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A Poverty Informed Social Work Practice Framework

Editors Choice

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Abstract

This article outlines a framework for poverty informed social work practice which was developed out of doctoral research about poverty in Aotearoa New Zealand. The framework is based on critical and feminist theory which informed the research process, and data drawn from 28 interviews with people who identified as living in poverty. The article begins with a brief review of relevant literature related to social work with people living in poverty, followed by discussion of critical theory and feminism. Semi-structured interviews were carried out using a feminist qualitative approach and an applied thematic approach was used to analyse the interview transcripts. From the interview data, and the theoretical underpinnings of the study, a poverty informed framework for social work was developed. There are six components to the framework: compassion, material support, advocacy, critical reflection, intersectionality and consciousness raising. The framework is practical and conceptual, a tool for social workers and educators to use when working in solidarity, or teaching about, working in solidarity with people experiencing poverty.

Keywords: *Poverty; Critical Theory; Feminism; Intersectionality; Compassion; Advocacy*

Introduction

In the following article, a framework for working with people experiencing poverty which was developed out of a doctoral study where people who identified themselves as living in poverty were interviewed about their daily lives is outlined. The framework, which draws on the interview data, outlines six core areas to be considered in social work practice when working with people experiencing poverty. The study was a qualitative inquiry carried out in a rural community located in the North Island of Aotearoa New Zealand. Two of the research questions were: What are the implications for social workers working with people in poverty in rural communities? *and* How can social workers practise with the rural poor effectively in empowering and socially just ways? The framework presented in this article articulates a practice research response to those questions. The framework itself was drawn from the interviews with the study participants and concepts from the theoretical approaches underpinning the research, critical theory and feminism, with a particular focus on intersectionality.

Poverty is experienced by a significant proportion of individuals or families/whānau[1] social workers in Aotearoa New Zealand come into contact with (O'Brien, 2013). Poverty had a significant impact on the way the participants in this study lived their lives, parented their children, and on their other relationships. Participants' lives were affected by poverty –living in substandard housing or being homeless, accruing debt, experiencing unemployment or under-employment, not being able to obtain education, difficulty accessing services and living with experiences of interpersonal violence, stigma, internalised stigma and structural violence. The participants in this research stated that when they engaged with social workers and social services they wanted to be treated with compassion and receive material support.

Poverty and social work

Social workers are in a key position to understand and advocate for people experiencing poverty as they "know about life in poverty more than [...] other human service professionals" (Krumer-Nevo et al., 2009, p. 318). Poverty has been described as the "wallpaper of practice" (Office of Social Services, 2018, p. 4) and it has been argued that it has become normalised in social work (Morris et al., 2018); however, it has recently been posited however, that there has been a resurgence of interest in understanding the ways in which poverty affects people (Broderick et al., 2023; Hingley-Jones & Kirwan, 2023). The framework outlined in this article contributes to this renewed commitment in social work to understand and respond to poverty.

Krumer-Nevo (2016, 2020) has developed a Poverty Aware Paradigm (PAP) which takes a critical-constructivist approach and urges social workers to take the position that poverty is a breach of human rights and is more than material deprivation, it is stigmatising and silencing. Using PAP, social workers can resist stigmatising people experiencing poverty and acknowledge the shame service users' may be feeling (Gupta, 2015). The starting point for PAP is building a strong relationship with service users, hearing their perspective, fostering partnerships, and working in solidarity with people (Krumer-Nevo, 2016, 2020).

While the solutions may not be easy or straightforward, being willing to stand with people and represent their needs and views is critical (Jones & Novak, 2014). Like Krumer-Nevo (2020), Saar-Heiman (2021) acknowledges the material dimension of poverty, a lack of income and/or lack of material possessions as well as the relational dimension which includes peoples' experience of stigma with the social dimension of poverty, a lack of opportunities and social connections for those living in poverty.

Five key aspects of working with people experiencing poverty are identified by Pierson (2016). Firstly, it is important to obtain income and resources for people. Secondly, service users' social support and networks need to be strengthened. Thirdly, all work with service users should be integrated with the work of other organisations to provide resources such as food. Fourthly, the establishment of ways in which people experiencing poverty can participate in the community and finally practice should be community-based, focusing on the places in which people live.

An anti-poverty practice framework proposed by the Northern Irish Department of Health (Office of Social Services, 2018) identified that the strength-based perspective and anti-oppressive practice were the key to working with people experiencing poverty and their framework focused on empowerment. Likewise, in 2019 the British Association of Social Workers published an anti-poverty practice guide for social workers (British Association of Social Workers & CWIP, 2019). They advocated for anti-oppressive practice with relationship-based approaches, focused on hearing people's stories. Advocacy was identified as a key aspect of anti-poverty practice to ensure that service users "socio-economic rights" (British Association of Social Workers & CWIP, 2019, p. 19) are met.

Theoretical approach

Critical theory was used in the research as it addresses material deprivation which is significant for people experiencing poverty. Critical theorists challenge political and economic systems based on neo-liberal capitalism (Brookfield, 2005; Giroux, 2011). Within the western world, including Aotearoa New Zealand, where this study was carried out, neo-liberal capitalism is a driver of comparatively high rates of poverty (Rashbrooke, 2021; Webb, 2019). Neo-liberal capitalism is an economic system with the marketplace at its core and an emphasis on public sector austerity and privatisation of services (Tuck & McKenzie, 2015). It is argued that wealth created because of increased production trickles down to those at the bottom of the economic hierarchy, mostly through job creation (Brookfield, 2005; Rashbrooke, 2021; Rua et al., 2019). Scholars, in adopting critical theory, challenge this trickle-down idea arguing that neoliberal capitalism is flawed and what actually trickles down to those at the bottom is minimal (Brookfield, 2005; Webb, 2019). Working towards addressing the structural causes of poverty involves exploring alongside people experiencing poverty, the nature of their oppression and the structural causes of poverty (Freire, 1993). Through consciousness raising people gain clarity about the connection between the personal and political (Freire, 1993; Mills, 1959). This process was used as part of the interview process of this research.

Feminism was the second theoretical approach underpinning this research. There is a link between gender and poverty, something which the feminist literature has described as the feminisation of poverty (Brooks & Hesse-Biber, 2007; Phillips, 2009). One area in which poverty among women is significant is in relation to sole-parent, women-led families (O'Brien, 2014; Rashbrooke, 2021). In the 1970s, Pearse (1978, p. 28) noted that "almost half of all poor families are female-headed". In Aotearoa New Zealand, women have inequitable incomes in comparison to men and have less access to income. This is a consequence of welfare policy in Aotearoa New Zealand and the way in which paid and unpaid work is organised (Maidment, 2016). In this research, most women participants were providing unpaid care for children or grandchildren.

All women do not share the same position in society and the concept of *intersectionality* was useful in understanding the situation of participants in this study. The term intersectionality was first introduced by Kimberlé Crenshaw (1989), a black American legal scholar. After providing legal representation for three black American women in employment discrimination cases, Crenshaw developed the metaphor of an intersection to understand her clients' experience (Carastathis, 2014; Crenshaw, 1989, 1991). Intersectionality is an acknowledgement of differences between women and a "naming and appreciation of the influences and complexity of interlocking identities" (Anderson-Nathe et al., 2013, p. 287). The marginalisation of women because of the intersectionality of identities is not intentional but is the consequence of interacting vulnerabilities which cause disempowerment (Crenshaw, 1991). People can experience oppression in multiple ways and some people are both simultaneously oppressed and privileged. For example, middle-class women may experience oppression due to their gender but privilege due to their class.

While intersectionality developed using a feminist lens, the intersection of subject positions can also be used to understand men's oppression. All study participants (men and women) were experiencing poverty and lived in a rural community but, alongside that, they had different subject positions which intersected – dependent on their health status, whether or not they had a disability, their age, gender, ethnicity and their employment status.

Method

Data for this study were gathered from 28 qualitative interviews with 23 women and five men who self-identified as living in poverty. A feminist approach to interviewing was chosen as the focus was on daily lived experience and the material realities of participants' lives (Oakley, 1981). Consciousness raising was also part of the interview process, the notion that poverty was a result of structural factors rather than an individual responsibility was discussed with participants (Kincheloe et al., 2012). While carrying out research informed by critical theory, the researcher should be critical of themselves and their research process, questioning who benefits from the research as well as being aware of the power dynamics between yourself as a researcher and the participants (Denzin & Lincoln, 2008). In this study continuous journaling and supervision was used to reflect upon the power dynamics within the research process.

The length of interviews varied with the shortest being 30 minutes and the longest 2 hours, the average being 1 hour. Interviews were recorded and then transcribed. A field work journal was kept and used as part of the data analysis and for critical reflection. Key informants who had some experience working with people experiencing poverty in the study area were consulted and asked to assist in recruitment. Participants in this research lived in a rural district in the North Island of Aotearoa New Zealand serviced by one small town. Twenty-two of the participants were New Zealand European, four Māori[2], one British and one participant was from Africa. The youngest participant in the study was 17 and the oldest was over 70. Twenty-two participants were on an income support benefit, including National Superannuation (for those over 65), and the remaining six participants were either employed or their partner was. Participants self-identified as experiencing poverty rather than a particular definition of poverty being imposed on them as this may have been experienced as stigmatising.

Recruitment was via intermediaries, people working in education, health and social services in the district who distributed information sheets about the research. Snowball sampling was also used to recruit participants and entailed participants distributing the information about the research to others who they thought might be interested in taking part. Snowball sampling is an approach which has been identified as effective in accessing hard to reach populations (Sadler et al., 2010).

As the participants in this research were marginalised, every care was taken to protect their needs and maintain high ethical standards. Ethical approval for this study was granted by the Human Ethics Committee of the University of Canterbury. As part of the ethics approval process the research proposal was approved by the Māori Research Advisory Group of the University of Canterbury.

Applied thematic analysis, as outlined by Guest et al. (2012), was used to analyse the data, which included the interviews with participants and fieldwork journal notes. A code book was developed in which preliminary codes were identified and these were defined and then refined throughout the data analysis process (Guest et al., 2012). The interview recordings were listened to and then mind maps created for each interview to tease out potential codes. Data were then read closely, and notes taken in the margins of the scripts, making links between the text and the codes. The codes were used to organise the data in the software program, NVivo and from the codes wider themes were identified (Guest et al., 2012).

A number of themes were identified form the data analysis in the original doctoral thesis including 'making ends meet', 'relationships', 'rural issues' and 'oppression and violence' (Pitt, 2021). For the purposes of this article, focused on the poverty informed social work framework, the sub-theme of 'relationships with social services and professionals', which is part of the 'relationships' theme, and 'intersectionality', which is part of the 'oppression and violence' theme, were the most relevant to the framework. Interview data have been used to support the importance of compassion, material support, advocacy and an understanding of intersectionality.

The theoretical approach used in the research informs other aspects identified in the framework. Critical reflection was an important part of the field work carried out in this study and consciousness raising was a part of the interview process, for example, discussing with participants the notion that poverty was a political problem and not the fault of individuals.

Limitations of method

Using a thematic approach to data analysis placed the focus on *what* was said by participants, rather than *how* they talked about their experiences, which could be a limitation of the study. However, focusing on what was said by participants enabled a collectivising of experiences which was congruent with a feminist and critical theory approach to research. As the study was carried out in one geographic area, the findings reflect the place where the study was undertaken and could be a limitation. The qualitative nature of the data gathered for this study is not generalisable; however, the richness of the data gathered is useful (Patton, 2015). The data gathered are the voice of people experiencing poverty and recognise their expertise from their lived experience and their particular context. It is important for social workers working to appreciate how intersectional factors influence/impact experiences of poverty (Joy, 2019).

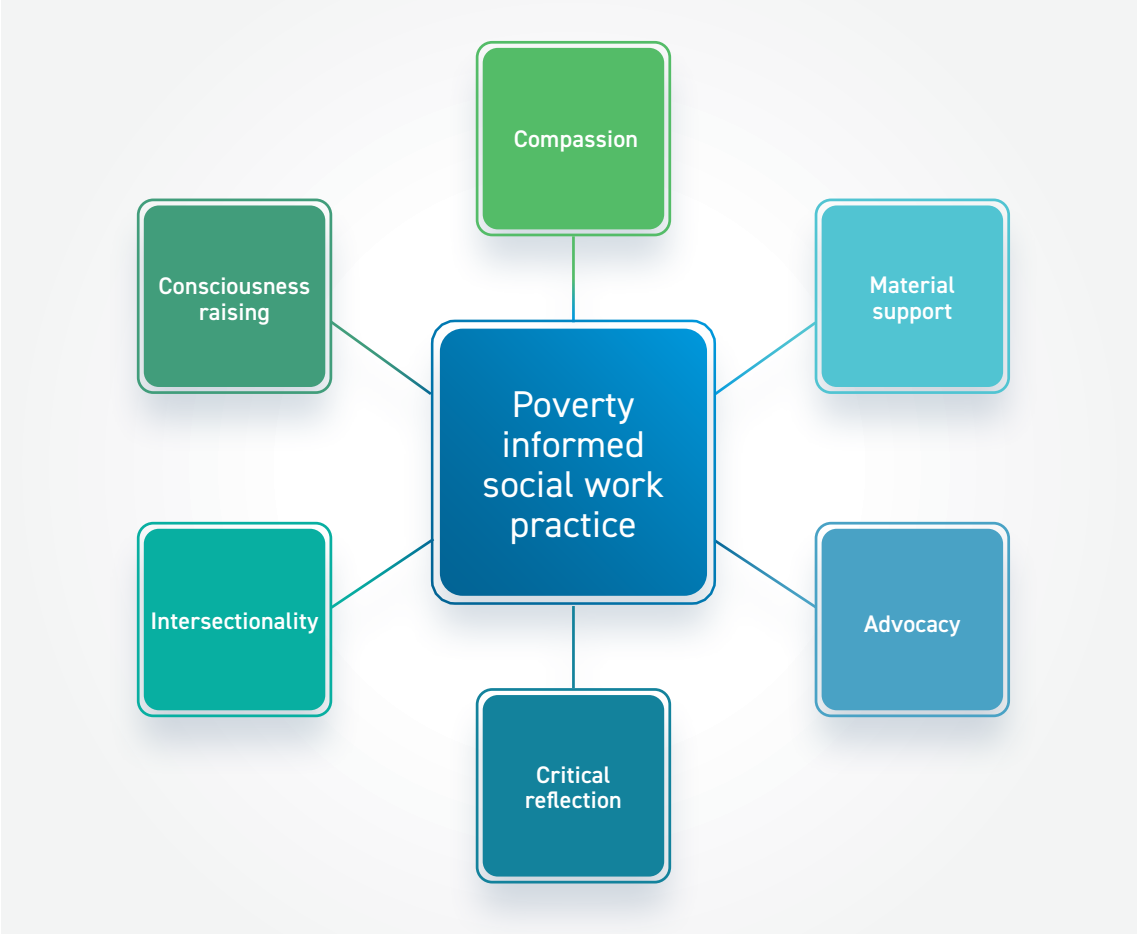
Results and discussion

The Poverty Informed Social Work Practice framework was developed from an examination of the findings from this research combined with the theoretical underpinnings of the study. hile the framework outlined shares similarities with other approaches discussed in the review of the literature, the use of feminism and critical theory in this framework and the emphasis on intersectionality and the importance of consciousness raising adds further dimensions to our understanding of how to work effectively with people experiencing poverty. Drawing on the feminist ideas of consciousness raising and linking the personal to the political, social workers can work for social change alongside service users. Understanding the intersectional nature of people's experience of poverty enables social workers to grasp the nature of oppression people are experiencing and how their intersecting subject positions shape their lived experience of poverty.

The framework can be used as a guide for practitioners in their work with people experiencing poverty and a tool for structuring supervision. There is scope for organisations to incorporate the framework into their assessment processes and for inclusion of the approach in professional development programmes and social work education.

Figure 1

Components of the Poverty Informed Social Work Practice Framework



Each of the components outlined in Figure 1 has a set of associated knowledge and skills. To demonstrate compassion, poverty informed social workers need strong interpersonal and listening skills. Providing material support requires good listening and networking skills. Advocacy requires workers to be skilled in strategies to use across micro-, community- and macro-practice contexts. Critically reflective social workers have knowledge of critical theory to inform structural analysis and understand the way subject positions intersect to shapes people's lives; this necessitates an understanding of intersectionality. Consciousness raising necessitates that social workers understand the link from the personal to the political and to be skilled in communication, particularly explaining complex ideas in a straightforward manner and in group work and community development.

The framework incorporates the micro, community and macro dimensions of social work without a division between these systemic levels (Ife, 2012). Fluidity in practice between working with individuals or family/whānau and working at a community or societal level to create change means social workers will be less likely to judge or blame service users for their experience of poverty (O'Brien, 2016). The following discussion provides an explanation of each component of the proposed approach in the figure above, using quotations from research participants to illustrate key ideas.

Compassion

Feedback from participants reinforced the notion that a trusting relationship is at the heart of the work of social workers, therefore relationships built on *compassion* are cornerstones of poverty informed social work practice. Krumer-Nevo (2020) described the necessity of building a strong relationship with service users as part of the PAP model – a similar concept to compassion, a word used by participants in this study. Compassion is defined by Brené Brown (2010) as being the acceptance of others and a recognition of shared humanity. When participants were asked what they wanted from social workers, demonstrating compassion was the most common response.

> **Steph:** I think it's just giving a more emotional approach and more respect for the situation people are in. Not everyone's down there [income support office] cos they don't want to work a day in their life. There are different circumstances and there are different ways of dealing with things. Although I know the pressures of having to reach targets and all that kind of stuff, and I completely understand it, I think if services like that put more emphasis on dealing with people rather than paper, it would be a lot easier.

The lives of participants and their families/whānau in this study involved a daily struggle. Their experience of poverty was demeaning and exhausting. The need, therefore, for care and acceptance from professionals and others they had contact with in the community was very evident. Participants indicated an awareness that their problems were complex and may not be easily solved, but they wanted to be understood and accepted without judgement. This was the advice Megan would give to social workers working with people experiencing poverty.

> **Megan:** I think one of the biggest things is that people are afraid of being judged. It's like, "well, you buy alcohol" or "you buy smokes", "that shit could go on this that and everything else." It's like, yeah, I can understand that, but look at the bigger picture. Don't judge someone just because they enjoy a beer or a wine a night or every couple of nights. There might be a reason behind why they're doing that.

The importance of bearing witness to the struggle of service users living in poverty was talked about by participants in this study. Enabling people to tell their story without interruption and with minimal questioning shows a willingness to understand the world from the perspective of the other. Demonstrating compassion and listening carefully to the stories of service users is an integral component of feminist social work practice (Dominelli, 2002). The act of recognition is an important part of compassionate social work with people experiencing poverty. Social workers, using the concept of recognition, make clear that they see the injustice that poverty is, and they do so by being actively interested in service users' material life (Krumer-Nevo, 2020; Rank, 2019).

Material support

Alongside compassion, participants in this study talked about their need for material support. Participants talked positively about times when they had been provided with goods and services through their engagement with social services and the difference that made to their lives. Addressing the material aspect of poverty was described by Krumer-Nevo (2020) as crucial and an aspect of the political nature of social work. The combination of compassion and providing help navigating the benefit support system was described by Hannah, who was 18 at the time of interview. Hannah had a social worker who helped her access things and said the following in relation to getting a car seat for her baby.

> **Hannah:** I'm with [name of] service, so it's a lot easier. They come to me, they come to my house and talk to me. And then I just fill out paperwork and then they do it all for me, pretty much. I find it a lot easier.

For some participants, being provided with practical support was a step to accepting help with other aspects of their lives, such as parenting support. Nicole described it in this excerpt.

> **Nicole:** I think that's what I would tell a social worker, make sure they have the funding. Find the funding – I don't know how or why, just, if you have funding already available … Because I was sometimes thinking, "What's the point of [name of social service] coming here?" I was thinking, I'm wasting my time. But as soon as they got [participant's children] into swimming, I have more patience for them. Cos obviously I need help. But why would I wanna have someone who can't help me in other areas? Why would I wanna work with somebody like that?

Asking for assistance for money or food can be a shaming experience (Krumer-Nevo, 2016), and participants in this study experienced shame at being the recipients of charity. Some participants had found ways to reciprocate by giving back to services which had supported them. For example, one participant had been given clothes for her children by a non-government organisation. When her children had outgrown the clothes she returned them to the organisation. If a person is given charity it positions them as being in need rather than a citizen who has a right to a service. Using a rights-, rather than a needs-based approach helps address feelings of shame, as a right is able to be asserted as opposed to a need which involves requesting help and the process of being assessed as deserving, or not (Ife, 2012; O'Brien, 2016). Advocating for people's rights and access to material support is important when working with people experiencing poverty.

Advocacy

Advocacy was identified as a key aspect of anti-poverty practice by the British Association of Social Workers and CWIP (2019) and the importance of advocacy was discussed by participants in this study. Social workers, in collaboration with others, can speak out about poverty and its impact on service users, something described as "cause advocacy" (O'Brien, 2016, p. 289); working with and through social and political institutions to create change.

Social workers are witness to failings of the social and economic system and consequently have a responsibility to talk about the suffering they see and the stories they hear (Jones & Novak, 2014; Pease & Nipperess, 2016).

Advocacy at the micro level has been identified as case advocacy (O'Brien, 2016). Case advocacy involves working with individuals or family/whānau to create change, for example advocating for service users in relation to income support benefits or for social housing. In her interview, Michelle gave an example of the importance of advocacy after she left a violent relationship.

> **Michelle:** We had nothing. Three months I was in the safe house and then they kicked me out, because you're only allowed in there for three months. I found a house just in time. For another three months we were all [Michelle and her children] living on a fold-out couch. I ended up having to get an advocate to say, hey look, she needs a washing machine and other stuff.

Advocacy has been identified as a means of everyday resistance (Baker & Davis, 2018) and within critical theory, resistance is identified as important no matter what level it is carried out at (Pease & Nipperess, 2016). One participant in the research talked about having a voice and what it meant to her.

> **Megan:** It's good to actually have a voice, to someone that's wanting to know why people are in the situation that they're in and the limited budget and everything like that. It's good, cos there's a lot of parents out there that would like to get their voice heard and don't really get the way or the means of being able to do that.

Social workers listening carefully to people's experiences of poverty and then advocating for their rights, such as ensuring they get services they are entitled to or supporting a service user taking issues to the tenancy tribunal[3], are examples of small-scale resistance.

Critical reflection

Critical reflection was used during field work in both supervision and via a fieldwork journal. The process of critical reflection entails an analysis of power differentials evident in practice and includes a critique of how power is navigated in social work. For practitioners working with people experiencing poverty an understanding of hegemony is important as assumptions accepted as common sense need to be interrogated (Brookfield, 2009). Alongside analysis of power and consideration of hegemony, critical reflection requires social workers to understand dominant ideology and be able to consider alternatives to the status quo (Fook & Gardner, 2007). Poverty informed social work practice is underpinned by an understanding of the power of the social work role and a critique of dominant ideas which maintain the oppression of people experiencing poverty. For example, practitioners would challenge the use of assessment tools which focus on individual responsibility without incorporating a structural analysis.

By being critically reflective, social workers can resist 'othering' and 'povertyism', ensuring their practice does not individualise the poverty experienced by service users or blame them for their plight (Morley & Ablett, 2017). Engaging in critical reflection is a way social workers can maintain their awareness that individual situations are not a result of personal ineptitude but represent a breach of economic human rights (Ife, 2012; Morley, 2008). Being aware of the economic and political aspect of service users' lives enables workers to resist neoliberal discourses which normalise and individualise inequality and poverty and helps to maintain compassion for people experiencing poverty (Beddoe & Keddell, 2016; Morley, 2008). Critical reflection grows the compassion of social workers (Morley, 2008) and includes thinking about intersectionality as it pertains to addressing practice issues (van Katwyk & Oleary, 2017).

Intersectionality

A consideration of intersectionality provides poverty informed social workers with a structured way to consider the impact multiple oppressions can have on a person's lived experience. All the participants in this study shared experiencing poverty and living in a rural community and those two factors came together to impact their daily lives alongside other aspects of their identity and situation. The excerpt below from an interview with Karen provides an example of how power was exerted against her based on her intersecting subject positions and demonstrating the intersectional impact of living rurally, being a woman in her 50s, being on an income support benefit and having a disability:

> **Karen:** There's nowhere for people to turn and ask for help other than WINZ[4] [Work and Income New Zealand]. WINZ is a cold environment, I'd rather spend the day in a freezer, it'd be warmer. And it would be more accepting. I had trouble getting some paper work in [to WINZ] once and I said to the lady look I'm sorry I'm stuck at home, I'm in a wheelchair, I have no way to get out of my house and I didn't have the right chair at the time so I couldn't drive and she said well, either you get it here or you miss out. I went to great lengths to get someone out from [name of town], to come out and just pick up this form and take it down cos it had to be there that day. I'd been actually quite sick, but I had to get someone to come, to drive forty kilometres actually, to take a form in because they couldn't do anything on the phone and they couldn't delay it a day. The stress behind that, because you're going to lose your money and you don't have anything in the bank, it's actually brutal.

The degree of structural coercion imposed on Karen caused stress and worry about how she would survive which she described as "brutal". Having a disability meant it was difficult for her to meet the demands of the WINZ staff in the timeframes they set. Being a woman in her 50s limited her chances of further education and employment and living rurally created a layer of complexity to her daily life, particularly as she had no transport, which added to her stress.

Another participant, Kyle, who was living in his girlfriend's home at the time of interview, also experienced difficulties with WINZ. He had no income as he was recently released from prison and had been trespassed from all WINZ offices as he was perceived as being aggressive, although Kyle described his behaviour as a result of frustration at the way he was treated.

> **Kyle:** I've been in and out [of prison] since I was 17. I'm now 30, so that's like 10 years in jail. When I got out of jail I got no money and I find it hard to get employment. WINZ – I can't just walk in there – I have to have an agent go in on my behalf and they have to do everything for me. I've been trespassed twice from them in the last two years.

For Kyle, the intersection of being unemployed and with no qualifications, living in a rural community and being an ex-inmate made it difficult for him to improve his situation.

An understanding of intersectionality enables social workers to grasp the way identity positioning may affect the experience of service users and the access, or lack of access, they have to power. In this research, participants talked about a lack of access to power at a micro level within relationships and at a macro level when dealing with state institutions. Participants expressed feelings of powerlessness and humiliation particularly in relation to transactions with WINZ, as shown in Karen's and Kyle's excerpts above. An analysis of service user situations based upon intersectionality encourages consideration of the complex and multiple disadvantages which together oppress and marginalise people experiencing poverty (Hankivsky & Cormier, 2011).

Social workers have a role in effecting policy change which takes into account intersectionality. Without an understanding of the intersectional nature of poverty policy may be developed which has a homogenous view of people experiencing poverty and which renders invisible their diversity. Intersectional analysis encourages a consideration of the way in which policy affects people differently due to their unique subject positions. This work includes engaging service users in the development of policy which considers their experience, and, advocating for policies which are inclusive of diverse subject positions.

Consciousness raising

By drawing on the process of consciousness raising, service users can be supported to make links between their personal realities and the political aspect of their experience. In this research, consciousness raising involved things like discussing with participants the lack of regulation of rental properties contributing to their substandard housing and noting how the low rate of income support benefits and the minimum wage was the reason for their experience of poverty, not their personal inadequacy. For some service users having a social worker acknowledge that income support benefit rates and wages are too low to live on may reduce the burden of blame felt for not being able to manage financially.

Social workers are positioned to work with people to develop awareness of the injustices they experience as individuals/whānau and as part of a collective of people who experience poverty. Practitioners are bound by their *Code of Ethics* (Aotearoa New Zealand Association of Social Workers, 2019) and the International Federation of Social Workers (2018) global definition of social work to challenge injustices, institutional oppression, and work to change social structures.

Conclusion

Participants in this study wanted social workers to hear, with compassion, what they had to say about poverty and their daily struggles. The personal experience of poverty for participants of this study was political, as their lives were impacted by the neoliberal economic system dominant in Aotearoa New Zealand. Social workers need to be poverty informed in their practice, to both affirm the lived experience of poverty and to seek political change to address it.

The above framework for social work with people experiencing poverty is proposed as both a practical and conceptual tool derived out of the findings of this research and the theoretical ideas which informed it. The Poverty Informed Social Work Framework incorporates practice at the micro level, demonstrating empathy, providing material support and carrying out advocacy, through to work at the macro level, agitating for social and economic change. The implications for social workers include the need to be compassionate and hear the experiences of service users, to provide material support and to form alliances and work in solidarity with people experiencing poverty create meaningful change. For social work educators, including poverty awareness in the curriculum and ensuring the voices of people experiencing poverty are heard by students is important, even more so during a cost-of-living crisis following the Covid-19 epidemic.

Notes

1 Extended family/family group.

2 Indigenous people of New Zealand.

3 Tenancy Tribunal is part of the Ministry of Business, Innovation and Employment and provides a mediation service and hears disputes between tenants and landlords.

4 Work and Income New Zealand (WINZ) provide financial assistance, via benefits, to those not working or in low wage employment and provide support to look for employment and housing.

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