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Experiences of grandparents raising grandchildren in getting income support from work and income offices in New Zealand

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ABSTRACT

Grandparents raising grandchildren in New Zealand are entitled to the unsupported child benefit (UCB) if they meet the conditions for eligibility. To access the support, they are required to attend the offices of Work and Income. In a large survey of such grandparents undertaken in 2016, participants articulated a wide range of qualitative comments around their experiences in accessing this important form of income support. While a proportion had positive experiences, most were critical of the operation of the offices. Between the policy of providing financial support for children unable to live with their own parents, and the practice of being a grandparent looking after such children, lies a complex set of systems of which grandparents were often extremely critical, for a range of reasons which are explored in this paper.

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Introduction

This paper explores how grandparent carers experience and navigate the welfare system as they attempt to gain access to a social welfare payment known as the Unsupported Child Benefit (UCB) and/or other forms of support. It illuminates in particular the complex ways in which policies are implemented in individual transactions between agency staff and particular welfare supplicants. Grandparents negotiating state support for the costs of caring for grandchildren are often resistant and critical welfare 'subjects'. Their criticisms and complaints about their treatment as welfare 'supplicants' highlights wider issues relating to contemporary social welfare systems.

Welfare systems are practiced in everyday, often undocumented, interactions between actual or potential recipients of state payments and those administering these systems. As Marston et al. (2005) note:

> … the outcomes of policy are determined within a discretionary relationship. Further, street level implementation is often a context of policy practice removed from the public view.

In these personal interactions, policy meaning and implementation interacts with the full gamut of personal beliefs, attitudes, dispositions and practices held by all parties. In addition to this, the space in which these transactions take place is highly regulated, uncomfortable, non-private and increasingly subject to external security. As a result of

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safety concerns, security guards now carry out compulsory pre-checks of those entering Work and Income offices, and formal identification is sought 'even if you're just picking up a form'.[1]

In his analysis of welfare policy in a period of classical liberalism, Esping-Anderson (1990) argued that the economic and political context influences the type of welfare payments available and also social beliefs around those receiving such support. For example, social democratic forms tend to favour universal payments, such as child payments (family support), old age pensions and the like. Liberalism, in upholding a more minimal state form, favours residualist welfare payments which are paid only to those that meet certain criteria based around economic need in the 'free' marketplaces of employment or (in terms of single parents) viable relationships. These open the door for moralised discourses (the notion that each person 'should' support themselves), downward pressure on the value of the support (as social inequalities grow and there is pressure for tax reductions) and punitive discourses, especially around entry into the workforce. In such political forms, the context of welfare payments becomes imbued with a range of social meanings, intended or not. The value of parenting in such contexts is virtually nil.

For Foucault (1995), technologies of discipline constitute subjects through the exercise of discourses of power. Once in the realm of welfarism, transactions and processes seek to frame welfare recipients as a single supplicant group. There are exceptions: those applying for the (universal) National Superannuation at age 65 are often treated differently, and by completely different staff, than other applicants for welfare. To an extent, they avoid the stigma attached to other welfare supplicants, and in public discourses 'super' is defined as separate from 'benefits'.

The technologies of welfare discipline fall most heavily on young single parents, people with disabilities and those unable to get work. These are often easily constituted as undeserving or inadequate persons. Do grandparents raising their grandchildren, then, suffer the same stigmatising discourses, or the same technologies of discipline, as these other groups? As the research reported below demonstrates, the systems that all welfare supplicants are required to follow frames grandparents in line with others, but this positioning is often highly resisted on multiple fronts by the grandparents themselves. The critiques that these grandparents raising their grandchildren are able to provide of the shape, character and operations of Work and Income offices, brings the whole system itself into sharp relief.

In New Zealand, the local Work and Income office is where the tensions of an increasingly retrenched and inflexible welfare system (Starke 2008), and applicants with high and increasing levels of need for support, play out. The stakes can be high for all parties. In 2014, a man with a range of psychological issues 'stormed' into an office of Work and Income in one quiet town and killed two female staff. According to the media, the 'homeless' man 'bore a grudge about his treatment by WINZ'.[2] A range of other incidents, fortunately none of them fatal, have forced Work and Income offices into a position of fortification. Such escalation in turn intensifies the barriers, tensions and disciplinary stance in relation to welfare transactions.

The increased fortification of Work and Income offices reflects the dangers caused by a more marginalised population, policy changes that remove staff discretion and thus opportunities to provide assistance on the ground, high levels of mental health and related issues in the community, family poverty and a number of other problems.

Grandparents in this study frequently had interaction with both Work and Income and the state agency Child, Youth and Family, or CYF (now disestablished and replaced by the Ministry for Vulnerable Children Oranga Tamariki). Although both agencies fell under the umbrella of the Ministry of Social Development, the two agencies did not work together to support grandparent families and, as some of the findings of this study show, at times gave conflicting information.

This paper outlines interactions between Work and Income and grandparents raising grandchildren. It is based on a large study of grandparents caring for grandchildren carried out in New Zealand in 2016. Significant qualitative data were collected around their experiences of approaching the agency and negotiating their entitlements. The first part of the paper outlines the policy context and the results of other recent research into interactions with those administering benefit systems. The following sections discuss the experiences of grandparents raising grandchildren in seeking their (potential) entitlements to state support.

The paper documents significant problems by many of the grandparents in gaining access to the UCB. The difficulties documented here have forced the organisation *Grandparents Raising Grandchildren (NZ) Trust* into a significant advocacy role. Where advocates are used, the path to receiving the UCB is generally much faster and smoother. In the absence of substantive changes in Work and Income in practice, the increased use of 'gradvocates' is one way of improving access to the UCB.

Policy and research context

The study of around 1000 grandparents raising over 1700 grandchildren in Aotearoa/New Zealand was carried out between March and September 2016, funded by a generous grant from the Lotteries Community Sector Research Fund.[3] All members of the organisation *Grandparents Raising Grandchildren (NZ) Trust* (roughly 3500 families) were invited by email, phone call and/or newsletter to participate. In addition, using a range of online and media resources, all grandparents raising grandchildren were invited to participate. With information derived from the 2013 census, it was known that there were around 9500 such families around the country (Gordon 2016, p. 17–22).

The main research instrument was a 152-question survey, which included many options for qualitative responses, and was available online, by telephone interview or on paper (Gordon 2016, p. 14–16). Ethical approval was received from the University of Canterbury Human Ethics Committee. Data were collected about the families, including age, ethnicity, location, work status, income, health, well-being and household formation. For each child, data were collected on age, reasons why the child came into grandparent care, child health status, parental access and visiting, education and other factors. A final section included a range of issues around respite support, family abuse, getting support, dealing with the courts and other factors.

One area covered in the survey was obtaining financial support from Work and Income, the New Zealand welfare benefits agency. Grandparents raising their grandchildren may have an entitlement to benefit support including a non-taxable, non-means tested allowance called the UCB. This is described as:

> Unsupported Child's Benefit is a weekly payment which helps carers supporting a child or young person whose parents can't care for them because of a family breakdown.[4]

The UCB is regulated under s. 29 of the Social Security Act 1964. The key conditions for eligibility are that the caregiver is not the parent of the child, that there has been a 'breakdown in the child's family' so that a parent cannot care for the child and that the caregiver is likely to look after the child for at least one year. These conditions require complex proofs and together constitute a potential site of struggle for the families.

The research study found that the importance of the UCB for most grandparent families emerges from the circumstances under which the child comes into care, the likely loss of income as a result of changing work habits in order to care for the child, housing issues, the health or other needs of the child and the direct costs associated with the child (Gordon 2016).

In one example described in the media, a grandparent was called at work one day and asked to immediately drive 150 km to pick up her baby grandson. Either she picked him up or he would go into foster care. She brought him back to her home that night and had nothing at all for him. She had to (a) immediately give up work to care for him and (b) run up debt on her credit card to pay for all the things he needed. She ended up with a $12,000 debt she has struggled to repay.[5]

All grandparents who meet the criteria are entitled to the UCB and those forced to give up work who have no other source of income (such as a partner in paid work) may be eligible for other income support. Those seeking any income support are required to attend their local office of Work and Income for an appointment. While there is an online application process, applicants are required to attend meetings with case managers and provide hard copies of documents at the offices.

In the 2016 study, 594 participants (69% of those who answered the question) were receiving the UCB. Of the others, 118 participants had never applied for the UCB and 98 were turned down for it, on a range of grounds. Reasons for non-application included lack of knowledge about the UCB, ineligibility through not meeting the criteria or a decision by the grandparent family that the additional funding was not needed due to financial stability. A small number also withdrew applications after difficult interactions with the system.

Other research work has examined beneficiaries' experiences of applying for benefits in New Zealand. Most recently, Morton et al.'s (2014) study of access to justice for beneficiaries outlined the barriers facing applicants for benefits. They noted that:

> While participants reported a variety of positive and negative experiences, beneficiaries' negative experiences as clients of Work and Income and stigma attached to being on a benefit overwhelmingly permeated their interaction with the benefit system at all levels (2014, p. 8).

Groups such as the Child Poverty Action Group (advocacy and research) and Auckland Action against Poverty (direct action and advocacy) have also critiqued benefit policies and their implementation. The underpinning analysis of such groups is that this is a punitive system:

> Every day, people leave Work and Income feeling humiliated and harassed because the current welfare system is complex and unfair. Successive governments have cut benefits but failed to create decent jobs. The narrow focus on pushing people into paid work, any job at any cost to their welfare, has created a culture which punishes people … [6]

In a system increasingly designed to remove people from benefits and place them in work,[7] the position of grandparents raising grandchildren differs in many ways from that of single mothers, unemployed 'job seekers' and those with disabilities. The difference lies in the goal of welfare: in this case to support the children rather than to resolve the 'deficiencies' of the applicant (especially through work-testing regimes, see Wright 2016), and meet the needs of a 'beneficiary' (Wright 2016). From Wright's perspective, grandparents, because of their different positioning and wider life experiences, may constitute themselves as active agents against the dominant welfare order, and indeed as offering a counter discourse.

Moreover, the UCB is a very different kind of entitlement. It is non-means tested (like National Superannuation) and non-taxable (like certain allowances including the Disability Allowance). The amount is relatively substantial, currently ranging from $140 to $205 per child per week, depending on the child's age.

Grandparents accessing the UCB

The first barrier facing grandparents is finding out about the UCB and their eligibility for this payment. Only 102 participants in the research, around 15% of UCB recipients in the sample, reported that Work and Income informed them about the UCB on first contact. An example:

> I don't know how we got through the first two years, when we were grieving the loss of our son and my father, tragically taken about the same time. WINZ [Work and Income] told us we weren't entitled to anything because it wasn't through Child, Youth and Family. We believed them. Two years later, through a chance meeting with someone I knew who worked at WINZ, she said that's not right, come in and see me. She was marvellous, she got us sorted and has looked after us.

Most people in the study received their information about the UCB from other agencies, commonly Grandparents Raising Grandchildren (NZ) Trust (GRG):

> Everything I know I got from you (i.e. GRG) on Facebook.

> Child, Youth and Family got me to contact Grandparents Raising Grandchildren and they both told me to apply.

> Learnt from GRG that we could apply. This was approximately three years after child came into our care.

Eventually, all except for 118 participants (14%) applied for the UCB and a further 98 (12%) were not receiving it, at the time of the survey, because they had been declined.

A total of 86 (around 11%) participants in the study had something neutral or positive to say about their experiences with Work and Income. Some were unequivocally positive about their experience: 'they treated me with respect'; 'they were professional'; 'pleasant'; 'always very helpful and informative'; 'they were great – outlined everything I could get'; 'they were very kind to me', 'got UCB right from the start.'

Another grandparent found that she had an excellent experience at a particular Work and Income office, after poor and difficult relationships in another town. One person said they thought that they were treated with respect because they were raising a grandchild.

Another group reported mixed experiences. One grandparent said: 'I've had two case workers, one was fantastic in 2012 and the other was not helpful and declined my application for UCB for my second moko[8] in 2013.' Others also report significant unevenness in their dealings with Work and Income staff. One person reported that when she argued with a case manager over a point, she was told she was 'being rude and she would get the security guard to me'. In this case, the security guards were constituted not as protection against attack but as a way to enforce the views of the case managers as policy representatives.

Some grandparents felt that they were made to feel like 'bludgers' or found interactions with WINZ staff 'humiliating'. Some noted that staff did not always give them the best information about their entitlements, but they valued dealing with 'someone decent' who was 'pleasant' and 'helpful'.

Several comments were made by people who had been treated well, but who were aware of others who had not. One person noted:

> I've personally only needed to sort my national superannuation and renew my girl's unsupported child benefit. I haven't had to beg for anything, but know others who have been refused help whom I have been blessed to be able to assist with food on my own credit card, as I couldn't see children left starving even if WINZ [Work and Income] can.

It is striking that even those who received their entitlements to the UCB without difficulties, may articulate significant flaws in the system, and are able to mount a counter discourse, as posited by Wright (2016). This is probably assisted by the insider/outsider status of this group within the welfare model – they are forced to go through the same processes and potential indignities as other beneficiaries, yet they resist their potential status as supplicants for state support.

Critique of work and income offices

Many of those who visit Work and Income offices have little experience with how workplaces operate. In contrast, the grandparent applicants may have years of employment behind them, and are often very critical of the way that Work and Income offices are run. They became critics of the very processes they need to master (Muuri 2010). One person noted the need for reform and also the effects of the current system:

> WINZ [Work and Income] need an overhaul of customer service, how to treat people, the way they apply their policies. If the need is identified, nailed and solved it is OK but instead it is left to linger and fester.

There were critiques from 84 participants (around 10% of the total) about how Work and Income operates and what it is like to get help from the offices. The general set up of such offices is that case managers sit at desks placed within a large open plan room. There is a reception area and desk at the front where people queue for all manner of reasons – to hand in papers, keep appointments and provide information. Most clients do not see the same person each time they come – they are reliant on the case system to ensure that their claims progress.

Some people were very concerned about the physical layout of the office, the open plan, the front desk system and other physical factors. One person summarised these feelings: 'I

have to say I find it very difficult to go to WINZ [Work and Income], the whole environment'.

A number of grandparents were concerned about the lack of privacy. They commented on the emotional stresses of discussing family matters in this very public context. One person recalled having to complete a review at a counter in front of several other people. She said: 'No wonder they need security. Where's the basic human respect for us?'

Some grandparents noted that they encountered long queues, meaning that people were kept sitting or standing for long periods. While long waits were stressful in themselves, they were also exacerbated by painful health issues, external stresses and having to care for young children, sometimes confined in strollers:

> I totally absolutely hate their so-called reception area. They are all the same no matter where. Sitting in line for 10–15 minutes. No access to toilets. Sitting – sciatica – cannot sit for long but can't move or lose place in line.

As well as the physical space, grandparents identified problems with the call centres for phone enquiries. They were sometimes given misinformation or information that conflicted with what they were told by staff in the WINZ office. The call centre was identified as inefficient:

> They never call you back when they say they will. They don't follow up. They never return phone calls. They usually don't reply to emails. They leave that all to me – which is really annoying, when I have to work my way through their labyrinth of a phone system.

A number of grandparents were frustrated by inefficiencies in the processing of applications. Paperwork was sometimes mislaid and payments were often delayed for up to five months. Copies had to be kept of every document submitted:

> I have to photocopy every single document because they can never find them, they don't believe what I say unless I have the document. That's the only thing that works.

The various administrative problems noted here are not isolated, but often run together to create a very pressured and complex experience for grandparents seeking support. The following account illustrates the complexities:

> The case manager whom I had been assigned to that day was unsupportive of anything I had to say. She was rude and naive. She didn't bother explaining what kind of benefit would suit me and grandson. I wasn't too sure of a few things and questioned her, only for her to tell me to wait and walked to the back room and then appear again. Her ideal income benefit for me would be the Sole Parent, not sure why, because she failed to ask if I was married or had a spouse or not! Which I didn't, luckily for me and when I asked her if I could possibly get back paid from the time baby was in my care to the current date of the appointment with her, she said 'no' (CYF told me to ask). All in all, it was the most humiliating experience of my life. I was under a lot of stress and pressure at the time, with CYFs, my daughter, caring for grandson, the endless appointments with my lawyer and family, I didn't need someone like her to make things less easy for me to stress more. I hope I will never come across someone like her again. It was a terrible experience.

Another grandmother found the system itself to be full of barriers and contradictions that had to be navigated by herself and others. Her view was that in general some problems could be fixed with relative ease – just 'take a number' and iron out the contradictions in their processes:

> They never put all the options out on the table. Unless you know what you are entitled to, they won't tell you any extra benefit options you MAY be entitled to. They run you around in circles with paperwork. I'm classed as an 'invalid', but have to stand in line for an hour waiting – near impossible with fibromyalgia and feet feeling like I'm walking on broken glass. My suggestion would be 'take a number' then be allowed to SIT and wait. They want everyone to use their online options, but then insist some documents be delivered in person!

Perhaps the most common theme discussed by the grandparents was the inconsistency of the information received. Work and Income used to operate a case manager model, where a particular staff member would be allocated to a person's case. This has now been replaced by a model where any worker should be able to pick up any case and deal with it effectively. Some grandparents noted significant variance between how workers approach their requests for support. The suggestion was that staff need to be better trained. 'All of them need to be consistent, otherwise you see a different person and they all say different things'.

Grandparents caring for grandchildren spoke about the frustration of seeing a different staff member each time. 'I have never seen the same person twice. Some knew more than others, some were more helpful than others.' It was also difficult to discuss a range of issues like benefit payments and housing issues in the same appointment.

From the perspective of these participants, the offices of Work and Income appear to have bad systems and poorly trained staff, resulting in an uneven and frustrating experience for clients. Other participants go further, and blame the problem less on incompetent staff than on a deliberate culture that permeates the offices. Perhaps the Work and Income office experience is deliberately difficult to force people off welfare and into work? If this is a strategy, it cannot work for grandparents raising grandchildren, who mostly are not jobseekers. Whether deliberate or not, the culture of Work and Income offices significantly affects both the experience and potentially the outcomes for grandparents seeking support.

In identifying problems with the office structures and systems of Work and Income, the grandparents often draw on their own life experiences. This provides them with a set of organising principles that allows them to critique the procedures from the stance of their own lived experience as workers, family members and people living in society. Some also brought their own lived experiences to bear on the more amorphous and difficult question of the office 'culture' and poor attitudes by staff members. These factors are explored in the next section.

The culture of work and income offices

This section deals with two aspects of the 'fortressed' Work and Income offices: the processes and procedures, and the attitudes and values of the staff. The following extract describes a situation where the grandparent requested that the Minister of Social Development intervene at a WINZ office to get results:

> WINZ [City] proved quite obstructive when [child] applied … a situation that was only sorted after I wrote to the Minister and asked her to intercede on [child's] behalf. I guess I'm a little confused at the 'obstructive' culture that appears to dominate some WINZ offices and decisions when the wellbeing of vulnerable children is at stake. I just wish someone would fix it.

A very common concern was the bundle of practices and attitudes which contribute to the difficulties that grandparents face in getting the UCB. The notion that they 'never inform' people of their entitlements (although around 15% of participants in the study were in fact informed early on), is very common and highly frustrating:

> Work and Income do not ever tell you about things you can apply for – they keep you in the dark and you have to find out on your own if you are lucky – like the extraordinary care fund. They have never ever informed me of that and many other things I have found out I am entitled to. They need a shake-up to stop thinking and looking at us like we are in for a free ride when we have taken on the hardest role there is – looking after a traumatised child.

A response made by a small number of participants was that certain groups, whether grandparents, orphans or others, should be assigned to a special section, to shield them from the overall culture of the organisation:

> Worst department ever! They told me I was not entitled to things when I was. Took income off me when they shouldn't have. They are not empathetic even when dealing with an orphan situation. dismissive and aggressive. Felt like they didn't care and I was taking their own personal money. They need to change their culture dramatically and have a specific unit to deal with orphans.

Several participants suggested that the difficult culture resides in some offices rather than others. The following comment is interesting as it comes from someone who 'knows' that the Ministry of Social Development has 'put considerable effort' into changing the culture:

> This office was unhelpful and unprofessional in their dealings with us every time. It is unfortunate that in having to move, I will once again have to deal with them. I have been putting off making an appointment there as I dread dealing with these people again. As a former employee of the Ministry, I find it extremely disappointing to find that any office still operates in this manner despite the not inconsiderable effort the Ministry put in to reducing, if not eliminating, this kind of inappropriate and inadequate service to clients.

There were many other examples of the patterns described here: obstructive behaviour, information withheld, difficult office cultures and so on. The implication in the final quotation is that these are somehow 'rogue' offices that have resisted attempts at global change at the policy level.

Staff attitude

Two main strands dominated negative views about the staff. The first was a sense that they were less than hospitable, and often somewhat rude and arrogant. The staff were perceived to 'talk at' the clients in ways that are upsetting to the grandparents. One person said that the focus is often on what you are not entitled to rather than what you can claim. They said: 'I get stressed days before I go there, always have to beg for what I need.'

Sometimes grandparents made complaints about the way they were treated:

> In October, 2015, I put a complaint in about the way a case manager treated me. The last appointment I had, a couple of months ago, was really inappropriate – they basically told me that my grandson should go and live with another family member and perhaps I could live in a cheaper area. Effectively they were trying to pull my family apart.

The second thing that was commented on by a number of participants was the 'gatekeeper' role adopted by certain staff as the guardian of the state's funds. One grandparent said that: 'I just think that old attitude that the money comes from them is still around.' Another said: 'They act like it's their money you're taking and they made me feel that I was using the system when what I wanted to do was give my grandchild as good a life as I could.' Another commented that she was made to feel 'that I was asking for their own personal money! I only was wanting what I was entitled to.'

The combination of poor office practices, a fortress mentality and staff attitudes made accessing their entitlements very difficult for many of the grandparents. The eligibility criteria for the UCB are quite complex, and the issues described here simply throw up additional obstacles onto an already cluttered terrain. It is not surprising that some people wait years for the UCB and some people never get it. These difficulties have forced the organisation *Grandparents Raising Grandchildren* into acting as an information and advocacy service for their members. Advocates, some paid but often volunteers, help to steer grandparents through the maze of factors that prevent them getting the UCB. In Annesley's (2007) terms, they become active agents shaping welfare practices. Two cases of successful advocacy are described here:

> She told me within five minutes of my sitting down I probably wouldn't get it although I had all my paperwork. She didn't know anything. I know I only received the UCB because your GRG advocate supported me with everything and got it for me. I had had no financial support for the child for the previous five years which was really hard. Work and Income treated me like dirt and were extremely rude and very unhelpful. If I hadn't had been told of the procedures and what should have happened by GRG I would have walked out and never applied for the UCB.

> We went to a Strengthening Families meeting our lawyer organised. Also at the meeting was a representative from WINZ who told the people there that we were not entitled to any help. [Advocate] from GRG was knowledgeable and pretty much up-skilled the WINZ lady which resulted in our getting the Unsupported Child Benefit. Prior to that we had been turned away which also included not being allowed any food grants or anything.

The need for informed advocacy underpins how difficult the system is to navigate for neophyte grandparents raising their grandchildren who are seeking some support from the state.

Conclusion

The case of grandparents who are bringing up one or more grandchildren provides an opportunity to investigate how policies decided at the government level play out on the ground in the offices of Work and Income. Grandparents are an experienced and insightful group who are able to 'talk back' at the street-level system, offering a trenchant critique of the practices they encounter.

Marston et al. note:

> By dropping our research gaze to the street-level of policy implementation we have illustrated how what might seem straight forward and clear at the macro level of analysis quickly becomes murky, contested and ambiguous. This realisation leads us to agree with Clarke (2004), that welfare states are more than the proclamations of governments and sets of

institutional arrangements, they are a multitude of complex social and cultural spaces that resist easy categorisation (Marston et al. 2005).

For the UCB, the eligibility criteria are rigorous and can be difficult to satisfy. A grandparent must offer proof in advance that a caring relationship that often emerges in crisis will continue for over 12 months due to a breakdown in parenting. Unless there is a parental death or other catastrophic event, it can be very hard to demonstrate this. As a result, grandparents often wait a long time for financial support, when the need for support is often immediate.

The grandparents' multiple critiques of the service arrangements, office systems, staffing dispositions, gaps, contradictions, mixed messages, wrong information, inaccessible services and poor staff information provide multiple instances of Marston's claims. The UCB is straightforward (if difficult to achieve) at the policy level, but made much more complex by the processes at the street level. These intervening factors also explain why a process of assessing eligibility for the UCB becomes instead, for many, a marathon battle complete with multiple barriers and roadblocks.

The key quantitative findings of the research study in regard to the UCB are that not all grandparent families that are eligible ever get the UCB and that others wait months or years to receive it. The qualitative data demonstrate that most participants experience difficulties engaging in the institutional spaces that make up Work and Income. While the focus of this paper has been on these institutional spaces, it should also be noted that the terms of eligibility for the UCB as outlined in the legislation are a poor fit for the needs of the grandparents. In particular, the need for an immediate source of funds to cover the initial 'breakdown', and support for whānau (especially Māori koro) that take on grandchildren as part of cultural tradition, need to be explored.

However, even some basic modifications to Work and Income offices and procedures, arising from the concerns outlined by grandparents in this paper, could significantly improve the experience of getting the UCB. One difficulty with this is that the issues are complex and overlapping and practices often occur because of an underlying culture rather than mere procedural inefficiencies. Another is a concern that, on the ground at least, the factors outlined here are part of the technologies of discipline that imbue welfare systems and as such cannot easily be eradicated.

Work and Income has a service charter which, on first glance, addresses many of the service deficiencies noted by the grandparents. It promises 'prompt and efficient service', with staff 'understanding and caring of your needs' and will 'give you assistance you are entitled to'. People's rights to 'be treated with courtesy and respect', 'cultural sensitivity' and 'have your information kept private and confidential' are noted, among others. Unfortunately, the service charter, while on the website,[9] is not widely available to Work and Income clients (none of the participants in this study mentioned it). Moreover, there appears to be no available complaints procedure when clients' rights are breached or the service standards are not met. This is, however, a potential tool for improving services.

In the absence of clear pathways to improving welfare transactions within Work and income offices, the best solution on the ground is an army of 'gradvocates' to help grandparents successfully navigate the 'murky' space between policy and practice.

Notes

1. https://www.workandincome.govt.nz/about-work-and-income/our-services/qa-making-our-offices-safer.html.
2. http://www.stuff.co.nz/national/crime/77604614/Russell-John-Tully-guilty-of-Ashburton-Work-and-Income-murders.
3. Given the large size of the survey, and in particular the middle section which sought information around each grandchild in the family in turn, the number of participants fell significantly from start to finish. While 1100 families started the survey, 850 completed it. The risk of non-completion was canvassed in the survey planning, and agency representatives were clear that they wanted to provide their members with the maximum opportunities to tell their stories. As many took two hours or more to complete the survey, the resilience of the 850 completers is to be commended.
4. http://www.workincome.govt.nz/products/a-z-benefits/unsupported-childs-benefit.html#null.
5. http://m.nzherald.co.nz/nz/news/article.cfm?c_id=1&objectid=11704830.
6. http://www.aaap.org.nz/events.
7. https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/corporate/annual-report/2012-2013/more-people-into-work-and-out-of-welfare-dependency.html.
8. Moko is the Māori term for grandchild – Mokopuna.
9. https://www.workandincome.govt.nz/on-a-benefit/your-rights-and-responsibilities/our-service-charter.html#null.

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