



**ORANGA  
TAMARIKI**  
Ministry for Children

New Zealand Government

# Review of financial assistance for caregivers

Summary of engagement findings

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# INTRODUCTION

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Around 14,000 caregivers play a vital role in providing the day-to-day care of around 22,000 children in New Zealand whose parents are unable to care for them. We need to ensure caregivers have what they need to provide safe, stable, and loving homes for children and young people who are unable to live with their natural or adoptive parents. We believe that in the right environment, with the right people caring for and nurturing them, children and young people can, and should, flourish.

A ‘first principles’ review of financial assistance for caregivers who are caring for children and young people who are unable to be cared for by their natural or adoptive parents is currently underway.

The review covers the Foster Care Allowance (FCA), the Orphan’s Benefit (OB), and the Unsupported Child’s Benefit (UCB), as well as supplementary payments to caregivers in recognition of their role. Oranga Tamariki administers the FCA and the Ministry of Social Development (MSD) administers the OB and UCB.

Despite incremental changes having been made over many years to the financial assistance provided to caregivers, the financial assistance settings as a whole have never been reviewed to determine if they are still fit for purpose. Consequently, there is a lack of existing information to inform the review.

For this reason, we carried out targeted engagement with a wide range of stakeholders as part of the review. The purpose of the engagement was to better understand the experiences, difficulties, and concerns of key stakeholders. During the engagement we asked broad questions, such as ‘what do caregivers want the future of caregiver payments to look like?’, as well as narrow and specific questions, such as ‘are the payments enough to cover costs of having an extra child living with a caregiver?’.

The purpose of this report is to present the findings from our engagement and support the problem identification and range of options developed through the review.

The findings of this engagement sit alongside two additional caregiver surveys; one with Oranga Tamariki caregivers and the other with a representative sample of OB and UCB caregivers. The two additional surveys will also provide insights for the review, including caregivers’ experiences, their views on the financial support they receive, and how this could be improved.

# EXECUTIVE SUMMARY

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## Structure of the report

The main body of the report begins by providing readers with background information and outlining the methodology used to engage with key stakeholder groups, before presenting the findings.

The findings have been presented as seven key themes that cover feedback from all stakeholders. These themes have been presented in an order that we think is easiest to read, rather than order of importance.

The report has five appendices that cover the acronyms used in the report, the questions asked during stakeholder engagement, and the entry points to becoming a caregiver and receiving the FCA, UCB, or OB.

## Overall findings

The seven key themes that emerged from the engagement with stakeholders are outlined below.

### The value of caregiving

We heard from stakeholders about what motivates people to become caregivers, what they find rewarding about the role, and their hopes for the future. Caregivers said that they receive a lot of enjoyment from their role and were not motivated by money. We also heard about the wide range of hopes caregivers have for the near future, including wanting to see change and wanting to feel valued and respected for the work that they do. There was strong sentiment among staff at Oranga Tamariki that we could better recognise caregivers for the important and special work that they do.

### Overall system settings

Stakeholders told us their issues with the overall settings for the system of financial assistance for caregivers, including current eligibility criteria for the payments. We heard that:

- the state has a role to play in providing financial assistance to caregivers
- the purpose of financial assistance should be to meet the needs of children
- payments should recognise the skills and commitment of the caregiver
- some stakeholders thought that professionalising caregiving would have a positive impact on the availability of caregivers; others said that the availability of caregivers is influenced more by the availability of non-financial support, the behaviour and reputation of Oranga Tamariki, or the difficulty of finding the right caregivers
- stakeholders told us that a lack of equity in the financial assistance and support that FCA, UCB and OB caregivers receive can be discriminatory and unfair, and makes it feel as though families are being disadvantaged for taking initiative to prevent children ending up in care
- caregivers, NGO providers, and advocacy groups had concerns with current eligibility settings, particularly the requirement for UCB and OB caregivers to prove they will be likely to care for the child or young person for 12 months or more
- receiving financial assistance can impact on a caregiver's eligibility to receive other support from government.

## **Applying for and receiving support**

Caregivers and Oranga Tamariki staff told us that once payments are in place, they work well and 'just flow', but we also heard that there are ways that processes could be improved. We heard that:

- caregivers are not always aware of their entitlements
- some caregivers experience difficulties with the application process, forms, and accessing discretionary payments for the FCA, UCB or OB
- caregivers experience delays accessing payments or being back paid, which can cause financial hardship
- caregivers had both positive and negative experiences dealing with frontline staff from Oranga Tamariki and MSD
- some caregivers want a single source to access information, payments, and support
- there is inconsistency between offices, both within Oranga Tamariki and MSD
- some caregivers were not happy with the level and quality of information that Oranga Tamariki provides about the children they are caring for.

## **How well financial assistance meets the financial needs of children and caregivers**

Stakeholders told us that caregivers appreciate the financial assistance they receive and that some aspects of financial assistance are working well. However, we also heard that:

- financial assistance is not adequate for all caregivers and many are under financial pressure (only 16% of caregivers said that the payments were enough to cover the costs for food, heating, and power etc for the child)
- some aspects of the payment were singled out as being particularly inadequate, including the set-up/establishment grant, and the Christmas and birthday allowances
- financial assistance does not account for the diverse needs of children and young people, and a 'one size fits all' approach does not work
- 84% of caregivers use their own money to meet the needs of children
- financial assistance does not allow caregivers to provide children in their care with the same experiences as other children.

## **Other impacts of becoming a caregiver**

Caregivers, advocacy groups, Oranga Tamariki staff, and NGO providers all told us about the various impacts that becoming a caregiving has on a caregiver's life and their household. We heard that becoming a caregiver can impact on a caregiver's ability to work, level of debt, and retirement plans. We also heard that becoming a caregiver may impact on a caregiver's wellbeing, and the wellbeing of other children in their household.

Some caregivers told us that we need to consider the circumstances of the caregiver more broadly and understand their situation – eg, the needs of their other children, if they have sick parents, etc.

## **Other support caregivers and children need**

Stakeholders told us what other support is needed to meet the needs of caregivers and the children in their care.

We heard that caregivers need:

- a wide range of support for their wellbeing
- support to overcome barriers to respite

- training to meet the needs of children.

Caregivers receiving the UCB and OB also told us that they want the same access to non-financial support as caregivers receiving the FCA.

We also heard that children and young people need support to develop their financial literacy.

NGO providers said they want to provide caregivers with training and additional support.

## Unique issues for Māori and Pacific caregivers

Māori and Pacific caregivers raised issues unique to them as Māori and Pacific. We heard that:

- Māori caregivers need appropriate support to meet their needs as Māori
- some Māori caregivers conceptualise caregiving as kaitiakitanga, which involves holistic support
- Māori and Pacific caregivers are more likely to be whānau caregivers
- there are extra costs associated with connecting children to their culture and whakapapa
- Māori and Pacific caregivers are more likely to request extra financial assistance from MSD than other caregivers, but they face cultural barriers to accessing this.

## Method

From June through to August 2019, we carried out targeted engagement with the following stakeholders as part of the review: caregivers in receipt of the FCA, UCB and OB; Non-governmental Organisation (NGO) providers, including Māori and Pacific NGO providers, caregiver and care-experienced youth advocacy groups; and Oranga Tamariki frontline staff.

We used a mixed methodology to collect information, including quantitative and qualitative methods. Engagement was tailored to meet the particular needs of the group and to ensure that stakeholders were given the opportunity to share their views.

Key parts of the consultation were an online survey of 1,762 caregivers who receive the FCA, UCB and OB, and face-to-face engagement with 154 caregivers at eight hui, fono, or drop-in consultation sessions in six locations around the country.

The responses from each stakeholder group were firstly themed and then combined. This resulted in the seven key themes that covered feedback from all stakeholders.

## What next?

The engagement identified a number of issues with caregiver payments, and that reform to the system is needed to make it more fit for purpose. At the core of these issues is the complex and fragmented nature of the system, involving different payments, agencies and funding models, raising issues of equity and making it difficult for caregivers to navigate.

The engagement feedback informed the key policy proposals arising from the review of financial assistance for caregivers, and the advice provided to Cabinet on the review.

In December 2019, Hon Tracey Martin, Minister for Children took an approach for reforming the financial assistance system to Cabinet. The Government has agreed to a response to address the findings of the review.

The review findings and the response to the review were released in June 2020 and further information can be found here: <https://www.orangatamariki.govt.nz/caring-for-someone/financial-help/review-of-financial-assistance-for-caregivers/>.

The Government response includes:

- initial changes to the system to address some of the immediate issues we heard through engagement with caregivers and other stakeholders
- a multi-year programme of work to simplify and unify the payment system for all caregiver payments
- an overarching framework to set the direction for the development of an improved system through a set of objectives and principles that set out what we need to be striving for.

In particular, the Government agreed that financial assistance for caregivers be based on the following principles, recognising that progress towards these must be balanced with the need for fiscal responsibility and other Government priorities:

- Financial assistance for caregivers should provide for the reasonable costs of caring for the child.
- Regular, standardised payments should be available to, and accessible by, caregivers who provide the day-to-day care of children whose parents are unable to care for them.
- There should be no disparity in the standardised payment rate provided to support a child in the State care system, and a child living with a caregiver outside the State care system whose parents are unable to care for them.
- Additional needs-based financial support should be available to, and accessible by, all caregivers who provide the day-to-day care of children whose parents are unable to care for them.
- Financial assistance for caregivers should not duplicate other social assistance.
- Financial assistance for caregivers should be accompanied by wider (non-financial) support for caregivers.

Reforming the system is complex and will take time; however, some initial changes have been made to address some of the immediate issues to start moving the system in line with the direction the Government is seeking. The work of the review has also positioned us well to understand deficits in the financial assistance system, and therefore where financial assistance needs to be strengthened and improved to support caregivers through the COVID-19 pandemic. These initial changes have been funded and made through the 2020 Budget, and include:

- increasing the base rate payment for OB, UCB and FCA caregivers by \$25 per week per child
- initiating a legislative process to extend the Birthday and Christmas Allowances to OB and UCB caregivers
- initiating a legislative process to extend the eligibility criteria for OB and UCB to enable caregivers who may be providing care for less than 12 months to access OB and UCB
- enabling FCA caregivers to continue to receive financial assistance for a set number of days per year while the child they care for is in respite care.

Throughout COVID-19, we have also been working with caregivers caring for children in State care by:



- providing new COVID-19 support plans for caregivers, which are in addition to the caregiver support plans provided under the National Care Standards
- addressing particular needs identified in support plans, including funding urgent expenses
- developing guidance for caregivers on the different alert levels, and what they mean for them and their tamariki
- intensifying social worker contact with tamariki and their caregivers who may be experiencing challenges related to school closures and other COVID-19 restrictions. Social workers are actively supporting tamariki and caregivers throughout COVID-19, and are staying connected using several channels, including telephone, email, Skype and Facetime.

Oranga Tamariki will provide the Government with further advice on longer term work to reform the financial assistance system over 2020/2021.

# BACKGROUND

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## Introduction

This section provides readers with information on the scope and purpose of the review. It also describes the financial assistance available to caregivers, and entry points to becoming a caregiver.

## The scope and purpose of the review of financial assistance

Oranga Tamariki was established on 1 April 2017 following a comprehensive review by the Modernising Child, Youth and Family Expert Panel (the Expert Panel). The Expert Panel found that the care, protection and youth justice systems did not sufficiently meet the needs of children and young people, and that a bold overhaul was needed.

Oranga Tamariki is developing and implementing a new child-centred operating model to fundamentally transform the service response to New Zealand's most at-risk children and young people, and make a positive difference in their lives and those of their whānau. An important part of this is understanding the problems with, and looking for ways to transform, the system of support for caregivers.

Changes to the FCA, UCB and OB have taken place incrementally in response to societal needs at particular points in time. Ad hoc changes have included increasing the base rates, aligning rates across the three payments, and introducing supplementary payments (for example, the Establishment Grant and the Clothing Allowance). Despite incremental changes, issues with the financial assistance settings are long-standing.

Ensuring that caregivers receive appropriate support, including financial assistance payments, is critical to the changes to the Oranga Tamariki operating model to transform our response to children at risk of harm. In 2015 the Expert Panel, in its Final Report, noted that financial support provided to caregivers should better reflect the needs of the child they are caring for. It recommended reform to the financial support for caregivers to ensure consistency and alignment with the Oranga Tamariki operating model.<sup>1</sup>

In May 2019 the Government agreed to Oranga Tamariki carrying out a review of financial assistance for caregivers. The Government agreed that the review would take a 'first principles' approach to comprehensively review what are we trying to achieve through financial assistance to caregivers, the types and rates of payments, and the eligibility criteria for receiving these payments. The review would include the FCA, OB and UCB, as well as additional payments to caregivers.

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<sup>1</sup> Modernising Child, Youth and Family Expert Panel. (2015). *Expert Panel Final Report: Investing in New Zealand's children and their families*. Available from: <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/corporate/expertpanel-cyf/investing-in-children-report.pdf>

## Financial assistance available to caregivers

Caregivers, in the context of this paper, are those providing day-to-day care for a child or young person who is unable to be cared for by their natural or adoptive parent(s), and who are providing this care in their capacity as a private person and not as part of an employment relationship.

The government provides a range of financial assistance to caregivers. Financial assistance for caregivers consists of three main payments:

- Foster Care Allowance (FCA), including a Higher Foster Care Allowance (HFCA)
- Unsupported Child's Benefit (UCB)
- Orphan's Benefit (OB).

In addition to the main payments, caregivers are also able to access a range of supplementary payments.

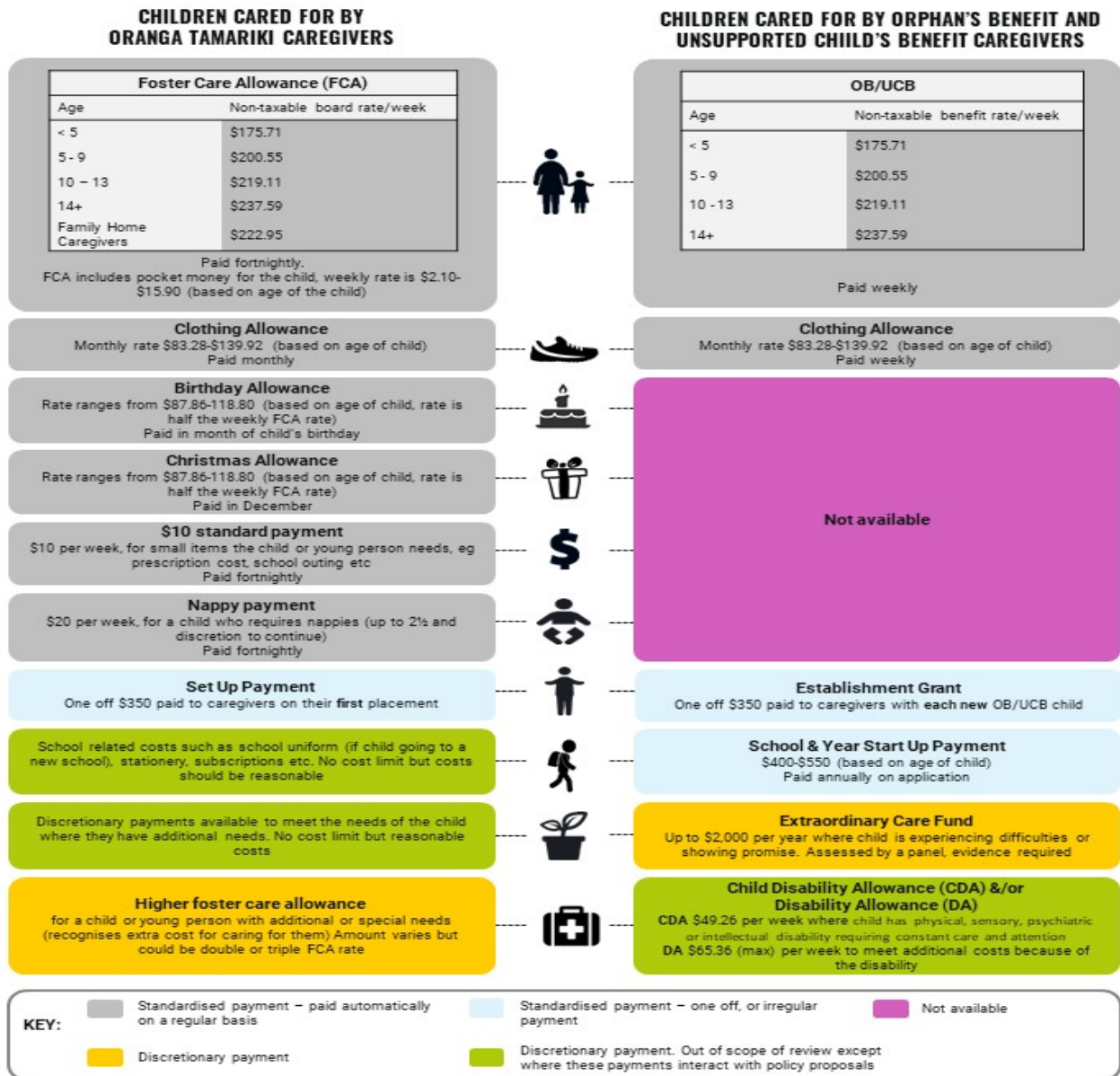
Figure 1 sets out further detail on each of the main payments available to caregivers.

Figure 2 compares the allowances and financial assistance currently available to FCA, UCB and OB caregivers from 1 April 2020.

Figure 1: Main payments currently made to caregivers

THE PAYMENT IS...	Foster Care Allowance	Orphan's Benefit	Unsupported Child's Benefit
<b>ADMINISTERED BY:</b>	Oranga Tamariki	The Ministry of Social Development	The Ministry of Social Development
<b>GOVERNED BY THE:</b>	Oranga Tamariki Act 1989	Social Security Act 2018	Social Security Act 2018
<b>AVAILABLE TO CAREGIVERS WHO ARE:</b>	<p>Caring for a child or young person in state care</p> <p>The Higher Foster Care Allowance (HFCA) is also available to a caregiver of a child or young person with additional needs to recognise the extra costs for caring for them</p>	<p>Looking after a child or young person whose parents have died, are missing, or have a long-term serious disability</p> <p>Caregivers must expect to care for the child or young person for 12 months or more</p>	<p>Looking after a child or young person whose parents are unable to care for them or provide fully for that child or young person's support and where there has been a family breakdown</p> <p>Caregivers must expect to care for the child or young person for 12 months or more</p>
<b>INTENDED TO:</b>	Meet the reasonable needs of a child or young person	Assist with the cost of caring for a child or young person who is not the caregiver's own. It must be used to the benefit of the child, including their maintenance and education	Assist with the cost of caring for a child or young person who is not the caregiver's own. It must be used to the benefit of the child, including their maintenance and education
<b>PAID TO:</b>	Over 2,700 caregivers	Around 300 caregivers	Around 11,000 caregivers
<b>PAID IN RELATION TO:</b>	Around 5,000 children and young people	Around 400 children and young people	Around 17,000 children and young people

Figure 2: Financial assistance available to caregivers effective from 1 April 2020



Information on the entry points to becoming a caregiver and receiving the FCA, UCB, and OB is provided in Appendix 4.

# METHOD

## We used a mixed methodology to engage with key stakeholder groups

From June through to August 2019, we consulted with caregivers in receipt of the FCA, UCB, and OB; NGO providers, including Māori and Pacific NGO providers, caregiver advocacy groups; and Oranga Tamariki frontline staff.



We used quantitative and qualitative methods. Engagement was tailored to meet the particular needs of different groups and to ensure that they were given the opportunity to share their views. Methods used included questionnaires/surveys, face-to-face sessions, and a dedicated email address where caregivers could provide feedback.

The following table provides a summary of the methods used to engage with stakeholder groups.

**Table 1: Summary of engagement**

STAKEHOLDER	SUMMARY OF ENGAGEMENT <sup>2</sup>
CAREGIVERS	<ul style="list-style-type: none"> <li>- met face-to-face with 154 caregivers at eight hui, fono, or drop-in consultation sessions in six locations around the country</li> <li>- 1,762 caregivers provided feedback through an online questionnaire</li> <li>- received feedback from 48 caregivers via a dedicated caregiver payment review email inbox.</li> </ul>
ADVOCACY GROUPS	<ul style="list-style-type: none"> <li>- met face-to-face with:               <ul style="list-style-type: none"> <li>o the Youth Advisory Group</li> <li>o the Children’s Commissioner</li> <li>o Grandparents Raising Grandchildren</li> <li>o Fostering Kids.</li> </ul> </li> </ul>
ORANGA TAMARIKI STAFF	<ul style="list-style-type: none"> <li>- engaged with 167 Oranga Tamariki staff members via a short (10 question) Survey Monkey survey</li> <li>- the majority were frontline social workers (54%) and based at Oranga Tamariki operational sites (89%).</li> </ul>
NGO PROVIDERS	<ul style="list-style-type: none"> <li>- engaged with five NGO providers through a questionnaire</li> <li>- met face-to-face with 11 providers.</li> </ul>

<sup>2</sup> Some figures are TBC as we are currently still in the process of analysing a small portion of the feedback.

## Details on engagement with each stakeholder group

### Caregivers

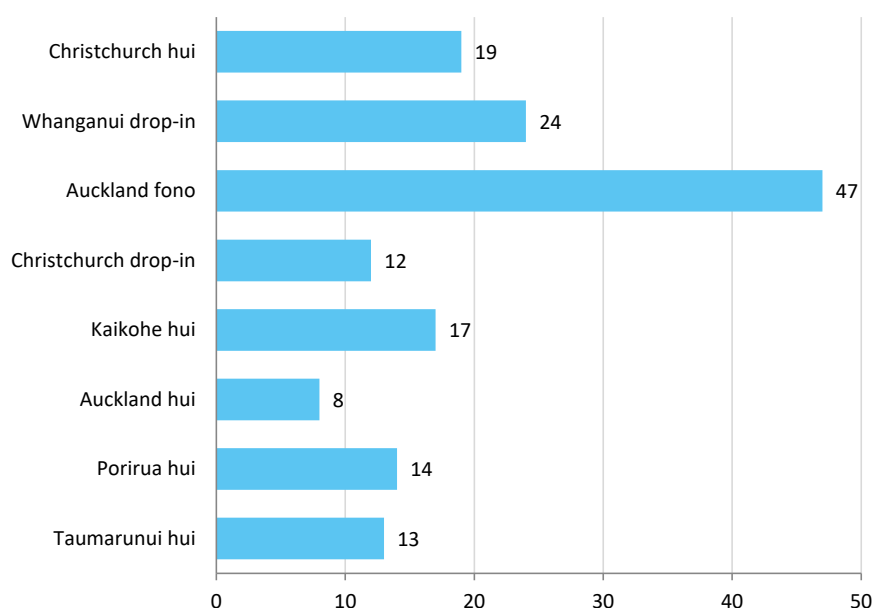
We met with caregivers face-to-face, and also heard their views via an online questionnaire and a direct email address.

At the face-to-face consultation sessions, we listened to what caregivers had to say, and framed discussions around the following questions:

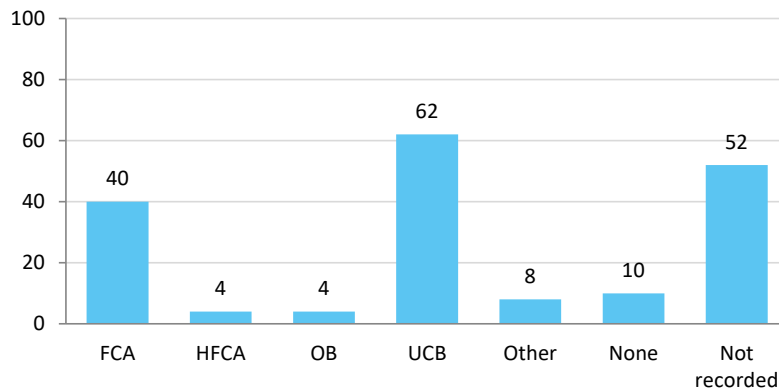
- What do you want the future of caregiver payments to look like?
- What is working well, and what is not working well:
  - before you are receiving the payments
  - while you are receiving the payments
  - when other costs come up?

The majority of the caregivers who responded to the online questionnaire were family/whānau/kin caregivers (65%) and caregivers receiving the UCB (66%). 31% of respondents were caregivers receiving the FCA. A list of the questions that were asked in the questionnaire is provided in Appendix A.

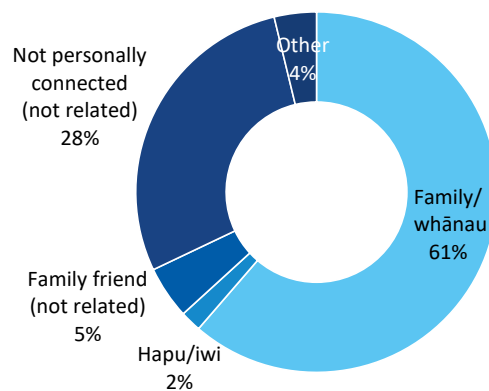
**Figure 3: Number of caregivers who attended each face-to-face consultation session**



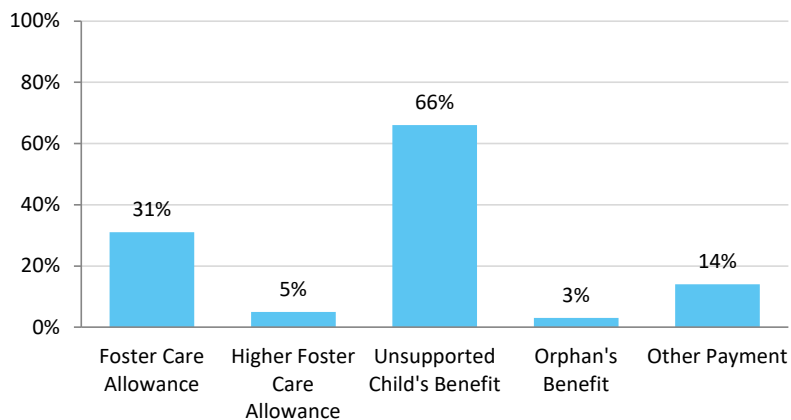
**Figure 4: Number of caregivers who attended face-to-face consultation by payment type they received**



**Figure 5: Relationships of the caregivers who responded to the questionnaire to the child(ren) before they became the child(ren)'s caregiver**



**Figure 6: Type of payment(s) the caregivers who responded to the questionnaire were receiving**





## Advocacy groups

We met with:

- the Youth Advisory Group<sup>3</sup>
- the Children's Commissioner
- Grandparents Raising Grandchildren
- Fostering Kids.

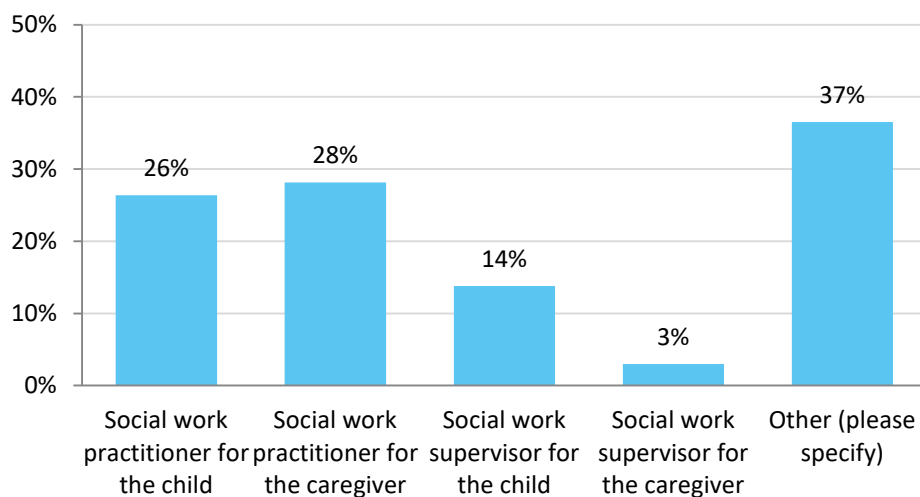
We asked them to share their views and experiences relating to the financial assistance provided to caregivers.

## Oranga Tamariki staff

In July 2019, we engaged with Oranga Tamariki staff via a short (10 question) Survey Monkey survey. A list of the questions that were asked in the survey is provided in Appendix B.

167 staff members responded to the survey. The majority were frontline social workers (54%) and based at Oranga Tamariki operational sites (89%). The key roles in the 'other' category were Managers, Practice Leaders and Social Work Resource Assistants.

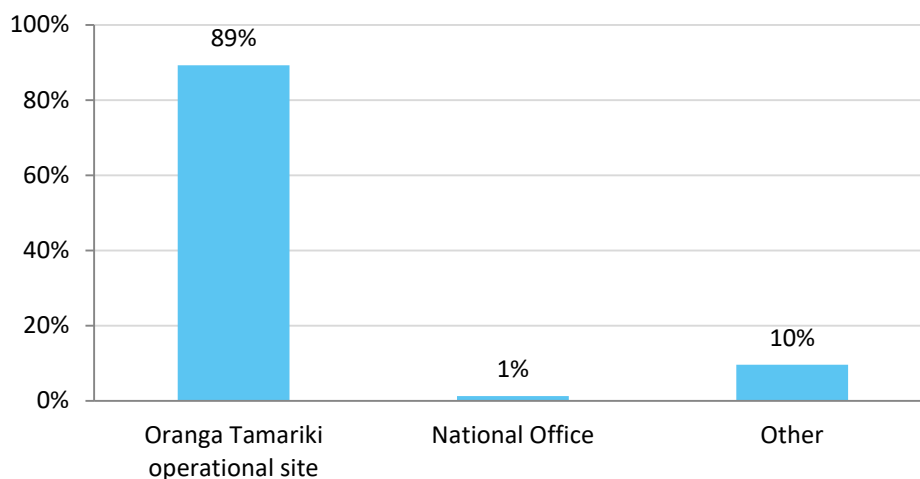
**Figure 7: Question from Oranga Tamariki staff questionnaire: What is your role at Oranga Tamariki?**



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<sup>3</sup> The Youth Advisory Group is currently made up of nine young people between 18-24 years who have experience of the care and protection and/or youth justice system. Their role is to share their views and perspectives to inform the development of Oranga Tamariki policies, practices, and services.

**Figure 8: Question from Oranga Tamariki staff questionnaire: Where are you based for work?**



## **NGO providers**

### ***Questionnaire***

In June 2019 we emailed a questionnaire to 53 NGO partner agencies. Six responses were received from: Open Home Foundation, Barnardos, Te Korowhai, Family Works, CCS National, and CCS Northern.

Two responses were received from one organisation: one from the national body and one from a regional branch.

### ***Meetings***

In June and July 2019, we also met face-to-face with the following providers to hear their views and experiences relating to the financial assistance provided to caregivers:

- Barnardos
- CCS Disability Action
- Iosis
- Immerse
- Key Assets
- Midlands providers, including:
  - Hauraki Māori Trust Board
  - Te Korowai Roopu Tautoko
  - Ngāti Ranginui Iwi Incorporated
- Ngāpuhi Iwi Social Services
- Open Home Foundation
- Youth Horizons Kia Puawai.

## **Consolidating the findings**

The responses from each stakeholder group (eg, caregivers) were firstly themed and then combined. This resulted in seven key themes that included feedback from all stakeholders.

# FINDINGS

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## Introduction

The seven key themes that emerged from the engagement with stakeholders are covered in this section. The themes have been presented in an order that we think is easiest to read, rather than order of importance.

The themes are:

1. The value of caregiving
2. Overall system settings
3. Applying for and receiving support
4. How well financial assistance meets the financial needs of children and caregivers
5. Other impacts of caregiving
6. Other support caregivers and children need
7. Unique issues for Māori and Pacific caregivers.

# 1. The value of caregiving

We heard from stakeholders about what motivates people to become caregivers, what they find rewarding about the role, and their hopes for the future.

## Caregivers take a lot of enjoyment from their role

Caregivers told us some of the things they loved about being a caregiver, including:

- feeling privileged to be a carer for a grandchild
- seeing the shift in the child from when they first arrived
- seeing tamariki really settled and happy
- the smiles at 2am
- the child's laughter
- when tamariki bring things they like doing into the whānau
- when the young person shows them something they have made, or gifts them something
- when they can advocate and see the shift, eg at school
- holding a relationship with the parents
- when both carer and children have a sense of permanence, creating a settled feeling
- caregivers learning a lot.

Caregivers emphasised that they were not caregiving for the money and would be doing so regardless of whether they received financial assistance.

*I'm happy with the financial situation. After all, it's not about me, it's about getting my girl well and giving her a helping hand to get a good start in life and help her keep on the right pathway. The finance helps us to do those sort of things. Getting her all the resources she needs to further her education, health, etc. is all that matters to me. As long as she's got a smile on her dial then i'm a happy chappy. Amen*

(Māori, non-whānau caregiver receiving the HFCA)

Some young people said that they sometimes felt like their caregiver only wanted to care for them for financial gain. They described sometimes feeling like a source of income or a solution to a caregiver's financial problem. They asked whether Oranga Tamariki can do anything to ensure that caregivers are genuine in wanting to care for children and are not doing it for financial gain.

## In the near future, caregivers want to see change and want to be valued and respected

When asked about their hopes for the future (including the future of the payment system), caregivers said that they wanted:

- to see more action and less talk around improving supports – they were frustrated about having to wait for change and wanted to see more done
- change that results in policies and processes that are fair
- government departments to show leadership around this change and transformation
- to not have to fight to prove what financial assistance they are entitled to, so that the child(ren) that they care for can take their opportunities
- the care system to be aligned and connected

- to be able to provide a safe, secure and loving environment for the child(ren) that they care for, and to receive payments that support this
- both caregiver and child(ren) to have a sense of permanence
- to be comfortable letting the child(ren) lead their lives, but to be there to support them
- a relationship with the parents of the child(ren) they are caring for.

*I hope that with caregivers filling in this survey that some positive changes will happen in the near future*

(NZ European, non-whānau caregiver receiving the FCA)

*I hope this helped use there to be honest there is a lot that can be improved with ucb payments and hope to see some small changes in the near future*

(mixed-ethnicity, whānau caregiver receiving the UCB)

Caregivers also said that they wanted staff at Oranga Tamariki and MSD to understand what they do, and to see them as people first, then as caregivers. Caregivers felt that some staff were distrustful towards them and thought that caregivers were there just for the money. They spoke about feeling hurt and not valued or respected.

*[I want] More respect given to us... Social workers they all say thank you, but some really treat you like crap.. Listen to caregivers more, we see a lot and we see the tamariki daily, we see the wounds, we see the healing, we see the tears, we see the smiles, we see the victims, we see the victories... We see a lot more than what social workers, lawyers and judges see! I believe that Oranga Tamariki are doing good work, id hate to see the country without them.. We just have to all work together for our tamariki..*

(Māori, non-whānau caregiver receiving the FCA)

### **There was strong sentiment among staff at Oranga Tamariki that we could better recognise caregivers for the important and special work that they do**

Staff told us about the need for caregivers to be treated like professionals and to receive compensation that reflects this. Some staff further spoke about increased financial assistance also coming alongside an expectation that caregivers deliver a high standard of care.

*If Caregivers are to be valued and treated as a professional stakeholder in our tamaiti's live then the board payment needs to reflect this. We are paying for them to care for our tamaiti not just provide the basic financial needs. Thank you.*

(Oranga Tamariki staff member)

*I would like to see caregivers being treated as professionals and given a fair remuneration for the care of the children as we are expecting a higher standard of care, the carer to participate in training and to work closely with professionals and others associated with the child.*

(Oranga Tamariki staff member)

## 2. Overall system settings

Stakeholders told us their issues with the overall settings for the system of financial assistance for caregivers.

### **The state has a role to play in providing financial assistance to caregivers**

We heard strongly from caregivers that ‘the state’ has a financial role to play in supporting children who cannot live with their parents.

*When a child is uplifted and put into state care it is ethically encumber on the state to pay for the care and welfare of the child. This includes rent, food, clothes, after school activities, extra tuition (which these kids need) support for transport to see whanau, respite care. All of this (and probably more) cost money. Foster carers have volunteered to do one of the most exhausting and caring / giving roles in society and currently kids are literally dumped into our homes causing extreme financial strain and risk of family breakdown... These kids cost more to help them heal. Just automatically give a grant to all carer families. It'll only ever be a small gesture of the knot the foster parents are giving.*

(NZ European, non-whānau caregiver receiving the UCB)

### **The purpose of financial assistance should be to meet the needs of children**

Some caregivers told us that financial assistance should be based on the principle of support being for the child and should reflect the child's needs.

Some NGO providers also said that the purpose of financial assistance should be to meet the child's needs, and that some children are currently missing out on resources. Some NGO providers suggested that funding should be linked to a child's needs assessment, with the level of support provided based on needs rather than the child's age. They thought children and young people should have a thorough needs assessment at the earliest opportunity, so an appropriate rate can be determined to meet their needs from the beginning.

Other NGO providers said that financial assistance needs to cover high and complex needs, therapeutic needs, and other wellbeing needs (such as access to psychologists). Three NGOs said that payments need to recognise children's increasingly high and complex needs.

Advocacy groups told us that financial assistance should be used to ensure that children have what they need to live normal lives and be treated the same way as other children who may be living in the household. For example, one advocacy group said that children need to:

*[have] clothes they aren't made fun of for wearing, nutritional food and involvement in extracurricular activities.*

(Advocacy group)

In contrast, Oranga Tamariki staff told us that the current system allows for financial assistance to meet the needs of children and young people with high and complex needs. Some staff said that it is positive that HFCA is available, as it recognises the additional needs of some children as well as the added responsibilities on the caregiver and resources that they need to dedicate.

NGO providers also said that there should be clarity on what the HFCA is for, and how these payments are linked to the needs of a child.

## Payments should recognise the skills and commitment of the caregiver

Some caregivers felt that caregiving should be recognised as a job and that caregivers should be paid a wage or salary. They felt that caregivers deserve some pay for what they do and that a wage/better remuneration would show that both the caregivers and the children are valued.

*Caring for children is a full-time job and when they have been removed from the parents the children are damaged in some way. Caregivers should be paid a full wage, not a benefit. Its a very degrading feeling this role has completely changed my life. I wouldn't change what I have done for my grandsons, but it has left me with no chance for a happy retirement.*

(New Zealand European, whānau caregiver receiving the Unsupported Child's Benefit)

Many Oranga Tamariki staff told us that caregivers should be treated like professionals and receive payment levels that reflect this. Some specifically suggested that caregivers be paid a living wage. Staff often told us that paying caregivers would either allow them to stop working and commit more time to the children in their care, or compensate them for already doing this. Some considered that professionalisation would result in better outcomes for children. Some thought that increased financial assistance should be coupled with an expectation that caregivers deliver a high standard of care.

*Caregivers, with appropriate training workshops, should be considered as professional, and paid as such. Our challenged kids, need the best therapeutic care. Then caregivers would not need to have paid employment as well.*

(Oranga Tamariki staff member)

While some NGO providers believed caregiving should be seen as work and remunerated as such, other NGO providers did not consider caregiving should come with a wage. Some NGO providers thought that the focus should be on ensuring that caregivers are well-resourced rather than salaried. Feedback was provided that professionalisation of caregiving may change the motivation for caregivers.

Some NGO providers suggested that there should be a tiered model of care payments based on the caregiver's financial/employment status, with additional payments available if caregivers are willing to reduce paid employment to accommodate children's needs. They said that additional payments should also be available to compensate caregivers for sick/domestic/annual leave taken to care for children.

Some advocacy groups told us that there needs to be a higher skills allowance to recognise caregivers with higher skills.

## Some stakeholders thought that professionalising caregiving would have a positive impact on the availability of caregivers, others did not

Some staff members told us that professionalising caregiving would have a positive impact on the ability of Oranga Tamariki to recruit the right caregivers.

*There will always be difficulty in recruiting skilled and committed caregivers until the role is seen as paid work rather than as a low skilled voluntary job.*

(Oranga Tamariki staff member)

Some NGO providers mentioned that they have difficulties finding caregivers but did not raise professionalisation as being a barrier. They mentioned that this can be influenced by the level of non-financial support for caregivers or the behaviour and reputation of Oranga Tamariki. They also said that it is difficult to find caregivers with the right skills to support children and young people with higher needs.

## **Stakeholders told us that a lack of equity in the financial assistance and support that FCA, UCB, and OB caregivers receive can be discriminatory and unfair**

Caregivers and NGO providers raised concerns that those who receive the UCB are entitled to less financial, emotional and social support and training than caregivers who receive the FCA. For example, one caregiver noted that legal costs are not covered for caregivers who receive the UCB, but they are for caregivers who receive the FCA.

Stakeholders told us that they thought a lack of equity was discriminatory and unfair. For example, NGO providers told us that the discrepancy in support makes it feel as though caregivers who receive the UCB or OB are being punished for taking initiative to prevent children ending up in care. One caregiver said that while caregivers are all different, they are all the same – they have all given up their lives for other people’s children.

Stakeholders told us that they have concerns with the incentives that the current settings encourage. For example, caregivers who received the UCB said that they think the child they are caring for needs to go into State care just to have their needs met, which they do not want to do. Additionally, one Oranga Tamariki staff member said that they believe most caregivers who receive the FCA are reluctant to move to Home for Life/permanent care<sup>4</sup> because of the financial impact.

*Through the Grandparents raising grandchildren network [I have] heard of difficulty and inconsistencies of all the different payments and entitlements from multiple people. Why cant there be a universal payment via Work and Income? And the funding for extra financial requirements be made through the extraordinary care fund application process. Simplifying the entire payments system would make it fairer and less stressful for everyone concerned.*

(Māori, non-whānau caregiver receiving the Unsupported Child’s Benefit)

Caregivers also told us that differences in the levels of financial assistance and support can lead to other challenges. For example, a caregiver told us that it can be especially difficult when caring for children on both the FCA and UCB in your household as they receive different levels of support. One NGO provider noted that caregivers discuss the amount of financial assistance they receive with one another and may not understand why this varies.

The issue was often framed as a lack of equity between whānau and non-whānau caregivers, with the assumption made that those who receive the UCB or OB are whānau caregivers and those that receive the FCA are non-whānau caregivers. For example, some advocacy groups told us that the system should not ‘discriminate against children’ because they are being cared for by whānau, noting the difference in the overall levels of financial assistance provided to UCB/OB caregivers compared to FCA caregivers. However, while it is true that the vast majority of those who receive the UCB and OB are whānau caregivers, many of those receiving the FCA are also whānau caregivers.<sup>5</sup>

## **Caregivers, NGO providers, and advocacy groups had concerns with current eligibility settings, particularly the ‘12 month rule’**

Caregivers said that they struggled to prove that they were likely to care for the child for 12 months or more (the ‘12 month rule’), which is a requirement to receive the UCB or OB under the Social Security Act 2018.

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<sup>4</sup> Home for Life/permanent care involves a legal process to enable a caregiver to be a child’s permanent caregiver. This happens when a decision is made by the Family Court that a child cannot be cared for by their own family and a caregiver is appointed to become the permanent caregiver for them – for life.

<sup>5</sup> The percentage of caregivers that are related to the nominated child they are caring for through a whānau or family relationship for each payment type is: 63% (FCA), 87% (UCB), and 92% (OB).



All NGO providers told us that the 12 month rule makes accessing the UCB difficult, while some went as far as suggesting that the rule should be removed.

Most advocacy groups said that the 12 month rule should be removed. They said that some caregivers struggle to demonstrate they meet the 12 month rule and that, even when caregivers will not be looking after a child for more than 12 months, they still need support.

Some stakeholders also told us that there were exceptional circumstances that do not fit into the current policy settings, and that there needs to be a way to cater to this.

*... situations frequently arise in which there is Oranga Tamariki involvement with a family, working with the parents to resolve care and protection issues during which the children are not safe in the parents' care. The children still need to be supported in terms of their day to day living costs and any other special assistance that may be required either due to their health needs or as a result of trauma suffered, but this frequently does not happen because there is an expectation that the parents will resume care within that 12 month period following the family breakdown... Where drugs are involved or the parents' are imprisoned for several months, or due to illness/mental illness, which may resolve within the year the children still need support while in the care of someone else, whether it is a family/whanau member, grandparent or foster carer providing that care.*

(Advocacy group)

Caregivers who received the UCB also said that they experienced trouble proving that there had been a family breakdown.<sup>6</sup> For example, one caregiver told us that MSD had determined that a child in their care was not eligible for the UCB because their father 'agreed' they would be in her care.

Advocacy groups also noted the requirement to demonstrate that there has been a family breakdown as a barrier for some caregivers.

### **Receiving financial assistance can impact on a caregiver's eligibility to receive other support from government**

A number of caregivers told us that receiving either the FCA or the UCB meant that they were not eligible for the Family Tax Credit (FTC).

*... I do receive the Higher Allowance which was the reason used by [a] WINZ official to stop all of this child's other benefits including family tax credit which is not paid [to] the OT Caregiver.*

(New Zealand European, non-whānau caregiver receiving the Higher Foster Care Allowance)

*We are not entitled to Family tax credits because we receive UCB and yet we HAVE to work to pay our way and provide for not just our future but theirs as well.*

(Mixed ethnicity, whānau caregiver receiving the Unsupported Child's Benefit)

Caregivers who are receiving the UCB also said that they feel they should not be income-tested for other support, including childcare assistance. They said that income-testing is a real issue when it relates to receiving extra funding as it is not an accurate determinant of need. For example, one caregiver said that when income is taken into account, this does not account for outgoing costs. As a result, they ended up in debt, having never been in debt in their lifetime.

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<sup>6</sup> We note that while MSD administers the UCB, Barnardos carries out Family Breakdown Assessments on behalf of MSD.

*[I] recently had a job where tax credits required me to repay the first month of repayments through transition costs to IRD ??? No one told me this was going to affect my job income tax for the year.*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

Advocacy groups told us that they have concerns that financial assistance impacts on a caregiver's eligibility to receive other support from government. Advocacy groups also said that they think some caregivers' UCB payments are incorrectly taxed by IRD.<sup>7</sup> They said that it is not desirable for caregivers to be financially worse off (eg, losing out on Accommodation Supplement, other benefits, or child support) by taking a child into their care. They said that caregivers are not always aware of the impact that receiving financial assistance will have on other support they may be receiving through the welfare system.

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<sup>7</sup> We note that receiving FCA, UCB, or OB does not impact other entitlements in the income support system – ie, it cannot abate a benefit and it is not income or asset-tested (eg the FCA, UCB, or OB payments are not counted as income for childcare assistance). There is some support that does not include FCA, UCB, or OB children in terms of being a dependent child, such as the Accommodation Supplement, but this does not affect overall eligibility for that support, only the rate at which it is paid.

Caregivers, however, cannot receive both FCA, UCB, or OB and FTC. One reason for this setting is that the FCA/OB/UCB have similar purposes to the FTC.

### 3. Applying for and receiving support

Caregivers and Oranga Tamariki staff told us that once payments are in place, they work well and 'just flow', but we also heard that there are ways that processes could be improved.

When asked how setting up or receiving payments could be better, the most common suggestions from caregivers who responded to the questionnaire were:

- to improve clarity and transparency around entitlements (6%)
- to simplify the process (9%)
- for payments to be processed more quickly/on time (10%) and to be backdated (4%)
- for staff to be more helpful (7%)
- to improve communication and information (6%).

#### **Caregivers, advocacy groups, and Oranga Tamariki staff said that caregivers are not always aware of their entitlements**

A common theme among caregivers was that they felt that they did not know what financial assistance they were entitled to, because the system was not transparent or simply because they were not told. Some whānau caregivers said that they did not know they could receive the UCB (and as a result they had cared for the child without support). Caregivers receiving the FCA said that they did not know they could claim back expenses, eg, doctors' after-hours fees. One caregiver said that they had to get legal advice to learn about their entitlements or about processes.

Caregivers said they felt that if they do not ask about their entitlements, they are not told about them.

*First and foremost, OT/CYF need to be absolutely up front about every and all entitlements and then act as advocates to see that families get what support [they are] entitled to based on criteria of eligibility. Our experience has been we've only been told on a need to know basis - as deemed by CYF/OT lack of transparency. Frequently found out fuller information through other families. Impression was one of actively avoiding expenditure as if that was goal. We had significant health care needs, learn to swim needs, education (language /reading / speech language) and it was a constant battle to get financial support. To the extent we've had to seek private funding or funding from other agencies that we're not referred to but that has become my wife's second job: sourcing funding that we've been told there is no support for but don't facilitate us seeking funding either. VERY FRUSTRATING!*

(New Zealand European, non-whānau caregiver receiving the Foster Care Allowance and the Unsupported Child's Benefit)

*I would like to see all MSD staff be fully trained with all the entitlements we can receive, instead of been made to look stupid when we come into the offices. I have missed out on so much money for the last 6 years simply because, I didn't know what I'm entitled to and that makes me feel, undervalued as a caregiver...*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

Advocacy groups also spoke of caregivers' not always knowing their entitlements, and some caregivers receiving incorrect advice from MSD.

Advocacy groups said that children and young people do not always know or receive their entitlements either, particularly regarding pocket money and clothing allowances.

Oranga Tamariki staff thought that caregivers' lack of understanding of entitlements was a concern when it came to accessing payments to support the extra needs of children. Staff said that many children miss out on support for cultural activities, sports, or other special needs or talents of the child because caregivers do not realise that they can ask for it, and social workers do not provide it proactively. Staff also said that caregivers often do not know they can get the HFCA, and that they will not be offered their entitlements if they do not ask.

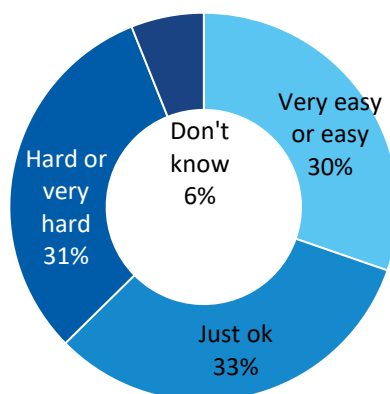
Caregivers, Oranga Tamariki staff, and advocacy groups all said that it would be useful to have a system that would allow caregivers to see a breakdown of each payment and what it covers.

### **Some caregivers experience difficulties with the application process, forms, and accessing discretionary payments for the FCA, UCB, and OB**

Some caregivers told us about difficulties with the application processes, forms, and getting quotes. Caregivers talked about:

- 'getting lost in the system' and 'navigating the jungle'
- the paperwork for caregivers being onerous and that there was 'too much red tape' when it came to accessing services
- the need for a standard grant that is payable without quotes so clothes etc can be purchased immediately
- the application process for the UCB being difficult, including that the open plan layout of MSD offices is not suitable for sharing information about their circumstances
- the need for a simple way of accessing the Extraordinary Care Fund payment - they said that the process is hard; requiring lots of forms and often applications get turned down. They said that they sometimes do not bother trying.

**Figure 8: Question from caregiver questionnaire: What was the application process for financial assistance like for you?**



Caregivers also talked about having mixed experiences with the Permanent Caregiver Support Service (PCSS).<sup>8</sup> While some caregivers had positive experiences, many caregivers faced challenges moving to permanency and not all were aware of this service.

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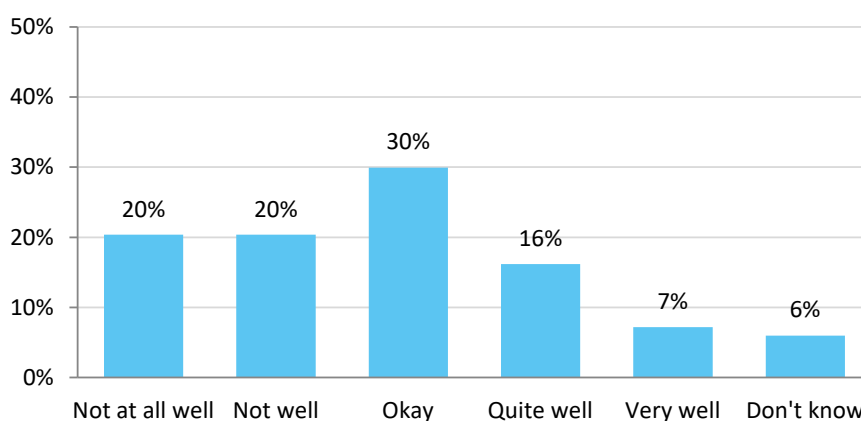
<sup>8</sup> The Permanent Caregiver Support Service (PCSS) provides support for permanent caregivers. Caregivers are eligible for PCSS as a permanent caregiver if they:

*It annoys me that there are funds out there to help, but unless you know about them and apply you don't get them even if you qualify. We were unaware for a year that we were entitled to Disability Allowance. Also I am just applying through PCSS for some support for additional tutoring something that could have helped us for the last 5 years but was never offered...*

(British, non-whānau caregiver receiving the Unsupported Child's Benefit)

Some Oranga Tamariki staff told us that the process for FCA caregivers to access additional financial assistance to support cultural activities, sports, or other special needs or talents of children was difficult and should be simplified. They said that they felt providing for extras is another hoop the caregivers and social workers need to jump through, and that it is not straightforward, either for the social worker or the caregiver.

**Figure 9: Question from Oranga Tamariki staff questionnaire: How well do you think accessing payments to support cultural, sports or other special needs or talents, works for caregivers and the children they care for?**



Oranga Tamariki staff had mixed views on the process of applying and being approved for the HFCA. Some said that it is simple enough and that once in place, payments are regular and timely. Others said that caregivers must go through a cumbersome process to get the extra support they need for high needs children. They also told us that approval for HFCA sits with Oranga Tamariki Regional Managers and that this can cause unnecessary delays.<sup>9</sup>

### **Caregivers experienced delays accessing payments or being back paid, which can cause financial hardship**

Some caregivers told us that it sometimes took them months from the point at which they took a child into their care to the point where they first received a payment.

- 
- are a special guardian
  - have obtained orders under the Care of Children Act 2004 in substitution for orders or a section 140 agreement under the Oranga Tamariki Act 1989
  - provide a permanent living arrangement for tamariki who have come directly from the custody of Oranga Tamariki or an approved social service NGO provider, but have no legal orders in place.

<sup>9</sup> Current Oranga Tamariki policy is that the approval of HFCA should sit with the Site Manager, but any payments that are double or more of the usual rate need to be approved by the Regional Manager

Some caregivers said that there should be an emergency payment for emergency placements<sup>10</sup> or that immediate financial support should be available until the UCB is granted.

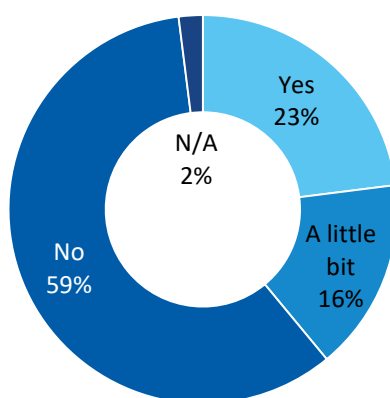
*We were not told we were entitled to ANY payments for the first month. They [the child] arrived less than 24 hours after we were informed and they came with what they were wearing. That was all. No nappies, no pyjamas or even a toothbrush. Being given money to initially set up would have made a big difference. (I think we were given \$100.00).*

(New Zealand European, whānau caregiver receiving the Unsupported Child's Benefit)

*... it would have been good if WINZ had of advised me what I was entitled to ask for on behalf of the children ie; bedding, clothing, school fees and food. If caregivers were better informed maybe people like us wouldn't have had to struggle in the first 3 months whilst we were waiting for our application to be approved....*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

**Figure 10: Question from caregiver questionnaire: Have you ever experienced any delay in accessing payments?**



Advocacy groups told us that caregivers should be eligible for support from the time a child comes into their care. Some advocacy groups suggested that financial assistance should be backdated if the payment is not made immediately.

*some caregivers have to live off inadequate vouchers for 5-6 weeks while caring for children in emergency placements.*

(Advocacy group)

Caregivers told us that the process of reimbursement was also an issue. Caregivers said that they used their own money to pay for things for the children they were caring for (eg, using their own money for set up costs), and were either not reimbursed, or the reimbursement process took too long.

*Payments for additional items like setup things and changes to preschool prices which is covered is difficult to resolve. We have been waiting 4 months for and outstanding invoice with preschool to be resolved despite agreements for it to be paid granted 2 months ago. We also spent our own money to buy the majority of the child's setup items due to it being*

<sup>10</sup> Emergency care happens when a young person or child is placed with a caregiver at very short notice because there are immediate and serious concerns for their safety and there is nowhere else that is safe for them to go. Emergency care is for a short time while longer-term arrangements are made.

*made too difficult to apply for reimbursement. Limitations were put on using only 2 stores to get items and then cost of items was declined. Any money up front was not supplied. Advised not able to be reimbursed for second hand items, and this is the only way we could afford to set up.*

(New Zealand European, non-whānau caregiver receiving the Foster Care Allowance)

Staff told us that when a child's placement changes, a lack of communication often results in over-payment or under-payment to caregivers, which can cause financial hardship for some caregivers.

### **All stakeholder groups spoke of inconsistency between offices, both within Oranga Tamariki and MSD**

Caregivers told us that they thought there was a lack of consistency between sites, both within Oranga Tamariki and MSD. For example, caregivers noted receiving inconsistent information about eligibility for support across and within Oranga Tamariki and MSD.

*[I would like] consistency in the processing done by initial WINZ admin staff. One would say you can't get this or that and then next appointment you should have got what the first person said that I couldn't have I was starting to feel some of the admin do not understand the entitlement procedure.*

(Cook Island Māori, whānau caregiver receiving the Unsupported Child's Benefit)

*Every site seems to have different criteria as to how or who are entitled to different payments and this makes accessing hard.*

(New Zealand European, non-whānau caregiver receiving the Foster Care Allowance and the Higher Foster Care Allowance)

Issues were also raised about incidental costs. Some NGO providers said that approval of funding for incidental costs is variable across Oranga Tamariki sites, and that greater consistency is needed. They also noted that it can be unclear who should cover incidental costs (the NGO provider, Oranga Tamariki, or MSD).

Some advocacy groups noted that approval of additional payments and allowances – such as before/after school care, health needs, psychological/therapeutic needs, and extracurricular activities – varies between Oranga Tamariki sites: “Payments need to be transparent and consistent, nationally – not varying from one site to the next.”

Oranga Tamariki staff also noted inconsistencies between sites. For example, they said that there is a lot of discretion involved in the decision to approve HFCA payments, and that this often depends on the particular manager.

NGO providers and advocacy groups also reported that assessment of eligibility for the UCB can vary between MSD offices.

### **Some caregivers want a single source to access information, payments, and support**

Some caregivers told us that they wanted a single source where they could access and manage information, payments, and support for all caregivers.<sup>11</sup> This was described as a ‘one-stop shop’ or an ‘umbrella organisation’ that would look after caregivers who are all giving up their lives to look

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<sup>11</sup> Currently the FCA is administered by Oranga Tamariki and the OB/UCB is administered by MSD.

after children that are not able to live with their natural parents. We also heard suggestions that this could be 'mobile' so that caregivers do not have to travel.

### **Caregivers had both positive and negative experiences dealing with frontline staff at Oranga Tamariki and MSD**

FCA caregivers felt that the experience for both the caregiver and the child depended on the social worker they dealt with. Some said that they had good relationships with their caregiver social worker, or that their social worker was highly supportive. Other caregivers said that communication with their social worker was poor, or that their caregiver social worker was exhausted because they had a high case load.

FCA caregivers also spoke of their social workers changing frequently, and of not being informed of the change.

Caregivers also said that they had mixed experiences getting help from MSD. Some caregivers were happy with their interactions with MSD, while others found that they had to justify why they were caring for the child, or that they were treated with hostility. Some caregivers felt that MSD staff were not familiar with processing UCB applications.

*WINZ workers need to be far more knowledgeable about setting up UCB. I had to book a specialist in that benefit to actually get it sorted.*

(Ethnicity unspecified, non-whānau caregiver receiving the Unsupported Child's Benefit and Foster Care Allowance)

*WINZ needs to be more supportive not grilled like your in the army or a criminal Thank you*

(Cook Island Māori/other ethnicity, whānau caregiver receiving the Unsupported Child's Benefit)

### **Some caregivers were not happy with the level and quality of information that Oranga Tamariki provides about the children that they are caring for**

For FCA caregivers, a central concern was that they did not have access to the information they needed about the child that they were caring for. They told us that they sometimes did not have or see the child's care plan – or that when they did, it did not provide the information that they required such as records, memories, and information on the child's behavioural or healthcare needs.

*I received nothing but a manual and 30 mins of here is your book. No handover plan, no knowledge of medical issues etc, no Plunket book, no nothing. Extremely poor support and in spite of numerous emails etc for help - nothing. Have had to involve outside support agencies to try to make headway. Wanganui office is dreadful.*

(New Zealand European, whānau caregiver receiving the Foster Care Allowance)

## **4. How well financial assistance meets the financial needs of children and caregivers**

Stakeholders told us that caregivers appreciate the financial assistance they receive, and that some aspects of financial assistance are working well. But we also heard that only 16% of caregivers thought the payments were enough to cover the costs for food, heating, and power etc for the child, and that:



- some aspects of the payment were singled out as being particularly inadequate, including the set up/establishment grant, and the Christmas and birthday allowances
- 84% of caregivers use their own money to meet the needs of children
- financial assistance does not allow caregivers to provide children in their care with the same experiences as other children
- financial assistance does not account for the diverse needs of children and young people, and a 'one size fits all' approach does not work.

### **Caregivers appreciate the financial assistance they receive, and some aspects of financial assistance are working well...**

Caregivers said that they were very grateful for the financial assistance they receive, and advocacy groups, staff, and NGO providers told us that aspects of financial assistance worked well:

- some advocacy groups said that the clothing allowance, the Extraordinary Care Fund, and the School Year start up payments were appreciated by caregivers
- staff liked that the HFCA was flexible and could be used to cover a number of extra expenses, such as hiring a babysitter
- staff thought that the clothing allowance for children and young people was generous
- NGO providers said that some specific efforts to meet the needs of the child were going well. One NGO noted that having conversations with Oranga Tamariki before placement has been helpful to ensure any additional support needs are covered in a reasonable budget before coming into care. They said that conversations have been easier since working with the Oranga Tamariki National Hub.

*I am very appreciative of the money that we do receive to give our mokopuna a good opportunity at life and not to become a statistic.*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

### **...but financial assistance is not adequate for all caregivers and many are under financial pressure**

The majority of caregivers told us that being a caregiver creates additional financial pressure on their household. Only 16% of caregivers said that the payments were enough to meet the needs of the children in their care.

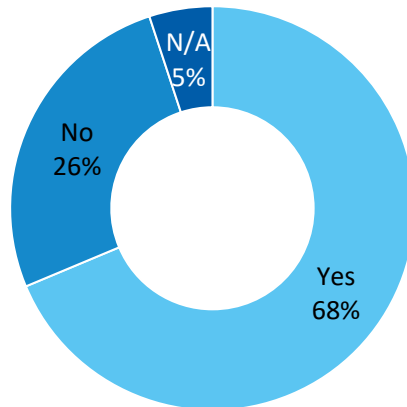
*No person should have to struggle financially because they wanted to give a child a home. Caregivers already have enough pressure to make sure that child is raised well and loved without having to think about how to provide financially for them.*

(Ethnicity unspecified, whānau caregiver receiving the Unsupported Child's Benefit)

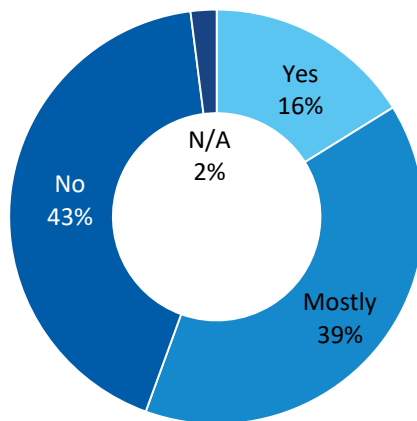
Oranga Tamariki staff also noted that the FCA payment does not accurately reflect the costs of living – including rent, phone costs, power and petrol – and that these costs are rising. Advocacy groups told us that the FCA, UCB, and OB do not cover the additional costs associated with raising a child.

While some NGO providers pay their caregivers the equivalent of the FCA, a number of NGO providers pay their caregivers above FCA rates as they do not believe FCA rates are enough. One NGO provider said that it is important to get this right as “money can make a child feel like a burden, like they don't belong.”

**Figure 11: Question from caregiver questionnaire: Does being a caregiver create additional financial pressure on your household?**



**Figure 12: Question from caregiver questionnaire: Are the payments enough to cover the extra costs for food, heating and power, transport, telephone etc for having an extra child(ren) living with you?**

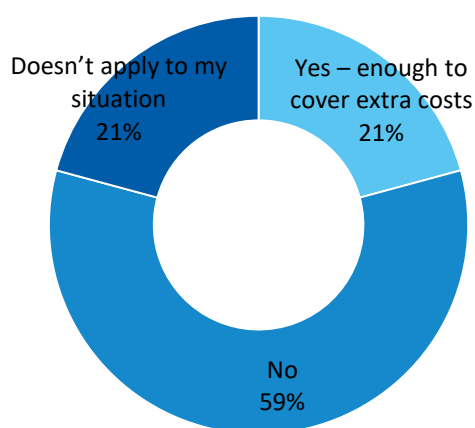


Some aspects of the payment were singled out as being particularly inadequate, including the set up/establishment grant, and the Christmas and birthday allowances

The majority of caregivers said that the set up/establishment grant is not sufficient.

Some advocacy groups told us that the Christmas and birthday allowances are also not sufficient.

**Figure 13: Question from caregiver questionnaire: Was the setup/establishment allowance enough to cover the costs for furniture and other things when the child(ren) came into your care?**



### **Caregivers are using their own money to meet the needs of children**

Caregivers and Oranga Tamariki staff told us that caregivers often use their own money to meet the needs of the children in their care. The main things that they needed to pay for out of their own pockets were:

- good quality clothing and shoes (32%)
- school fees or related costs (30%)
- after school activities (25%)
- transport costs (22%)
- costs relating to sports, including equipment (22%).

Many caregivers said they also needed to pay for:

- food (14%)
- family holidays or outings (13%)
- recreation or entertainment (10%)
- medical visits and prescriptions (10%)
- childcare/after school care (10%).

Caregivers told us that other costs that caused financial pressure in their households included:

- paying for a larger house or car
- paying for damage to their property caused by the child they cared for
- supporting the child to connect to their culture and whakapapa, including maintaining connections with their parents, whānau, hapū, and iwi – for some children, connecting to their roots means travelling overseas.

### **Financial assistance does not allow caregivers to provide children in their care with the same experiences as other children**

Caregivers and Oranga Tamariki staff said that financial support is not enough for caregivers to provide the child(ren) in their care with the same experiences as other children. This includes opportunities to be involved in sports, out of school activities, recreation, and entertainment.

*As children get older, particularly teenage years there is immense pressure to fit in and not feel different or feel as if they are missing out.*

(New Zealand European, whānau caregiver receiving the Unsupported Child's Benefit)

*Just because you're a vulnerable child doesn't mean you should be grateful for what you've got and not expect to be able to do other things...They have desires and ambitions and dreams and potential like everybody else.*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

Some caregivers said that financial assistance should be available to support children to participate in sports and other activities, regardless of their level of talent.

### **Financial assistance does not account for the diverse needs of children and young people, and a 'one size fits all' approach does not work**

Some caregivers and advocacy groups said that babies cost the most to care for and should attract a higher rate. One specific concern raised was that the rate for caring for a baby is considerably lower in comparison to a teenager, yet caring for a new born is 24/7 and places high demand on a caregiver. For example, caregivers may need to get up at night several times, and the baby does not attend school during the day. However, other advocacy groups said that rates for older children were not high enough either, factoring in things such as sanitary items and school trips.

Caregivers also noted that:

- the costs of living are different in different regions
- children who suffer from trauma or who have complex needs require more support than other children.

## 5. Other impacts of caregiving

Caregivers, advocacy groups, Oranga Tamariki staff, and NGO providers all told us about the various impacts becoming a caregiving has on a caregiver's life and their household. Some caregivers told us that we need to consider the circumstances of the caregiver more broadly and understand their situation (eg the needs of their other children, if they have sick parents, etc).<sup>12</sup>

*I have had a fairly good experience with OT. They do a difficult job, and I think they get a bad reputation for doing their best. However I was dumped with two 5 month old girls, with not even a cot, clothes, toys. I had to quit my job of 16 years and become a full time mother again. I was distraught. I had to fight for counselling/emotional support. It was SO HARD. This needs to change. My life got torn apart and I had nowhere to go for help. And I told EVERYONE that I wasn't coping - multiple doctors, nurses, OT people, friends, etc. Nobody helped. It was hell...*

(New Zealand European, whānau caregiver receiving the Unsupported Child's Benefit)

### Caregiving can impact on a caregiver's ability to work, level of debt, and retirement plans

For many caregivers, caregiving impacted heavily on their ability to work. Some caregivers told us that they thought they would be able to go on with their normal life once they became a caregiver but found that they had to leave work to be able to care for the child.

Oranga Tamariki staff, NGO providers, and advocacy groups also spoke of many caregivers giving up work to care for children, taking up new jobs on reduced pay, working reduced hours, or taking annual/unpaid leave.

Stakeholders told us that there can be flow-on impacts when caregivers struggle to balance care and work, including:

- caregivers getting into debt and not being able to retire because they had to pay for things for children
- potential impacts on the children's wellbeing, eg younger children may be placed in childcare (which may not be the best option for them)
- impacts on a caregiver's ability to foster larger sibling groups and their ability to participate in training and other events.

*... Physically I am ready to retire but have to stay working due to having the children who has aims to go to university the year after next. I worry how I am going to manage that successfully. I am a support worker with not a big income.*

(New Zealand European, whānau caregiver receiving the Unsupported Child's Benefit)

Some caregivers said that there was an expectation from MSD that they should be in work when they were home caring for a child. Oranga Tamariki staff also spoke of some caregivers being

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<sup>12</sup> Oranga Tamariki is required under 56 of the Care Standards to assess the likely effects of a placement of a child within a particular household, both for the child and the household. We are also required to assess the support needs of the prospective caregiver and their household. This usually happens through a combination of the child's all about Me plan and the Caregiver Support plan – we will look at what particular needs this child has in this household, and vice versa, and record it in each plan. This is likely to be point at which a discussion about HFCA occurs.

encouraged by MSD to look for further work, but caregivers feeling that they need to put their time and energy into looking after the children in their care.

*Mental health, behaviour management... in many cases caregivers have to work full time and try and manage taking children to mentoring appointment etc. parents are exhausted with caring for traumatised children. They should be supported better to enable them not to have to work*

(English, whānau caregiver receiving the Orphan's Benefit)

### **Caregiving can impact on a caregiver's own wellbeing**

Caregivers told us about the challenges and stress associated with caring. They talked about caregiving being an exhausting job, and an unpredictable environment where you face new challenges each week. Caregivers said it was particularly hard when they had exhausted all avenues for support to meet their child's needs.

Whānau caregivers often said that they did not know what they were signing up to and that their decision to become a caregiver was emotional and not a fully informed decision.

*Our HFL [Home for Life] son has high needs and I have had to give up work to care for him and keep the family as stable as we can. Also, to protect my mental health as I am exhausted from dealing with his challenging behaviour.*

(New Zealand European, non-whānau caregiver receiving the Unsupported Child's Benefit)

### **... and the wellbeing of other children in their household**

Caregivers also spoke about how caregiving can have a significant impact on children already in the household. They talked about these children being overlooked because caregivers are too busy looking after a child with high needs.

## 6. Other support caregivers and children need

Stakeholders told us what other support is needed to meet the needs of caregivers and the children in their care.

Caregivers wanted support for their wellbeing, support to overcome barriers to respite, and training to meet the needs of children. UCB and OB caregivers also wanted to receive the same level of support as FCA caregivers. Children and young people need support to develop their financial literacy.

NGO providers wanted to provide further support to caregivers.

### Caregivers need support for their wellbeing

We heard that caregivers needed access to support for their wellbeing. Caregivers made suggestions such as a peer support group, or a wraparound package, to help them cope with their role. Mainly, caregivers told us that they wanted support that is proactive and meets their individual needs.

Advocacy groups noted that access to support could be difficult for caregivers who lack transport or who are geographically isolated.

### Caregivers need access to respite, but face barriers to this

Some caregivers told us that a lack of access to respite for a break had a negative impact on their health and wellbeing.

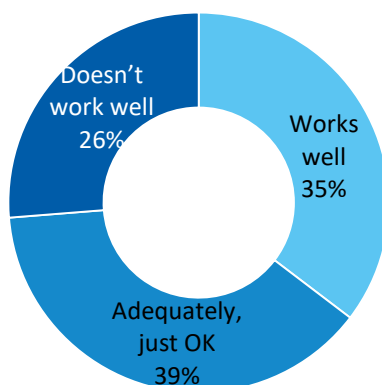
We heard that current financial assistance settings can be a barrier to accessing respite. Some Oranga Tamariki caregivers said that they do not take respite because financial assistance stops during a respite period. Caregivers, NGO providers, and advocacy groups all suggested that during periods of respite, both the child's primary caregiver and the respite caregiver should receive payment.

Caregivers receiving the UCB and OB often did not have access to respite. They felt that there was a need for this, particularly for grandparents caring for grandchildren.

*In order for the child to be cared for properly the caregivers also need to be in the best possible health, mentally, spiritually and physically. There is nothing extra for the care and wellbeing of the caregivers. I have not had a holiday in three years. We need counselling... We need to have things like massages, attend gymnasiums and swimming pools for fitness and exercise. But there is nothing provided for our health and wellbeing as caregivers. We need safe and appropriate respite care paid for so that we can have breaks. There are times when I have been very depressed about our situation - my GP asked me if I wanted anti-depressants - I said 'No'. I need a decent break, I need sleep because I am always worrying because we do not have enough money to 'live' - we only have enough money to 'exist'.*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

**Figure 14: Question from caregiver questionnaire: How well does getting respite care or someone to give you a break work?**



We also heard that there are non-financial barriers to accessing respite. Caregivers and advocacy groups noted that finding a respite carer can be challenging where the child has high needs. Some Oranga Tamariki caregivers who lived rurally also found that their location was a barrier to accessing respite care.

Some caregivers wanted respite with a more casual focus, such as a babysitting allowance. Other caregivers said that they would like respite to take the form of a mentoring or peer support service for the children, eg someone that can take children out to do things that grandparents cannot do with them.

### **Caregivers need training and support to best meet the needs of children**

Caregivers, NGO providers, and advocacy groups all told us that caregivers need additional training to support them to best meet the needs of the children they care for. The main subjects that caregivers said they would have wanted training on were:

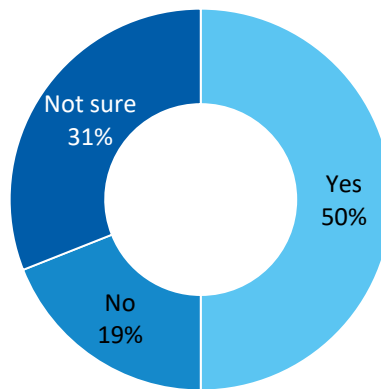
- understanding/dealing with trauma and sexual abuse (14%)
- how OT/the system works, caregiver rights & entitlements, social worker interactions, and available resources and sources (14%)
- dealing with behaviour problems (13%)
- mental and physical support, self-care and resilience (11%)
- building relationships/how to bond (6%)
- understanding fetal alcohol spectrum disorders and the effects of P/methamphetamine (5%).

In addition, stakeholders also identified the need for training on Māori and Pacific culture, interacting with the legal system, dealing with whānau visits, and first aid.

We heard that caregivers can struggle to access training – some stakeholders told us that caregivers require financial assistance to do so. Many caregivers identified that the training currently available is often held during work hours, making it difficult for working caregivers to attend. Some NGO providers suggested that there be a training allowance for caregivers, as well as a travel allowance to support caregivers to attend training.



**Figure 15: Question from caregiver questionnaire: Do you think there is any special training that would help caregivers to best care for these children?**



### **Caregivers receiving the UCB and OB want the same access to non-financial support as caregivers receiving the FCA**

As discussed earlier in this paper, stakeholders raised concerns that caregivers receiving the UCB and OB are not entitled to the same non-financial support and training as those receiving the FCA. For example, advocacy groups told us that caregivers receiving the UCB needed advice and referrals to other services, but MSD is not resourced to provide this.

For further discussion on the difference in non-financial support between FCA, UCB, and OB caregivers, see page 23.

### **Children and young people need support to develop their financial literacy**

Some advocacy groups told us that children and young people needed support to develop their financial literacy. They believed that children and young people should have a role in decisions about how money is spent.

Advocacy groups also told us that, where practicable, children and young people should receive parts of financial assistance such as the clothing allowance and pocket money directly. They knew of some children and young people who did not receive pocket money.

### **NGO providers want to provide further support to caregivers**

NGO providers told us that they wanted to be funded to provide additional support for caregivers, such as delivering training, and connecting children to their whānau, hapū, and iwi. One NGO provider wanted to be funded to provide support to caregivers receiving the UCB, to assess children's needs, and make referrals to other services.

## 7. Unique issues for Māori and Pacific caregivers

Māori and Pacific caregivers raised issues unique to them as Māori and Pacific.

### **Some Māori caregivers conceptualise caregiving as kaitiakitanga<sup>13</sup>**

Māori caregivers talked about care as kaitiakitanga. Some NGO providers told us that rates of financial assistance did not value caregivers in their roles as kaitiaki, providing for the holistic needs of the children in their care.

### **Māori caregivers need appropriate support to meet their needs as Māori**

Māori caregivers told us that they wanted support that meets their cultural needs.<sup>14</sup> This includes:

- a culturally competent external advocate to help caregivers navigate the system
- in-home and marae-based support
- hauora<sup>15</sup> services
- a whānau ora navigator
- wānanga<sup>16</sup> or noho<sup>17</sup> with caregivers to support each other
- a Māori caregivers forum
- Māori-focused training developed by Māori for Māori.

*Having a Māori and/or Pasifika trainer would have helped to break down a few more barriers for whānau carers. ie even with my experience, education and confidence, I felt reluctant to talk freely about difficult and complicated whanau relationships I was dealing with. There is always wariness about potentially validating racial stereotypes in non-Māori situations.*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

### **Māori and Pacific caregivers are more likely to be whānau caregivers**

Caregivers recognised that there was pre-existing strength in whānau, hapū, and iwi. Māori caregivers told us that children should remain within their whānau.

Results of the caregiver questionnaire showed that Māori and Pacific caregivers were more likely than other caregivers to be looking after a child who was a member of their whānau.

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<sup>13</sup> Kaitiakitanga is the concept of guardianship and protection in te ao Māori.

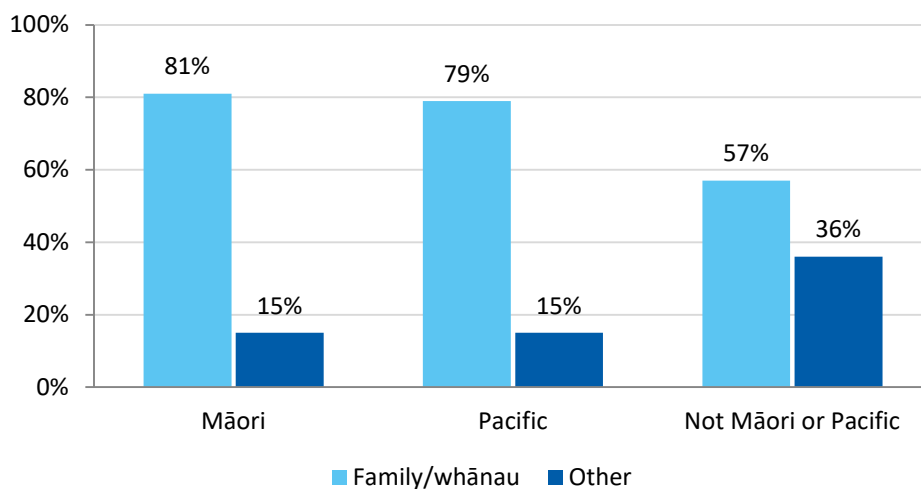
<sup>14</sup> While some of these services are available to some caregivers, they are not universally available to all Māori caregivers.

<sup>15</sup> Hauora is the Māori concept of holistic wellbeing. One example is Dr Mason Durie's model, Te Whare Tapa Wha, which comprises taha tinana (physical wellbeing), taha hinengaro (mental and emotional wellbeing), taha whānau (social wellbeing), and taha wairua (spiritual wellbeing). Hauora services are delivered in a way that has regard for a multi-dimensional concept of wellbeing.

<sup>16</sup> Wānanga means to meet and discuss deliberate or consider.

<sup>17</sup> Noho means to stay or remain, typically used to mean an overnight stay at a marae.

**Figure 16: Results from caregiver questionnaire: Caregivers' relationship to child(ren) prior to taking care of child(ren)**



Māori and Pacific caregivers questioned the equity of financial assistance and non-financial support, noting differences in support available to whānau caregivers compared with that available to non-whānau caregivers. For further discussion on the difference in support between whānau and non-whānau caregivers, see page 23.

*why should whanau be paid less than a foster carer I'm sure we do exactly the same care as they do.*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

### **There are extra costs associated with their unique circumstances**

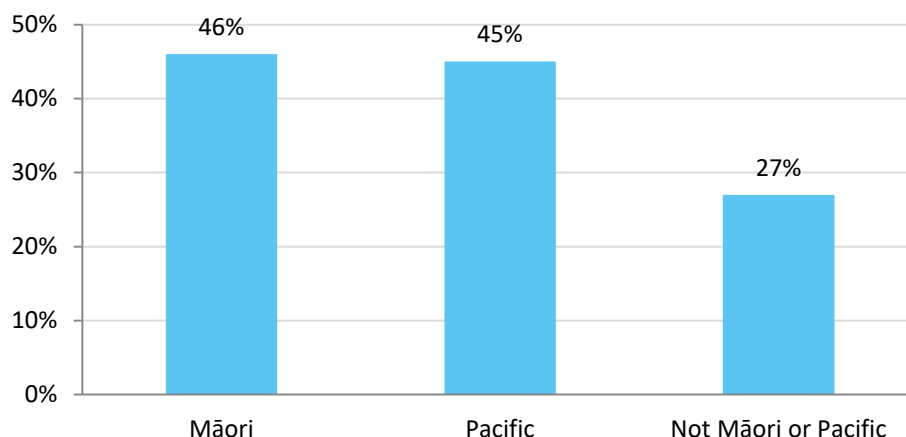
Māori and Pacific caregivers encountered extra costs in supporting children to connect to their culture and whakapapa, including to maintain connections with their whānau, hapū and iwi. Some Pacific caregivers talked about the expense of overseas travel to connect children to their roots. Māori caregivers also raised concerns about keeping children connected to whakapapa after they have moved into permanent care arrangements. Maori and Pacific caregivers both talked about the cost of cultural and social activities that Maori and Pacific children participate in such as the Polyfest and kapa haka.

Pacific caregivers also spoke of often needing to care for multiple children from one family, which had a financial impact due to the need to change the size of their house or car.

### **Māori and Pacific caregivers are more likely to request additional financial assistance from MSD than other caregivers...**

Results of the caregiver questionnaire showed that Māori and Pacific caregivers were more likely than other caregivers to request extra financial assistance from MSD (eg food grants and advances), as a result of caring for a child for whom they are receiving the FCA, HFCA, UCB or OB.

**Figure 17: Results of caregiver questionnaire: Caregivers who have asked for additional financial assistance from the Ministry of Social Development, by ethnicity**



### **.. but they face cultural barriers to accessing financial support for caregivers**

Māori and Pacific caregivers spoke about finding it challenging to apply for assistance due to being from a different culture. They faced feelings of fear of being turned down, or feelings of shame when being turned down for support. This is supported by the results of the caregiver questionnaire that showed Māori and Pacific caregivers found the application process for the UCB, OB, and FCA slightly harder than other caregivers.

Pacific caregivers said that they could feel too shy or ashamed, or too proud, to ask for the support they were entitled to. This meant that Pacific caregivers would often go without support and pay for everything themselves. Some Pacific caregivers also noted that having English as a second language made it difficult for them to ask for assistance.

Māori and Pacific caregivers also told us that they encountered barriers in applying for assistance when they were caring for children under a cultural custom such as whāngai or Pacific adoption. Some Māori and Pacific caregivers felt that MSD expected them to look after the children without financial assistance due to their cultural practice.

*... Caregivers of Maori/Pacific Island descent maybe unaware of their entitlements due to their lack of education (completely illiterate) or who fail to fully understand MSD processes... Previous bad experiences or rejection from MSD will also deter Caregivers from asking for help as often genuine Clients are looked down upon & treated like worthless Human beings looking for an easy hand out.*

(Māori, whānau caregiver receiving the Unsupported Child's Benefit)

# APPENDIX 1: List of acronyms used in the report

Acronym	In full
<b>WINZ</b>	Work and Income
<b>CDA</b>	Child Disability Allowance
<b>CYF</b>	Child, Youth and Family
<b>FCA</b>	Foster Care Allowance
<b>FTC</b>	Family Tax Credit
<b>GP</b>	General Practitioner
<b>HFCA</b>	Higher Foster Care Allowance
<b>IRD</b>	Inland Revenue Department
<b>MSD</b>	Ministry of Social Development
<b>NGO</b>	Non-governmental Organisation
<b>OB</b>	Orphan's Benefit
<b>OT</b>	Orange Tamariki–Ministry for Children
<b>PCSS</b>	Permanent Caregiver Support Service
<b>UCB</b>	Unsupported Child's Benefit

# APPENDIX 2: List of questions asked in the Caregiver Financial Assistance Consultation Questionnaire 2019

<b>Q1</b>	How many children do you care for – please include all children you care for, including any biological ones.
<b>Q2</b>	(If care for any children) How many children do you receive payments for now? Please fill in as many as you have for each type of financial allowance. [MA]
<b>Q3</b>	(If care for any children) What is the age / highest and lowest age of the child/ren you get a payment for?
<b>Q4</b>	(If care for any children) What was your relationship to the child/ren before they started living with you? [MA]
<b>Q5</b>	We want to hear what the application process for the payments Orphan’s Benefit (OB), Unsupported Child’s Benefit (UCB), Foster Care Allowance (FCA), or Higher Foster Care Allowance (HFCA), was like for you.
<b>Q6</b>	Have you ever experienced any difficulty or delay in accessing payments?
<b>Q7</b>	How could setting up the payments or receiving payments be better?
<b>Q8</b>	Thinking about the set up/establishment allowance (the once off payment you can receive when a child first comes to your care). Was the payment enough to cover the extra costs for say furniture and other things when the child/ren first came to you?
<b>Q9</b>	Now we want to hear what the FCA, HFCA, OB or UCB payments generally cover in terms of looking after the child in your care. Are the payments enough to cover the extra costs for food, heating and power, transport, telephone etc for having an extra child/ children living with you?
<b>Q10</b>	Why do you say that?
<b>Q11</b>	We also want to hear what the FCA, HFCA, OB or UCB payment doesn’t cover. Do you ever need to pay for things for the child/ren in your care out of your own pocket above the payments you receive?
<b>Q12</b>	How often is this?
<b>Q13</b>	What types of things are these? About how much do you need to pay?
<b>Q14</b>	Do you think you should get these costs paid back?
<b>Q15</b>	Have you ever had to ask MSD for extra financial assistance? For example, food grants and advances, as a result of caring for your FCA/HFCA/OB/UCB child/ren? [SA]
<b>Q16</b>	(If you have a child with a Foster Care Allowance or a Higher Foster Care Allowance please answer). Have you ever asked Oranga Tamariki to meet extra costs?
<b>Q17</b>	Does Oranga Tamariki refund these costs to you?
<b>Q18</b>	We want to hear how you think payments could better help with caring for a child. Are there any costs that you feel should be paid as part of the standard FCA/HFCA/OB/UCB payment in addition to what the payments already cover?

<b>Q19</b>	What are these costs?
<b>Q20</b>	In some situations, caregivers may be able to get additional financial support to help with children with special talents or who need extra help in say learning or related to their health needs. What other special expenses do you have related to your child, for example, hobbies, sports, cultural activities, visits to whānau/ hapu/ iwi, costs of physical or mental health or educational needs, etc.?
<b>Q21</b>	Have you ever requested, applied for or received this type of support?
<b>Q22</b>	How well did this support help meet these special expense needs?
<b>Q23</b>	Is this something that additional payment would help with? Or would some other type of support be better?
<b>Q24</b>	In thinking about the caregiver system, do you think there is any special training that would help caregivers to best care for these children?
<b>Q25</b>	What training would have helped you with children you have cared for, or would help other caregivers to care for children?
<b>Q26</b>	Have you ever needed someone else to take care of the child to give both you and the child a break (respite)?
<b>Q27</b>	Who do you ask?
<b>Q28</b>	How well does getting someone else for respite care/to give you a break, work for you?
<b>Q29</b>	Does being a caregiver create additional financial pressures on your household?
<b>Q30</b>	In what ways?
<b>Q31</b>	Gender
<b>Q32</b>	Age
<b>Q33</b>	Ethnicities
<b>Q34</b>	Urban/rural
<b>Q35</b>	Region

## APPENDIX 3: List of questions asked in the Oranga Tamariki staff survey

<b>Q1</b>	Overall, how well do you think the caregiver payment system for Foster Care Allowance (FCA) is working?
<b>Q2</b>	What aspects of the FCA payment system work well?
<b>Q3</b>	And, what aspects don't work so well/what problems have you encountered with the FCA payments that are provided to caregivers?
<b>Q4</b>	Overall, how well do you think the caregiver payment system for Higher Foster Care Allowance (HFCA) is working?
<b>Q5</b>	What aspects of the HFCA payment system work well?
<b>Q6</b>	And, what aspects don't work so well/what problems have you encountered with the HFCA payments that are provided to caregivers?
<b>Q7</b>	How well do you think accessing payments to support cultural, sports or other special needs or talents, works for caregivers and the children they care for?
<b>Q8</b>	What is your role at Oranga Tamariki? Tick as many as apply to you.
<b>Q9</b>	Where are you based for work?
<b>Q10</b>	Do you have any comments or suggestions would you like to share?



## APPENDIX 4: List of questions asked in care partner survey questionnaire

<b>Q1</b>	How many caregivers does your organisation currently provide financial assistance (Foster Care Allowance) payments to? Suggested ranges: less than 10, 10-19, 20-29, 30-50, more than 50.
<b>Q2</b>	How many children in total do these caregivers care for?
<b>Q3</b>	What role does your organisation play in arranging short breaks for the caregiver or the child?
<b>Q4</b>	If your organisation does organise short breaks, how do financial assistance arrangements work when a child is with an alternate caregiver? For example, do you provide regular payments to both the caregiver with whom the child usually lives, as well as to the alternate caregiver?
<b>Q5</b>	What impact, if any, do you think the current rate of Foster Care Allowance set by Oranga Tamariki has on: (a) Your ability to recruit and retain caregivers? (b) The ability of the caregiver to provide for children in their care?
<b>Q6</b>	Do you have any other comments to make on the wider system of financial assistance for caregivers?
<b>Q7</b>	Is there a base rate of payment that you provide to the caregivers you support? (Yes) If yes: (a) What is this base rate? (b) How do you calculate it? (c) What costs do you expect this to cover? If no: (d) What is the average rate that you pay? (Open ended)
<b>Q8</b>	Do you pay a higher rate for some caregivers? (Yes) (a) If so, what are the higher rates? How is this calculated? (b) In what circumstances would a higher rate be paid? What costs are the higher rates intended to cover? (Open ended)

# APPENDIX 5: Entry points for financial assistance for caregivers

## TRIGGER POINTS FOR FINANCIAL ASSISTANCE FOR CAREGIVERS

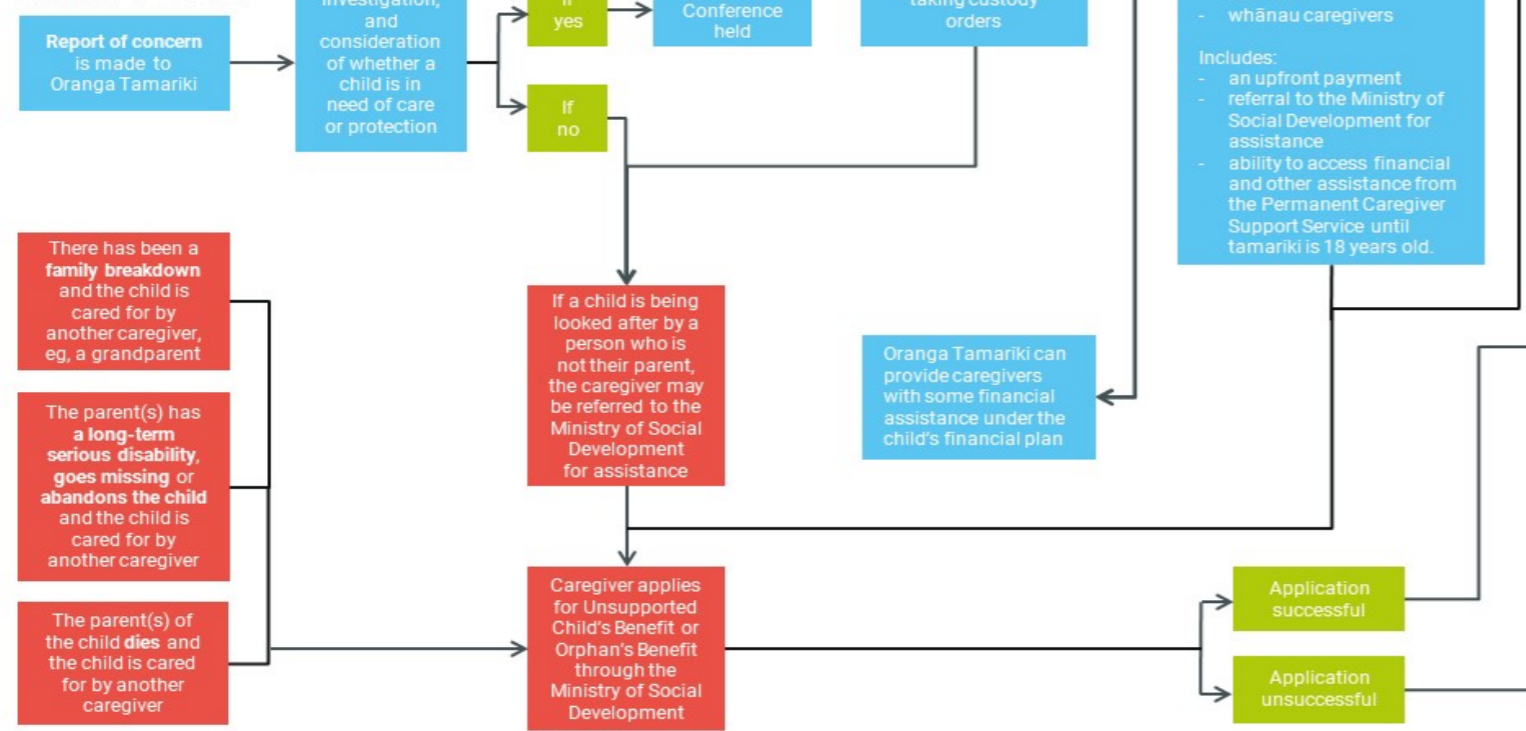
### PURPOSE

This document provides information on trigger points for access to:

- Foster Care Allowance
- Unsupported Child's Benefit
- Orphan's Benefit

Parents or caregivers can have other needs met through the welfare system and tax systems, eg, childcare subsidy and Working for Families tax credits.

### ENTRY POINTS



### TYPES OF ASSISTANCE

**FOSTER CARE ALLOWANCE AND RELATED ALLOWANCES**

Oranga Tamariki approved caregivers are eligible for this assistance.

Includes:

- board rate
- set-up grant
- costs for nappies
- personal items
- pocket money.

Some caregivers may receive a higher rate, if they are caring for a child with high and complex needs.

Discretionary costs (such as school uniforms, fees for sports activities, etc) to meet a child's needs.

**UNSUPPORTED CHILD'S BENEFIT AND ORPHAN'S BENEFIT**

Applies to caregivers who are caring for a child or young person who is:

- 18 years old or younger
- financially dependent on the caregiver
- not able to be cared for by their parents.

The caregiver must expect to care for the child or young person for 12 months or more.

Includes:

- board rate
- clothing allowance
- establishment grant
- school and year start-up payment
- access to the Extraordinary Care Fund, which provides financial support for children showing promise through high achievement for a particular skill or talent, or experiencing difficulties that are impacting on their development.

None of the above support applies, but the caregiver could be eligible for another main benefit through the welfare system, eg, sole parent support.