



MINISTRY OF SOCIAL DEVELOPMENT

TE MANATŪ WHAKAHIATO ORA



Report summary: Costs and income support for Pacific peoples

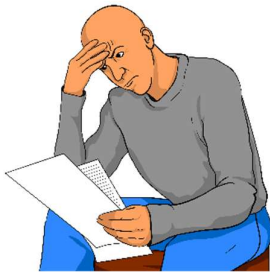


Published: August 2025

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 this Easy Read

Page number:

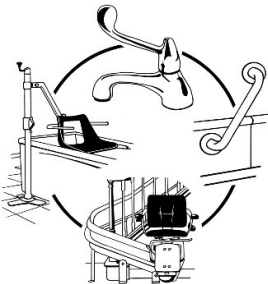


What this Easy Read is about.....4

How the research was done
for the study7



Key finding 1 – direct costs11



Key finding 2 – unmet needs13

Key finding 3 – indirect costs15



Key finding 4 – going without
basic needs.....18

Page number:



Key finding 5 – how people live 20



Key finding 6 – ways of
making do 24



Key finding 7 – accessing
income support27



Implications – what this study
tells us29

What this Easy Read is about



This Easy Read is from the **Ministry of Social Development**.



The Ministry of Social Development is called **MSD** for short.



This Easy Read is part of larger **research** to support MSD in better understanding:



- costs to do with health / disability for Pacific people
- how Pacific people are able to pay these costs
- the kinds of support Pacific people use to pay these costs.





Here **research** means someone:

- looks at what has happened
- finds ways to do things better.



Costs means how much money is needed to pay for something.



You can find more information including the link to the full report at:

www.msd.govt.nz/pdcs

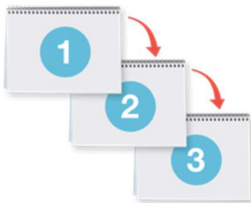


This document is a **summary** of **key findings** MSD found out when talking to Pacific people.



A **summary**:

- is shorter than the full document
- includes the main points of the information.



Key findings are the main things found when doing research.



There are 7 key findings.



Research was also done with:

- Māori people
- people who are not Māori
- people who are not Pacific.



These reports were made separately.

How the research was done for the study



16 Pacific people took part in
Talanoa / interviews in 2024.

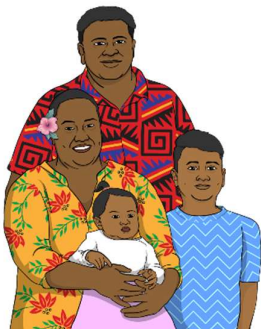


Talanoa / interviews are when
someone meets with you to ask
questions.

These 16 Pacific people included:



- disabled people
- people with long term health conditions
- people who cared for someone who:



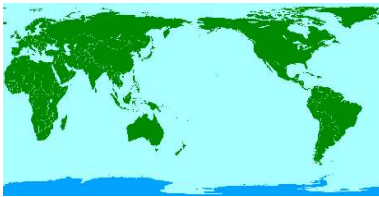
- is disabled
- has a health condition.



The ages of these Pacific people were between:

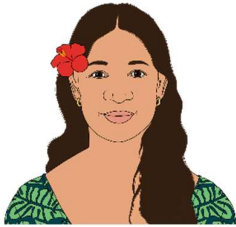
- 20 years old
- and
- 70 years old.

These Pacific people included people who were:



- Samoan
- Tongan
- Tokelauan
- Niuean
- Papuan
- Cook Island Māori.





11 of these Pacific people were women.



5 of these Pacific people were men.



They all lived in either:

- Auckland
- Wellington.



The main things that were useful in the research were:

- the use of the **Tivaivai framework** to guide our research
- using Pacific organisations to support choosing people to interview
- how well the team who did the interviews knew Pacific **culture**.





Culture is a way of:

- thinking that a group share
- doing things as a group.

There are many different cultures in Aotearoa New Zealand.

Some examples of the different cultures are:

- Māori culture
- Pacifica culture
- Deaf culture.

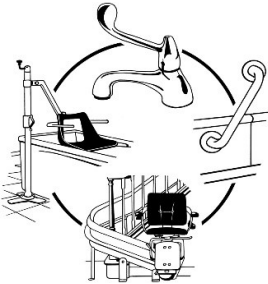
Tivaivai framework is a Pacific way of doing research.

Key finding 1 – direct costs



Most people had **direct costs** because of:

- being disabled
- having a health condition.



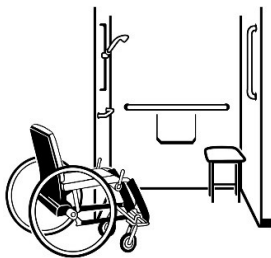
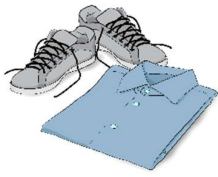
Here **direct costs** means things you have to spend money on because of your disability / health condition.



Some direct costs people talked about were:

- medical appointments
- special food
- therapies.





Other direct costs mentioned were:

- clothing
- shoes
- furniture
- extra home heating
- transport
- equipment.

It was hard for some people to know what their direct costs were.



This was because they did not know how much it would cost to live without a disability / health condition.

Key finding 2 – unmet needs



Unmet needs means things that people could not get because they did not have the:

- time
- information
- money
- energy – how you feel when you need to be able to do something.

Some people did not have enough money to get things that they knew would make things easier / better like:

- a special diet
- regular health care.



Other things that people did not have enough money to get were:

- rehabilitation / support training for the body
- extra help around the house.



Not having good housing was another thing mentioned in the interviews.



In the interviews people talked about how they have to make do in homes that:

- do not have good heating
- are not wheelchair accessible.



Key finding 3 – indirect costs



Here **indirect costs** means the things people miss out on doing because:

- of their disability / health condition
- they were looking after somebody with a disability / health condition.

Some indirect costs were:

- not working a job with good pay / money
- bad mental health
- bad physical health
- **burnouts.**

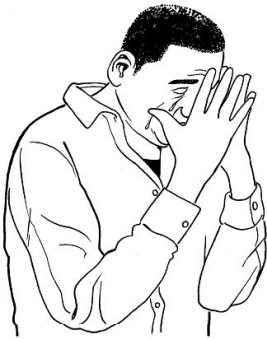


Burnouts are when someone becomes unwell from how:

- tired they are
- stressed they are.



Some carers said they felt okay with not working in a paid job because they were looking after someone they love.



Some carers said they had health issues from:

- the stress of taking care of someone
- not having the time to take care of themselves
- not having the money to take care of themselves.





Some disabled people / people with health conditions said not working made them feel:

- like they made things harder for those caring for them
- a loss of **independence**.



Here **independence** means being able to take care of themselves.

Key findings 4 – going without basic needs



Basic needs are the things you need to live like:

- food
- water
- clothing
- somewhere to live.

Health / disability costs sometimes meant that families did not have enough money for basic needs.



Other needs that were also hard to pay for were things like:

- petrol
- school uniforms.



7 out of the 16 people interviewed said they did not have enough money to meet their needs.



5 of the 16 people interviewed said they only had just enough money to pay for their basic needs.



3 out of 16 people interviewed said they have enough money.



No one said they had more than enough money.

Key finding 5 – how people live



Having certain things made a big difference to how well people could manage:

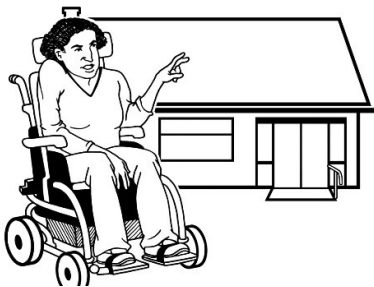
- being a carer
- being disabled
- having a health condition.



Living in a good house made a big difference.

2 of the most important things people said made a good home were:

- good heating
- having access for a wheelchair.



Other things that were important were:



- houses that people could afford
- being close to family
- living in a neighbourhood where people felt:



- safe
- a part of the community.

Many of the people interviewed said they were spent a lot of time with their:



- church
- community.



Being part of their community made people feel:

- supported
- connected.



Their **faith**:

- made them feel stronger in their mind
- gave them something to do
- supported them to feel happy about what they had.





Faith is believing in ideas like:

- there is a God
- what happens after we die.

Some examples of faiths are:

- Christianity
- Islam.



Key finding 6 – ways of making do



People found different ways to manage their costs.



A big way that allowed people to manage costs was by family members giving:

- care
- support
- advocacy – speaking to someone who can give the right support.





Family members also played a big part in people getting the right:

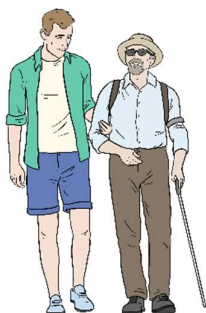
- treatment
- resources / things they need to support their life
- equipment.



Other things that people did to manage their costs were:

- using foodbanks
- shopping from second hand shops
- borrowing money from loan companies.





Some people had support workers to assist with care.

This let families have a bit of rest.



Other people said it cost too much to have a support worker.



Some people said it was important to find a carer that they are comfortable with.



Some people got support from Pacific health / social service providers which they felt more comfortable with than providers who were not Pacific people.

Key finding 7 – accessing income support



Some people did not know the different types of income support that could assist with direct costs.

Some people:



- did know of income supports

but

- did not want to access them



This was because they found the process too difficult.



Those who did get income support felt:

- thankful for the support
- like the income support is not always consistent / the same.



People talked about how some of the rules around income support made it hard for them to get:

- a paid job
- support.



Implications – what this study tells us



Implications means the things the study tells us.



This study was small.

We only talked to 16 Pacific people.



Other Pacific people may have different experiences.

The main things we found that could make things better for disabled people / people with health conditions are to:



- look over the rules for who can get income support



- have more Pacific support providers in the community

- support them in finding paid jobs



- make it easier to access the right support



- tell them about:
 - the supports available
 - how to get the supports.



This information has been written by the Ministry of Social Development.



It has been translated into Easy Read by the Make it Easy Kia Māmā Mai service of People First New Zealand Ngā Tāngata Tuatahi.



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