



Costs and money support for disabled Māori / their families



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Before you start



This is a long document.



It can be hard for some people to read a document this long.

Some things you can do to make it easier are:



- read it a few pages at a time
- set aside some quiet time to look at it
- have someone read it with you to support you to understand it.



What you will find in here

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What this document is about



This Easy Read is a **summary** of a report by an organisation called **Katoa Ltd** about the costs that disabled Māori / their families have in their everyday lives.



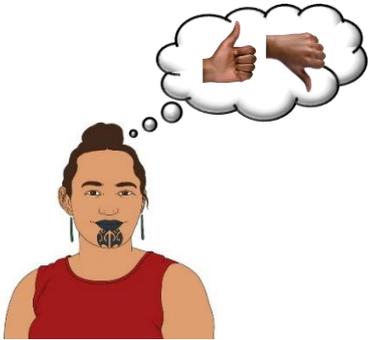
A **summary**:

- is shorter than the full report
- tells you the main ideas.



You can find the full report at this **website**:

Link will go here when we know it.



Katoa Ltd is a Māori / **Indigenous** organisation that:

- does **research**
- checks how well things are working for Māori.



Indigenous means the first people who lived in a land / country.



Research means looking into something to learn more about it.



Katoa Ltd works in a way where everything is by Māori people for Māori people.



Katoa Ltd also teaches other people or organisations how to:

- do research
- check if things are working well.



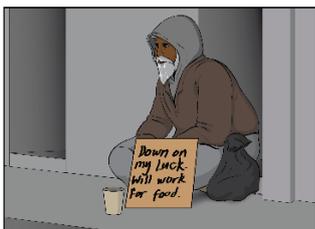
In this Easy Read when you see **we** / **us** / **our** it means Katoa Ltd.



The **Ministry of Social Development / MSD** is a government agency in New Zealand that supports people with:

- money support
- jobs
- support to improve their lives.





MSD asked for the study to make **policy** advice on how to:

- give better money support
- lower **poverty** for children.

Policy means the rules or plans that the Government uses to make decisions.

Poverty is when someone does not have enough money to meet their basic needs like:

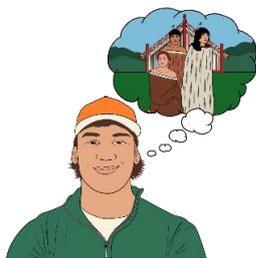
- food
- clothing
- a safe place to live.



The main strengths of the study were:



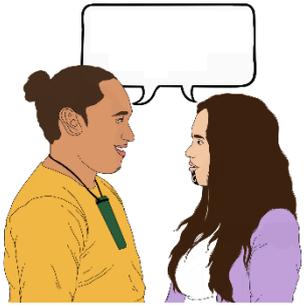
- the way it was done using **kaupapa Māori** methods
- the strong connection between:
 - the Māori **participants**
 - and
 - the Māori **interview** team.



Kaupapa Māori means Māori ways of doing things.



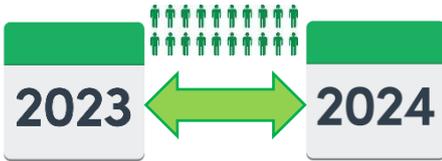
Participants are the people who take part in a study.



An **interview** is when someone asks you questions to learn about your:

- life
- thoughts
- feelings.

About the study

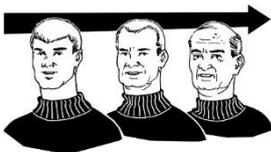


Between 2023 and 2024 we talked to 20 people.



These people were:

- tāngata whaikaha / disabled Māori
- whānau / family of disabled Māori
- Māori with health problems that last a long time.



The people in the study:

- were aged between 23 and 63
- did not earn much money.





That is a small number so the study did not show many different views / life stories.

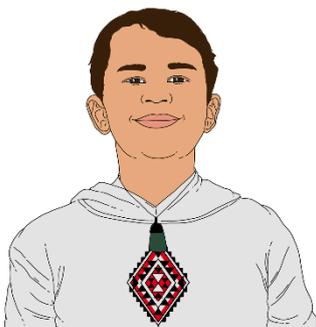


Some of the views we missed were from:

- people with more serious disabilities
- tāne Māori / adult Māori men.



Some people were able to share what it was like for them raising tamariki / children with high needs.



At least 3 wāhine Māori / Māori women were raising tāngata whaikaha / disabled Māori boys.



This gave a better understanding of what young tāne Māori / Māori men go through in their whānau / family.



The people who took part:

- were very open about their lives
- shared a lot of important information.



The people who took part talked about:

- the costs they faced
- the things they were missing out on because they cost too much money.





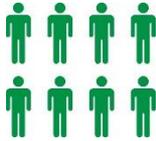
These stories may give an idea about the hard times faced by other:

- tāngata whaikaha / disabled Māori
- whānau / family of disabled Māori
- Māori with health problems that last a long time.

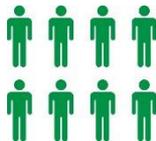
Paying for everyday needs



Most of the people we interviewed said they were finding it hard to pay for their everyday needs.



8 people said they only had just enough money to meet their everyday needs.



8 people said they did not have enough money.



4 people said they had enough money.



This means that 16 out of the 20 people we interviewed were finding it hard to pay for all the things they needed.



Some people said the costs were low for their everyday needs.



When costs were low they **did not** have any money worries.



Some people had high costs.



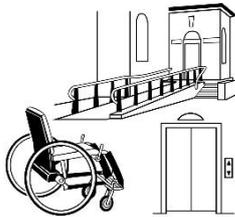
These people did not have enough money.



The biggest problems people had were not having enough money for things like:



- food
- housing
- health equipment like:
 - wheelchairs
 - hearing aids.



The part of their **budget** people could change the most was how much they spent on food.



A **budget** is a plan that you use to decide how to spend your money on things you need or want.



Other people still found it hard to buy enough food.



We found that people struggled to find money for:

- healthy food
- special diets for themselves or their tamariki / children.



This meant that people were having to buy cheaper more **processed food**.





Processed food is a type of food that has been changed from how it started out like:

- salt / sugar being added to change how it tastes
- chemicals being added to make it last longer.



There were also many other things that people could not afford like:

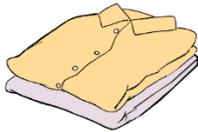
- changes to their home to make life easier
- equipment for their disability
- the kind of housing they needed.



Many people could not afford extra money for things like:



- special events
- insurance or emergency savings



- sports or fitness activities



- clothes
- dental care



- holidays.

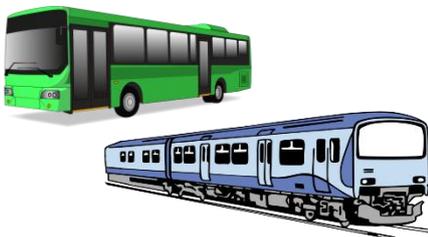


Some people who could not drive did not have enough money to pay for a taxi.



This meant people had to:

- walk
- cycle
- use public transport like:
 - buses
 - trains.



This meant it was harder for them to:

- take part in activities
- go to school
- travel safely.



Some parents said their children could not do everything they wanted because of transport costs.



If they could not use the bus they had to pay for taxis which were expensive.

Extra costs because of health or disability



People often found it hard to say how much of their extra costs were because of:



- being tāngata whaikaha / disabled Māori
- being whānau / family of tāngata whaikaha / disabled Māori
- living with health problems that last a long time.



These groups thought that most people:

- spent money like they did
- could not afford all the things they needed.



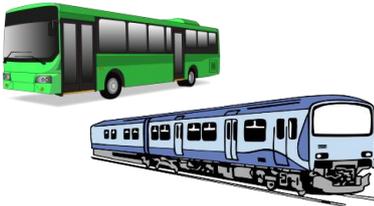


Some people had to pay extra for housing.



This was because they needed to:

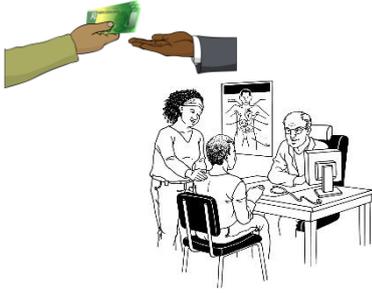
- live close to:
 - shops
 - public transport
- live in a house that was warm / dry.



Costs for travelling were often high because people had to drive themselves / their family member to health appointments.



Healthcare was one of the main costs people faced.



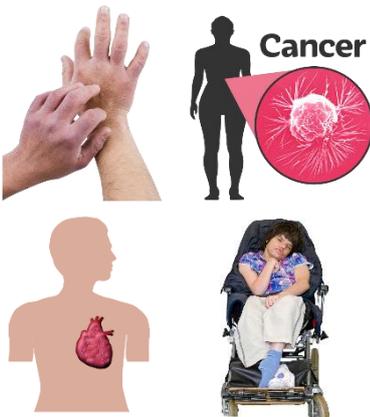
Many people had to pay:

- for doctor visits that happened often
- to see a **specialist**.



A **specialist** is a doctor who focuses on one main area like:

- skin conditions
- cancer
- the heart
- disabilities.



Visiting a specialist costs more money than seeing a family doctor.



Some people needed to see specialists quickly to get a **diagnosis** so they could apply for disability funding.



This made the costs to see a specialist even higher.



A **diagnosis** is when a doctor finds out what disability / health problem someone has.



Internet costs were high for whānau / family of tāngata whaikaha / disabled Māori.



This was because their tamariki / children used **devices** because of their health or disability.



Devices are things that can be used to:

- send messages
- talk to people
- go on the internet.

Some devices people use in their everyday lives are:

- phones
- tablets
- computers.

Parents had to pay for phones to stay in touch with their tamariki / children.

Employment



A lot of the people we talked to had to stop working full time.



Some parents who had to stop working full time to care for their tamariki whaikaha / disabled children did not see this as a bad thing.



They wanted to be there to make sure their children had the best chance for a good life.



The problems for the parents were that looking after their children could:

- hurt their own health / wellbeing
- leave them feeling:
 - alone
 - tired.



Some people wanted support to find work that would fit with their:

- health needs
- disability needs.



Some people were thinking about working when their children:

- had grown up
- did not need them as much.





They wanted support to:

- get ready for work
- find the right job.



Loss of connection with whānau and culture



Many people said it had been a long time since they were able to:

- visit their tribal area
- see their whānau / family who lived in other places
- visit their marae even if it was close to where they lived.



This was because they could not afford to travel to these places.



This meant that people could:

- feel out of touch
- have **mental health** problems
- feel like they were losing a sense of who they were.

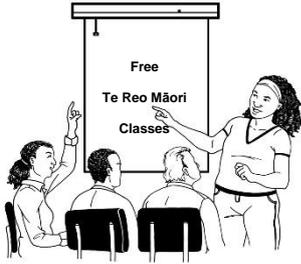


Mental health problems are feelings that last a long time where people are:

- sad
- worried
- upset.



Some people wanted to learn or improve their te reo Māori / Māori language.



Since they were finding money hard it meant they:

- could only take part in free courses
- had to give up on this goal.



Not being able to do this meant they missed a chance to feel more connected to their culture.



This could also make them feel worse about themselves.

Housing and whānau support



The people in the study had different ways of living.



Some of them did not have to spend too much money on housing if:

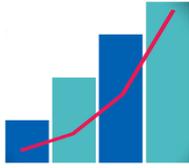
- they had owned their home for a few years
- whānau / family paid part of the money for their house
- they had flatmates to pay some of the costs.





People who rented said that:

- rent was high
- rent often went up.



Rented means paid money to live in a house owned by someone else.



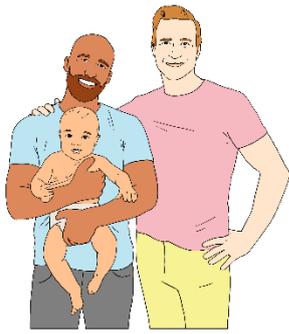
If people lived alone their home was usually small.



This made it hard to have their whānau / family visit.



Some people taking part in the study lived in homes with **2 generations** of their whānau / family.



2 generations means:

- parents
- their children.



These parents were careful when planning how to spend their money.



They often gave up things like:

- social activities like:
 - group get-togethers
 - taking part in local events



- time with friends



- expensive foods.



Many of these parents did not work in paid jobs so they could stay home to care for their tamariki / children.

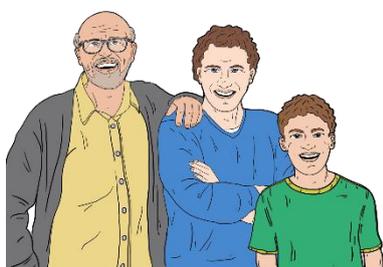


These parents spoke up for their tamariki to get the right:

- supports
- services.



Some people in the study lived in homes with **3 generations** of their whānau / family.



3 generations means:

- children
- parents
- grandparents.



These mothers often needed everyday support from their whānau.



Some mothers had to get jobs because they needed more money.



This meant other whānau members like grandparents had to stay home to be caregivers.



When rent costs were too high people did not have a choice about where they lived.



This meant they felt stuck even when they were not getting along with the people they lived with.



This meant that:

- they could not afford to move out
- they still needed support from their whānau.



Some could get money to support them from their whānau / family.

Other places they could get support included:

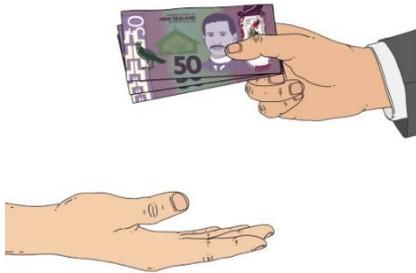
- their church
- the kura / school their children went to.



1 kura / school raised money so tamariki / children could go on trips.

Money support from Work and Income

Most people involved in the study said the main way they got money was from a benefit like:



- Supported Living Payment
- Jobseeker Support – Health Condition or Disability.



3 people said they got Disability Allowance.

Some people who did not get benefits:



- did not know they could get a benefit
- did not fit the rules to get a benefit.





People had different experiences with Work and Income.



Some said they were treated well by their local Work and Income office.



Others needed support from an **advocate** more than once to get a benefit.



An **advocate** is someone who supports you to speak up for your rights.



Not many people were getting the Disability Allowance.



A lot of people talked about:

- high costs
- things they needed but could not afford.



We thought more people would be getting the Disability Allowance.



This information has been written by Katoa Ltd.



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