

# Livelihoods Policy

The Green Party will take a Tiriti-based approach to financial and material security. We will ensure that the income support system is sufficient, accessible, and dignifying, and recognises unpaid labour. We will support low-income households to minimise debt, including regulating lenders. We will ensure that everyone has access to the services and resources they need to meet their basic needs.

## Vision

**Everyone has enough income and resources to live a fulfilling life with dignity and participate fully in society.**

## Values and Principles

Income support and other related policy decisions must be consistent with the following values and principles:

- *Honour Te Tiriti o Waitangi:* Hapū and iwi Māori have the right to self-determination of their livelihoods.
- *Ecological Wisdom:* We can choose to have a thriving society, where everyone has enough, that works in harmony with the natural world.
- *Social Responsibility:* We have a responsibility to equitably support all those who live on this land to flourish.
- *Appropriate Decision-Making:* Decisions must be made through appropriate engagement with experts and those impacted by the decision, to find effective pathways forward.
- *Non-Violence:* Everyone has the right to livelihoods that are free from institutionalised violence, coercion and discrimination.

## Strategic Priorities

The Green Party's strategic goals include:

*"Poverty will be eliminated, everyone will have enough income and wealth will be held more equally."*

Actions in this policy that will help achieve this include:

- Increasing main benefit levels to a liveable income and ensuring supplementary benefits are sufficient. (1.2.1)
- Ensure that welfare service delivery is proactive, mana-enhancing, accessible, and inclusive of a diverse range of people's needs (1.3)
- Establishing a legal right to a minimum income and guaranteeing this income. (1.4.3)

- Pass legislation that prevents exploitative lending and debt collection, relating to both currency and goods. (2.2)
- Resourcing underfunded basic services that support well-being, including preventative and/or early intervention services. (3.1.1)
- Legislating clear rights, rooted in Te Tiriti o Waitangi, for basic resources, and legislating the responsibilities of the Crown to provide them. (3.2.3)

## Connected Policies

As well as income support, the role of the [Government in the Economy](#) includes taxation and redistribution of wealth. Livelihoods are also affected by policy areas such as [Workforce](#), [Education](#), [Housing](#), and [Climate Change](#). Some areas experience more livelihood challenges with cascading impacts (see our [Community and the Economy](#), [Health](#) and [Justice](#) Policy, for example), as do different sectors (e.g. [Agriculture](#) and [Arts](#)).

## Policy Positions

### 1. [Income equity and security](#)

#### *Issues*

Increasing income and wealth disparity, high structural unemployment rates, low minimum wage, and the poverty cycle continue to create long-term inequalities that disproportionately harm vulnerable communities who cannot meet their own basic living costs.

#### *Actions*

- 1.1. Ensure that the welfare system:
  - 1.1.1. Provides an individualised income and basic services that are sufficient to meet basic needs;
  - 1.1.2. Provides support in relation to unemployment, illness, disability, retirement, bereavement or family breakdown, and emergency or crisis;
  - 1.1.3. Recognises and compensates unpaid labour, including caring and household responsibilities;
  - 1.1.4. Equitably supports all New Zealanders, regardless of age, location, household arrangements, disability, or any other factor;
  - 1.1.5. Supports, but does not require, participation in the paid workforce;
  - 1.1.6. Responds promptly to changes in circumstance and concerns raised; and
  - 1.1.7. Is informed by the Crown's responsibilities under Te Tiriti o Waitangi and is effective in improving outcomes for Māori.
- 1.2. Reform the welfare system, including by:
  - 1.2.1. Increasing main benefit levels to a liveable income and ensuring supplementary benefits are sufficient; and
  - 1.2.2. Implementing the 2019 Welfare Advisory Group recommendations, including:

- 1.2.2.1. Refining abatement considerations, rates, and thresholds to support beneficiaries in transitioning into employment and avoid disincentivising employment.
- 1.2.2.2. Working with Māori to develop whānau-centred, simplified, strengths-based welfare services based on kaupapa Māori values for all people.
- 1.3. Ensure that welfare service delivery is proactive, mana-enhancing, accessible, and inclusive of a diverse range of people's needs, including by:
  - 1.3.1. Resourcing outreach efforts to marginalised groups, through advocacy groups and other relevant community organisations;
  - 1.3.2. Training and resourcing Work and Income staff to deliver high-quality, empathetic, non-ableist, and culturally competent services; and
  - 1.3.3. Refocusing welfare service delivery on building supportive relationships and coordinating services.
- 1.4. Recognise and compensate unpaid labour, including by:
  - 1.4.1. Establishing a working group to explore the diverse needs of groups who do unpaid labour;
  - 1.4.2. Legally recognising informal caregivers as part of the care system and financially supporting informal carers to cover any reduced income or increased expenses that result from caregiving; and
  - 1.4.3. Establishing a legal right to a minimum income and guaranteeing this income.
- 1.5. Improve equity in retirement, including by:
  - 1.5.1. Contributing to the Kiwisaver or preferred retirement savings of those on low incomes, including full-time informal carers and students on work placement, regardless of their lack of employee contributions;
  - 1.5.2. Making financial advice accessible and useful for all, particularly marginalised groups; and
  - 1.5.3. Indexing superannuation to the cost of living, enabling earlier eligibility to reflect lower life expectancy.

## **2. Household Debt**

### *Issues*

High levels of household debt are a significant burden for many New Zealanders. Increased borrowing to cover the cost of health, housing, education, and other expenses leaves families vulnerable to economic shocks, predatory lending and financial instability, limiting their ability to meet their needs.

### *Actions*

- 2.1. Minimise debt in low-income households, including by:
  - 2.1.1. Forgiving welfare-related debt, including recovery of overpayments; and

- 2.1.2. Providing emergency and hardship grants, instead of loans.<sup>1</sup>
- 2.2. Ensure lenders behave fairly and transparently, including by:
  - 2.2.1. Passing legislation that prevents exploitative lending and debt collection, relating to both currency and goods; and
  - 2.2.2. Requiring banks and other lenders to provide low-interest, consolidated debt management facilities.

### **3. Meeting basic needs**

#### *Issues*

Many people are forced to make unreasonable choices on what basic needs they prioritise (food or rent, child-care or health, etc). They suffer material hardship that is linked to poorer health and education outcomes, homelessness, and isolation.

#### *Actions*

- 3.1. Ensure that everyone has access to the services they need, including by:
  - 3.1.1. Resourcing underfunded basic services that support well-being, including preventative and/or early intervention services; and
  - 3.1.2. Developing a comprehensive framework for the regulation, funding, and delivery of basic services that guarantees access, regardless of one's location, capacity to pay, or any other factor.
- 3.2. Ensure that everyone has access to the resources they need, including by:
  - 3.2.1. Resourcing organisations that provide basic resources to marginalised or hard-to-reach communities;
  - 3.2.2. Providing everyone who needs it with basic amounts of food, water, shelter, energy, and internet access; and
  - 3.2.3. Legislating for clear rights, rooted in Te Tiriti o Waitangi, for basic resources, and legislating the corresponding responsibilities of the Crown to provide them.

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<sup>1</sup> These must be easy and quick to access.