena, drawing on their own suite of tools to capture the complexity of the phenomena of interest. Therefore, it is from my position in the web of reality and using the theoretical tools that are available and relevant from my perspective that this research proceeds. For me as a researcher, it is important that this includes both an exploration of the theoretical tools I drew on to inform my understanding as well as a reflexive acknowledgement of the aspects of my own position I view as being particularly influential on this research project.

Positionality

From a theoretical standpoint, my bricolage approach most prominently mobilises a Marxist critique of capital (as foregrounded in Chapter One: Introduction) and a Lacanian view of the subject and the social (to be further explored later in this chapter) through a discourse analytic lens. From this perspective I generate a reading of how budget advisors understand their precarious clients, drawing on elements of these theoretical traditions as is demanded by the research context at hand. As with some approaches to discourse analysis (Neill, 2013; Parker, 2005, 2014), this research takes the position that a text cannot hold inherent meaning. Meaning is, instead, that which is produced in the creative act of reading (or listening) (Neill, 2013). As much as participants can be said to be constructing discourse in our interviews, I too am constructing discourse as I analyse data and attempt to form meaningful conclusions. There is no position external to language from which to analyse language (Lacan et al., 1964/2018; Neill, 2013).

In order to effectively explore the influence of my own position in the present research, it is important that my positionality is understood as dynamic, relational, and co-constructed within research interactions, including, but also extending beyond, stable attributes such as ethnicity, gender, and class (Canbolat, 2026; Malherbe, 2023). Consequently, though my identities as a relatively young, male, Pākehā (New Zealand European) researcher, will have shaped my interactions with participants in numerous ways, I noted two particular aspects of my positionality that are worth highlighting. Firstly, my interactions with participants were shaped by my status as a student conducting thesis research. By inhabiting the symbolic position of a student, the research participant was seen to inhabit the position of the expert – or teacher – due to their relative position to myself as a learner. This relative position between participants and myself could be seen to facilitate transparency or candour from participants, in their interest of taking up the position of the expert who is contributing to my education.

Secondly, my interactions with participants were significantly shaped by the relative positions of the participant and myself to the clients that we discussed. These interactions can be seen to establish the subjects of the research (the participant and myself) in a position of knowledge and the objects of the research, in a position of non-knowledge – i.e. the ‘other’. This relation is established by the research aims to explore how participants construct an understanding of precarious clients without the input of those clients. The othering relationship is also established by my position as an educated master’s student and having an existing understanding of budget advisory work established prior to engaging participants. Recognising how this research inherently positions clients without their input required ethical reflection on the implications of portraying marginalised people when their voices were absent (Scott & Shah, 1993). This meant maintaining clear boundaries in the research around the implications of what participants shared with me, being sure to avoid any assumption that the research findings reflect clients’ actual characteristics and/or experiences.

Though these are just two of many relative positions established in the process of interviewing, the expert-learner and subjects-objects relations are the ones that I interpreted as most significantly shaping the research. It is from these positions that the research data is co-constructed, reflecting my own research goals, participants’ communicative intentions, and the way these intentions interact.

Discourse Analysis

Following the bricolage research paradigm expressed above, discourse analytic methods were applied to the analysis of the research data (Kincheloe et al., 2011). Discourse analysis fits particularly well within a bricolage approach as the flexible use of available tools aligns with how many discourse analysts prefer to approach this method (Bryman et al., 2021). Instead of adhering to strict existing codifications, discourse analysis is approached as a craft skill "more like sexing a chicken than following the recipe for a mild Chicken Rogan Josh" (Potter, 2004, p. 189). It broadly encompasses analysis of four main ideas: the discourse itself, language as a constructive and constructed tool, discourse as action, and the rhetorical organisation of discourse (Gill et al., 2000). These tools work together to analyse discourse as a significant part of a semiotic process; the process through which meaning is generated and interpreted through signifiers, such as in spoken language (Ramos, 1980).

In line with my focus on how neoliberal ideology provides tools for budget advisors to understand precarious clients in a particular way, discourse analysis provided a means to examine the way budget advisors produce and reproduce a social reality that positions both their clients and themselves, drawing on discursive resources available to them (Bryman et al., 2021).

The discourse analytic approach in this research was strongly influenced by critical discourse analysis (CDA) scholarship, a sub-field of discourse analysis. CDA is an approach to the analysis of discourse that focuses on critique of social problems and structures as they produce and are produced by semiotic elements (Fairclough et al., 2001; Hamilton et al., 2015). CDA is deployed in order to understand broader social processes and structures as they emerge and influence the research context. In this way I could explore the relationship between a subject's production of discourse in a particular moment, informed by a critical orientation towards wider social structures and systems that inform and produce the subject that discourse emanates from (Fairclough et al., 2001). Employing CDA involves drawing on a repertoire of interdisciplinary theory (bricolage) to understand wider social structures and their impact on the analytic context. I specifically drew key insights to understanding the connection between the social and the individual from Lacanian psychoanalytic theory.

Lacanian Psychoanalysis and the Social

Psychoanalytic theory has been subject to considerable critique within both community psychology and other sub-disciplines of psychology (Caputo & Tomai, 2020). Despite these critiques, the work of French psychoanalyst Jacques Lacan provided valuable analytic tools to my research (Lacan et al., 1964/2018; Malherbe, 2024; McGowan, 2022; Parker, 2005, 2014; Pavón-Cuéllar, 2013). Lacan's insights into the individual as inseparably entangled with their social worlds (Pavón-Cuéllar, 2013), "as always already social" (Parker, 2003, p. 105), significantly informed my approach to the analysis of research material and the ways in which the social is expressed in individual discourse.

For Lacan there is no social that exists independently of the subject. The social is instead that which is brought about by the subject through their embeddedness in language (Pavón-Cuéllar, 2013). As the subject attempts to represent themselves and their relationships to others – or represent a social world – in language they find that language can never fully capture their reality and what they are trying to express; something is always lost in translation (Shideh, 2007). Therefore, the Lacanian subject is one that is trying to overcome a fundamental disconnect in language by placing themselves within an equally disconnected social, existing only through its imperfect representation in language (Pavón-Cuéllar, 2013; Shideh, 2007). This fundamental disconnect is referred to in Lacanian theory as lack. It is from this lack that the social then emerges in an:

> elemental differentiation among associated subjects, among their unique experiences of the symbolic unity of culture, and among their irreducible particularities, their incommensurable symptoms, their unconnected objects, their unrelated words, their disparate enunciations of the Other's discourse, and the unconscious concerning each one of them. Social dissociation is the truth of society for Lacan. (Pavón-Cuéllar, 2013, p. 268)

In other words, the subject enters into language as a lacking subject in an effort to overcome this lack (Glynos & Stavrakakis, 2008; Pavón-Cuéllar, 2013). Through asserting a relation to their social worlds, the subject attempts to express a whole, non-lacking identity for themselves. However, this does not change the fact that what lies at the heart of the subject and the social is a constitutive lack that can be obscured, avoided, and denied, but not repaired.

As this lack cannot be overcome, Lacan argues that a drive to overcome it is fundamentally insatiable and that it is this insatiable drive that animates desire. In other words, there is a subject because they have lack that cannot be fulfilled, and by this they are pulled in all directions in pursuit of something to fill this constitutive gap (McGowan, 2016). The subject always wants, and even when they obtain the object that their desire turns them to, they find they are still lacking; their enjoyment is not complete in the way they imagined or fantasised. For Lacan the statement of desire is the "that's not it" (Lacan, 1972-1973/1998, p. 111). Desire thus persists perpetually unfulfilled, moving on to the next object that emptily promises to fulfil the subject's lack. This demonstrates why as people we never stop wanting things and why the things that we want are never enough such that we never want again. In order to cope with this experience, the subject forms narratives about what they desire and why it cannot offer them fulfilment even if it is obtained (Glynos & Stavrakakis, 2008). These narratives are constructed in what Lacan calls fantasy. Fantasy refers to the site which orients desire, taking cues and clues for what should be desired from the subjects relationship to their social world (Glynos, 2021). It represents a kind of mediation point between the social world and individual discourse. As the aim of this thesis is to understand how broader social discourse and structures are represented at the level of individual discourse (by the budget advisor), an understanding of how these dimensions are related is a critical analytic tool. Lacanian psychoanalytic theory provides both a theoretical perspective on the relation between individual and social worlds (as discussed above) as well as an understanding of how these manifest through individual discourse. The following sections explain the Lacanian view of discourse and how it may be analysed that this thesis draws on.

Lacanian Psychoanalysis and Discourse

For Lacan discourse is made up of three interconnected realms of experience: the imaginary, the symbolic, and the Real. The symbolic refers to the structure of language, presenting language as a differential chain of signifiers where meaning is perpetually differed to other signifiers in an endless chain; if we are to look up the meaning of a term in a dictionary we will find nothing but other words that point us to more words. Meaning within language can therefore only be temporarily grasped within the realm of the imaginary. The imaginary refers to a realm of identification. In relation to language, the subject identifies (imagines) themselves as the subject of an other's discourse and imagines meaning that is indicated by the signifying chain of the symbolic (Neill, 2013).

Discourse analysis largely operates on a social constructionist philosophy – that reality (subjectivity) is made up of that which can be said and that which can be thought; the former corresponding to the symbolic and the latter corresponding to the imaginary. Lacan presents subjectivity as shaped by these two realms as well as that which escapes these two orders, which he calls the Real. The Real structurally escapes symbolisation and exerts its influence on the symbolic and imaginary dimensions, not through direct utterance, but through its absence (Fink, 2017).

To illustrate how this interplay of discourse (the imaginary and symbolic) and the Real operates, I will turn to Lacan's reading of the painting The Ambassadors (Holbein, 1533) in his seminar series on The Four Fundamental Concepts of Psycho-Analysis (Lacan et al., 1964/2018). This painting (see *Figure 1* below) shows two ambassadors standing amongst their plunder of art and science objects from across the world. At the bottom of this painting there can be seen an unintelligible smudge. It is only when viewed from a particular angle that the viewer can see that this smear is actually a skull. What's important to note here is that the skull and the rest of the painting cannot be apprehended in the same instance. For the anamorphic skull to become intelligible it requires The Ambassadors to be seen at such an angle that renders the rest of the painting unintelligible, "escaping the fascination of the picture" (Lacan et al., 1964/2018, p. 88). The skull here represents the violence and death that the ambassadors' plunder is built upon which must be foreclosed in order for the ambassadors to maintain their proud position. The viewer cannot apprehend both the proud stature of the ambassadors and the underlying violence at the same time. However, once the skull (the Real) is apprehended, it changes the way the viewer sees The Ambassadors (discourse) even when returning to an angle where the image is no longer distorted. The Real operates in this very way. It presents itself as an inarticulable 'smear' within the discourse that it is structurally excluded from, such that discourse may only remain articulable on the conditions of the Real's exclusion. To apprehend the Real in discourse is to locate the 'smear', the gap that the discourse circulates around yet cannot articulate without breaking down. This is the task that I take up in my analysis.

Figure 1

From *The Ambassadors*, by Holbein, Hans the Younger (1533). National Gallery, London.

https://www.nationalgallery.org.uk/paintings/hans-holbein-the-younger-the-ambassadors

Master Signifiers and Quilting Points. One of the important ways in which to apprehend the Real in discourse is through the use of master signifiers and their quilting points. These ideas serve as important analytical tools that demonstrate how subjects represent their relative positions in the social world, through discourse. The master signifier refers to a term or idea that plays a determinative role for all other signifiers (McGowan, 2018). If language is a chain of signifiers referring to other signifiers, then the master signifier halts this process by imbuing preceding and proceeding signifiers with meaning by their relation to the master signifier. The master signifier in and of itself is void of content – a signifier without a signified – as its operation is not referential (or differential) as a signifier typically is, but instead works to fix a discourse through reference to particular ideological content that fills out the void of the master signifier (Neill, 2013; Žižek, 1989/2009).An example of how a word or concept can operate as a master signifier is the notion of freedom, which often operates as a master signifier in political arguments (McGowan, 2018; Žižek, 1989/2009).

In Aotearoa, a significant part of the argument for constructing a strong welfare state in the 1940's was that by guaranteeing a minimum standard of living, individuals would be granted a base level of freedom within the market (Olssen, 1996; Wilson et al., 2013). When neoliberal policy resulted in the contraction of these welfare systems, freedom was once again the underlying justification; by cutting social welfare, individuals, it is argued, will have the freedom to sink or swim in the free market as they please (Olssen, 1996). In this example, proponents of social democracy can argue that a strong welfare state allows individuals more freedom just as much as proponents of neoliberalism can argue that a weak welfare state allows individuals to be freer. As a master-signifier (a signifier without a signified), freedom can be invoked in support of contradictory positions. It functions as an idea that organises and substantialises both neoliberal support, critique, and everything in between.

A master signifier's function in discourse is determined by the way it is filled in and transformed from an empty, floating signifier to one that substantialises a particular position. Lacan describes this fixing by referring to upholstery, where buttons are used to fix fabric to the back of a chair, for example, in order to prevent the fabric from sliding around and turning the chair into a shapeless mass. Lacan uses the French term for these buttons, *point de capiton*, translated as quilting points, to describe this process of fixing (Lacan & Miller, 1955-1956/1993; Neill, 2013). This quilting arrests the sliding of signifiers, and by situating other signifiers in relation to this single quilting point; "everything radiates out from and is organized around this signifier... It's the point of convergence that enables everything that happens in this discourse to be situated retroactively and prospectively." (Lacan & Miller, 1955-1956/1993, p. 268).

For the proceeding analysis this means locating master signifiers and analysing how they are quilted. In this process the budget advisor constructs discourse in a particular way through the interview process. They generate sense from an unintelligible string of signifiers by quilting them in relation to particular master signifiers. The use of master signifiers and quilting points in discourse is indicative of the influence of the lack of the subject. They represent the points at which the subject's attempt to create coherent discourse breaks down through an attempt to give discourse consistency by quilting it to empty master signifiers (Parker, 2005). The role of myself as the researcher, then, is to critically examine the way in which particular master signifiers are asserted, examining how a particular quilting captures particular perspective and necessarily excludes others. This information must then be contextualised within broader social discourse.

Methods

This section outlines the procedures I employed for participant recruitment, followed by ethical considerations. Finally, I explain and justify my semi-structured, serial approach to interviewing.

Recruitment

Participants were recruited based on their volunteer/employment status in a budgeting organisation. They were recruited through pre-existing connections that I had established with people within budgeting organisations. My contacts with budgeting organisations acted as intermediaries to instigate initial contact. Participants came from a variety of non-governmental organisations across Aotearoa that provided budget advisory services to low-income clients, as either the organisations principal service, or one of many services offered. A research poster was initially distributed to potential participants through intermediaries. This poster invited interested participants to express their interest by filling out an online registration form or contacting me via email (see Appendix B.). They were then sent an information sheet outlining the aims, outcomes, and additional details about the research (see Appendix C.) and invited to ask any questions they had about the research. Participants were then sent an informed consent form (see Appendix D.) to sign before proceeding to scheduling an initial interview.

Ethical Considerations

Before data gathering commenced, approval to conduct research was acquired through the ALPSS Human Research Ethics Committee at the University of Waikato (FS2025-16).

As this research required participants to discuss events pertaining to their workplace, it was important that their identities were protected throughout the research. Once interviews had taken place, any information that could be used to identify participants (such as names of people, places, or organisations) was removed as part of the transcription process. Interview transcripts along with interview recordings, were kept in a password protected folder only accessible by myself. Once the interviews were transcribed, participants had the option of being sent a copy of the transcript and were asked if they had anything they wanted removed or amended from the data. They were given two weeks upon receiving the transcript to make any changes. However, no participant requested any changes to their transcripts.

Participants for this research were recruited through existing connections in budget advisory organisations. In some cases, this was through connections with managerial staff that distributed my research poster (see Appendix B.) to their staff and/or volunteers. It was therefore particularly important that participant identities be protected where there were power imbalances in the workplace. Once I was put in contact with participants, I only contacted them directly, minimising contact through intermediaries (such as managers) to protect participant identities. Additionally, information about whether individuals agreed or did not agree to participate in the research was protected from managers or other staff. These steps to protect identities were taken so that participants were able to discuss events pertaining to their workplace without being answerable for what was discussed in the interview to managers or other staff members and to ensure that participants were comfortable to discuss their work candidly and safely.

Steps were taken to ensure that participants were informed about the research and what was involved in participation prior to consenting to participate. An information sheet (see Appendix C.) was sent to all participants to ensure they were informed about the research and participation and had an opportunity to ask any questions they had. Following this, participants were sent an informed consent form to sign as a prerequisite to an initial interview being scheduled (see Appendix D.). During this step participants were once again invited to ask any questions about the research and their participation. At the beginning of each interview, informed consent was reviewed and confirmed, and participants were reminded that they had the right to withdraw from the research at any time. At the conclusion of each interview and on receiving a copy of their interview transcript, participants were invited to remove or alter information from the research should they wish to do so.

Semi-Structured Interviews

Following ethics committee approval and recruitment, six participants were interviewed across two occasions each, resulting in 12 transcribed interviews for analysis. Where possible, participants were given the option of a face-to-face interview that could take place in their workplace or a public third space according to their preference. In cases where a face-to-face interview was not an option (primarily in cases where participants were located too far away for travel to be viable) or not preferred, interviews were conducted via video conference. Interviews typically lasted for around an hour each. Interviews were audio recorded for later transcription.

Once each interview concluded, it was manually transcribed by me for analysis. Once the first interview had been conducted with a participant, it was fully transcribed and a brief initial analysis was conducted. This allowed me to formulate appropriate follow up questions or clarify ideas in the second interview, as was important for my serial approach (Murray et al., 2009; Read, 2018). Though all interviews were initially transcribed verbatim, quotations used in the analysis chapter used intelligent verbatim transcription – removing filler words and stutters – in most cases. This decision was made to aid readability and clarity in cases where filler words and stutters did not significantly contribute to analysis. In cases where utterances did significantly guide analysis, they were kept in the quotation.

In order to investigate how budget advisors understand the experiences of precarious clients, I conducted semi-structured interviews. Semi-structured interviews are organised around a set of predetermined questions with the interviewer asking additional follow up questions as they see fit (see Appendix A.) (Bryman et al., 2021). The nature of the research inquiry was relatively specific, examining interviewees' perspectives on a particular sub-set of their clientele – low income, precarious clients – as the data source. Within this line of inquiry, however, a number of distinct interpretations and perspectives could be expressed in response. In this context, a semi-structured approach to interviewing was selected as the most appropriate approach.

Semi-structured interviewing facilitated a focus on a fairly specific area of inquiry. It has been noted that semi-structured interviews are effective where it is not likely that interviewees will address particular issues without specific guidance to do so from the interviewer (Bryman et al., 2021). Maintaining this focus is important as it gives participants the opportunity to answer relevant questions in as much depth as they see fit. Additionally, a semi-structured interview allows for this focus to be balanced with an openness to diversity in response. In order to facilitate this openness as effectively as possible, the conversational nature of semi-structured interviewing is effective for facilitating reciprocity by giving space for both the interviewer and interviewee to ask questions, seek clarification, and provide additional explanation, helping to establish a level of mutual understanding (Galletta, 2020). This in turn allows interviewees to express idiosyncratic interpretations and perspectives in a way that will be clear for later analysis (Galletta, 2020; Kallio et al., 2016).

A serial approach to the semi-structured interviewing was employed rather than relying on a single interview with each participant. I conducted two separate interviews with each participant, with approximately 1-2 weeks between each of the two interviews. Two interactions with each participant allowed adequate time for rapport building, helping interviewees become comfortable sharing information they otherwise may not, as well as allowing time to explore ideas participants may not have initially reflected upon (Read, 2018). Both of these factors were highly relevant for my research. Utilising a serial approach as an alternative to longer interviews kept interview lengths to around one hour each, mitigating interview fatigue that can impact longer interviews (typically, those over 1 hour in length) (Adams, 2015). I found that conducting two interviews with each participant also created time for reflection between interviews for both the participant and me. Additionally, this allowed time for me to formulate follow up questions, and the interviewee to build on previous answers, resulting in a more in-depth discussion overall (Murray et al., 2009; Read, 2018).

In addition to interview questions (see Appendix A.), participants were presented with three vignettes distributed across both interviews, with one vignette used in the first interview and two in the second. Vignettes are brief descriptions of events that can be used to help ground participants' actions in concrete scenarios (Bryman et al., 2021). Vignettes can serve a number of purposes within qualitative research (and within interviews, more specifically). In this research, vignettes were used to illustrate how participants might apply discursive constructions within concrete scenarios (Törrönen, 2018). As this research positions ideology as not realised in underlying beliefs and constructions, but instead realised in acts (Žižek, 1989/2009); vignettes allowed for discursive and ideological constructions referenced through interview question and responses to be realised in a hypothetical act. Although interviewees' responses cannot be said to wholly reflect actual action, the vignettes allowed me to examine interviewees representations of reality in terms of how they presented their responses to possible client scenarios. This use of vignettes to explore how the participants talk about their work with reference to examples proved valuable, given their interactions with clients sits beyond the scope of this research. Discussing the vignettes with the participants avoided potential ethical problems that could have arisen if I had studied the budget advisors' work with clients directly (Törrönen, 2018), including asymmetries in power. The vignettes used in this research gave a brief description of a hypothetical client navigating a complex relationship with precarious labour. Participants were then invited to discuss what their responses might be and what their understanding of the hypothetical client's situation was.

Analysis

Analysis of interview data began after the first interview with each participant. This initial analysis carried the secondary goal of informing follow up questions for the follow up interview with each participant. Each interview was transcribed by me manually, allowing me to become familiar with each transcript as they were being constructed. Following this, I printed out each interview to be read over and annotated.

In line with the Lacanian approach outlined earlier in this chapter, analysis focussed on identifying points at which participants' discourse began to break down (Neill, 2013; Parker, 2005, 2014). Breakdowns appeared as moments when participants struggled to create coherence, began to contradict themselves, or when arguments became nonsensical (Neill, 2013; Pavón-Cuéllar, 2014). Once these points had been identified, I examined the ways in which particular master signifiers were utilised in participants' attempts to maintain coherence or resolve contradiction (McGowan, 2018; Neill, 2013; Žižek, 2001). As well as being analytically significant, identifying how particular signifiers were important in maintaining coherent discourse across an interview informed follow up questions in each of the second interviews. In this way I was able to further explore important ideas and signifiers with participants and allow them to reflect on previous constructions. The same Lacanian analytic approach was utilised for the analysis of the second interview with each participant.

As the analytic process unfolded, I began to identify key signifiers that were repeatedly drawn on to maintain discourse across interviews with multiple participants. Though in qualitative research repetition of ideas is not necessarily indicative of significance (Bryman et al., 2021), ideas that were repeated by participants across various organisations could be interpreted as being drawn from a broader social or ideological discourse. Additionally, ideas that were repeated provided more analytical depth. The resulting analysis converged around the common ways in which participants expressed clients' issues, and the role of the budget advisor in addressing those issues. In the resulting analysis chapters, I explore three ideas that were key for the participating budget advisors to create coherent discourses around their work with precarious clients: changing mindsets, family, and knowledge problems.

The present chapter has provided the theoretical and methodological framework for this thesis. This framework begins with an interdisciplinary approach, utilising bricolage to reflexively draw on various theoretical tools from community and societal psychology as well as other social science disciplines that inform my structural approach. I explained my methods procedure and the logic of serial, semi-structured interviews, as well as reflecting on the ethical considerations that informed my research and the implications of my own positionality for this thesis. Additionally, I outlined how Lacan's psychoanalytic work in conjunction with critical discourse analysis informed my analytic approach, providing a theoretical repertoire to connect participants' individual discourse with broader structural and ideological constructs. In the following chapter, I focus on how the concept of mindset within participants' accounts organises budget advisory practice around an attainable outcome in place of material and/or structural change.

Chapter Three: "They've Got to Change Their Mindset"

This chapter will explore my findings related to the idea of clients changing their mindsets. Firstly, I outline how participants express impatience as an unhelpful mindset that is produced by factors in clients' social worlds, such as welfare dependency and cultural values. Through this, participants call on clients to reject social and cultural pressures and instead focus on adopting a helpful, financial mindset. I will then discuss how participants draw on mindset change as an objective to work towards in budget advisory work over other material outcomes.

An important part of understanding how budget advisors construct discourse on their role and clients is looking at where the work is occurring; what changes are budget advisors trying to make and where does this change occur. One key signifier tasked with stitching discourse together in this way is mindset. As participant M stated, budget advisory work is about "changing people's mindsets, really, that's the crux of it". In order to further understand what is meant by mindset and how this plays out in budget advisory work, I will begin by exploring how mindset holds discourse together for participant M in their discussion about the financial impacts of clients' impatience:

> they just will go say "I'm hungry? Uber eats" you know? It's not really thought about the fact that I may need to have twenty dollars tomorrow for whatever bill, I don't get paid till next week but I want to have that now you know it's that um, what do you, you know, eh people just don't really think things through when it comes to finances and stuff like that, it's just immediate, they just want it so they want it now they're not prepared to wait for things (Participant M)

For participant M, part of the reason clients end up in precarious positions is a level of irresponsibility when it comes to spending. Clients are framed as not thinking about the impacts of their spending, favouring their immediate wants over more important future expenses like bills. What stands out in this quote is the effort that goes into creating coherent discourse from irrational decisions (irrational from the budget advisor's perspective), evidenced by the string of filler phrases at the centre of the quote as the participant attempts to justify their statement: "but I want to have that now you know it's that um, what do you, you know, eh people just don't really think things through". In context of the mindset signifier, the client is framed as having an impatient mindset that inhibits their ability to be financially responsible.

Participant M is positioning the budget advisor's role as helping to change their clients' mindset. However, as this participant explains, this is not always a straightforward process, particularly when it comes to impatience:

> they just don't wanna know it, they haven't got the patience… I think, don't take this the wrong way but young ones nowadays they don't have the patience, everything gets handed to them like back in my day when I was on the single parent's benefit, we only had the benefit and accommodation supplement, there was none of all this extra family tax credit… for me I found the way to get around some people's mindsets is I explain what I've done, I was on the supported living for twelve years with fifteen grand worth of debt and I managed to pay it off by going without or diminishing some of my basic needs… by doing that that people can see that I've done it and if I can do it surely they can too. But yeah nah sometimes there's just people say "nah", just not interested and that's fine for them, they can just go do whatever they want I mean in in our role we can only provide what they wanna learn (Participant M)

In this quote the participant illustrates a number of things happening around mindset. Firstly, the budget advisor characterises a change of mindset out of impatience as being a particularly difficult shift to make. Not only does it impact clients financially, but it also inhibits their ability to take on knowledge from the budget advisor. Secondly, this quote illustrates the clashing together of material outcomes for participants and immaterial, mindset outcomes. The budget advisor explains that they possess the ideal mindset that helped them escape precarity evidenced by their willingness to diminish basic needs. It is important to note that when it comes down to it participant M identifies basic needs as the expense that clients need to diminish in order to escape precarity, not unnecessary expenses like Uber eats spending as is implied in the participant's earlier quote. This shows an arising tension between the budget advisor's expressed goal of changing clients' mindsets, and the implicit goal that undergirds the role's existence of alleviating the material hardships of poverty. Thirdly, we see how social welfare is understood by the way it impacts clients' mindsets. In this context, social welfare is presented as a handout that undermines clients' ability to be patient and make good financial decisions. This is a sentiment that was echoed by another participant on two occasions:

> it's very hard to work with those sort of clients that think oh, when they run out of money they run along to WINZ and ask for another grant… they've got to change their mindset if it goes through and that is very hard because they've been living that way forever (Participant A)

> they've got to take some responsibility for the situation they're in and we help them through so, yeah, a lot of success stories, a lot that they're just a bit beyond

> help they sort of live from generation to generation just depending on the government (Participant A)

Participant A reiterates the idea that receiving grants from WINZ gets clients into a mindset that contradicts the goals of the budget advisor. When this sort of dependence goes on over a long period of time, or even across generations, it is presented as getting clients into a mindset of dependence – or an inability to take responsibility – at which point they may be beyond help from the budget advisor. This construction of welfare recipients as living dependently from generation to generation is a deeply ideological one, found not just at the level of the budget advisor, but across broader social-political discourse. This framing emerged alongside the ongoing neoliberalisation of welfare that seeks to reduce social spending (Bedggood, 1999), locating dependency as an issue of individual attitudes that emerge from dependent individuals and families (Macdonald et al., 2014). In the same way that budget advisors present mindset changes as the solution to this type of individual deficiency, workfare and other interventions aimed at bettering the individual are allocated to those that are presented as skirting an inherent obligation to sell their labour and produce surplus value (Bedggood, 1999; Fraser & Gordon, 1994; Prendergast, 2020).

The change in mindset, from clients blaming other people or circumstances to taking responsibility for their lives, was significant for how budget advisors understood their role in building financial capability. Participant N described a conversation with a client who was in significant debt from multiple car accidents. In this case, participant N asked their client:

> “ok and so who’s responsible for that damage to the vehicles or to the median barrier?” and she acknowledged that she was responsible, “and do you have the

> money to pay them?" "no I don't", and so I guess what I then say is "but you have acknowledged that you have a responsibility to right this wrong so you have a responsibility to pay for the damage you've caused and you've said yes. (Participant N)

For participant N it was important that their client accept responsibility for the damage that they had caused before any work with them continued. Participant N continued this interview by juxtaposing this story with a general discussion of cases where clients are unable to take responsibility for their situation and instead try to pass:

> all their problems to the [budget advisor] and it's the [budget advisor's] responsibility to sort it is how they see it so there's a very fine line between supporting someone and taking on all the responsibility... So I've had to let some clients understand that I need to let them go because I'm unable to meet their expectations. (Participant N)

The participant here stresses the importance of clients taking responsibility for their problems. If clients are unable to take responsibility and instead attempt to shift responsibility to the budget advisor, for example, then this is defined as adequate grounds to cease working with the client. It is only by the client changing their mindset and taking responsibility for their situation that budget advisory work can actually occur.

> if they came back in six months' time after we saw them and had a look at the situation then, yeah we could tell that A. they've obviously had a mindset change and changed their ways and they're now keeping to more or less to the budget we've done to help them better manage their finances... often they'll hear what we say and then go out the door and who knows just carry on the same way but, you know at the end of the day we can only do what we can (Participant A)

Though it has been established that a change in mindset is an important goal for budget advisors, it is at the same time argued that the responsibility for this mindset change falls on the client. The budget advisor will "do what we can" but ultimately the client must decide for themselves whether they will change their mindset, stick to a budget, and better manage their finances.

The emphasis in the participants' accounts on personal responsibility for mindset change is complicated by the way participants also present mindsets as being a product of clients' social worlds. Both participant A and participant M expressed in earlier quotes (recapitulated below) that government support undermines the type of mindset that budget advisors are working towards: "they don't have the patience, everything gets handed to them" (Participant M)

"They sort of live from generation to generation just depending on the government" (Participant A). In both cases the key to the budget advisor understanding their work was exploring how clients' mindsets needed to change as well as what aspects of the client's social world has caused and/or sustains a counterproductive mindset. These root causes of counterproductive mindsets are not just located in clients' relation to social welfare, but also their relation to other aspects of their social lives. Participant M discusses the connections between mindset and the social world in the continuation of their discussion of impatience:

> everybody just wants everything now, you know? Things like Afterpay and Zip are so easily available it's always in your face. I think it's sometimes just people's own personality, their own make up, just who they are, they've just got to have it now and not have to wait... yeah I think a lot of people's you know, their own

> personality has something really to do with a lot of things and what you see in your own family (Participant M)

For participant M, impatience is a personality trait that is learnt, particularly from what clients see in their own family. This trait is presented as making them particularly susceptible to services like Afterpay and Zip (delayed payment schemes available to those on a low-income), which operate on the logic of having things now and worrying about financial impacts later. Instead of problematising services that profit from this logic – which is at first the direction this quote is seeming to take – the issue is turned onto the client, who is presented as having a counterproductive mindset that results in them being duped by these services. Through this conception, budget advisors can understand why certain financial (mis)practices appear to be patterned within families, such as in participant A's quote earlier in the chapter mentioning families that "live from generation to generation just depending on the government". A mindset of impatience and/or refusal to take responsibility is presented as a deficiency manifesting, but not necessarily originating, at the individual level. Reflective of broader discourse on welfare dependency (Bedggood, 1999; Macdonald et al., 2014), these mindsets are presented as socially learnt dispositions that need to be broken by the budget advisor. Developing the origins of unhelpful mindsets, Participant M goes on to widen the scope of where mindsets are learnt from:

> it's like anything like when you're learning to walk, talk, whatever you mimic what you see at home or you're out with your friends and you get that peer pressure you see somebody spending money on what have you, got to have the latest this the latest that gadget so they tend to follow… even like culturally we learn how to do things, religion also as well like tithing and with culture as well ethnicity,

sending money home to the Islands or sending money home for a funeral or what have you there's a whole lot of it that plays into your whole thing… and families have their own traditions and all this costs money (Participant M)

For participant M, a client's mindset around finances is a product of their social and cultural world. Participant A echoes these ideas almost identically:

sometimes it's their friends they're just in a similar situation they just mix with people that vape or drink or whatever and they feels as though they got to keep up with them sort of thing, keep up with the Jones' as the old saying went… we see a lot of Pasifika clients, Māori clients tend to get into trouble financially coz their culture is Pasifika is to send money back to Fiji, Samoa, wherever and they can't really afford it themselves but because it's built into their culture they've got a certain obligation that they've got to do it, or the Māoris when they go to a tangi they've got to give koha or pay for food or pay for travel to get there, it might be Gisborne for example, wherever so there's quite a cost involved (Participant A)

From these quotes we can extrapolate two social-cultural processes that produce certain financial practices and mindsets: Clients see what their family and friends are doing and tend to follow;

if you feel like you're being influenced by a company or by marketing, or just by maybe the people around you that keep up with the Jones' that sort of thing then… we just kind of remind them a little bit of what some of their priorities are. (Participant G)

And they have obligations based on their ethnic/cultural background and traditions; "But then and again that's a mindset, having that mindset you know, if you have to do something against your cultural values" (Participant F)

The two earlier quotes from participants M and A demonstrate an interesting way that discourse on mindset is quilted. Each of these quotes ends with a similar phrase that helps us retroactively understand what budget advisors are talking about when they discuss social-cultural factors in mindset: “all this costs money”, “there’s quite a cost involved”. By quilting the discussion in this way, the budget advisor frames the discussion as one around how clients come to engage with capital in relation to their social-cultural worlds. Cultural or social obligations are presented as important, but what is presented as more important is the financial dimension to these social practices. Clients’ social and cultural worlds become eclipsed by capital. This is particularly important as precarity is an unequally distributed experience, disproportionately impacting indigenous as well as other minority groups (Curtis, 2016; Rua et al., 2023; Stubbs et al., 2017). The idea that the financial should usurp the cultural thus demonstrates the continual dispossession of Māori resources (in this case, cultural resources) so that the capitalist mode of production can continue to acquire willing bodies to produce surplus value, melting all that is solid into air (Galic, 2025a; Marx & Engels, 1844/1988).

In other words, when these obligations are coming at a significant financial cost to the individual, then it is time for clients to begin to change their mindset and understand what their priorities are (or should be). Instead of succumbing to social expectations and pressures to the detriment of their finances, clients must have a change in mindset so that financial implications play a more significant role in their lives than social or cultural expectations, even to the point where basic needs are foregone. A change in mindset is therefore tasked with representing the difference between financial stability and precarity:

> people think that they're on a benefit and they're on a limited income well they haven't got enough money, whereas a change in mindset, that is a liveable income if they change how they do things they can live on it (Participant M)

What is particularly striking in this quote, and has run through the preceding analysis also, is the reappearance of the tension between mindset and material change. This tension is one that cuts right through to the heart of budget advisory practice and the logic that justifies its existence. Budget advisory services imply that there are people that experience financial instability (precarity) for reasons that are resolvable. If this were not true, there would be no reason to have these services at all. As has been illustrated, clients are framed as having mindsets that result in their precarity; whether they cannot take responsibility for their financial lives, or they are reliant on handouts, or they can't stick to a budget, it is because of their mindset. But the good news from the budget advisor's perspective is that mindset can be worked on if the client is willing: "it gives us self-satisfaction or me self-satisfaction that the client takes accepts responsibility" (Participant A)

There is even a particular enjoyment (or self-satisfaction) acquired in clients changing their mindset and taking responsibility, for example. Clients can work with the budget advisor and learn how to go against cultural values or refigure their priorities so that they can develop a mindset that prioritises financial stability over being duped by social or cultural expectations. Mindset thus stands in for the underlying justification for a budget advisory service that cannot address the structural roots of precarity. As was established in chapter one, for the vast majority of clients budgeting advice does little to relieve material struggles (Atfield et al., 2016). Additionally, a population of precarious, low-income workers is vital for the smooth continuation of the capitalist mode of production (Docoa Hernández, 2022; Herod et al., 2021). Mindset then reveals a shifting in the objective of budgeting advice from an unattainable object (the amelioration of precarity) to one that is and desirable (a change in mindset). It allows the budget advisor to avoid the inadequacy of the tools they have to address the material realities of precarity.

The analysis chapters following this will continue to explore participants' responses to the structural determinants of precarity. These chapters look at how participants construct discourse around clients in a way that justifies their work while maintaining distance from the structural causes of precarity. I begin with a chapter analysing the role of knowledge in participants' understanding of the budget advisory role, as it relates to precarity's structural determinants. Following this, I examine how family functions as an empty signifier that delineates clients and their constitutive social structures.

Chapter Four: "It Just Depends on the Family"

This chapter discusses the role of family in budget advisors creating coherent discourse from precarious clients. I begin by outlining how participants see clients' family dynamics as significantly impacting the work they do. I then show how the use of the signifier 'family' is complicated by its contradictory use, revealing it to operate as a master signifier for participants. I then draw on budget advisors' conceptions of the Taylor vignette (see Appendix A. for the full vignette) to demonstrate how this master signifier is used as a reference point that organises a contradictory understanding of the reasons for precarity.

The signifier 'family' plays a key role in budgeters understanding of their clients' experiences. This signifier takes on diverging and occasionally contradictory roles in explaining the situations that precarious clients are in. For example, when asked if they had any final thoughts, participant T closed their first interview talking about the struggle for families saying:

> Oh I I do think that the struggle for families is real, it's not always about bad management, it's about, life has its ups and downs, life doesn't always throw good things at you, it can be breakdown in relationships that causes a lot of stress to a family, you can have health issues, and yeah just obviously the cost of living, putting food on the table, a roof over your head takes up a big degree of people's income, particularly if you're not on a high income to start with so yeah, I come across families that have maybe both partners working different hours but actually their income is not extremely good, it's not very high, so they're working the hours that other people would be working but income, yeah is still

> just a little bit above minimum wage and that's a struggle if you've got two three or four children. (Participant T)

Participant T uses family to understand precarity in a number of different ways. Most prominently, family is framed as a victim of wider circumstances, even in cases when there isn't bad management (though this framing implies bad management to be a factor in at least some cases). Factors such as health issues and the cost-of-living cause stress to the family which is only compounded by having more children even in two parent working families. The participant is here presented as the party standing with families against wider economic and social factors. Participant T illustrates this with an example of a two parent, two child family that they worked with:

> so the win for this family was actually having a budget plan… they had some family support, they had some good support around them when extra things out of the ordinary came by there was some family help to meet those needs but it was the consistency of doing the same thing regularly that helped that family get out of debt and the difference was huge, they are now able to allow their kids to do afterschool activities, they've been able to save towards the trip overseas to see extended family now that all the debt has been paid off… the whole family dynamics has changed and the father's able to be more involved in the kid's lives because he's not trying to work work work work work, and yeah just the whole stress has come down. (Participant T)

This quote shows that participant T sees themselves as playing a restorative role within clients' families. When budgeting is done well then kids are able to participate in activities, the family is able to travel to see other family, and the father can be involved with the kids. The key presented to maintaining this family ideal is relying on a level of financial stability where the father doesn't have to work as much, but the family also has disposable income for extra expenses such as travel and afterschool activities. The signifier family is developed further in participant T's discussion of the Mari vignette (see Appendix A. for the full vignette):

> Mari as a single parent that makes her situation more challenging because she's got to always think about the care of her children… obviously if you've had children at a younger age you haven't had a chance to really grow your career and progress within the industry that you're in because you've been at home with younger children. (Participant T)

Participant T is here describing what the inverse of the family ideal looks like. In the Mari vignette, family plays a hindering role where it has prevented her from progressing in her industry and having the financial stability that a career brings.

Across these accounts from participant T, family does significant work in supporting discourse on the budget advisory role. What is represented across these accounts is that family is particularly vulnerable to outside forces – such as rising living costs due to the costs of childcare and the importance of spending time with children – which budgeting and the budget advisor can help with, alongside support from extended family and between parents. Looking at how the Mari vignette was discussed in comparison to the family in the second quote, we see how Mari was presented as being particularly vulnerable as a single parent not just based on income. When the family in the previous example had a father who worked excessively, it was presented as harmful to the family; it was significant for him to be involved in the kids' lives. As far as the Mari vignette is concerned, this is not a resource that she has access to. The family ideal that participant T builds in these accounts was vital in maintaining their position as a budget advisor standing with families against external forces. This ideal was presented as two parents who support one another in a way that allows them to support their children, both financially and socially, through the ups and downs of life.

Though this was particularly prominent for participant T, family played a significant role in understanding precarity and the budget advisor role for other participants as well. While discussing a client that was interested in starting their own business, participant F shared the impacts this could have on the client's family:

> I think that's important that you protect your family and the finances before you try to jump into something that you've still got a little bit of a open end, you don't know how it's going to work out, you know what I mean? So, like I say I'm a real advocate for entrepreneurship and getting out there and doing your own thing I'd love people to do that coz the more money you make for yourself, it's going to you and your family (Participant F)

For participant F, the risk associated with starting a business must be balanced with the importance of clients protecting their family. However, the reason that the risk is worth considering as a solution to precarity is that owning your own business can mean more money for the family – assuming the client's income is synonymous with their family's income. For participant F, family provided the reference point around which to articulate risks and rewards. Personal loss or gain was only significant in so far as it impacted the client and their family.

When questioned about how people end up in scenarios where they have mountains of debt at a relatively young age (twenties or thirties), participant N described how financial practices are passed on through families, using a juxtaposition between a family that manages money well and one that doesn't to illustrate this point:

> So my thought is that some of it is generational so they've come from an environment where they've always had easy access to money... then you have this other group of people that have always lived in, and I'll just use old titles, housing New Zealand homes so they've had subsidised accommodation, multiple families living in the same house, they teach each other that you can go to WINZ and these are what entitlements you can get and this is the way you get them and this is the way. These people that are young and in debt they're not in debt because they don't know what they're doing, they know exactly what they're doing and they understand that the debt dies with them so they don't really care. But it's as if somewhere along the line consequences were lost. So that's one set so the other set they're raised in families where people have struggled... they'd rather suffer because they have a sense of pride and by suffering and not reaching out, or just say reaching to see if there's any support that they can get from WINZ, they don't reach out because they have been raised to be independent, to manage (Participant N)

For participant N, differences in how people manage money, their relationships with WINZ, and community supports emerge because of differences in their families. In essence, some are raised to be independent and some to be dependent, with these patterns being reproduced from generation to generation. With this construction the stakes become even higher for the budget advisor. They are not only intervening in a single family's life but in future generations through the expectations that good financial practices will be adopted and reproduced across generations. Participant N returned to these ideas in a reflection in their subsequent interview stating:

> that generational understanding that you go to someone else and someone else sorts it. So lack of accountability from a young age maybe… so I just I think some, we talked about this before, that some people understand that they live in a community in which, their immediate community, in which they have always been able to shift the consequence or the blame to somebody else and they have been taught what to say and how to say it, so that's really hard for them to understand… I think of a lady who was adamant that her debts were my responsibility to sort and that she could articulate very well to me about why she believed that I should be sorting and, and if things weren't going the way that she wanted to then it was my fault, I needed to fix that and I worked slowly with them pushing her back pushing her away… other people will end up in a worse situation if they are unable to find a budget service that will meet their needs which is to take accountability and do it for them so they will often choose not to come back to the service, I think that's it, they'll walk away (Participant N)

Across these examples we see the signifier 'family' taking on many different roles within discourse. It acts as an explanation for financial situations and practices, an end to budget advisors' work, and a hinderance to escaping precarity. The linkage between these seemingly divergent uses of family can be found in its form: that of the Lacanian master signifier. The role of the master signifier is to provide a reference point that organises other signifiers. The master signifier itself holds no meaning but gives other signifiers meaning by their relationship to it. Family, therefore, acts not as a protective factor, a hinderance, or an explanation, it acts as an empty signifier that organises surrounding discourse into coherency. The divergent uses of family illustrated in this chapter reveals it to be a master signifier working to hold together argumentation, rather than acting differentially as most signifiers do (Parker, 2005).

The following quotes show the way participants filled in and framed the Taylor vignette in relation to family, illustrating how the chain of signifiers is reorganised around a master signifier. In this vignette there is no mention of Taylor's family, resulting in many participants filling this information in as they seemingly struggle to make sense of a client's situation that does not situate itself in relation to the family master signifier. For example, participant G picks up on family not being mentioned saying:

> Participant G: …he's a single man, it doesn't seem like he has family, you know maybe he doesn't have a partner or, um, and if he doesn't have that kind of connection to a um a family that oftentimes um can work against you know a client who kind of gets immersed into their own situation, whereas if you, if they have children even if the children's not in their care or they have a partner but the partner's not you know, close to him, oftentimes that's a kind of an incentive for them to um, to to you know, get better and to um take on new challenges. So yeah.
>
> Interviewer: So do you think his kind of lack of family support is quite significant in this scenario?
>
> Participant G: I mean it's hard to say um, because it doesn't mention his family it, you know that family members can be a resource and and a way of you know, uplifting, you know of the the client and other times family can bring them down you know and um. So it just depends on the family um, but again it you know my experience is that single people living on their own for a while and it could be even like the superannuants, they um, often struggle with trying to change, you

> know change their lifestyle because maybe it's less of an incentive for them to do that and and they kind of get sort of um, uh, immersed in their their issues and maybe it might, and it might be causing them you know, unwell um health, mental health or even physical health.

The master signifier's operation as an interpretive tool, even when it is not offered by a given scenario, is seen in the way the participant organises the Taylor vignette in relation to family. This quote evidenced family as a master signifier (signifier without a signified) through its holding of two contradictory meanings simultaneously. When faced with its absence, participant G was quick to try and reconcile and reframe Taylor's situation through the family master signifier. For participant G, family operates as a motivational resource for Taylor even if he is not proximal to them (such as children not in his care or a partner he is not close with) while also having the potential to bring him down. Regardless of whether family is a helpful or harmful factor, any relation to family is presented as being better than having no family and therefore no motivation to change. The stakes here are high as this lack of motivation can go on to impact clients' mental and physical health. The use of family to frame the Taylor vignette shows the master signifier operating beyond the demands of a client's specific context. It is instead imposed by the participant in an attempt to understand the client and budget advisory practice. Participants T and A similarly sought an understanding of the Taylor vignette by imposing family, commenting:

> So Taylor doesn't have any children? Oh, I'm asking you sorry. (Participant T)
>
> Was he a single bloke Taylor, did it say or was he a family man? (Participant A)

> in due course they might get a partner and you know I often say oh to a client if I know them well enough "oh you'll have to marry a or find a rich man or a woman or something a wife or whatever" (Participant A)

For participant A, despite the ambiguity of Taylor's relationship status, there lies hope in the fact that he does not yet have a partner and that he may still marry a rich man or woman to lift him from his financial precarity. What the filling in of Taylor's situation in the preceding quotes illustrates is the organising properties of the family master signifier. For the participants to think of a possible solution to Taylor's situation is to think in relation to the master signifier. Family is providing a frame in which the budget advisor's work of breaking generational patterns of poor money management, helping parents provide for their children, and be involved in their kids' lives, can occur. The budget advisory role begins with the client and their family and ends when the family is out of debt, when family dynamics have changed, or when generational patterns have been broken.

The implication of this is that working with individual clients can only be productive by working alongside the family; you cannot meaningfully impact individuals without impacting families. The logic that drives this way of thinking is one that could be seen to inevitably lead to radical structural critique: that individuals are products of uncontrollable factors in their social worlds. However, the issue that comes with this logic is that it confronts the budget advisor with the infinite contingency of the social order that rapidly destroys their subjective position. By this I mean that if individuals are products of the social, then a budget advisor cannot make meaningful change in individuals without intervening in ever expanding social systems; first individuals, then families, then communities, then society, and so on. If budget advisory work followed this logic, it would quickly become impossible work; it would be tasked with accounting for the infinite contingencies of the whole social order that form clients' realities. To arrest this sliding of signifiers (the budget advisor's role) into nonsense, participants deploy the family master signifier and quilt it in a particular way. The quilting point of the family master signifier demonstrates what participants mean by family and declares the extent to which their work enters into clients' contingent social worlds. Participant A's discussion of clients sending money to family that live overseas begins to reveal the extent to which supporting family is within the scope of the budget advisor's work:

> well look, we understand that the culture that you send money to help family back home and sometimes that's why they come to New Zealand is to earn money to send money back home and for whatever reason they've got into financial strife and again we say "well look, if it was me I wouldn't be sending that money home", but at the end of the day it's their decision… so all you can do is put it out there for them is A. you can't really afford it but you understand that's their culture and if it's their priority to do so, well we can't stop them, we can only advise them so, or we can say "perhaps are you able to cut down" and they sort of often say "oh the family need it over in Samoa or wherever" so um, yeah again just advising them or giving them advice and then it's up to them but generally that's a hard one for them to knock on the head (Participant A)

For participant A, they express the difficulties of advising clients who send money to family overseas when it negatively impacts their finances; it's a hard one for clients to knock on the head. Participant A's wish is for clients not to support overseas family when it comes at the expense of their own financial stability, but they will settle for cutting this support down when the client is not cooperative. If we contrast this with participant A's, as well as other participants', attestations of the importance of financially supporting your family, it reveals what is excluded by this particular use of family (i.e. the quilting point):

> it's a bit of a battle for some clients trying to deal with the whole whānau getting them on the right track again… if any household one partner looks after the finances rather than both sometimes it's the husband or the wife whatever and, yeah that's just the way it's always been I think, back to my parents day sort of thing the father looked after the finances and the mother didn't have a clue she was the housewife sort of thing [laughter], yeah back in those days… as long as the whole household all those responsible are aware of the situation um that helps (Participant A)

Participant A begins to paint a picture of an ideal family as being the family that they see their work as covering. They present their work as getting the family on track financially, meaning not family overseas but family in the household. This familial ideal was prominent across interviews with a number of participants:

> one of the family members is out of work so they might be looking for a job so how do they um, prepare themselves for the time when maybe they only get one income. Rather than the father and the mother both working. (Participant G)

Participant G expresses the importance of a family preparing for a time where either the father or mother is out of work, in contrast to the ideal family with a working father and working mother.

> Interviewer: what does some of that, I guess wider family support look like for clients?

> Participant T: Um, yeah, I mean definitely some family will have whānau that can um, support them um, but sometimes they may not, uh their siblings may be in similar situations um, parents might have to be working as well and, yeah so sometimes that can be unpredictable of them.

For participant T, family support is defined as support from parents in a family with multiple siblings, reiterating a similar ideal of the family.

> So I see a lot of that I see a lot now of um maybe older than um, older retirees who are coming now and are about to lose their house and other things because they have sustained a wonderful lifestyle for their family, I have their children coming to see me because they're angry with mum and dad because mum and dad are no longer giving them the money and affording them the lifestyle they used to (Participant N)

Participant N puts together the image of parents who have financially supported their children and maintained a wonderful lifestyle for them and their children. Their role from there is to work with the family unit; the children who have developed a dependency as well as the older retiree parents who have been responsible for the financial position of their family.

Across the accounts represented in this chapter we see, not only the organising properties of family, but also some of the particularities of family that are repeatedly articulated. The consistency to these articulations can be traced to the common social, economic, and political context of participants. For budget advisors, family remains a significant institution not necessarily due to its standing as a moral ideal, as has historically been the case, but instead due to its role within capitalism as a private enterprise (Brecher, 2012; Cooper, 2017; Hewitson, 2014). Family thus becomes an ideal in so far as it represents a form through which capital is able to travel in a way that is beneficial to individuals (Brecher, 2012; Hewitson, 2014). This refers to both the direct transmission of capital (such as having two partners working) as well as more indirect transmission of capital (such as parents teaching children good financial practices). In an ultimately neoliberal spin, family becomes a mechanism through which to avow the individual as the site of the budget advisors' interest over collective or systemic perspectives. This is affirmed through the way that family is quilted to prevent a realisation of the contingency of clients' social worlds.

Budget advisors are seen across this analysis chapter (as well as the preceding analysis chapter) to be talking around the structural nature of precarity and how this interacts with their clients and their work. In this way it shapes discourse through its non-annunciation; as the Real, or the lack that constitutes the budget advisor role (Fink, 2017; Neill, 2013). What family does is cover over this Real, embodying both the ideal that budget advisor must work towards and the justification for this ideal being unachievable. Through its operation as a master signifier, family is deployed in the budget advisor's attempt to avoid a confrontation with the traumatic Real (lack) that structures their work (Žižek, 2001). This master signifier carries with it significant neoliberal ideological content that enables family to be a mechanism that maintains the pre-eminence of the individual. The budget advisor thus gets to maintain their symbolic position as an ameliorator of precarity for families while displacing their failure to address structural determinants to a master signifier.

Chapter Five: "It's Usually Lack of Knowledge"

In this final analysis chapter, I will explore how knowledge contributes to the budget advisor's understanding of clients' financial position as well as how a budget advisor intervenes as an ameliorative force. I begin by outlining how participants framed clients as not having the knowledge to manage financial affairs, navigate unfair systems, and support their families. A key part of this conception is the budget advisor understanding their position as the holder of this knowledge. I then explore how clients' choices were presented as the manifestation of knowledge and key to clients improving their financial position. Finally, I explore how a conception of developing clients' knowledge to enable them to make better choices, becomes complicated by the budget advisor's acknowledgement and experience with contradicting social and structural pressures that effect these choices.

Through the development of discourse represented in each of the interview transcripts, a few key moments formed as participants attempted to articulate what 'the problem' is that they are dealing with. In the context of budgeting advice, this meant justifying why their intervention is necessary and what exactly they are addressing in a client's life. A number of times the signifier that was tasked with stitching together discourse in this way was knowledge. During participant F's discussion about important spaces generated by the budget advisory role, this participant discussed a video they had come across where a budget advisor helped a family who was in significant debt:

> I actually saw a video last night um, young Māori family uh, that was struggling in debt you know they had credit cards like twelve different credit cards that were maxed out and they're forever on the back foot, debt is one of the major uh, hurdles in peoples' lives, if they can get rid of that debt it just creates so much

more financial freedom, they don't, a lot of them don't know that and in by talking with people that um have some experiences and wisdom about things like that, um you know when you create an atmosphere where people don't feel threatened of their situation and say, get round them and say "hey, it's ok, we're gonna help you get into a better place" that's exactly what happened to this family, and now they're in their own place, they were renting and there was a bad rental combination, massively in debt so they were forever trying to get their head above water and that's not uncommon, but uh, I would say that is because they just don't have knowledge in some areas, one of them is getting out of debt and that's, I was watching the guy cut up all these cards because someone had taught him to get out of debt and not keep feeding that machine, the debt machine (Participant F)

This discussion continued:

Interviewer: How do you think people end up in such like unstable positions where they're in debt or having to cut up credit cards and things like that?

Participant F: It's usually lack of knowledge. They just, they don't know they don't know the best way to do it."

In this discussion, participant F constructs the relationship between the budget advisor and the client. On the client side there is "usually a lack of knowledge", and on the budget advisor side there is the knowledge that the client needs to get out of debt. Participant F goes on to reassert the problem of instability as it relates to debt, as a problem of knowledge. In the video that they watched, the difference between the family before and after advisory intervention was that they had had knowledge passed on to them and now knew how to escape the debt machine and their unstable living conditions. For the participant, the relationship between the advisor and the client is crucial in obtaining this knowledge and escaping debt as:

> if you can get a mentor in your life that is older that can encourage you in some areas like that and show you the pitfalls then you don't have to experience it, you can learn by wisdom and that comes from knowledge and other people that can sow into your life knowledge and it whether they're a real person or a real person on a on a podcast those sort of things you know what I mean? It's all at your fingertips on your phone now (Participant F)

Here knowledge is contextualised by its relationship to wisdom and to experience. In this case, participant F discussed the importance of this knowledge being passed on, particularly by older to younger people. The budget advisor holds the knowledge that comes from experience and has the wisdom apply this knowledge to different situations:

> Uh knowledge is a great thing. Knowledge gives you wisdom, in making choices. If you don't have that knowledge then it's hard to see outside the box you're in. So say you're in a box, financially, you can't see out, you know, you're not making enough money what do I do? A lot of people can't actually see outside the box, we help them see outside the box coz we're coming from a purely neutral point of view and we're not in their box with them. So we can tell them, this is what you should do (Participant F)

Once again, the budget advisor is presented as the possessor of knowledge and experience to help the client make choices (the implication of this is that clients use this knowledge and wisdom to make the correct decisions from a financial standpoint).

Though budget advisors are significant possessors of this knowledge, it is also presented as accessible on the internet, through older people, and:

> gurus from the finance world… by listening to these guys especially if they've been successful in what they do, you've got more chance of being successful in your finances if you listen to somebody who's financially successful, and I mean money isn't everything but it does make the world go round if you can be successful in financial things it brings peace to your family (Participant F)

For participant F, it is important that people have knowledge about financial matters and wisdom to apply this knowledge so that they can be financially successful and ultimately achieve peace for their family. Though this knowledge is relatively accessible via sources like financial gurus and the internet, the budget advisor is still an important resource as they can work alongside clients from a neutral perspective, passing on wisdom which comes from knowledge and experience to help them see outside their box. The dynamic between advisor and client that was built across these accounts is one where the client arrives at the service without the knowledge to make good decisions, to be taught by the more knowledgeable advisor.

Before I continue to explore the idea of knowledge across accounts from other participants, I will first explore the idea of choices as it relates to knowledge. For participant F, knowledge is significant in so far as it can be made manifest by helping clients make the right choices. By addressing a knowledge deficiency, clients' choice making process can be addressed and their financial lives can subsequently improve. Following a similar idea, participant G expresses how the ability to make choices is in the hands of the client:

> I just generally point out to them that you know, you are in control of really the choices you make, um, and if you feel like you're being influenced, uh you know by a company or by marketing, or just by you know maybe the people around you that you know, uh, keep up with the Jones that sort of thing then maybe you know, it's better to just kind of reflect and remember… we just kind of remind them a little bit of what some of their priorities are. (Participant G)

This framing shows clients' ability to make good financial choices to be in contention with external forces encouraging them to make poor financial choices. The role of the budget advisor in these situations is to help the client reflect on what is important to them and resist these temptations. This tension between choices arises as the clients':

> desire for that thing is more powerful than their um, caution about what it's gonna cost them later. So it's a, it's a little bit maybe short-terminism. You know just kind of thinking at the moment you know, I need a car, I can do the three hundred dollars a week, and then they sign the agreement… it might be just, you know modern living these days, because we have the ability to be able to do quite a lot um, and people want to do that, you know, and they might also be um influenced by, you know, the advertising and sort of like peer pressure um, so there are obviously um, more powerful forces sort of uh encouraging the consumer behaviour than there might be in other sort of forces that might slow their thinking down a bit and say woah, let me just think, you know, is this really something I need or want or is this um, consistent with really what I'm about. (Participant G)

The first thing that becomes clear here is an antagonism that lies at the heart of clients' ability to choose. Choices do not occur in a vacuum. Clients are contending with pressure from peers and advertisers to focus on short term gain over making decisions that, in the long run, align more with what they're really about. What participant G's account also presents is that modern living has given clients the ability to do so many things, and clients want to access all that's available to them. The key to navigating this characteristic of modern society was presented as the ability to slow down, think, and make the right choice that is consistent with what the client is about. In discussing what Taylor does for work in the Taylor vignette, participant G reasserts this idea, stating that "he is really the master of his own destiny in terms of you know, the choice he's, the choices he makes for work" (Participant G)

When read in conjunction with the previous quotes we see that, though there does lie an antagonism at the heart of people's ability to make good financial choices, ultimately clients have a choice if they have the right knowledge. They are masters of their own destiny. Yet as participant G delves into choice further, they discover it to carry less substance than is expected, revealing choices to be relatively few:

> Interviewer: How do you balance those two things [client agency and helpful advice]?
>
> Participant G: Oh I mean it, it's entirely their agency. Yeah, we we don't, at all um, you know, um, well. Obviously what we try to emphasise is that they need to have the money to support themselves, yeah? Housing, you know, food, transport, children um, and then the the sort of discretionary income is you know something that they can choose to do what they they want with it, I mean obviously within, you know within ethical, within the law.

Participant G begins by asserting that the client has absolute agency. However, as the participant reflects on this statement, they realise that the means available to make choices quickly become taken up by necessary expenses to support themselves. Additionally, it is important that income be used in a certain ethical and legal manner. What is particularly striking in this quote is the way the participant begins with a statement of absolute agency before stumbling along a path that slowly unravels this initial statement. Not only are clients dealing with external pressures to use income in a certain way, but they are also significantly restricted in the financial choices they are able to make. The context in which clients are expected to apply the knowledge they receive from budget advisors here becomes much more complex. Could knowledge be a viable solution to precarity when choices (i.e. clients' ability to apply knowledge) are so limited?

Before ending their final interview, participant G reflected on their role in helping clients make good financial choices and achieve financial wellbeing in the context of the pressures that clients face:

> Yeah I mean that's the whole argument too about what's happening is that we're seeing a lot of people under stress, financial wellbeing is obviously not being achieved but there's a lot of things in society that is happening with modern living and just the kind of exposure to people buying things or having to show that they have a certain lifestyle so there's all that kinds of pressures on society now that is causing people a lot of unease. I mean back in the old days people were like they went to their church or they were close to their community so there was a sense of social cohesion that way, people kind of like behaved themselves because that was just the way that they were brought up and they might have their faith

> which is kind of influencing and tempering their choices but now people are exposed to other kinds of forces that they're given a lot of choice but we're just, maybe some people are just, haven't developed the wisdom to sort of handle those choices right? So yeah, we're kind of presented with well how do we deal with society going forward and that's the million dollar question you know? Is there an answer for that? I don't know, I mean some people they don't want to go back to the old days when people had to go to church on Sundays and you had to do what your parents said just because they told you so, or what would the neighbours think, these days there's quite a lot of freedom but in in some ways too much freedom is unsettling because they don't know how to manage that. (Participant G)

Here participant G reasserts the antagonism between people's financial wellbeing and the pressures that they are exposed to that promote poor financial choices. From this, the participant presents a contrast between how society used to be, where people were purportedly less able to make their own decisions and were more subject to community pressures to make certain choices, and how it currently is where people have many choices available to them, but also so many pressures to must navigate. The important differences presented between these two societies was that there used to be a better sense of social cohesion that limited people's choices. What is meant by these limiters is pressures from communities that people are part of – such as faith communities and connections with families and neighbours – that restrict their ability to choose. In modern society, the freedom to choose is presented as a negative; people have too much freedom that they don't have the wisdom to handle, but they certainly do not want to go back to when choice was much more limited by social pressures.

What we see over participant G's account is that choices are not so straightforward as they first assume. Clients are subject to significant social pressures that encourage consumer behaviour; pressures to make choices to keep up with the Jones', that may have short term gain, but in the long term will harm them financially. These pressures operate on the client's desire for immediate gain as well as their desire to maintain freedom to choose in spite of its impacts. Additionally, clients do not have as much ability to choose as it may appear. Much of their income must go to necessary expenses, and income must be spent within certain ethical and legal confines. However, in a contradictory move, the participant maintains the position that they can help the client through knowledge. In other words, the budget advisor can acknowledge the way choices are significantly restricted for clients while, in their day-to-day work, continuing to act as though knowledge is the key to helping clients make better choices.

The way that budget advisors justify knowledge as a solution to issues faced by precarious clients was expanded upon by participant T. In discussing financial education as a viable solution to loan situations where the creditor doesn't have the client's best interest in mind, they stated that:

> it needs to be practical in young people pre-eighteen knowing what a budget is, understanding what interest is, understanding about loans and the add-ons to interest, for them to understand that if you take out a twenty thousand dollar vehicle loan and you add on interest you might be paying actually thirty five thousand for that car three to five years later, I don't think that that's fully understood, so yeah understanding about loans, hire purchase, how interest

> works, how credit works, that creditors aren't there to look at it from your point of view, you can do that. (Participant T)

This excerpt shows knowledge placed as a solution in an interesting context. Here (and throughout their account) participant T presents the relationship between clients and creditors as fundamentally antagonistic. The creditor is looking to make a sale regardless of the situation that the clients are in when they take a loan. This issue is said to be widespread enough that this participant's organisation has a "team looking into clients' rights and the affordability of loans" (Participant T). Despite this being presented as a widespread, structural issue within the industry, the participant maintains that this is an issue that can be solved by knowledge. Helping clients understanding more about the mechanics of loan situations, or understand the antagonism that lies at the heart of their interactions with creditors, is presented as an adequate solution to this issue. Participant N expands on this idea in their discussion of similar situations where clients don't have the knowledge to interact with creditors:

> a lot of people they know what they want to do but they don't know how to get there so it's about linking them with the right mentors, that I have a little bit of knowledge that might help them… I find it overwhelming meeting people who have access to money, lots of the Cash Converters, the Dollar Dealers, people who take advantage of people who want what they want now but don't understand the consequences. I find it overwhelming that they're in situations when people have just given them money without doing their due diligence, really, and that due diligence that probably isn't a fair comment really, they're reliant on the client or the customer giving them a true account of their situation so when I see some people that we're talking really young people, I'm old, but

> young people I think that I've met in their mid-twenties to early thirties and they owe seventy five, eighty thousand dollars. So they come along and our aim is how can we help them to manage the situation that they're in. (Participant N)

Once again, the budget advisor clearly accounts for the structural antagonism beneath the interactions between clients and, in this case, Cash Converters and Dollar Dealers. These companies are said to be taking advantage of people who have immediate wants or needs and may not have the ability to sustain a loan in the long term. The organisations are able to continue these practices by not doing due diligence and relying on the customer's account of their situation. However, this structural critique is importantly foregrounded by an assertation of the role of the budget advisor as a provider of knowledge and skills. This juxtaposes the individual who has the tools and has learnt how to manage money – these are the skills and knowledge the budget advisor has to share but can also come from other places like family – versus the individual who is taken advantage of by creditors and doesn't understand the consequences. From there it is the client's responsibility as to how and if they implement the knowledge and experience shared by the budget advisor to make the right choices in this scenario. When comparing their own experiences of living through precarity to their clients', participant M stated that they endured because they:

> thought outside the box, I did anything and everything and if people can see that yeah by doing that that people can see that I've done it and if I can do it surely they can too. But yeah nah sometimes there's just people say "nah", just not interested and that's fine for them, they can just go do whatever they want I mean in our role we can only provide what they wanna learn or what have you, what they wanna take on, so yeah. (Participant M)

Here the budget advisor's role is to provide the knowledge and the tools, and it is the client's responsibility to want to learn it and take it on. What runs through this idea of knowledge, and became much more explicit in this quote, is the individualisation that happens when problems of precarity become problems of knowledge. Even when there is recognition of structural issues that underly precarisation, the solution and the problem itself remain fixed to the individual, what they know, and whether they have the wisdom to apply new learnings and make the right choices. Once again, they can know that there are structural forces at play in the lives of their clients that restrict their ability to make choices and move the issue beyond the domain of what could be addressed by knowledge, yet in their work they continue to act as if the solution to the problem can be addressed through knowledge. For Žižek (1989/2009) this is exactly how the ideological act appears. Not on the side of ignorance, where the budget advisor cannot acknowledge the complexity of choice, for example, but on the side of the act where despite this knowledge the budget advisor continues to work towards addressing a knowledge deficit. The particular kind of ideological act that works to obscure the structural with the personal is characteristic of neoliberal capitalism, where the individual, individual choices, and individual improvement is revered as the supreme expression of subjectivity (Harvey, 2005; Rose, 1999; Türken et al., 2016). Broader ideological discourse thus becomes the discourse of the budget advisor.

Chapter Six: Discussion and Conclusion

The purpose of this chapter is to return to my research aims and contextualise my analysis within a broader socio-political context. I will begin by expanding on my previous analysis of the constitutive antagonism from which the budget advisory role emerges. I will then discuss how budget advisors cope with this antagonism by drawing on existing ideological ideals and narratives in fantasy from their neoliberal capitalist context. This informs my conclusion about possibilities for radical, emancipatory budget advisory practice informed by structural approaches. The chapter will then conclude with the limitations of this research and potential future research directions opened up by this thesis.

Enjoyment Through Mindset

In the first analysis chapter, Chapter Three, I discuss the role of mindsets in participants' understandings about what it is they are doing and why. This chapter focussed on exploring an antagonism that was traced throughout subsequent chapters and is central to understanding the budget advisor role in a neoliberal capitalist context: how does the budget advisor maintain their subjective position when faced with structural determinants of precarity? In relation to this question, Chapter Three on mindset explored how mindset acts as an object of desire that allows the budget advisor to avoid the deadlock between the role's underlying imperative to achieve material change for clients and ameliorate their precarious positions, and the structural necessity of clients' precarious positions.

It is from this deadlock between the budget advisor's drive to ameliorate clients' precarious positions and structural forces that maintain precarity, that mindset emerges as an object of desire. By this I mean that mindset emerges as an object of desire as a result of an interplay between the Lacanian realms of the symbolic and imaginary (the realm of discourse), and the Real. At the level of discourse, the budget advisor inhabits a symbolic identity as a budget advisor; a service provider tasked with improving clients' financial lives in some way. However, the preceding analysis demonstrates that this symbolic identity curves around an unspoken antagonism in the Real that the budget advisor must reconcile with their symbolic identity: that of a capitalist structure that necessitates precarity in order to sustain continual growth in a competitive market (Docoa Hernández, 2022; Heinrich & Locascio, 2012; Marx, 1867/1990).

If the amelioration of precarity and associated material improvements for clients cannot be an obtainable object of desire that drives the budget advisors' work in a particular direction (towards a particular object), then some other object must take its place. For Lacan, an object becomes desirable through fantasy; an individual fantasises about an object and it's obtainment through a particular structure (Kirshner, 2005; McGowan, 2022). In fantasy, enjoyment of an object of desire is fundamentally entangled with that which inhibits its obtainment (Glynos & Stavrakakis, 2008; McGowan, 2022). There is no enjoyment, for example, in me fantasising about completing a C- thesis (a thoroughly achievable feat, I would like to think). There is, however, enjoyment in me fantasising about completing an A+ thesis and receiving academic accolades. The difference is that this latter fantasy involves overcoming a significant obstacle (which is always, in the final analysis, lack) to obtain an object of desire (McGowan, 2022). It is this very obstacle, erected in fantasy, that renders an object desirable. Enjoyment, therefore, does not lie in the simple obtainment of a desirable object but is derived from the obstacle that separates the subject from the object of enjoyment. The object is thus rendered largely irrelevant in fantasy as overcoming the obstacle becomes in and of itself the thing that provides enjoyment while simultaneously allowing the subject to avoid the fact that obtaining the object will not fulfil the lack that animates their desire. In the same way, the fantasy supporting the budget advisor's role (and the underlying logic of budget advisory services) is obtaining better material conditions for clients (the object of desire). However, what has been observed in this initial analysis chapter is the way that the desire for this outcome is eclipsed by the desire for the client to change their mindset (the obstacle), even if this comes at a significant material cost. This perspective is reinforced by the way enjoyment – the reward for obtaining an object of desire – is found in shifting the client's mindset over material improvements. As one participant fittingly stated: "it gives us self-satisfaction or me self-satisfaction that the client takes accepts responsibility" (Participant A).

Notice that the budget advisor does not say that they get self-satisfaction from any material improvements in clients' lives or in any reduction in precarity or instability, but in clients adopting a mindset of responsibility. This participant, in accordance with the budget advisor's fantasy, is seen to be expressing thorough enjoyment (or self-satisfaction, in their words) in the obstacle without thought of the object. This allows them to obtain enjoyment while avoiding the role's inability (lack) that would be exposed in the inevitable confrontation with the structural determinants of precarity. It is only through this logic, through this fantasy, that budget advisors can call clients to embody a mindset where they must diminish basic needs, go against their own cultural values, and honour their relation to capital over any other relation, in the name of financial stability.

Family as a Master Signifier

The second analysis chapter, Chapter Four, explores the significance of family in understanding why clients are in precarious positions. For budget advisors, family contributes to discourse in contradictory ways, providing both a reason for precarity and the reason for clients ending up in their position in the first place. Chapter Four also showed the significance of family in framing client experiences. Both these ideas were notably illustrated during the vignette portion of the interviews where budget advisors were quick to contextualise clients within a family structure that could then hold responsibility, solutions, and motivation for clients' financial instability.

The contradictory and central nature of family can be seen as a characteristic of its role in discourse as a master signifier (Neill, 2013; Parker, 2005). The purpose of the budget advisor's work is deeply tied to the family. Their explicit aims in working with clients is to restore financial stability to families and to restore families themselves. In other words, their work is done in the name of this master signifier. However, the way that this master signifier is quilted meant it often refers more to the household than to families, as evidenced by the exclusion of supporting family overseas from how the participants presented the client's obligations to family. By the budget advisor pronouncing "this is what I mean by family, and this is what I do not mean" in this way, family is able to hold a contradictory position within discourse as both an ideal and the reason for the breakdown of this ideal.

In the example of supporting family overseas, the participants express their obligation to restoring families to a place where they can support one another. Yet this obligation to support is also presented as a reason that clients are financially unstable in the first place. It is by this contradiction that I once again locate the Real that structures budget advisors' work; that which structurally escapes the symbolic domain of discourse yet shapes it through its lack, its absence (Fink, 2017; Neill, 2013). The participants are seen throughout my analysis to be talking around their inability to address the structural necessity of precarity. This is the lack that constitutes the budget advisor role and must be avoided for their position to be sustained. What family does is cover over this Real, embodying both the ideal that the budget advisor must work towards and the justification for this ideal being unachievable. It is this same Real that is seen in the assertion of mindset as the object of desire in the budget advisory role. Through its operation as a master signifier, family is deployed in the budget advisor's attempt to avoid a confrontation with the traumatic Real (lack) that structures their work (Žižek, 2001). The budget advisor thus gets to maintain their symbolic position as an ameliorator of precarity for families while displacing their failure to address structural determinants to a master signifier.

Knowledge and Ideology

In my final analysis chapter, Chapter Five, I examine how problems of precarity are situated as problems of knowledge by the participants. Even when confronted with the structural issues that underly precarity, the budget advisor refuses to budge on their assertation of a treatable knowledge problem. This represents a decidedly neoliberal-capitalist interpretation of clients' lives. By this, I am referring to the propensity to locate social problems in individual incapabilities requiring individualised treatment (Rose, 1999). This understanding is of particular importance to the budget advisor as this not only drives their work but is the basic argument for their role achieving anything in its present form. If the budget advisor were not one with knowledge, wisdom, and experience to help ameliorate precarity, then they would have no service to provide.

Conversely, the budget advisor role can only exist if precarity is presented as an issue that can be solved by individual intervention. What is at stake, therefore, in a potential confrontation with the structural determinants of precarity is not a recognition of a shortcoming of the role, but a destruction of its constitutive logic and a dissolution into nonsense.

Neoliberal ideology here prevents a confrontation with the traumatic reality of a fundamental social antagonism by taking into account its own immanent failure in its very ideological structure (Žižek, 1989/2009). Neoliberal ideology purports that the difference between precarity and financial stability is individual capabilities (Wacquant, 1999) and the proof of this capability is indicated by the individual's financial stability. Furthermore, if there are only individual decisions based on individual capability, any seeming contradiction to neoliberal ideology can be argued as not symptomatic of a larger antagonism, but instead the product of individual agency. Neoliberal ideology thus forecloses any possible immanence to social antagonism in advance through its own ideological structure (Žižek, 1989/2009). The neoliberal leviathan eats its own tail in an illusion of totality.

Structural Antagonism and the Ideological Act

The introduction chapter of this thesis established that the capitalist mode of production fundamentally shapes the work that budget advisors undertake. In order for infinite growth in the production of surplus value to occur, there must exist an unstable population available for low wage work in response to the volatility of the labour market, i.e. precarity (Docoa Hernández, 2022; Heinrich & Locascio, 2012; Herod et al., 2021; Marx, 1867/1990; Standing, 2011). It is on this terrain that the budget advisor must assert their subjective position; they must justify their role as an ameliorator of financial instability and precarity in a context that must maintain and reproduce this very instability. I have demonstrated how the three analysis chapters summarised above illustrated the way this antagonism, located within the domain of the Real, shapes discourse that the participants provided through its non-annunciation. This thesis demonstrates how this antagonism is avoided, covered over, and justified through ideological appeals to mindset, family, and knowledge.

To understand ideology functioning in this way, I will draw on Žižek's (1989/2009) formulation of ideology. For Žižek, ideology acts as a significant operation that makes up the discourse that structures subjects' reality and allows it to remain intelligible. Žižek constructs ideology through a dialectic between the discourse of the subject, derived from the wider social order, and the act. This is summarised in his use of a formula for ideology: "they know very well how things really are, but still they are doing it as if they did not know" (Žižek, 1989/2009, p. 30). This formulation presents the ideological gesture as not the result of a non-knowledge on the subject's part (or being ideologically duped), but in an overlooking of their contrary knowledge, crystalised in the ideological act (Žižek, 1989/2009; Žižek, 1994). For example, the budget advisor knows very well that "*the Cash Converters, the Dollar Dealers [are] people who take advantage"* but still act as if "*it's usually lack of knowledge"*. By thinking about ideology in this way, we can understand how the budget advisor can demonstrate some recognition of a fundamental structural antagonism yet continue to act as if the problem lies on the side of mindset, family, and knowledge. Participants with few connections to one another outside of their role were seen to commonly appeal to these signifiers and lines of argumentation, demonstrating similar fantasy structures. This is because underlying ideological fantasies are not purely individual formulations but provided for individuals by a common social order, prominently through the logic of capitalism and neoliberalism (Glynos, 2001; Žižek, 1989/2009).

This thesis set out to explore the question of how budget advisors construct an understanding of precarious clients and what their role is when working with these clients. What I have established in response to this question is that the participants' understanding of precarious clients is profoundly influenced by the neoliberal-capitalist structure that contextualises their work. As the demands of capitalism sit in an antagonism with their ameliorative goals, budget advisors are unable to achieve the transformative work with precarious clients that is set out in the logic of their role. However, budget advisory work must continue despite this fundamental antagonism. Therefore, it is through constructions such as mindset, family, and knowledge that the participants are able to avoid the fundamental antagonism and continue their work. These signifiers and their underlying logic are provided by neoliberal ideology in the wider social order that is realised in the act of their work. Looking at precarity through the act of the budget advisor means treating precarity as a product of individuals with the wrong mindset, unhelpful relations with family, and not possessing the right knowledge to escape their position.

All this is not to say that budget advisors, including those interviewed for this thesis, are enslaved to forces outside of themselves and the influence of individual agency is null. The budget advisors that contributed to this research data represent an array of idiosyncratic experiences, perspectives, and practices that produce particular budget advisory practices, as is true across the population of budget advisors. This is also not to deny that within the spectrum of approaches to budget advisory practice, there is the potential for treatments of precarity that are more or less helpful to clients than other treatments. Instead, what my analysis points to is that no particularity in budget advisory practice can fully overcome the influence of the capitalist structure that contradicts the underlying logic of their enacted work and that continually threaten to dissolve their position into nonsense. This was demonstrated in the way that discourse that draws on common lines of argumentation; that the budget advisor's role is to change the precarious client's mindset to address family and/or knowledge issues, continues to circulate around an inability to address precarity which cannot be articulated in discourse. The issue here lies on the side of the structure not on the side of the particularisms of individual budget advisors and their approaches. What the budget advisor *knows* matters little when the logic of neoliberal-capitalism lies in the *act* of their work.

Further Directions and Limitations

The purpose of this thesis has been to explore the perspectives of budget advisors in relation to precarious, low-income clients. This focussed on how budget advisors themselves interpreted their own work and the lives of their clients. What made this research particularly unique was the foregrounding of the budget advisor's perspective, and thus the absence of the precarious client's perspective. This inherently means that I cannot speak to the experiences of clients, only to those of budget advisors. In light of this, a future sister project to my research would be to cross to the other side of the desk and explore how budget advisory clients interpret the work that they are subject to. What is it they believe the budget advisor is doing? What are they seeking from sessions with a budget advisor? Do they view themselves in the same way that budget advisors view them? Comparing and contrasting these two perspectives would further expand on our understanding of how people in precarity are subjectivised within budget advisory services and the neoliberal-capitalist structure.

Conclusion

Overall, this thesis has made an important contribution to understanding budget advisory practice and how precarity is addressed in the contemporary neoliberal-capitalist setting. From a methodological standpoint, this thesis showcased the value of an interdisciplinary bricolage approach in bringing together structural critique, and psychoanalytic conceptions of subjectivity and the social, to explore individual discourse. In particular, Lacanian psychoanalytic theory provided a set of valuable tools that illuminated how budget advisors' discourse circulates around an antagonism in the Real that is necessarily occluded to maintain a subjective position. Although this body of theory is largely absent from community psychology approaches (Caputo & Tomai, 2020; Malherbe, 2024), this thesis shows that Lacanian psychoanalysis provides significant value in unpacking the complex relations between the individual and their social world. Drawing insights from Lacanian psychoanalysis shows great promise for future applications in community psychology.

In terms of findings, this thesis demonstrates how treatments of precarity are inseparably tied to the political and economic contexts that they exist within. Understanding budget advisory work and understanding precarious conditions necessarily means understanding the wider social landscape. In this context, even the most well-intentioned budget advisor cannot escape the conditions that maintain precarity against the ameliorative goals of their role. For budget advisory practice this means that addressing precarity in a truly transformative way would need to begin with addressing unspeakable, structural influence, not on replacing their neoliberal discursive repertoire with a different set of interpretive tools. It is by this that I claim that, ultimately, more radical, emancipatory budget advisory work cannot emerge from transformation focussed on the minutiae of individual budget advisors but must instead begin in the underlying structure of budget advisory practice.

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Appendices

Appendix A. Interview Schedule

Budget Advisor Interview Schedule

Introduction

- Introduce yourself and where you are from. Allow the participant to do the same.
- Give a brief summary of your research and why you are doing it.
- Confirm consent form and information sheet have been read and understood
- Explain how the information from this interview will be used.
- Assure them you are taking all reasonable steps to protect anonymity.
- The interview can be terminated by the participant at any time. The participant does not have to answer any question they do not want to.
- An interview transcript will be sent to the participant within 2 weeks. They are welcome to make any corrections as they see fit or withdraw their interview. Participants will have 2 weeks after receiving the transcript to make alterations.
- Request verbal consent for interview audio to be recorded.
- Ask if they have any questions before the interview begins.

Interview Questions

Your role

Tell me a bit about what you do.

What does your day-to-day work look like?

What made you want to work in this role?

How did you come to be a part of [organisation]?

How has your approach to financial mentoring changed since you started here?

What caused this change?

What does progress look like for your clients?

What roles do you play?

Tell me about a time you feel like you helped a client make progress.

Clients

Why do clients use your services?

Can you give an example of what that might look like?

What other supports do clients use?

How much control to clients have over their financial situations?

What role does budgeting play in this?

What does this look like?

What would you say is the number 1 issue your clients face?

Tell me about a time a client faced [blank].

What does instability look like?

Why do you think that is?

Vignettes

- Briefly explain that we will be discussing some scenarios.
- These stories are hypothetical and not real people.

Mari

> *Mari lives alone with her two primary school aged children. She has worked as a hairdresser for a large chain for the last 8 years and is proud of her work. She works on a casual basis, picking up whatever shifts she can get. Though her workplace is open late, she makes sure to be home when her kids aren't at school. Her income fluctuates from week to week, but it has usually been enough to cover expenses and save a little. Two casuals have recently transferred from other sites in her organisation and Mari has been getting less hours than she used to. She is quickly depleting her savings. Mari is hesitant to go*

to WINZ for support since she is working but wonders if she would be better off leaving her job and applying for a WINZ benefit.

What might Mari need to consider in her decision?
How would you approach this case? What advice would you give Mari?
Why?
How might WINZ approach her case?
What factors have contributed to her position becoming unstable?

Taylor

Taylor is a 38-year-old man. After working in a restaurant for over 15 years, he was let go when the restaurant was forced to close. Since then, he has been unable to find a job. Taylor admits he dislikes the idea of having to start over in a new workplace. He has been receiving a benefit from WINZ for the last 2 years and is living in social housing. Taylor has found that his benefit payments don't cover his expenses the same way they used to. WINZ has arranged temporary part-time work for Taylor at a warehouse. He knows he must take it to fulfil his benefit obligations. Taylor is hopeful that this work will lead to better financial stability but wonders if he should still be looking for additional work.

How do you think Taylor's warehouse job will impact his financial situation?
How would you approach this case? What advice would you give Taylor?
Why?
What factors might have contributed to Taylor's instability?
What might Taylor's life look like in a years' time?

Casey

Casey is a 19-year-old who grew up in Invercargill. She graduated from high school at the end of last year and moved into a flat with 4 university students in Auckland. She has since been working as a fruit picker. Since the end of summer

Casey's work has slowed down significantly. Her boss tells her that her hours will pick back up when the kiwifruit season rolls around. Casey has been receiving occasional financial support from her parents to help make ends meet and is hunting for another job. She thinks she may be able to apply for a WINZ benefit until her work picks back up. Casey is nervous about making this decision as she knows her flat mates and parents would disapprove of her receiving government support. They suggest she looks harder for more work. Casey is anxious about how she can afford to stay in Auckland for much longer.

What would be the pros and cons of Casey applying for a benefit?
How would you approach this case? What advice would you give Casey?
Why?
What are some of the factors contributing to Casey's anxiety?

Conclusion

- ❑ Ask if there is anything else the participant wishes to share before the interview closes.
- ❑ Remind them that they will be sent a copy of the transcript.
- ❑ Thank the participant for their time.

Appendix B. Research Poster

Budgeting Advice Research

Overview

My name is Ben Hall and I am a postgraduate student at the University of Waikato. I am undertaking research for my Masters thesis in Community Psychology, under the supervision of Dr. Kimberly Jackson. I am conducting a study to help understand the perspectives of people working in budget advisory roles. I am interested in how they understand some of the issues faced by the clients they work with.

Who Can Participate

I am looking for adults who work or volunteer in client facing positions (providing budgeting services to people with low incomes) that would be willing to participate in 1-2 interviews.

What's Involved

Participation in this research will involve 1-2 interviews. These will be conducted online or in person, depending on your preference, and should take around 60 minutes to complete. Your participation is voluntary and confidential. The research project has received ethical approval from the Division of Arts, Law, Psychology & Social Sciences Human Research Ethics Committee at the University of Waikato. Any questions about the ethical conduct of this research may be sent to the Secretary of the Committee, email **alpss-ethics@waikato.ac.nz**, postal address, Division of Arts, Law, Psychology & Social Sciences, University of Waikato, Te Whare Wanaga o Waikato, Private Bag 3105, Hamilton 3240.

Contact Information

If you are interested in participation or would like to know more, I would love to hear from you!

Scan the QR code to register your interest or email me at : **bh267@students.waikato.ac.nz**

Appendix C. Information Sheet

Information Sheet

Tēnā koe,

Thank you for expressing your interest in participating in this project, which will investigate the experiences of budget advisors working alongside clients in precarious labour.

This study is being conducted by Ben Hall, a postgraduate student at the University of Waikato. The research is being undertaken to meet the requirements of the thesis component of a Masters in Applied Psychology (Community Psychology) under the supervision of Dr. Kimberly Jackson. The results of the study will be submitted the University of Waikato as part of the requirements of the Masters programme and published to the University's research commons.

The research project has received ethical approval from the Division of Arts, Law, Psychology & Social Sciences Human Research Ethics Committee at the University of Waikato. Any questions about the ethical conduct of this research may be sent to the Secretary of the Committee, email alpss-ethics@waikato.ac.nz, postal address, Division of Arts, Law, Psychology & Social Sciences, University of Waikato, Te Whare Wanaga o Waikato, Private Bag 3105, Hamilton 3240.

Participation in this research will involve 1-2 interviews conducted by Ben Hall. These will be conducted online or in person, depending on your preference, and should take around 60 minutes to complete. You are welcome to bring along a support person and/or any support aids for the interview.

Every effort will be taken to ensure confidentiality. All data from the study will be fully anonymised prior to any analysis. You may decline to answer any question, pause or end the interview at any time, and/or withdraw from the study by sending me an email or letting me know during the interview process. You may request to view any of the information you provide, and any of this information can be removed from the study at your request.

For the duration of the research, digital data will be stored in a secure folder accessible only to Ben Hall. Once the research has concluded, digital data such as interview transcripts will be stored on the secure server managed by the University of Waikato and will be deleted after 5 years.

Once the research findings have been written up, you will have the option of receiving an executive summary or access to the entire thesis. These will be emailed in a digital format.

Should you consent to participating in this project, Ben will contact you to arrange a time to conduct the interview.

If you have any questions regarding this research project, please contact me on

bh267@students.waikato.ac.nz

Ngā mihi nui

Ben Hall

Appendix D. Consent Form

UNIVERSITY OF WAIKATO
DIVISION of ARTS, LAW, PSYCHOLOGY & SOCIAL SCIENCES

PARTICIPANT CONSENT FORM

Name of person interviewed:

I have received a copy of the Information Sheet describing the research project. Any questions that I have, relating to the research, have been answered to my satisfaction. I understand that I can ask further questions about the research at any time during my participation, and that I can withdraw my participation up to 2 weeks after receiving a copy of my interview transcript.

During the interview, I understand that I do not have to answer questions unless I am happy to talk about the topic. I can stop the interview at any time, and I can ask to have the recording device turned off at any time.

When I sign this consent form, I will retain ownership of my interview, but I give consent for the researcher to use the interview for the purposes of the research outlined in the Information Sheet.
I understand that my identity will remain confidential in the presentation of the research findings

Please complete the following checklist. Tick [✓] the appropriate box for each point.	**YES**	**NO**
I wish to view the transcript of the interview.		
I wish to receive an executive summary of the findings.		
I wish to receive a copy of the final thesis.		

Participant :		Researcher :	Ben Hall
Signature :		Signature :	
Date :		Date :	
Contact Details :		Contact Details :	Bh267@students.waikato.ac.nz