

**WHO DARES
WINZ**

GRAEME AXFORD

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BRIAR'S BOOKS

“Our military forces are an arm of government, just like the [Ministry of Social Development], although probably less able to inflict widespread harm.”

– David Lange, Defence Quarterly (1993), p. 32 (Lange originally said “Department of Social Welfare”)

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A Technical note

Graeme prepared all the text in this book using AI. When the raw material came to me at BriarsBooks for assessment, he had designed a “wrap-around” cover, created a document with no spelling or grammatical errors, a functional Table of Contents (TOC) and a working index. All using assistive technology and AI. He was hopeful that I could create a printed version and e-book straight from his AI-generated document.

I was actually startled at what he done – a profoundly dyslexic man – with assistive technology and AI. He wanted his AI book to show that others with disabilities could also write a book, ie., he wanted the medium to be the message. He came close, and probably as AI progresses he may even be able – in liaison with a printer – to fully get his books to print-ready stages using AI.

I searched for a way in which I could turn his AI “book” with its cover, TOC and index, into something that could be handled by local printers and Amazon KDP Print-on-demand. But, unfortunately the gap between AI today and the technical requirements of designing, formatting and printing an actual physical book is too large to bridge. Too much had to be resized, re-done, readjusted, making his TOC and index inaccurate. The author had left the indexing totally to AI but how reflective of the book’s content was it really? The formatting was clean but very bare. The cover was the wrong size and shape, the spine was far too large and the resolution too low.

A web-based e-book agency would have been able to create an e-book straight from his AI, with a lot of extra coding to form a live index and TOC, but at a cost he was trying to avoid. But not a physical book or a Kindle KPD print-on-demand.

Graeme is tenacious and has become an experienced user of assistive technology and experimenter with AI. His AI book was an adventurous experiment. It went a long way towards creating this book – and we’ll see what the future may bring.

BriarsBooks (2026)

PREFACE

Author's Note

Most books of this sort begin with a foreword by somebody whose name carries weight. This one begins with an Author's Note instead, and that absence belongs to the story.

For readers outside New Zealand: *Work and Income* is often nicknamed "WINZ", from Work and Income New Zealand and as a play on "win" and "NZ". It sits under the Ministry of Social Development (MSD).

This book also has a second purpose: to leave a record. Some of the material that informs it has already become harder to find as websites change, old pages are replaced, and public material disappears into archives that ordinary readers may never locate. I do not want these concerns to vanish simply because a link dies or a page is tidied away.

That is why this book uses different kinds of material. Court decisions, tribunal rulings, official reports, Official Information Act (OIA) responses, and academic writing carry one kind of weight. Personal experience, advocacy memory, anonymous accounts, public posts, and comments from former clients or workers carry another. They should not all be treated as identical, but nor should only official documents be allowed to count.

Experience can be evidence. It may not prove every disputed fact in the way a judgement does, but it can show what a system feels like from below, what people are frightened to say openly, and what keeps repeating across time and place. Anonymous accounts need care, but anonymity is not automatically a weakness. In welfare, fear of being identified can be part of the story: people may worry that naming themselves could affect how they are treated by *Work and Income* or MSD.

Where I use anonymous public posts, I have not treated them as stand-alone proof. I have looked for repetition: whether similar concerns appear in official material, advocacy work, reporting, and the experiences

of clients, advocates, or workers over time. That does not remove every risk of confirmation bias, and readers should test the accounts for themselves. Ask around, compare experiences, and notice whether the same themes keep reappearing.

I have also left out many comments that seemed no more than one-off anger, vague venting, or material I could not place beside anything else. The anonymous accounts included here are used because they sit with a wider pattern, not because anonymity makes every claim automatically true.

So I have tried to be plain about what kind of source I am using. Where something is a formal finding, I say so. Where something is public reporting, opinion, or lived experience, I try to present it as that. This is not meant to pretend that every story is proven in a courtroom. It is meant to preserve a wider record of what people have said, what official material shows, and what those things look like when placed beside one another.

In that sense this book is not a neat academic thesis. It is closer to an anthology of record, experience, warning, and argument. Its central point is simple: people should not be kicked when they are down, and public systems should not make hard lives harder for the sake of a stereotype.

A foreword can reassure readers before they have turned the first page. It can lend standing to a writer who is not widely known. It can also show that someone with a recognised public voice is prepared to stand beside the argument. For a book that questions government departments and public power, that is not a small thing.

The issue is not that nobody was asked to write a foreword for this book, or that those who declined saw no value in it. It is that private agreement and public association are two very different things. People worry about careers, current or future appointments, contracts, reputations, committee roles, and future relationships with the very institutions being criticised. Most pressure is quiet. No one needs to order silence for people to know what may be safer left unsaid.

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I do not write that as a complaint against those who choose caution. People have families, jobs, and futures to protect. I understand that. But caution still tells us something about the climate around criticism: systems can shape behaviour without making a formal demand.

That is one of the themes running through this book. Institutions do not always need to say, in so many words, “keep quiet”. They can delay, narrow, defend, or make the cost of speaking up feel too high. Silence can be produced by atmosphere as much as by instruction.

Nor is this book anti-government. We need public institutions, law, administration, and a social safety net. We need decent people willing to do difficult public work. The issue is not whether government should exist. The issue is what happens when public power protects itself before it listens to the people it is meant to serve.

Criticism is not disloyalty. Asking whether people are being treated fairly is not being against order. It is an insistence that public power remains answerable to the public, especially when that power affects food, rent, debt, relationships, and the ability to survive.

Books like this sit in an awkward place. They can be too personal for some readers, too political for others, too blunt for the comfortable, and not academic enough for those who prefer criticism wrapped in official language. Yet the people who meet the hard edge of a system are often not the people invited to describe it in polished, protected ways.

So let this note stand where a foreword might have stood. It explains the absence, but it also makes a simple request: do not judge the book by whether a famous name stands in front of it. Read the pattern. Test the argument. Weigh the public record beside the lived experience.

If the absence of a foreword makes that harder, it also makes the point more sharply. Sometimes the people most free to speak are the ones with the least protection. This book asks you to read, weigh, and judge for yourself.

INTRODUCTION:

About Graeme Axford

I have always found the “about me” part hard to write. This book is not meant to be about me. It is about what happens when ordinary people come up against a welfare system that can help, hinder, or hurt them – sometimes all in the same week. Still, readers deserve to know where I am coming from and why.

I have been involved in advocacy since 1989. In that time I have dealt with Work and Income, the wider Ministry of Social Development, complaints systems, review bodies, select committees, courts, tribunals, officials, ministers, and the spaces in between where people are told help can be found. I also trained in social work because I wanted to understand both the systems I was challenging and the people working inside them.

I cannot speak for every beneficiary, disabled person, solo parent, family, or Work and Income staff member. Others will have had different experiences – sometimes better, sometimes worse. What follows is shaped by the cases I have seen, the people I have stood beside, and the disputes I have watched drag on far longer than they should have.

That means I carry a viewpoint. Years of dealing with institutions can make you wary. They train you to recognise patterns. I do not pretend

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to be neutral, but I do try to be honest about where I stand and careful about the difference between evidence, experience, and opinion.

Over time I stopped focusing only on single grievances and started looking for the pattern. One bad decision can be a mistake. Ten similar decisions, handled in similar ways, tell you something else. Much of this book is about those habits: delay, narrowing, defensiveness, suspicion, and the way official language can tidy up what felt anything but tidy to the person living through it.

I am not against staff. I have met good people inside Work and Income and MSD, and I know many public servants work under pressure. Decent people can still produce unfair outcomes because of the system they work in, the training they receive, the budgets they answer to, or the culture they are expected to protect. This book is about the machinery, not a personal vendetta against everyone inside it.

I am dyslexic, and I have never written in the polished way many officials, lawyers, or academics do. That has sometimes been used against me. People can confuse rough edges with lack of thought. But you do not need perfect grammar to notice when something is not right.

To make this book clearer, I used legitimate writing tools, including artificial intelligence, as an editing aid. The ideas, structure, examples, and judgements are mine. The tools helped with spelling, grammar, punctuation, structure, and presentation. They did not supply the lived experience or decide what mattered.

I do not see that assistance as cheating, any more than I would think less of someone in a wheelchair for using a ramp. People with dyslexia, literacy barriers, or other communication difficulties should not be shut out of public discussion because they need support to be understood.

I have also written two other books with human help from ghostwriters and editors, designers and printers, including *Differently Abled* (2020) and *The Subtle Game of Obstruction* (2026). I have used petitions, submissions, letters, and public advocacy for years. This book has a tighter focus: Work and Income, MSD, and the gap between the promise of support and what many people meet when they need it most.