



# The economy of life as an expression of *koinonia*

‘The economy of life embodies God’s vision of *koinonia* (community, communion, joint participation and sharing). It is a place where all people have a dignified, clean and safe place to live and die among family and friends who love and share life with them; where work has dignity and wages are fair and just; where justice is done, mercy is loved, and all work humbly with God; and where the Earth’s beings – plants ... seas, lakes ... rivers ... live in the integrity God has made.’  
*The World Council of Churches 10th Assembly, October 2014*

This report draws on feedback from our social service members and official data from government agencies to provide a snapshot of the levels of vulnerability and resilience that exist within relationships, family/whānau and communities. It is our hope the report will inform the development of compassionate policy responses that support all New Zealanders to build strong relationships with each other, and within their communities. Data included in this edition reflects qualitative feedback and official data collated in September 2014. Some December 2014 data has been included where available.

## Economic equity enables people, families/whanau and communities to flourish

Official data point to a solid economy with a 1% increase in GDP in the September 2014 quarter (↑2.9% over the year). The number of people employed increased by 72,000 (3.2%) over the year to September 2014 and the unemployment rate decreased to 5.4% (↓0.7% since

September 2013). On the surface these statistics look promising but questions about economic equity and ethnicity shatter this promise for some population groups when we look beyond national averages. Employment rate: European (67%), Māori (58.5%), Pacific (55.7%). Unemployment rate: European (4.1%), Māori (12.2%), Pacific 11.7% [Statistics New Zealand].

## Food security enhances relationships and community well-being

Stories of increased hardship remain a constant theme from our member agencies with families (both in-work and out of work) struggling to afford basic necessities, particularly those unexpected costs associated with children. In a land that prides itself on effective and efficient food production food insecurity is the raw end of inequality. This report captures the lengths families go to find food, and the stress this places on relationships. It also captures the strong cultural traditions of food sharing among Māori whānau and



PHOTO: PETER BURG

Pacific families and the distress and social isolation people feel when they cannot fulfil cultural obligations to share food. It is therefore unsurprising that special needs grants for food among Māori and ‘other ethnic groups’ is up over the year to September 2014 (↑14.5% and ↑9.9% respectively) [MSD]. This, alongside reports from members about people desperate for food walking long distances for help, and new clients approaching foodbanks that have otherwise been managing fine, supports a growing concern about the impact of food insecurity in our communities.

“People desperate for food often walk a long way as they don’t have money for transport. Food can be an afterthought – bills are paid first leaving limited resources. Salvation Army

“Food demand is constant. It is very difficult to source regular funding to meet demand.” VisionWest

## Secure housing and a sense of community support secure, healthy and safe relationships

Housing availability and affordability across the housing sector (emergency, private and state and social housing) remain strong concerns to our member agencies. Members report a dearth of emergency housing in general, and for women and children in particular, and the limited and unsafe options vulnerable women have when urgent housing solutions are needed. Sleeping in caravans, garages, cars and boarding houses are the ‘constrained choice’ of many families in New Zealand today.

The latest data from the Ministry of Business, Innovation and Employment report average rents are up across all major centres: Greater Christchurch \$428 (↑5.7%), Auckland \$467 (↑4%), Wellington \$367 (↑2%). Smaller centres are also seeing rent increases: Taranaki, Manawatu, Wanganui, Otago and Dunedin City have grown 5–10% in the year to October 2014 [NZHCO, Dec 2014]. These statistics provide the background to the high level of desperation our members are seeing in communities. At the same time, data from MSD points to a decline in the accommodation supplement (↓1.6%) over the year to September 2014, with a small increase to Maori (↑0.1%). It is not clear why official demand for

“Emergency housing is almost non-existent for families who require immediate housing.” **VisionWest**

“Unless we have a major increase in the number of houses available there is no answer. Overcrowding of two or more families is common practice. Demand for assistance with housing has increased dramatically. Evictions taking place without regard to cultural norms (e.g. taking in other families on need) and then no suitable housing to move into. Families are being forced to live in unsuitable transient boarding houses.” **Salvation Army**

“Some young people seemed to have slipped through the youth package and are not receiving an income. Advocacy for this to happen takes time and resources. More youth being expelled from the school system and at a younger age. Police and CYF often make referrals to us for young people to do community service – that is where we see what is happening for the young person and assist as we can. We have been approached by Community Probation to become a youth-only centre but cannot do this as we do not have the supervision available continually that this age group needs.” **Salvation Army**

this benefit is down when the need for assistance with housing as reported by our members is so high.

Feedback from members suggest the need for strong ethics in the private rental market if the private sector is to replace the state’s responsibility to care for its citizens when they fall on hard times. For this edition, we hear stories about pregnancy, serious illness and the death of a spouse inviting no compassion among some private landlords.

For some families subsidised state housing is the best solution to unaffordable private rents. However, recent government announcements and Cabinet decisions suggest the days of state housing are numbered. The current state housing register is 5,599 (inclusive of Priority A and B) [MSD]. Member agencies report a sense of hopelessness among a group of people for whom renting in the private sector is genuinely ‘out of their league’, leaving them with few dignified, clean and safe housing options.

The cultural dimension of evictions is also captured in this report. Members report on families being evicted from both private and Housing New Zealand state houses because they allow family members to stay with them. For Māori and Pacific families there are often strong cultural obligations to help family members in need of

somewhere to stay. If state support for housing is rolled back, and families helping families is not supported, who is left to give a helping hand to those in need?

## Youth flourish where there is a sense of connection and belonging within their families and communities

The story of our most vulnerable youth follows a similar pattern to the employment statistics for the year to September 2014. The latest available Not in Employment, Education or Training (NEET) data highlights significant inequity across population groups: European (9.6%), Maori (20.2%), Pasifika (18.2) [StatsNZ]. Over recent years there has been some significant commitment by government to improve this situation, including the introduction of Youth Services to provide wrap-around support to teen parents and beneficiaries to engage in education, training and ultimately employment. Despite all of this commitment, members still report that some youth continue to slip through

A family was given 48 hours to get out... The lady of the house was due to give birth in 3–4 days. **ACROSS**

the cracks and receive no support or income. More work is needed to understand why this is occurring and how these young people are surviving. Some insight into how to assist our most at-risk youth may be found in the inspirational words of young parents who attended parenting programmes at Te Waipuna Puawai (see page 11). Here we find that hope for a better future starts with feelings of connection and belonging in their family and community, and the love and guidance of people who genuinely care about them and their family.

## Social welfare reforms are effective when sole parents are supported to develop parenting and life skills

The social welfare reforms are well embedded into social policy and service delivery, and data from the Ministry of Social Development indicates the number

“Most coming to our attention have no qualifications, can only get low paid work at unsocial hours, eg cleaning, have no family support to look after children; therefore have no quality time with children after school or children are unsupervised after school, or do not get to school at all. This is even more difficult when schools are only allowing children to be in school for 1–2 hours a day, or if children or adults have special needs but because of waiting lists/financial constraints cannot get diagnoses to ‘prove’ their situation. Very few jobs fit with school hours and holidays.” **Christchurch Methodist Mission**

of people receiving benefits are mostly trending down: Jobseeker Support (↓3%), Sole Parent Support (↓9%). Both Supported Living Payment and Youth Payment/Young Parent Payment are the exceptions (↑2% and ↑3% respectively). For this edition, member agencies provide some insight into the difficulty some parents (mostly women) find juggling work and childcare responsibilities, particularly those with special needs children, and children with behavioural challenges. Childcare centres have been hailed as the solution for these working mothers but for some parents developing positive parenting skills and life skills is far more likely to have long-lasting benefits to both child and family than focusing solely on mothers returning to work.

“Difficulty focusing on parenting when families are facing numerous immediate practical issues.” **Christchurch Methodist Mission**

“People are not going to doctors as this is not seen as a priority when they have to pay for rent and food.” **City Mission**

“Families in overcrowded, inappropriate, substandard accommodation unsuitable for children. Lack of stability has huge impact on families.” **Christchurch Methodist Mission**

### **Children and families/whanau build resilience when preventative, universal services are readily available when and where needed**

Children and families/whanau do not suddenly become vulnerable and at-risk overnight – there is generally an escalation of vulnerability and risk over many years. The importance of preventative, universal services when and where needed is a consistent message from member agencies. There are some early signs that community/self-referrals for support services may be under pressure. Members report on waiting lists for preventative work, parenting programmes and family social work. A change to the management of community funding, and potentially the roll-out of the Children’s Teams (focusing on the most vulnerable children) across the country, could also impact on the ability of families to self refer for support in the early stages of need, before issues reach crisis point.

### **Health and Work and Income interface**

Affording health services remain a challenge for people on low income. Members report debt to GPs from earlier visits prevent people from returning for further health care until the debt is paid off. The challenge to afford GP visits to provide medical certificates to Work and Income is also captured in the report. Finally, we hear about the difficulty people with mental illness face in understanding and fulfilling work and income obligations, and the need for more training of work and income staff to recognise the signs of mental health and to appropriately respond.

“Even though these people look very unwell, Work and Income require a medical certificate to prove this but they don’t have money to go to the GP and/or need support to make an appointment to go.” **Kokiri Marae Health and Social Services**



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New Zealand Council of  
Christian Social Services



# Supporting data

‘The Economy of Life is not reduced to growing gross national product, but rather is based on responsible consumption, just distribution, sustainable production and investment in the common good.’

*The World Council of Churches 10th Assembly, October 2014*

## The economic big picture

It’s a mixed bag of views on the economy from the experts, with some commentators preparing the ground for early retirement of the ‘rock star’ economy over the next three years. The latest GDP data reports an increase of 1% in the September quarter 2014 (↑2.9% for the year ended September 2014). The Quarterly Labour Market Report [QLMR] supports this confidence but also notes ‘New Zealand’s economic growth is robust, yet slowing.’

This caution is also mirrored by the Ministry of Business, Innovation and Employment forecast for 2017: ‘employment growth to remain strong but for growth rates to decline over the next three years.’

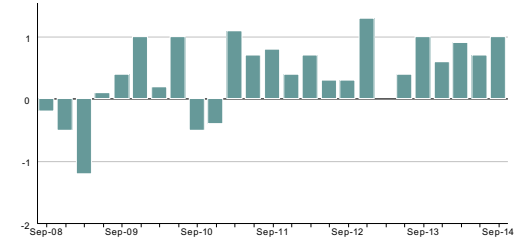
The latest Household Economic Survey (Income) supports consistent feedback from member agencies about some households struggling to afford basic expenses, particularly housing and food, and the need for new ways to increase household income for those groups who are genuinely struggling to afford basic household necessities. The survey finds that whilst average annual household income has increased by 9.1% average weekly expenditure on housing costs have increased by 11.1%. This makes a 2% shortfall between income and expenses. In addition, the household income of those

households receiving more than \$123,300 annually rose by 14.7% while the household income of those households receiving less than \$32,100 annually increased a paltry 2.9%. It is not surprising then that 41% of respondents in the survey considered their income to be ‘just enough’ or ‘not enough’ to meet their everyday needs for accommodation, food, clothing and other necessities.

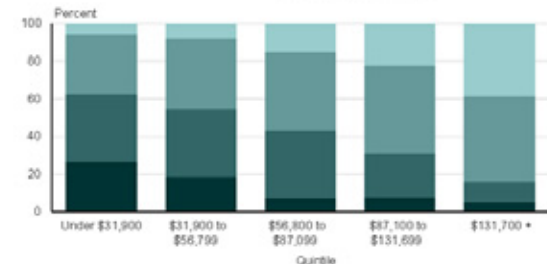
### Employment (annual employment growth)

- Total employment increased by 72,000 people (↑3.2% from September 2013)
- The employment rate is 65.2% (↑0.8%)
- The European employment rate is 67% (↑0.8%)
- The Māori employment rate is 58.5% (↑0.5%)
- The Pacific employment rate is 55.7% (↑0.9%)

Gross domestic product (% quarterly change).  
Statistics NZ



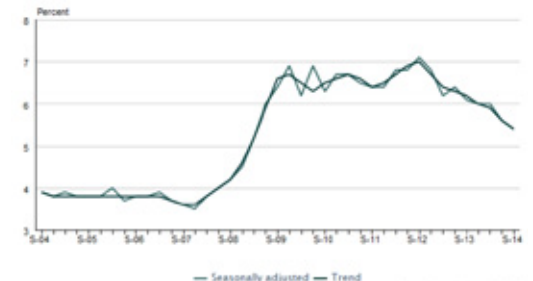
Adequacy of income to meet everyday needs, by annual household income quintile (year ended 30 June 2014).  
Statistics NZ



Employment rate (quarterly).  
Statistics NZ



Unemployment rate (quarterly).  
Statistics NZ



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- Full-time employment increased by 65,800 (↑3.7%)
- Part-time work increased by 5,000 (↑1%)
- Female employment rate increased to 59.7% (↑0.6%)
- Male employment rate increased to 71% (↑0.7%)
- Labour force participation rate is 69% (↑0.4%)
- Nearly half of the annual growth in employment came from the construction industry (↑33,500 / 18.8%)
- Other significant areas of growth came from ‘arts, recreation and other services’ (↑18,400 / 13.5%), and public administration and safety (↑11,600 / 9.8%).

### Employment by regions (annual employment growth changes)

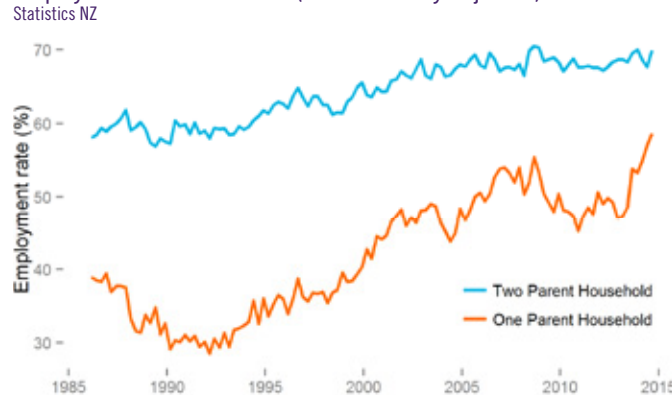
- Canterbury comprised almost half of New Zealand’s total employment growth (↑34,400 / 10.6%) from construction (↑13,800) and retail trade and accommodation (↑7,800)
- Auckland comprised 22% of the total employment growth also from construction and wholesale trade.
- Waikato employment growth is 14,300 (↑7.5%)
- Wellington employment declined by 4,500 (↓1.7%)

- Bay of Plenty ↓800 / 0.6%
- Single women in the workforce
- The Quarterly Labour Market Report [November 2014] reports the employment rate for single women with dependent children is 58.6% which is described as ‘the highest it has been since the series began in 1986’. This increase is associated with changes to Sole Parent Support, requiring beneficiaries with a younger child older than five to actively seek work.

Employment projections. MBIE

	Actual	Forecast		
	2014	2015	2016	2017
Employment growth (AAPC)	2.8	2.4	2.2	1.6
Participation rate (%)	69.3	69.4	69.8	69.9
Employment rate (%)	65.1	65.7	66.4	66.6
Unemployment rate (%)	6	5.3	5.1	4.8

Employment rate of mothers (not seasonally adjusted). Statistics NZ



### Unemployment (annual changes)

- The unemployment rate has decreased to 5.4% (↓0.7%).
- The European unemployment rate is 4.1% (4.9% in September 2013 ↓0.8%)
- The Māori unemployment rate is 12.2% (12.2% in September 2013, no change)
- The Pacific unemployment rate is 11.7% (15.7% in September 2013 ↓4.0%)

## Not in Education, Employment or Training

At September 2014 there were 125,500 Māori (aged 15–24) in the general population. 25,600 of this demographic were identified as NEET (↓3,500 over the year to September 2014). While the data below indicates a slow downward trend in the annual NEET rate across ethnicity, particularly for Maori and Pasifika, the magnitude of this social inequity is clear when the latest European NEET rate (9.4%) is compared to both Maori (20.2%) and Pasifika (19.2%) rates [MBIE].

Over recent years there has been some significant commitment by government to improve this situation, including the introduction of Youth Services to provide wrap around to support teen parents and beneficiaries to engage in education, training and ultimately employment. Despite all of this commitment,

“Some of our centres run a number of youth programmes both in-house and external. The demand and need is high, we do partner with local schools to work with young teens at risk. Most of these kids have family issues; we now have a programme that engages the whole family, not just the individuals.”  
Salvation Army

“Access to alternative education – hard to get into. Lack of jobs is an issue. But the need for connection and belonging in their family units and community is a need that we are currently focusing on. If they have good support and plans we have found there is good chance of good outcomes.”  
Salvation Army

members still report that some youth continue to slip through the cracks and receive no support or income. More work is needed to understand why this is occurring and how these young people are surviving.

NEET rate by ethnic group. MBIE

Ethnic group	NEET rate Sep-14	Change (percentage points)		
	Quarter	Annual	Three-year	
European	9.6	↓0.1pp	↓1.4pp	↓1.7pp
Māori	20.2	↓0.9pp	↓2.4pp	↓1.8pp
Pacific Peoples	18.2	↓0.3pp	↓0.9pp	↓1.3pp
Asian	6.7	↑0pp	↓1.9pp	↓3.3pp
Total All Ethnic Groups	11.4	↓0.3pp	↓1.6pp	↓1.9pp

Source: Statistics New Zealand, MBIE

Māori NEET rate by gender				
Gender	NEET rate Sep-14	Change (percentage points)		
	Quarter	Annual	Three-year	
Male	15.0	↓1.0pp	↓3.4pp	↓3.8pp
Female	25.8	↓0.8pp	↓1.2pp	↓0.2pp
Total	20.2	↓0.9pp	↓2.4pp	↓1.9pp

## How much does daily life cost?

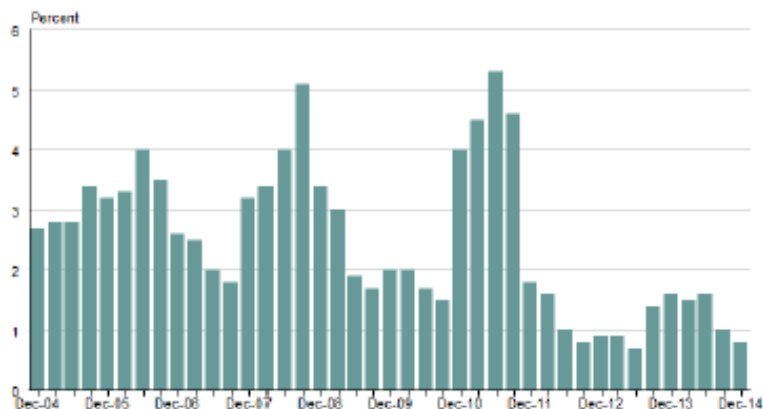
The Consumer Price Index fell by 0.2% during the December 2014 quarter. The annual increase was 0.8%, which has been described as ‘the smallest annual rise since the June 2013 quarter.’

Annual increases included:

- housing rentals ↑ 2.1%, Canterbury ↑ 4.9%
- purchase of newly built houses, excluding land ↑ 5.4%, Auckland ↑ 7% and Canterbury ↑ 6.3%
- electricity ↑ 3.6%
- food ↑ 1%

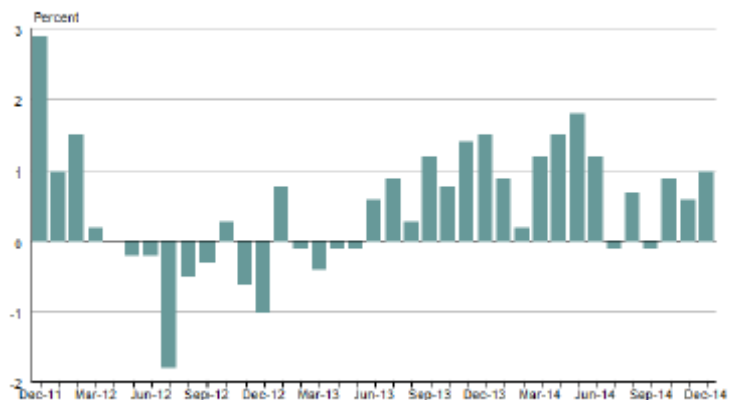
Consumers price index (annual change).

Statistics NZ



Food price index (annual change).

Statistics NZ



Special needs grants for all clients nationally for food from Sept 2013 – Sept 2014.

Quarter Ended	Ethnicity	Benefit group				Total	Annual change
		Main benefit recipient	NZ Super / Veterans pensions	Non ben & Non BFT	Orphan Benefit / Unsupported Child's benefit		
Sept 2013	Maori	31,289	603	5,519	75	37,486	
	Other ethnic groups	37,496	1,443	9,074	26	48,039	
	<b>All</b>	<b>68,785</b>	<b>2,046</b>	<b>14,593</b>	<b>101</b>	<b>85,525</b>	
Sept 2014	Maori	35,585	768	6,439	124	42,916	↑ 14.5%
	Other ethnic groups	41,243	1,706	9,788	41	52,778	↑ 9.9
	<b>All</b>	<b>76,828</b>	<b>2,474</b>	<b>16,227</b>	<b>165</b>	<b>95,694</b>	<b>↑ 11.9%</b>

Advances from MSD for all clients nationally for electricity and gas during the Sept 2013 – Sept 2014 quarters.

Quarter Ended	Ethnicity	Benefit group			Total	Annual change
		Main benefit recipient	NZ Super / Veterans pensions	Orphan Benefit / Unsupported Child's benefit		
Sept 2013	Maori	3,773	158	8	3,939	
	Other ethnic groups	4,279	236	2	4,517	
	<b>All</b>	<b>8,052</b>	<b>394</b>	<b>10</b>	<b>8,456</b>	
Sept 2014	Maori	3,194	147	5	3,346	↓ 15%
	Other ethnic groups	3,388	246	3	3,637	↓ 19.5%
	<b>All</b>	<b>6,582</b>	<b>393</b>	<b>8</b>	<b>6,983</b>	<b>↓ 17.4%</b>

- fruit and vegetables ↑ 3.2%
- meat, poultry and fish prices ↑ 3.2%
- fresh milk ↑ 3.2%

Annual decreased came from:

- petrol ↓ 4%
- audio-visual and computer equipment ↓ 14%
- telecommunications ↓ 4.5%

The Food Price Index (FPI) measures the rate of price change of food and food services purchased by households. Statistics NZ visits shops across New Zealand to collect prices for the FPI and check package sizes.

“We have more couples on low wages – less money to make end meet. Loan sharks charging exorbitant interest e.g. 39.5%. Increasing number of clients where basic needs are not met by income available. Increasing number of Kiwisaver withdrawals.” Salvation Army

## Hardship assistance

Basic necessities are growing more expensive but hardship assistance continues to trend down for most types of assistance, across ethnicities. The exception is the provision of Special Needs Grants (SNG) for food which rose significantly over the year. Of significance is the increase in Māori requests for SNGs (↑14.8%). The accommodation supplement decreased by 1.6% across all ethnicities for the same period. This seems counter intuitive given high rent increases across the country and regular feedback from members about people struggling to afford rents.

## Benefit trends from September 2009–14

- The number of recipients of main benefits decreased by 10,073, or 3%. This decrease was largely driven by decreases in Sole Parent Support and Jobseeker Support numbers.
- Supported Living Payment numbers increased slightly.
- Job Seeker numbers decreased in all Work and Income regions except Northland, Waikato, Bay of Plenty, Central and Wellington. SPS numbers decreased in all regions, and SLP numbers

increased slightly or remained stable in all regions.

- The proportion of the working-age population in New Zealand receiving a main benefit fell.

## What our member agencies are seeing

The struggle to afford basics necessities, the unexpected costs associated with children, and the ease at which budgets can be blown, are regular themes in feedback from our member agencies since the first *Vulnerability Report* was published in 2008. For this

edition however we also see some new themes coming through. There are early signs of KiwiSaver contributions being withdrawn to cover basic household costs, the cultural dimension of social obligations within families/whanau that oblige family members to provide food and share resources. For Māori and Pasifika these cultural obligations are strong, and relationships can breakdown and families can become isolated when cultural obligations are not met.

“We are seeing more related living costs fall into the hands of debt collectors. There has been an increase in KiwiSaver release support this year.” **VisionWest**

“Poverty and lack of enough to go around creates another challenge. School camps, digital needs, etc put pressure on parents already struggling to keep up.” **VisionWest**

“Clients seem to have greater distress with bigger budget deficits and relying on payday lenders. We are seeing more clients from working families and youth.” **Salvation Army**

Summary of working-age<sup>1</sup> clients receiving main benefits, end of September 2009, 2013 and 2014.<sup>2</sup>

Benefit	2009	2013	2014	Annual change	
Jobseeker Support (JS)	143,628	126,470	123,133	↓3,337	↓3%
Sole Parent Support (SPS)	85,319	79,699	72,589	↓7,110	↓9%
Supported Living Payment (SLP)	91,342	92,072	93,852	↑1,780	↑2%
Youth Payment/Young Parent Payment <sup>3</sup>	1,486	1,293	1,335	↑42	↑3%
Other <sup>4</sup>	5,036	4,860	3,412	↓1,448	↓30%
Total working-age recipients	326,811	304,394	294,321	↓10,073	↓3%
Percentage of working-age population on main benefits	12.3%	11.2%	10.7%		

1. Working-age clients are aged 18-64. This definition reflects the minimum age of eligibility for most main benefits and the age of qualification for New Zealand Superannuation.

2. Based on Statistics NZ National Population Estimates as at 31 March 2014.

3. Youth Payment/Young Parent Payment recipients who are 18+ years. There were 2,013 YP/YPP recipients aged 16-17 years at the end of September 2014. YP/YPP was introduced in August 2012; figures prior to this are estimates.

4. Other includes Emergency Maintenance Allowance (EMA), Emergency Benefit (EB), Jobseeker Student Hardship (JSSH) and Widow's Benefit Overseas (WBO).

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## Food insecurity

Food insecurity and food banks go hand-in-hand but not when people experience food security. Feedback from member agencies for this edition indicate demand for food parcels show no sign of abating. Times are changing however and food insecurity is no longer the preserve of those most in need. Other groups who might otherwise be doing fine

also find themselves caught-up in the net, along with individuals and families with highly complex needs. The food insecurity net is widening and the new normal for many New Zealanders.

Members report on the lengths families go to and the energy needed to find food for family members, particularly children, and the stress this

places on relationships. For some families food insecurity has simply become the ‘norm’, and not identified as a primary issue until other problems are raised with social workers. For these families food is simply what comes last after paying debts, electricity bills and other non-discretionary payments.

The act of sharing food is a powerful human connector. Feedback from our member agencies point to the strong cultural traditions of food-sharing particularly amongst Māori whānau and Pacific families. The contribution of food to family gathering, and the feeling of distress and social isolation when food cannot be contributed. This cultural dimension to food sharing was also captured in the recent Family 100 Research Project undertaken by Auckland City Mission. NZCCSS believes food insecurity and decisions not to intervene damages human relationships and ultimately damages our collective humanity that binds us together.

“Surviving takes all their energy.”  
Salvation Army

“We are seeing many more new clients at the foodbank – young people, more working families, Usually they do not need intensive intervention but with a little help they are on their way again. Our usual client group are still with us. New people we haven’t seen before.” City Mission

“Often when the social workers are with families who need assistance with other issues, food becomes part of the assistance even though not requested as the main presenting issue. It is part of what is noticed as being essential as the family needs are assessed. Demand remains at about the same level since 2008 – depending on the areas, some centres say the demand is huge and constant – about 200 parcels per week.” Salvation Army

“A sense of shame drives many participants to self-exclude themselves from social, family or cultural events as they cannot contribute as expected.” Family 100 Research Project

For many parents, a significant proportion of their time and mental resource is taken up with the challenge of accessing food for their family. Family 100 Research Project

## Housing

New Zealand’s housing shortage cuts across all types of housing: emergency housing, state housing, local government housing, social/community housing, and low-cost housing. The only type of housing that does not seem to be in shortage is large, high-cost housing; the ‘market’ seems productive here. For those people living in a low-income household (includes those in-work and out-of-work), options to find and afford a safe, healthy and stable home remains severely limited. Member agencies highlight some of the key housing issues seen around our communities.

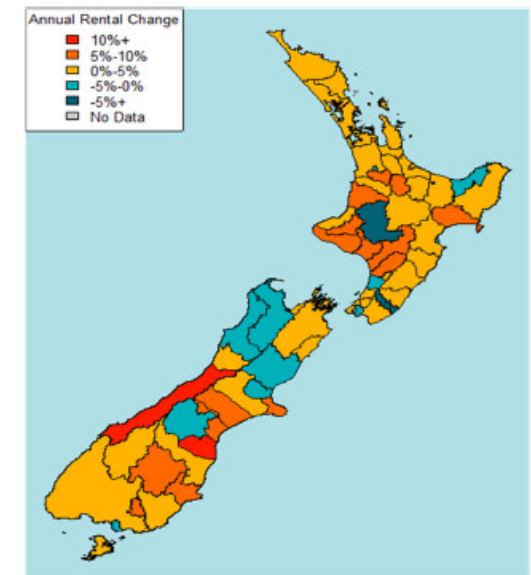
### Emergency housing

Members report on a dearth of emergency housing in general, and for women and children in particular, along with the limited and unsafe options vulnerable women must make when urgent housing solutions are needed.

Families are being forced to live in unsuitable transient boarding houses.  
Salvation Army

The need for emergency/ supported accommodation for women and children remains high. We can no longer place people in emergency housing easily as everywhere is constantly full. The Ministry of Social Development are contacting us to place people yet we have no housing to offer or quick solutions. Families and individuals are living in caravans, garages, cars and outdoors. Salvation Army

Annual change in rents for the three months ending October 2014.  
MBIE





The demand for this service has increased and the closure of two women's accommodation centres in our area has impacted on the client's ability to access short term accommodation this is suitable for themselves and children.

**Salvation Army**

Mother with three children given notice by landlord as house sold. Team leader contacted all options she could think of – found no solution. **Christchurch Methodist Mission**

Young mother with premature baby just discharged from neonatal unit has nowhere to go so has to take baby to YWCA emergency housing. The impact on staff feeling quite powerless to meet housing needs like the above, or offer anything other than token words of support. **Christchurch Methodist Mission**

**Affording private rentals**

The latest data report average rents are up across all our major centres: Greater Christchurch \$428 (↑5.7%), Auckland \$467 (↑4%), Wellington \$367 (↑2%). Smaller centres are also seeing rent increases: Taranaki, Manuatu, Wanganui, Otago and Dunedin City have grown 5–10%

in the year to October 2014 [NZHCQ]. This is the backdrop to consistent reports from member agencies about people and families dependant on benefits, and working families, struggling to afford market rentals. With this high level of desperation present in communities, it seems counterintuitive that recent data from the Ministry of Social Development points to a decline in the accommodation supplement (↓1.6%) over the year to September, with a small increase to Maori (↑0.1%).

Unless we have a major increase in the number of houses available there is no answer. Overcrowding of two or more families is common practice. Demand for assistance with housing has increased dramatically. Evictions taking place without regard to cultural norms (e.g. taking in other families on need) and then no suitable housing to move into. Families are being forced to live in unsuitable transient boarding houses. **Salvation Army**

Young mother with premature baby just discharged from neonatal unit has nowhere to go so has to take baby to YWCA emergency housing.

**Christchurch Methodist Mission**

There has been an increase in referrals for working families who are unable to afford market rental and are struggling to pay the rent. Beneficiaries are finding it impossible to getting into private rental even if they do not have any barriers such as debt or previous evictions.

**VisionWest**

**Safeguarding tenants**

Feedback from member agencies suggest a need for some strong ethics in the private rental market if it is to take over the state's responsibility to care for citizens when they fall on hard times.

A woman called into see me, she wanted to terminate her fixed term tenancy, as her husband had just died and she was struggling to pay the rent. We contacted the property agency and were informed that she had to stay in the property until the end of the tenancy.

**ACROSS**

The woman had to stop work and go into hospital where she had an operation. She got an infection. She was not entitled to any increase to her benefit and her husband's wage did cover the rent ... The property manager agreed to let the family of four stay until the end of the month as long as they paid the rent and for the husband to contact KiwiSaver and to transfer some money in his account, to pay rent owning. We arranged for them to meet with HNZ next week to see if they can be housed, it is not certain this will happen.

**ACROSS**

Rents in Christchurch may have peaked but they are not coming down. One can find expensive houses but anything under \$300 a week is almost impossible to find. This forces house sharing, hot bedding and other inventive ways to find accommodation. Renewals of rent contracts are often being charged for and the rental period is shorter and shorter so that new contracts are needed more often. Rent auctions are still being spoken of. **City Mission**

Rents are around 65–70% of income. There is limited ability to stay with other families due to restrictions on numbers of people per bedroom/house. Rent increases are unmanageable for families and individuals. Shortage of housing for single people, both men and women. Rents of up to \$500 for a 3 bedroom house are typical. It is not just the affordability, it is the lack of availability also, applying for many houses and being declined as accommodation is in such high demand. **Salvation Army**

Increased demand for assistance with housing – people unable to find housing because of historic issues with debt and damage to HNZ and rental agency properties, so the only opportunity they have is if a private landlords are willing to give them a chance. This leads to house sharing, overcrowding and then to further issues as people try to live together. The need for emergency/supported accommodation for women and children remains high. **Salvation Army**

## State housing

The state of the nation speech in January 2013 advised that Housing New Zealand will build 2,000 new houses by December 2015, including 700 in Canterbury. [Housing New Zealand's briefing for the incoming Minister](#) advises "As at 30 September 2014, Housing New Zealand has built 274 houses, with 80 of those in Christchurch". Accessing limited state housing remains a challenge to a significant group of people and families. Feedback indicates a sense of hopelessness among people needing social housing, with many discouraged from applying. With few options to afford private rentals many people resort to unsuitable and unsafe accommodation.

"The wait list is such that people are not even bothering to register. There is a feeling of hopelessness that some people think they will never get help. Our clients are not interested in affordable housing. They see that is out of their league and for the rich. They will never afford to own their own homes and may not even want to do so but they do need housing. They are interested in social housing and there is very little around." **City Mission**

"Some people are finding it more difficult to fit the criteria that allows them onto the list to access social housing. We have one example of a woman with children being taken off the social housing list because she turned down a house in the same street as her ex-partner who was violent in their relationship. They are getting discouraged and no even applying for social housing because they know the list is too long and the criteria are too restrictive." **Salvation Army**

## Social housing waiting list

Currently there are two sets of data available on state housing waiting lists. The Ministry

Social Housing Waiting List (September 2014 quarter).  
MBIE

Priority A	2,936
Priority B	2,040

National summary of housing register and transfer register (30 September 2014).  
MSD

	Register type		
	Housing register	Transfer register	Total
Priority A	2,156	654	2,810
Priority B	2,033	756	2,789
<b>Total</b>	<b>4,189</b>	<b>1,410</b>	<b>5,599</b>

of Business and Innovation continues to produce the New Zealand Housing and Construction Quarterly (NZHCQ). The table 'Social Housing Waiting List' at left provides data from this publication for the September 2014 quarter.

Since April 2013 the responsibility for state housing applications and assessments was transferred to the Ministry of Social Development. The table 'National summary of housing register and transfer register' is the latest data on state housing from MSD.

NZCCSS notes 'waiting list' data has been replaced by 'housing register' and 'transfer register', data. At this stage, it is not clear what this difference means although the housing assessment process currently remains unchanged.

## Obligations to take in family can lead to evictions

Salvation Army members report on families being evicted from private and Housing New Zealand homes because they allow family members to stay with them as part of their cultural/family obligations. It is easy to see how situations for some families can go from bad to worse when whole extended

"Families are moving out of Christchurch in search of cheaper housing they can afford, but then they have even less family/whanau support and transport may be a problem – particularly if need specialist health services in Christchurch, and harder to access emergency help from WINZ, food parcels." **Christchurch Methodist Mission**

families are evicted and there are no alternative housing solutions. In a [recent radio New Zealand interview](#) Major Campbell Roberts talked about limited housing solutions, referrals to camping grounds, and a recent case of a person whose only option was staying in their car in a locked Salvation Army carpark:

Extended families living together because of limited financial resources putting pressure on the original occupier to provide what is needed – these people often end up with evictions from their housing as they landlord or HNZ do not allow the extra people in the dwelling. Evictions taking place without regard to cultural norms (e.g. taking in other families in need) and then no suitable housing to move into. Families are being forced to live in unsuitable transient boarding houses.

We are also seeing an increase in families relocating from other towns/cities trying to get a fresh start away from unemployment and/or

dysfunctional family systems and destructive influences.

Some clients have limited resources to call on from within the community as they have burnt bridges with other agencies and are unable to return.

## Children and families/whanau

Children and families/whānau do not suddenly become vulnerable and at-risk overnight but rather there is an escalation of vulnerability and risk over many years. Our members consistently report on the importance of available preventative services when and where they are needed. For the December edition however there are some early signs that community/self-referrals for support services may be under pressure. Member agencies report waiting lists for preventative work, parenting programmes and family social work. A change to the management of community funding, and potentially the roll out of the Children's Teams across the country (focusing on

the most vulnerable children), could also potentially impact on the ability of families to seek direct support in the early stages of need to address issues before they reach crisis point.

“Budgeting advice is not enough where addictions, family violence and mental health problems are also part of the issues a family must deal with.” **Salvation Army**

“There is always a waiting list for community referrals for home-based social work re. parenting (exacerbated to a degree by referrals from CYF, eg for work with CYF caregivers, children in care etc being prioritised). Concern that Children’s Team work will have further impact on waiting lists for more preventative work). Waiting list generally 3 months.” **Anonymous**

“Referrals are usually complex – multiple issues, requiring good collaboration and communication across agencies. Demand just keeps increasing. We have completed some of our annual MSD contracts 75% within 25% of the year to date. We have waiting lists for mental health services for both children and adults.” **Christchurch Methodist Mission**

## Parenting and life skills

“The family has been called the ‘school of life’. It’s in our family we first experience what it means to be human, and where most of us learn to live in ways that lead to our own wellbeing and to being able to contribute to the good of society. Our family of origin may shape our own family that we start as an adult.” *Judy McCormack, married women, mother, grandmother and counsellor, Wel-Com, Dec 2014*

Parenting skills and life skills are largely developed over time in family settings. These skills support both individual and community capability that contribute to the long-term wellbeing of communities, and of the wider society. In this edition, we have a glimpse into life without solid parenting and life skills, and the difficulty this brings to the challenges of parenting and day-to-day living.

“Life skills and basic coping skills are missing for some families and this is an urgent area needing resources. Helping people to respond from an informed place rather than being reactive.” **Salvation Army**

“We see increasing number of parents who have limited skills and coping abilities in parenting. This can/may have roots in the parent’s own unstable childhood.” **Salvation Army**

“For some families, surviving takes all their energy as they are dealing with multiple complex issues, often generational impacts, behaviours and ways of dealing with crisis determine the basis from which people are able to function, the supports they are able to access and their ability to make change and move forward in life.” **Salvation Army**

“Family violence continues to be an issue, with CYF often unresponsive if the concern is emotional or psychological in nature.” **VisionWest**

In contrast, feedback from **Te Waipuna Puawai** provides a glimpse into the transformational power of parenting and life skills programmes that are delivered in an environment of respect, compassion, justice, hospitality and mutual enhancement.

**A young dad’s story:**  
“The parenting classes helped me to know what to do with my baby and now I can now read the signs. I know when my son needs a bottle or a nappy change ... The most significant change for me was learning how to have confidence in myself ... The new skills I have will help me deal with challenges in the future ... Their help was life-changing.” **Te Waipuna Puawai**

**Another young dad:** “I’ve learned heaps of things like how to take care of baby; how to hold her and wash her. I’ve learned that little babies don’t need a pillow and now know how to soothe her to help her sleep. I’ve done a parenting course with my girlfriend. I’ve also done courses on communication skills and exam skills, and now I’m doing a driver’s license course ... I have no regrets being a young dad. I value my daughter ... I want to take responsibility for this baby.” **Te Waipuna Puawai**

**From a young mother’s support group:** “I learned how to massage him after a bath to relax him so he would sleep longer and feel refreshed when he wake up. I learned how to make baby food and how to keep him safe ... I made heaps of friends ... When there’s no one to talk to, you feel lonely and depressed. I’m planning to go to university and feel very excited about doing a Bachelor of Education. ... The young mums’ group makes this kind of future possible.” **Te Waipuna Puawai**

New Zealand’s rate of child abuse remains high despite the commitment of government and many agencies both within and outside of government. However, new annual figures released by Child Youth and Family indicate a small decline in the notification of child abuse in a decade. This decline largely reflects a fall in reports of emotional abuse. Children’s Commissioner Dr Russell Wills

is encouraged by this change and points to progress in terms of the level of collaboration between CYF, police, and health as key contributors. As part of the collaborative approach, consideration is now being given to referring children who witness family violence but have not been physically injured, to appropriate NGO services rather than automatically referring all of them to CYF.

The Ministry of Social Development has advised NZCCSS “This is a positive practice change as it provides opportunities to focus resources on the right children thus ensuring that statutory services are targeted at children who are deemed to be most at risk. Statutory and non-statutory agencies provide an integrated network of mutually supportive services to promote the best interests of vulnerable children and families and the agencies work together to ensure that

the responses to the needs of vulnerable children are proportionate to the level of need and risk. This approach is a core component of the principles of the Vulnerable Children Act and the Children’s Action Plan.

Whether this means these new statistics indicate a reduction in the incidents of emotional abuse, or a change to the process for managing children witnessing family violence is a pertinent question raised by interviewer Guyon Espiner. Time will only tell.

In the year to June 2014

- 9,499 children were reported to have been emotionally abused (down from 11,386 since June 2013)
- 3,178 children were reported as physically abused (down from 3,181).
- 1,294 children were reported as sexually abused (down from 1,423). (Source)

One thing that improved collaboration will not address, however,

is the link between child abuse and poverty and the need to lift household income for families both in-work and out-of work. As discussed in a 2013 report by the Child Poverty Action Group (CPAG), Child Abuse: What Role does Poverty Play, there is substantive research which identifies a clear link between poverty and abuse (particularly emotional and neglect).

The September quarter data presented in the tables below suggest much more needs to be done to address the over-representation of Māori in child notification data.

Recent communications with the CYF team suggests there is commitment to addressing this concern. “One of the most significant steps that CYF have taken to address this over-representation of Māori in child notification data has been to place as a key priority for 2015, a unified ‘working with Māori Strategy’. Subsequently, one

major collaborative illustration has been the co-construction with internal staff (practitioners & leadership) and external key stakeholders (inclusive of NGO’s, NGO Māori, Iwi etc.), of an indigenous and bicultural principled strategic practice framework. This framework will influence all leadership decision making and practice activities of CYF so that mokopuna (inclusive of their whānau) are appropriately assessed, and referred to the right organisations to receive the best possible service to meet their needs.”

## Welfare changes

“If you have come here to help me, you are wasting your time. But if you have come because your liberation is bound up with mine, then let us work together.”  
*Aboriginal activists group, Queensland, 1970s*

The Welfare Reforms began August 2012 and ‘Getting people off benefits and back to work’ was the central tenet of this policy. Two years on these reforms are firmly embedded in social welfare policy and service delivery. From a data collection perspective, the reforms have been successful. The Ministry of Social Development’s Annual Report 2013/2014 advises over the year to 30 June 2014 the number of people on a working-age job seeker support for more than 12 months fell from 74,559 to 67,531. In addition, the number of recipients of main benefits decreased by 10,073 (3%). This decrease was largely driven by decreases in Sole Parent Support and Jobseeker Support numbers.

This perceived success has brought about a new target – reducing the total number of people receiving a benefit by 25 percent by 2017. Alongside this target is an active focus

Care and protection (C&P) notifications and FARs.  
CYF

Quarter	C&P notifications	C&P FARs	C&P FARs with ethnicity Maori
April–June 2014	36,481	12,051	5,351
July–Sept 2014	40,483	12,454	5,727

Children and young people in out of home care and protection placements (CIC).  
CYF

As at	CIC	Maori CIC
30 June 2014	4,129	2,310
30 Sept 2014	4,135	2,321

“Some situations with appointments with Work and Income being set in school holidays and mums not able to make them so get sanctioned.” **Salvation Army**

“We have had cases where people get appropriate work and there is a good outcome for the family. However, people feel under pressure to get work and know that they may not be ready for that weighs on them as they seek solutions to childcare, family situations etc.” **Salvation Army**

“Parents often comment that ECE centres they have visited are not catering for them, and often centre staff ‘look down their nose’ at them when they come in with their children. Families sometimes find Early Childhood Centres intimidating, due to their personal experience in the education system. It requires some families a lot of courage to approach centres.” **Christchurch Methodist Mission**

“A number of families we are in contact with struggle not only with the expense of childcare but also the rules around child attendance (if children do not attend regularly or have a regular pattern of non-attendance then they are taken off the roll and can no longer attend). The majority of childcare providers charge fees that make them inaccessible to low income families. Centres that are affordable generally have long waiting lists which make it difficult to enrol your child when you need the care (some waiting lists I am aware of are over 6 months long).” **Christchurch Methodist Mission**

on reducing the number of sole parents living on a benefit. So how are the social welfare reforms playing out in our communities? And what are the stories sitting behind official data.

Feedback from our member agencies provide an insight into how sole parents (who are primarily mothers) manage to balance the responsibility

of parenting with returning to work. It is not the same experience for all women. For those with limited or no family support, having time to raise children becomes a secondary consideration to work.

For some mothers, living to work means not being there to manage children with behavioural challenges/special needs, not being there to ensure

children go to school, not being there to look after children after school and during school holidays. It means relying on other people to parent. It is hard to do positive parenting when the main caregiver is someone else.

Early Childhood Education has been hailed the answer to parents parenting children across the socioeconomic spectrum. Data from the Ministry of Education point to a massive increase in enrolment in education and care (crèche) from 2010 to 2013. Parenting by corporate styled ECES (offered up on the share

market) is becoming the norm but where does this leave the development of parenting skills in a culture of drop off and pick up?

### Some facts about ECE

From 2010 to 2013 enrolments in the education and care services (‘crèche’ model) have grown 57% and home-based services have grown 96%. In contrast enrolments fell in kindergarten (↓22%), Ngā Kōhanga Reo (↓11%) and Playcentres (↓11%) where there has traditionally been a high level of parental involvement.

Early childhood education use in 2013. [Ministry of Education](#)

Type of EECE	Share of enrolments
Nga Kohanga Reo	5% (9,179)
Playcentres	7% (13,568)
Home-based	9% (18,820)
Kindergartens	17% (~35,000)
Education and care centres	62% (~124,000)

“Some families find childcare very difficult to use as they have issues around trust and suitable care for their children.” **Salvation Army**



**Closer Together Whakatata Mai** is an NZCCSS programme to build public knowledge about the effects of high income inequality on New Zealand. Check out our website: [www.closertogether.org.nz](http://www.closertogether.org.nz)

For ideas and discussion about economic inequality and what we can do about it, join the conversation at [facebook.com/closertogethernz](https://facebook.com/closertogethernz)

**In a more equal New Zealand we'll all be better off**

## Interface between health and Work and Income

Affording health services remains a challenge for people on a low income. For this edition, we also gain insight into the interface between health and work and income. Feedback points to the challenge to afford GP visits to fulfil new Work and Income obligations that require mandatory assessments by GPs. It also points to the challenge faced by people with mental illness to understand and fulfil work and income obligations, and the need for more training of work and income staff to recognise the signs of mental health and how best to appropriately respond.

“The Community Services Section of Older person Health are overloaded with requests.”  
**Christchurch Methodist Mission**

“WINZ seem to be less tolerant of overstepped timeframes if clients don’t respond, and strip benefits. However, understanding what is required can be very challenging to the most vulnerable clients.”

**Anonymous**

“People pay their doctor and don’t buy food, or won’t go to the doctor because they owe money from previous visits. We do have some schemes for supporting people in accessing medical care and prescriptions but these are in specific areas only. One centre reported a doctor’s fee being \$67 for clients – just not affordable and when they have to visit to get clearance for W&I this is too much for them. Some clients choose not to seek medical treatment for themselves because of cost but ensure their children receive medical help.”  
**Salvation Army**

“Often they are so unwell they don’t know they’ve missed mandatory Work and Income meetings.” **Kokiri Marae Health and Social Services**

“Dental care biggest concern – not an option for many families.”  
**Christchurch Methodist Mission**

“Pegasus Health appears pretty proactive to ensure cost is not a barrier across their GPs. More difficult with GPs outside this collective – often we will use our Family Support Trust fund to cover costs. Recently, this Fund was used to pay a person’s debt to their GP so that they were able to see their doctor to get a prescription for anti-depressants.” **Christchurch Methodist Mission**

“We are seeing people with mental health and other disabilities not managing well, and the Work and Income Office is not set up to work with people who are clearly unwell. We had one person recently who went to a Work and Income Office. He was visibly (mentally) unwell. Later an incident involving this person happened and he appeared before a judge who recognised straight away that this person needed help and arranged for him to be assessed by a CAP team.” **Kokiri Marae Health and Social Services**

ISSN 2382-0144

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