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HOW MUCH IS ENOUGH?

LIFE BELOW THE POVERTY LINE IN DUNEDIN 2002

**Compiled by
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Foreword	Page 3
Summary	Page 4
Introduction	Page 5
Chapter 1 How Much Stress is Enough? <i>Life on a low income in Dunedin - the personal stories</i>	Pages 6-15
Chapter 2 Income Adequacy <i>In Dunedin 2002</i>	Pages 16-20
Chapter 3 Public Policy <i>Where's the urgency and fairness please?</i>	Pages 21-23
Chapter 4 Social Inclusion <i>The goal of public policy in the 21st century</i>	Pages 24-25
Chapter 5 What's Needed <i>A shift in public attitude or political will?</i>	Pages 26-27
The Last Word Poverty <i>A many faceted, not very splendid thing</i>	Page 28
Appendix <i>Examples of social inclusion strategies in Dunedin 2002</i>	Pages 29-30
Bibliography	Pages 31-32

Presbyterian Support (Otago) started a foodbank in 1992.

Ten years on, with client numbers rising each year, we have felt compelled to also offer in-depth budget advice and a broader advocacy service. Naturally, we'd like to help people make sustainable changes; furthering a 'poverty industry' is not our aim and we would rather our welfare programme was not necessary.

The purpose of this publication is to tell stories that will engage the reader with the realities of family life below the poverty line in Dunedin. The stories together with our research reveal glaring deficiencies in Government low-income assistance. Whichever way you look at the issues, it is simply not enough and drives families deep into debt.

We are told that politicians are not hearing enough complaint about those in poverty. Is this because the rest of us don't want to know? Have we all thought this government would not need telling? The energies of the marginalised go into day-to-day struggles. Who else will take up their story?

We offer these stories and some practical submissions that would go a long way to closing down food banks and giving back some dignity to many of our citizens.

**Gillian Bremner,
Chief Executive Officer, Presbyterian Support (Otago)**

The Board of Presbyterian Support (Otago) is pleased to endorse this publication and its submissions.

**Dr Ruth Houghton,
Chair, 20 June 2002.**

SUMMARY

We believe

- The human costs of delayed improvements to social policies are too high.
- The social costs of delay to these policies are cumulative.

We support

- Strenuous and sustained efforts by WINZ, IRD and ACC to improve institutional attitudes and practices so that everyone receives their full benefit entitlement.
- Initiatives to address the current high levels of welfare debt and to prevent recurrence in the future.
- Establishing adequate income levels so that people do not have to go into debt to pay for essentials.
- The creation of sustainable employment, including adequate wages, and improved transition into the work force.
- The calls from the Child Poverty Action Group for immediate extension of the child tax credit to the 300,000 poorest children who miss out.
- The call for proper inflation adjustment to the family support tax credit.

Recommendations *(Full submissions can be found on pages 26-27).*

Immediate action:

We recommend

- That benefit levels be restored to their pre-1992 levels urgently.
- Positive use of WINZ discretions so that more use is made of non-recoverable grants and special benefit. (This should not be seen as an alternative to a simpler universal benefit system). In the meantime WINZ should be empowered and urged to write off unpaid debt older than 18 months that has been incurred for essential items.
- That in the absence of a universal benefit access to the special benefit should be well publicised to WINZ staff and clients.
- A review of WINZ standard costs formula to allow a more realistic expenditure on food.
- That innocent overpayment debt unpaid within 18 months on the basis of minimum instalments be written off.
- That no low-income earner should pay more than 25% of income on housing.
- That government reassess the social role played by schools and fund this in an easily accessible way. We suggest that a percentage of unrecovered school and activity fees be paid to the schools by WINZ as an annual lump sum grant.
- That government increase the funding for school activities, including camps and cultural activities.

Short term strategies:

We recommend

- That a review of the welfare to work regime continue in order to simplify transitions and more directly encourage people into employment.
- That the DCC keep the Electricity fund at \$200,000.

Longer term strategies:

We recommend

- That Government implement a strategy for strengthening community involvement in local issues related to social inclusion.

We urge

- Communities to express their sense of fairness by demanding Government address issues of income adequacy and social exclusion with appropriate economic policies.



Chris Slane's timely cartoon in the 'Listener' was a gift to this project. Presbyterian Support (Otago) had asked me to coordinate and write up the results of a project on income adequacy in Dunedin. Just when we were becoming fascinated and perplexed by poverty measurement Chris said it all! It's true that the length, breadth and depth of poverty are important issues. 'Who's poor compared with whom?' is a haunting question. When you hear \$1.00US a day being used as a world standard you think again about the relativities of the discussion. When governments turn their blind eye to the worst effects of economic restructuring we want the human voices heard, and listened to.

Social inclusion begins with allowing voices to be heard. We bring you a contemporary assembly of voices, views and conversation starters on life below the poverty line in a qualitative study. Marketeers have driven too many decisions on social issues. The voices of the marginalised and those who work with them and for them have been largely silent (with a few notable exceptions), partly dumbfounded but also lacking the language for the tough new game that has to be played.

Our efforts are directed at stimulating the conversations that ought to have been going on within communities on income adequacy. What is it? How can it be achieved?

The 'we' in the following narrative are the voices of our clients, the staff working with them, the author and the Board of Presbyterian Support (Otago) who have published this document. We're in the trenches every day, working with people in difficulty. We hope that our passion, experience and desire to make a difference will add to the voices you hear speaking. Chris Slane's cartoon reminds us that it's the quality of life that counts.

Dennis M Povey, MA.
Director of Community Mission, Presbyterian Support (Otago)

June 2002.

CHAPTER 1: HOW MUCH STRESS IS ENOUGH?

Gathering personal stories.

We held four focus group discussions with clients of Presbyterian Support (Otago) welfare services. They seemed pleased to talk and we gained their permission to tell their stories in their words. Clients were from three, four and five person households. In one sense their views represent only those who can't make the system work for them or who have been failed by the system. They speak for themselves and not for the large number of people who would qualify by any measure as poor but who have never had to visit a foodbank. Yet the issues they raise are much wider than this particular group of Dunedin families.

People come to a foodbank because they're short of food. Food buying is usually last on the list after rent, schooling, power, telephone and doctors. It is an elastic expense item. Going without becomes a way of life and impacts particularly on children. During this listening project we rediscovered parents' determination to protect children against the worst effects of inadequate income. We heard much more about shame, blame and humiliation than about the difficulty of making ends meet.

As we reflected on these and other stories from clients and staff a number of critical aspects of life on a low income emerged.

What can you expect on a low income?

- You can expect some help from the Benefit System.

What it's supposed to deliver to a family of five:

- A net income of \$452.78 per week consisting of the main benefit and accommodation allowance.
- According to WINZ criteria, \$181.62 of this is 'standard cost' which is supposedly sufficient to cover food, power, clothing, educational and general health costs. The remaining \$271.16 should cover rent/mortgage, hire purchase for essential items (washers, fridges, beds) and essential transport and childcare.

If you have poor health or other needs that fit a variety of criteria you may qualify for extra support through a disability allowance, special benefit, special needs grant, advances, or other allowances and subsidies. You may also be eligible for family support subsidies through the Inland Revenue Department.

What it's supposed to deliver to a family of three:

- An income of \$361.91 a week consisting of a main benefit and accommodation supplement.
- The 'standard cost' allowed by WINZ is \$154.76 leaving \$207 for rent/mortgage and essential items.
- You may also be eligible for the same range of supplementary payments and allowances as a family of five.

Angela

"I went into WINZ one day and I wanted a food grant. She wanted to see what I had bought so I gave her my shopping docket. She was picking out items. 'Why did I buy a box of muesli bars? The kids can just have sandwiches and a fruit for lunch'.

My kids won't take lunch if that is all they've got. They go to school without it and then they pig out when they come home. Kids tease them if all they take is sandwiches and a bit of fruit. So they don't take anything, especially the big kids at college. They won't take anything but they will come home and eat half a loaf of bread. But they won't take anything to school because it is embarrassing if they just take sandwiches."

Belinda

"The kids have suffered. I try to do whatever I can for them, for like sports. I've got one boy just starting music this year and it is really tight, it makes it very tight. If he doesn't have music he will end up on the street as just another statistic. Why shouldn't he be allowed to play sport or go and play music, which he really likes? You know and things like that? It makes it real hard and because of the stress in the household you do take it out on your children and I think that's where it all stems from with children - with behavioural problems. It's not their fault their parents are struggling, you know?"

Penny

"The kids bring home the letter and they already have read it, 'You have to pay this' and I say, 'I don't have to pay that at all!' It's embarrassing for the kids. They get a letter in class. They are the only ones that got a letter about not paying school fees. It makes them feel stink".

"We'd struggled to pay for Sam's school uniform and we were pretty happy about high school until he brought home the bill for the fees. Actually he didn't give us the first one. So when the second one came we didn't know and we put it off. The third one he came home red eyed. They'd stood the kids up whose parents hadn't paid and handed out the letters in class. He's sort of used to us never having enough, but this one really hurt. I was so p.... off!"

Staff workshop 2002

Ted

"Some people at WINZ are good and supportive and then you get the other ones who look at you like you are dog tucker and rubbish. That's the thing I can't stand about WINZ - how they treat you and how they judge you."

• You can expect your children to suffer.

The parents who spoke to us wanted for their children what every parent wants and what every child needs. Safety, opportunity, security, sustenance and self-esteem. The difference is they have no reasonable hope of being able to provide for the expectations a consumer society thrusts at children every day. That's fine if we're talking "playstations", but what if it's a choice between milk, bread and school books?

• Expect to struggle to meet educational costs.

The impact of 'user pays' in education falls heavily on low-income families. Some schools demand money, which is supposed to be 'a voluntary contribution'. When parents don't pay, some schools use various devices of shame and discrimination to put pressure on pupils.

While schools often allow fees to be paid off, there is a significant lack of pastoral care in this matter. Much shame has already been experienced by the time the school clicks into "there's a problem here. Let's see what we can do to help." Some schools have called in debt collection agencies.

- School camps fall at the beginning or end of the year and it is often a choice of paying school activities charges or camp fees.
- School sports are another challenge. The level of uniform and equipment kids believe they need is an area of expectation that can't be met, so hard choices have to be made.
- Special character (usually religious instruction) costs can be as much as \$10 per term per child on top of other school activity fees.

• You can expect to have 1 in 8 chances of not getting all you are entitled to receive in government assistance.

In the nine months from July 2001 to March 2002, Presbyterian Support (Otago) worked with 488 clients actively looking into their circumstances. Of these 90% were found to be receiving less than their entitlement. Some by as much as \$90 per week. This represents 65% of our welfare clients.

The major Dunedin food banks carry about 2,000 active clients. If 65% of them are receiving less than their entitlements, then at least 1,300 of the 11,000 beneficiaries (other than NZ super annuitants) in Dunedin are in major strife because of system error. While working on this project we obtained estimates on benefit income levels for our family of five and a family of three. The first estimate from the WINZ Call Centre miscalculated the accommodation supplement by \$12. This didn't square with our understanding and though pressed to review it the Call Centre person did not want to abate the figure. We called again later and got a different answer to the same question; one that confirmed our calculations.

- You can expect a lot of family stress.

The quality of cumulative stress is evident in the lives of all family clients. Multiple stresses will build up in your family and you will often find it hard to cope. Many of your friends are in the same or similar situations.

The stresses come not only from not having enough money often during the course of a week but through many other problems as well. Without the money worries, the other problems would be bad enough.

- You can expect to be one of many.

More than 11,000 Dunedin households are in a similar situation. WINZ services 30,000 different benefit payments a year, the majority without incident. We hear of some of this from our clients.

However the majority of our clients tell a different story. The system WINZ has to administer is complex and often apparently based on a pact of non-disclosure. It's almost as if some clients and some WINZ staff had agreed "You don't tell us everything, so we won't tell you." The result can be negative and frustrating for all.

Why then does our staff eventually get to the truth? Is it because they are independent? Are they better trained? Are they given more time?

Fig 1: Presbyterian Support (Otago)
FOODBANK PROFILE Jan-March 2002¹

Avg. number of applicants per month	148
Total number of applicants counted in survey	443
Total number of people assisted / living in same residence	1197
% of total assisted aged under 18	36%
DEMOGRAPHIC PROFILE	
% of Pacific Island respondents	4%
% of Maori respondents	19%
% of respondents who are female	57%
% of respondents who are sole parents	32%
% of respondents who are single	36%
% of respondents under 25 years old	22%
INCOME PROFILE	
Median Household Net Income per week	\$271
Median Household Net Income less median housing costs	\$157
% respondent households receiving income solely from benefits	78%
% households that receive some wage income	22%
% of respondents indicating they receive the Accommodation Supplement	41%
% of respondents with community services card	79%

¹ Poverty Indicators Project, Jan-March 2002, New Zealand Council of Christian Social Services.

Emma

"I don't manage stress. They provide counselling for me because I don't cope very well because my partner is the way he is. I do everything. Even when it comes to filling out a form I have to fill it out for him. With lack of sleep my stress level goes up; my little one is up at all times of the night as well and I find it really hard to deal with things every day. I get angry with my partner. 'Get up! You've got to get up!'. If I'm not angry with him I take it out on my eldest, he is only seven and has to deal with things he shouldn't have to know about. We just do not have a mother son relationship. He is always yelling at me. I'm always yelling at him. The social worker actually should have done it right at the word go. Counselling for both of us. Separate counselling".

Nina

"For me it was a total relief to get out of my marriage because he was physically abusive. It was good to know that the likes of WINZ are there so you can go there and get onto a benefit to get away from your situation."

Cathy

"Last week Inland Revenue didn't pay my Family Support and I had no powdered milk. Because it goes in on a Monday at 6 o'clock I can finish work at 6.30 and draw money out. I went and bought milk powder and baby food after work and my card was declined. I went home and rang the bank. The money wasn't there. So I rang Inland Revenue 'cos they have a line open till 8pm. They had cancelled the Family Support or put a hold on it while they were considering wiping my bill that I've got with them. I was crying on the phone 'my baby's got no milk powder'. I just started crying. My kids don't like it. I hate crying in front of the kids but I can't help it. I went to mum and I said, 'Mum you have to write me a cheque' and she said 'But there's no money in the bank.' I said 'Just put tomorrow's date on it and by the time it goes through you will have money in the bank anyway'. I said to the lady at the Inland Revenue 'haven't you guys got a heart? My baby's got no formula and I should have got a letter saying I owed \$416. The bank charged me a fee because my rent didn't go out because they didn't put the money in.' She said 'Oh the banks can be wicked can't they?'"

Olive

"The reason I'm on the Domestic Purposes Benefit is he left us; left us up to here with debt, ran off with another woman and set up house with brand new everything. All our bank accounts were drained when he left. Considering what we had left and basically no income I think we did very well. Being dumped on like that and coping ... it's bad enough that your whole life is just gone, but then to find you have all this undreamed of unpleasantness. No finance to cope with and all these bills to pay ... words just can't explain it".

Robin

"I want to look for a job at night-time so that when my husband gets home from his job I can go to work. He can stay with the kids and I'll work. I can't see another way out of it. Our car is unregistered. I'm driving around an unregistered car. I can't afford to register it. I've still got to pay school fees, I can't afford to do that."

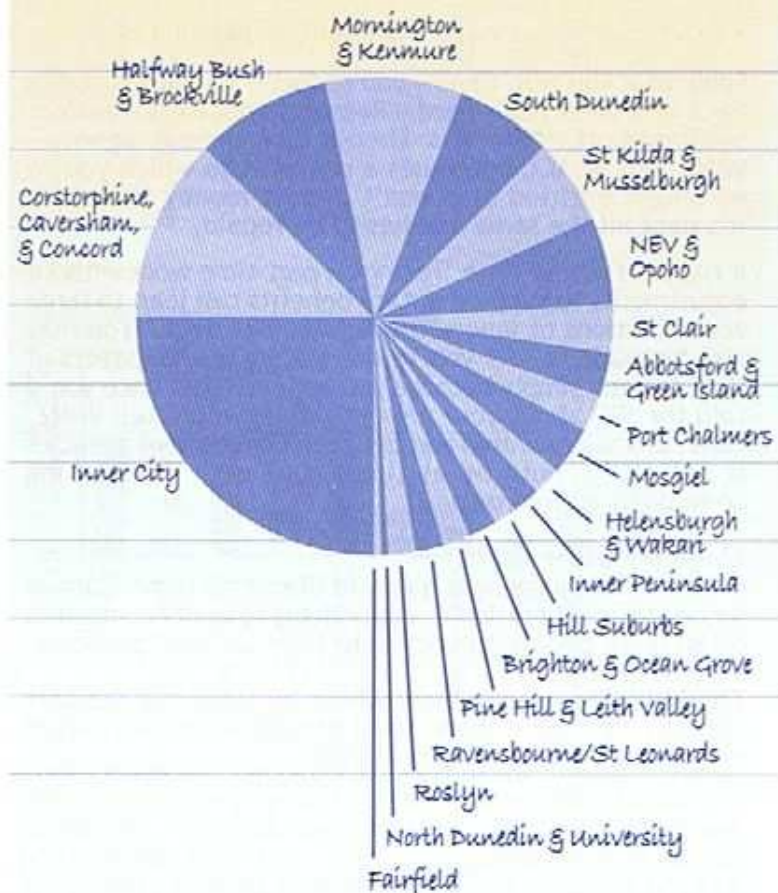
- You can expect drastic change in your circumstances.

Sickness, violence, unemployment, marriage break-up, accident, disability, death in the family or any combination of these is common. Changes in circumstance can leave people incapable of coping with debt incurred in expectation of continued income at an adequate level.

- You can expect transport to be a real hassle.

The costs of vehicle ownership discriminate against people on low income. Registration costs can be paid three monthly, six monthly or annually. Why not by direct debit weekly? You are also more likely to live in the areas of the city with the most awkward bus routes; that's where the cheaper rents are to be found. You may have thought it was worth taking a house down the harbour but the school bus subsidies have now been cut, taking away the advantage of living further out. Most of your court fines are likely to be related to motor vehicles.

Fig 2: WHERE WELFARE CLIENTS LIVE
Presbyterian Support (Otago) Clients, July 2001-MAY 2002



- You can expect to sometimes skip meals so that your children can eat.

Many clients report going without food on a regular basis in favour of feeding the children. Others report missed meals as a regular feature. The Otago University department of human nutrition published figures for minimum standards for adequate diet. Most other estimates of minimum family food costs are significantly lower. While it is possible to feed a family of five for \$130 a week or less, the inbuilt deficits in the nutritional value of the food eventually affect health.

- Expect bad health and expect to ignore it as long as you can.

*'Poor health forms a solid sub-stratum of anxiety, extra cost and low energy levels. It has a direct negative effect on parenting, problem solving abilities and self esteem.'*²

Health issues, yours and your children's (including the views and reports of health professionals), are often discounted and pushed out of sight. Along with poverty, sickness carries a large burden of guilt in our society. Too often clients imagine or experience an unspoken assumption that they are "putting it on". Our experience is that important health needs often go unattended. Sometimes they go away. On other occasions they just get worse.

- Expect constant worrying about or juggling of debt.

Some of it you won't know you're incurring until it comes back and bites you - hard. Researchers call it *innocent overpayment debt*. It's when a Government agency - WINZ, IRD or ACC continues a payment to which you're no longer entitled or doesn't deduct money it should. It's debt all the same and has to be repaid.

It happens all the time. Taking on part-time work without adjustments to supplementary benefits can lead to large accumulations of innocent overpayment debt. You may also be made to feel you're defrauding the taxpayers of New Zealand simply because you believed that once you'd told the IRD about your new job, they would tell WINZ. Communications within and between Government agencies is not all it could be at times, but with devastating consequences for you.

There are other debts.

Extreme debt juggling is a way of life which some manage successfully; others don't. Major debts to utility companies often drive people to seek help from welfare agencies.

The following graphs show whom Presbyterian Support (Otago) welfare clients owed money to in the period between July 2001 and April 2002.

Nicola

"Why do kids get sick at weekends? You have to pay \$10 a visit at night and weekends and sometimes with asthma we've gone three times; we've gone to A and E but then we have to tell them why we've not gone to the emergency doctor."

Wendy

'When I took my girl to the doctor the prescription was going to cost \$3. She can't have it until tomorrow 'cos I don't have \$3.'

Carole

"When you're in debt to WINZ they mostly try to help you sort it out. But when you owe the courts or Inland Revenue, sometimes it's not your fault. But the debt just gets bigger. I read they write some of it off. No such luck."

Izzy

"I've bills for the doctors, telephone, rent, power. OK well I need my power. I don't need the phone. The doctor can wait and I'll have to ignore the landlord for a while and then you know... I call it juggling. Then I've got six people ringing me up in the next couple of weeks saying 'Well how come you've only given us half of this and you've only given us a wee bit of that'. Then it ends up being real full-on 'cause I don't know what I'm doing anymore."

Research by Anne Heynes (Oct 2001) shows that:

- 47% of innocent overpayment debt relates to changes in the work status of beneficiaries.
- 28% of innocent overpayment debt is for up to 2 weeks overpayment, 22% is for at least 26 weeks.
- Late notification of changed circumstances (e.g. starting a part-time job) is a major cause.
- Backdated reviews, which discover overpayments to the client account for 11% of innocent overpayment debt.

The Causes of Innocent Overpayment Debt, Ministry of Social Development, 2001

How Does Budget Advice Help?

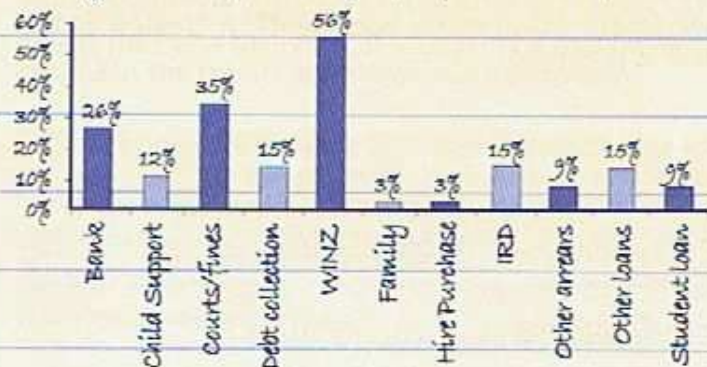
The 1995 survey of clients who used the New Zealand Family Budget Services in 1994 showed:

- Half the clients gave the reason for using the service as debt arrears
- Expenditure on accommodation did not change after budget advice. The greatest reduction in expenditure across all types of clients was in debt repayment.
- After budget advice, the majority of clients were in a situation where their weekly financial position was break even or better. They were able to devote a larger proportion of income to retiring debt, while still maintaining a surplus or break-even position.

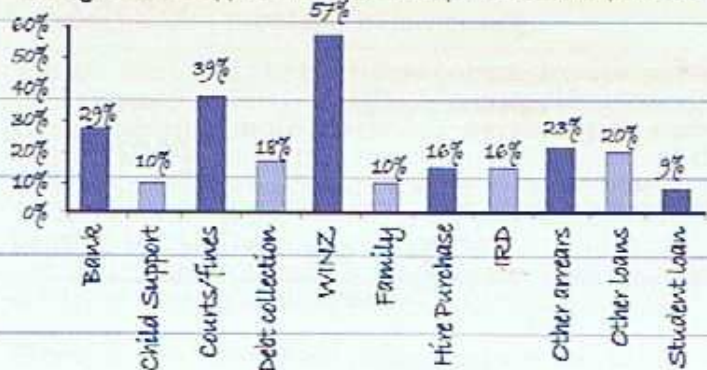
Budgeting Assistance and low-income families - a survey of patterns of income and expenditure of the New Zealand Federation of Family Budgeting clients.

Fig 3: WHOM DO THEY OWE?

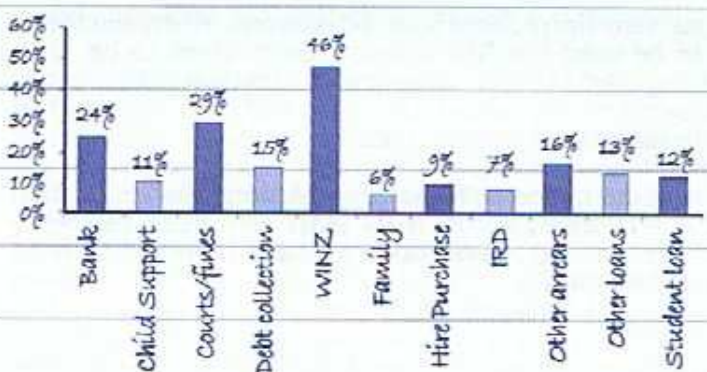
Presbyterian Support (Otago) five person client families



Presbyterian Support (Otago) three person client families



All Clients



Court fines are also a major debt area. Many of these fines have been incurred for matters relating to vehicle ownership. Expired registration and warrants of fitness are common offences. Court fines must be paid within 18 months. Parking fines to the DCC or motoring fines to the New Zealand Police can't be drip-fed until they have gone through the Courts. High penalties are then added.

Together with WINZ debt a large proportion of debt is owed the NZ Government. Inadequate levels of support for people who are dependent on benefits, spending more than 40% of income on accommodation and not receiving special benefits drives families deeper and deeper into debt.

- Expect to spend some time on stand-down.

A third of all our foodbank clients are on "stand-down". Three person families rank 45% on stand-down, five person families 32%. Many of these stand-downs relate to transfer from a student allowance to a benefit or going from employment onto a benefit, or entering or leaving the work force. The difficulties faced are identified by the Government's own policy document³. A "review of the rules" is promised.

Fig 4: (UNDER) EMPLOYMENT
Presbyterian Support (Otago) Clients, Jan - March 2002

% of households that receive only wage income:	9%
% of employed, employed on casual/part-time basis:	4% (7 of 145)
% of unemployed & seeking work, unemployed for more than 6 months:	78% (95 of 122)
Poverty Indicators Project 2002	

- Expect inconsistent advice and rulings from various Government agencies. This is something you will have to learn to struggle through. Don't give up!

In our view the problem is all too common. Where discretion is to be used the first answer seems often to be 'no', forcing clients to seek other help to gain their entitlements. Caseworkers are clearly human too and often have to deal with inadequate information.

One of our concerns is that the rules and the application of the rules by some WINZ staff are often two very different things. A negative attitude seems to be built into the system.

An Attitude Problem?

"Mary's washing machine expired and a case worker encouraged her to get a new machine. Instead of receiving a recoverable grant she was urged to buy the machine on HP. This she did. Her income and health changed and she applied for a special benefit. This was declined on the basis that she had 'made a choice' to purchase on HP. This attitude apparently blinded the caseworker to subsequent multiple letters from her Doctor advising that her mobility needs were such that her car was essential and she needed a special benefit.

On review Mary was granted a special benefit and disability allowances of \$92 per week. The review panel was not impressed with either the attitude or performance of the WINZ office concerned."

Presbyterian Support (Otago) Staff workshop 2002

³ Pathways to Opportunity Nga ara whai oranga MSD 2001 page 10

Rua

"I'm planning on going down to WINZ next week just for factory work - anything. I'm looking for night work. I've got 12 year's experience behind a bar and waitressing but it's just, you know, hard because I'm 40. Bars don't want to employ a 40 year old. The students will get it. So I'm sort of left with like 'Oh, OK, I'll hit the factories'. To get work through the factories you've got to go through Work and Income."

Don

"If you get a training incentive allowance they'll pay for childcare - like subsidised childcare. If you get a job you don't get subsidised childcare. It's ridiculous, where's the incentive to work? I find it a real catch 22 when it comes to work. I've had three jobs that I ended up leaving because it's not worth it if you lose your accommodation supplement, and then have to pay transport costs and childcare. It's not worth it. I was in debt keeping my job."

Fig 5: HOUSING

Presbyterian Support (Otago) Clients
Jan-March 2002

% in State Housing, Private Rental or City Council Accommodation	74%
% in State Housing	15%
% spending less than 25% of their income on housing	12%
% spending more than 50% of their income on housing	29%
% that had moved more than once over the past 2 yrs	40%
Median housing cost (respondents)	\$114

"It is appalling and unacceptable that over 176,000 households are legally entitled to extra assistance to meet basic living costs, but less than 11,000 are presently receiving this assistance."

Still Missing Out - how welfare entitlement is denied, Downtown Community Ministry 2000.

• Expect work to create as many problems as it solves.

Starting work, being out of work again, going to another town to get work, going onto a benefit, going off the benefit, living on a reduced level of benefit is often extremely difficult to manage. At the same time as dealing with a new employer you have to deal with WINZ, the IRD, and your Bank. Dealing with any one of these attitude-rich, error-prone agencies is a handful. No one wants to repeat the cycle too often. It is dispiriting, defeating and can mean the results are marginally worthwhile.

• Expect pressure to work if you are a solo parent with children over the age of seven. You are then required to register for work. Changes in 2002 have modified the requirement to a 'work towards employment' plan. There appears to be a discounting of the social value of parenting and the social costs of poor or absent parenting. There is always a money pressure on parents to seek some extra income. Some WINZ agencies are very focussed on work as the solution. We think children are the ones to suffer from too much dependence on poor quality part-time work as the mark of a parent's 'responsible citizenship'.

• Expect added problems over housing.

You are most likely to be living in rental accommodation (See figure 5 at left). In 1996 294 Dunedin households were sleeping more than 2.5 persons per room. Overcrowding, while it is low, exists and is one of the indicators of deprivation on the deprivation index⁴. Of greater concern is the age and quality of Dunedin's rental housing stock. The high energy costs of which, many complain, are related to inadequate insulation and outdated heating appliances.

People on low incomes are paying the same sort of housing costs as those on higher incomes. The effect is that it takes up a greater percentage of your budget.

Despite 2001 income related rent changes many people spend more than 40% of their income on accommodation.

• Don't expect a Special benefit.

You may have heard of something called a 'special benefit' but you will be lucky to see one. The special benefit exists for those people whose income does not meet their essential outgoings (e.g. their 'standard costs' plus accommodation). Many other qualifications exist calling for the exercise of judgement and discretion on the part of caseworkers. In August 2001 an analysis⁵ carried out by the Downtown Community Ministry of Ministry of Social Development information showed the number eligible for special benefit in Dunedin (including Mosgiel and excluding superannuitants) as 1295.

The number receiving the special benefit was 65 or 5%. (The number receiving special benefit as at 20 May 2002 is given as 263⁶). Major national studies of this question show similar issues.

⁴ Degrees of Deprivation in New Zealand, Bateman 2001

⁵ Carried out by the Downtown Community Ministry.

⁶ Southern Regional Office figure 20 May 2002.

Within Dunedin the local offices grant the special benefit disproportionately. If you lived in North Dunedin last August you'd be one of 3.08% to be granted special benefit.

If you lived in South Dunedin you'd be one of 6.23%.

Those who argue against a Universal Benefit say the special benefit if used properly covers all the existing needs in the community. This argument fails to regard the moral sanctions against 'asking for more' that clients feel and which WINZ staff attitudes reinforce. It also fails to recognise the in-built sanctions against telling clients what their true entitlements are.

Conclusions:

- Occasionally people are the architects of their own misery. More often they are in the grip of circumstances way beyond their own making.
- Something has to be done about the basic approach to life on a low income. Is it or is it not to be allowed to grow as an invisible dark side to our city?
- Life on a low income, caught in a sticky poverty trap is no fun.
- Many of our clients will escape, some will not.

QUESTIONS FOR DISCUSSION:

1 Can a system designed to restrict access to entitlement be transformed?

2 Does the City have a role in ensuring fairness for its citizens?

3 To whom do modern governments listen most carefully?

4 To whom should modern governments listen?

5 Where does responsibility lie for the circumstances these people face?

Tere

"As soon as someone comes up that's got a bit of authority behind them they sit back and listen. It's like when my advocate dealt with WINZ for us. When we went in by ourselves we were getting nowhere. As soon as the advocate got on the phone it was different. They can do it; they just don't want to do it for us."

Our estimate is that at least 18,000 households in Dunedin depend on a benefit as the principal means of income.

"The high figures, in terms of benefit only income, mean it is important that WINZ staff correct their practices so that everyone eligible receives their full entitlement. The New Zealand Council of Christian Social Services continues to be concerned that base benefit rates are inadequate and that the system is too complex to ensure that WINZ does get it right."

NZCCSS Report on Foodbank Consultation 2001

Sandy

"I was left short of money for food. So I thought 'What are we going to do' you know, 'coz I had no extra money for my milk and food for the rest of the week. So I went into WINZ and I didn't have an appointment. I just walked in there really stressed out and I said 'I need to see my case manager'. She was really good about it and we had money there fortunately. We finally had money for food because normally when we go in there we have already used the emergency help. It is things like that that I have to deal with because my husband doesn't deal with it. I have to sort it out - you know 'Mum has to sort out all the problems'."

Where Presbyterian Support (Otago) stands:

The earth is the Lord's, and everything in it.

Ps 24 1

Remember the Lord your God, who gives you power to get wealth.

Deuteronomy 8:18, Holy Bible.

"These will be the ways of the king who will reign over you. He will take your sons and turn them into soldiers. ... He will take your daughters and make them perfumers and cooks and bakers. He will take the best of your land and vineyards and olive orchards and give them to his courtiers. He will tax all you have and turn you into slaves."

1 Samuel 8: 10-18, Holy Bible
(paraphrased)

"Take care! Be on your guard against every kind of greed; for one's life does not consist in the abundance of possessions. Life is more than food and the body more than clothing."

Luke 12 :15ff, 22
Holy Bible

- There are ideologies, policies and belief systems that connect poverty with blame, shame and punishment. Conversely the rich are seen to be worthy, successful and even 'blessed' by God. The Jewish and Christian scriptures take the view that all wealth belongs to God. Judgement is seldom heaped upon the poor for being poor. Much more is said in judgement about those who have taken all wealth and power to themselves.

- Humans devise their distribution systems and thereby bring themselves under judgement. The Bible reflects an ambivalent view of Kings, Princes, and governments. Sometimes they gather wealth for the nation and distribute it wisely and well. At other times they claim all wealth as rightly theirs.

- Material standing is not the measure of the worth of a human life. Neither poverty nor wealth makes us special. Inner qualities of spirit define us. Wholeness as a human being is very much more difficult to experience on a dollar a day but it does happen.

- Presbyterian Support (Otago) and other Christian helping agencies try to see more than the material needs that present themselves and are free to adopt a holistic approach to people's situation.

- People reading these stories live in many different circumstances. We can be grateful for that. Some feel guilt. Feeling guilty and taking responsibility are two different things. We work with clients to help them take responsibility for and gain control of their circumstances. It's time the community at large took responsibility for the existence of unacceptable poverty in our midst.

- Justice means many things, and goes hand in hand with mercy.

- Justice means being dealt with according to the law. In our experience too many clients are not getting their full entitlement under the law.

- Laws themselves are required to be just or they invite anarchy.

- Justice means giving people their due. Systems that deliberately set targets for themselves that frustrate and confuse people are unjust.

Perceptions of Poverty

- Many citizens of Aotearoa New Zealand find the idea and reality of poverty in our midst troubling. "No one in Dunedin is really poor" is not an uncommon assertion yet the foodbank baskets in the supermarkets can be full to overflowing. Someone obviously believes poverty exists in our midst.
- This unease has been well explored and exposed in **Myths About Poverty in New Zealand⁷** and **Hidden Hunger⁸**.
- The **Concise Oxford Dictionary** defines 'poor' as 'having few, or no material possessions; lacking the means to procure the comforts or necessities of life; needy, indigent, destitute'⁹.
- Poverty features on most political agendas because poverty involves moral obligations and value judgements. 'Poverty is researched because it is the most serious of social problems'¹⁰. 'Poverty is bad - bad for adults, bad for children, and bad for society'.
- The difference between political viewpoints is often over how poverty is to be defined, what can be done about it and who is to do it.

Adequate Income

Presbyterian Support (Otago) carries with it values from its Christian basis.

We believe

- The starting point for dealing with poverty is an assumption not of a world of scarcity but of abundance. There is already enough food, talent and work in Aotearoa New Zealand for everyone to live an adequate, safe and secure life. What is at issue is how that abundance is distributed or accessed.
- That sharing in this abundance is the right of all citizens and not the privilege of those who are considered 'deserving'.
- That as long as we assist people who suffer the humiliating stresses of real poverty we have the duty to challenge the attitudes and systems that deny them their rights. We want for all a fairer and more positive access to the nation's wealth. There is enough for all. Governments should not be left in doubt of the needs and will of citizens on this question.
- That all people have a God-given human dignity, which no circumstance of wealth or adversity should erase.
- That adequacy of income has a lower limit. People should not be forced to live below that limit. Adequacy also has a sense of enough or too much.
- That poverty in any society reflects on all citizens as a failure to allocate the wealth of the nation fairly and compassionately.

⁷ New Zealand Council of Christian Social Services, Wellington 1997.

⁸ New Zealand Network Against Food Poverty, Wellington 2000.

⁹ 1975, p.2289

¹⁰ P Saunders, *Poverty and Inequality*, 1994 CUP, p221.

Fig 6: Community Assistance

1 April 2001 - 30 March 2002

Collectively the five largest church agencies in Dunedin distributed 10,500 food support parcels.

Presbyterian Support (Otago)	3,871
Salvation Army	1,810
St Vincent de Paul & Catholic Social Services (2000-2001)	863
Anglican Methodist Family Care	3,156
Taieri Christian Care	888
The combined value of the food is estimated as:	\$370,555
These agencies also help to administer the Dunedin Consumer Electricity Fund:	\$150,000
TOTAL	\$490,565

WINZ Dunedin regional office reports that over the 12 months to March 31st 2002, 5370 special needs grants to the value of \$425,335.26 were paid out.

The average was \$79.20, about the same as the foodbanks and the electricity fund.

WINZ Regional Office May 22, 2002

Peter Townsend provides the most comprehensive, consistent and influential definition of the concept of relative poverty.

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged, or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are in effect excluded from ordinary living patterns, customs and activities.

Poverty in the United Kingdom 1979 p 31.

The Vision

Presbyterian Support (Otago) wants a fair, just, and caring community for the people of Otago.

The Mission

of Presbyterian Support (Otago), guided by its Christian values, is to enrich people's lives by meeting needs or changing individual and community situations to make a positive difference.

The Values

In fulfilling this vision, we will endeavour to act with:

- Faith
- Compassion
- Respect
- Integrity
- Courage
- Independence

What is the Minimum Adequate Household Expenditure Estimate?

*'The family has sufficient income to purchase its own food and clothing, pay for its utilities and rent without going into debt, or needing to visit foodbanks, or take out special benefits. Meals out, videos, holidays and luxury spending are not possible. Minimum participation means the family can take part in church, school and local activities, but not visit a restaurant or cinema...'
'...Savings through life assurance or for house purchase are minimal and not sufficient to provide for an adequate retirement pension or deposit on a house.'*

Measuring Poverty in New Zealand SPJNZ Issue 5, December 1995.

Income Adequacy Research

Presbyterian Support (Otago) now assists about two thirds of its welfare clients with advocacy and family budgeting. Non-clients tell us often "If people only budgeted and managed the family money well they wouldn't need to go to a food-bank". In our experience of advocacy with over 650 families in the past 12 months superb budgeting rarely makes the income adequate.

Looking at a family of five

How much does a family of five need to spend each week to maintain an adequate way of life?

R Stephens, C Waldegrave and P Frater¹¹ in 1993 used focus groups to develop¹² a minimum adequate household expenditure estimate.

We have updated their results and localised them to Dunedin in March 2002 as far as independent information is available¹³. This has been a statistical exercise and has not been crosschecked with broader current community expectations. The in-house discussion we have given this update suggests that in some areas, such as food and power, the costs may in reality be higher than our estimates. The only way to be surer about these items is to carry out more focus group research. We doubt this would greatly alter the total estimate.

Fig 7: MINIMUM ADEQUATE WEEKLY EXPENDITURE ESTIMATE FOR A FIVE PERSON FAMILY (two adults and three children under 16)
As per the Poverty Measurement Project 1993 adjusted for Dunedin & updated to March 2002

Food	\$137.56
Housing	\$171.70
Other H/Hold Operations	\$11.13
Telephone	\$10.12
Power & Heating	\$23.28
Transport	\$47.43
Activities & Recreation	\$27.19
Insurance and savings	\$29.56
H/Hold Appliances and Furnishings	\$12.15
Medical	\$13.08
Clothing & Shoes	\$20.73
Education	\$11.64
Emergency	\$13.02
TOTAL	\$528.59

¹¹ Results published in various papers 1995-1996, Measuring Poverty in New Zealand, SPJNZ, Issue 5, December 1995

¹² The focus groups were themselves from low-income households and used their budgeting experience and spending patterns as a basis.

¹³ P Johnson, Poverty Line Budget Dunedin and Wellington Budget Updates 2002. Presbyterian Support (Otago). Regional consumer price indexes were used to update each budget item.

This is estimated to be sufficient without getting deeper and deeper into debt.

A family of five on an unemployment benefit with all children under 14 years and no other income or assets receives an estimated \$452.78 per week¹⁴.

Using the Minimum Adequate Expenditure Budget figure of \$528.59 this leaves a shortfall every week of \$75.81. As this accumulates it inevitably leads to mounting debt as unplanned costs occur. (See Figure 8 below.)

Fig 8: ANNUAL CUMULATIVE SHORTFALL



Some Comparative Information

Otago University Human Nutrition Department Surveys.

The Department estimates Family Food Costs annually. It sets out three categories of costs: basic, moderate and liberal. The latest estimate of these was published in May 2002¹⁵.

For a family of five for basic food costs alone they estimate \$53 a week for a man, \$51 for a woman \$68 for an adolescent boy and \$26-\$47 for each child dependent on age.

Our family of five consists of 2 adults, an 11 year old, a 10 year old and a 4 year old. On the lowest scale that's \$239 per week for food. That's not possible on an unemployment benefit income of \$452.78.

¹⁴ WINZ Call Centre 16 May 2002

¹⁵ Estimated Food Costs, May 2002.

What's in our Foodbank?

Fresh apples - donated
Low fat, low sugar diet items
Bread
Canned baked beans
Cereal and Weetbix
Honey
Jam
Mince mix - fresh
Margarine
Marmite
Noodles - instant
Oats
Pasta
Pasta sauce
Rice
Salt
Sausages - fresh
Savoury mince - tinned
Soup mix
Sugar
Toilet paper
Tomatoes - tinned
Tuna - tinned

The 2001 Labour force survey shows the median male personal income for Otago as \$415.00 per week and female \$254. (Median means half is below and half above that figure.)

From Statistics New Zealand 'How We Look in Otago 2002'.

Presbyterian Support (Otago) Welfare Clients

Between July 2001-April 2002 Presbyterian Support (Otago) added 31 five-person families to its welfare service. Information collected from clients for the Poverty Indicators Project¹⁶ shows a median income for this group of \$350. This is clearly not enough.

Average weekly household expenditure

As at June 2001 the average weekly spend was \$368.80 for households with before tax income between \$14,900 and \$20,699. Many beneficiaries fall within this group. For all New Zealand households the average weekly spend was \$758.40.

Five-person family with no income other than a benefit:	
Income	\$452.78 pw
Minimum adequate expenditure	\$528.60 pw
Weekly Shortfall	\$ 75.81 pw
Government Poverty measure	\$393.05 pw
(See page 20)	

How much is enough for a family of three?

Scaling¹⁷ the estimates for a five-person family for a single parent, two children family produces a Minimum Adequate Expenditure Estimate for a three-person family.

Fig 9: MINIMUM ADEQUATE WEEKLY EXPENDITURE ESTIMATE FOR A THREE PERSON FAMILY (one adult and two children under 16) As per the Poverty Measurement Project 1993 adjusted for Dunedin & updated to March 2002

Food	\$98.63
Housing	\$123.11
Other H/Hold Operations	\$7.98
Telephone	\$7.26
Power & Heating	\$16.69
Transport	\$34.01
Activities & Recreation	\$19.49
Insurance & savings	\$21.19
H/Hold Appliances & Furniture	\$8.71
Medical	\$9.38
Clothing & Shoes	\$14.86
Education	\$8.35
Emergency	\$9.34
TOTAL	\$378.99

¹⁶ Poverty Indicators Project, New Zealand Council of Christian Social Services, Wellington, published quarterly 2002.

¹⁷ Jensen Equivalence Scale derived from Barashares and Aynsley (1990)

The comparisons

Otago University Family Food Costs Survey - \$129 per week for food only.

- Benefit income \$361.91 per week¹⁸.
- Median income of Presbyterian Support (Otago) three-person family clients \$328.37 per week.

On this basis a three-person family is also faced with a theoretical shortfall every week of at least \$17. We know that for many who receive benefit support the shortfall is not theoretical but very real.

Three-person family with no income other than a benefit:

Benefit Income estimate	\$361.91 pw
Minimum Adequate expenditure est.	\$378.99 pw
Weekly Shortfall	\$ 17.08 pw
Government Poverty measure (see side bar)	\$266.90 pw

Consider

In 1991 the Domestic Purposes Benefit cuts resulted in reduced incomes for families of 11-13%. An 11% increase on the standard benefit in 2002 would produce a further \$30 a week for a five-person family and \$25 a week for a three-person family.

It has surprised us how close to these estimated family expenditures the total entitlement of a beneficiary can be. Where does the rest come from?

What if they are not receiving their total entitlement?

What if they suffer a disability?

What if their caseworker has an aversion to special benefits?

QUESTIONS FOR DISCUSSION:

1 How much do you think is enough for a family of five to live on in Dunedin?

2 What would you have in a basic (cook yourself) food budget?

3 If you had to cut \$75 from the budget each week how would you do it?

STOP PRESS

The Government announced today its intention to eliminate child poverty. The report proposes more research as the key to this strategy. While the exact intention of the Government remains unspecified the Minister (on Morning Report 13/6/2002) referred to one measurement of poverty as 60% of median household income.

We applaud the intention but it's the action that will make the difference.

Based on 1998 figures for median household income for a *five person family* this Government would then have considered income below **\$363.11** as poverty. Crudely inflation adjusted brings that to **\$393.05 for 2002**. (This depends on inflation affecting all parts of the income scale equally, which we know is not the case).

For a *three person family* the corresponding figures would be **\$251.50** and adjusted for 2002 **\$266.90**

Compared with the estimated expenditure budget this sets the poverty bar very low.

Achieving the goal of eliminating child 'poverty' defined like this may be good politics but it is, we say, not enough!

¹⁸ WINZ Call Centre, May, 2002 .

Fiona

"I always water my milk down without letting anyone know about it. The eldest always notices it. 'Have you watered down this milk?' I say 'no'. He's the only one that notices and I do it every morning because they use a whole two litres just at breakfast."

Gina

"I have a permanent disability and I have to have an annual doctor's certificate to continue getting my benefit - in case I have a miracle or something. The Doctor's been great but we owe him too much money and my benefit's been stopped until I get a certificate. I can't get a certificate until I can pay the Doctor."

"The Nine O'clock News"

"In the early 1990's DSW and then WINZ offices were 'corporatised' to look as much like a bank (or McDonalds) as possible. On a Wednesday morning the fax machines whirred and a report was sent out naming the centres that had met targets and those that didn't. These were not fundamentally service targets but contract targets. Pity help you if your office was an offender." Former WINZ Employee

How Much Support Should the Government provide?

For the second term Labour administration (1987-90) and its National successors (1990-99) it's not been a question of how much but of how little. In keeping with the market philosophy of the New Right, reform of the welfare state was a high priority. Government policies were directed towards targeted assistance and a more equitable distribution of limited resources.

The resulting work-place and benefit reforms resulted in lower wages and benefit cuts of 5-25%. Benefits were governed by narrower criteria of eligibility, and complication of the rules.

Regrettably, administration of these reforms became harsh and often punitive. The Department of Social Welfare, later Work and Income New Zealand was restructured to meet tight fiscal constraints. Staff members were rewarded for working within strict guidelines, or singled out for not being a good team player.

The result, by 1999, was a society in which differences and choices were the ultimate gods. Differences increased enormously between the employed and unemployed, the best and least educated, the skilled and unskilled, the involved and the excluded. This was linked to the novel idea that making life on a benefit as unattractive as possible forces people off a benefit and into work.

As extreme wealth became an acceptable part of society, so hard-core unemployment, poor quality employment and poverty were tolerated as 'facts of life' in the pursuit of the promised benefits of economic reform.

The Minister of Social Welfare, Hon. Steve Maharey, has branded the current system as "outdated, complex and ineffective."¹⁹ "It does not deliver what people need" the Minister said. "It does not help people take on the risks of entry-level work, or a new job. It can't respond quickly enough to changing individual needs. At a time when many industries are short of skilled workers there are still many long-term unemployed - one in six working-age people on a benefit; one in ten there for more than two years."

But Mr Maharey asserts that a return to a welfare state like that inaugurated in 1936 won't do.

Whether we like it or not, monetarist reforms and worldwide change have ushered in a new society. The old regime of tariffs, protections, controls and income protection has given way to a new structure of opportunities and rewards. "The task is to match social policy to this economic transformation", said Maharey.

The Government claims to recognize the faults of the system it inherited and seems determined to change and improve it. Whether the changes will be made fast enough for the people who bear the brunt of poverty is a matter of urgent concern.

¹⁹ Speech Notes NSW 2001.

Fig 10: MEAN HOUSEHOLD EQUIVALENT DISPOSABLE INCOME CHANGES

Income Group By decile ²⁰	1982	1998	% Change in Income
Lowest Incomes	\$11,522	\$9,557	-17%
2	\$17,875	\$16,793	-6%
3	\$20,535	\$18,728	-8.7%
4	\$23,891	\$21,539	-9.8%
5	\$27,710	\$25,785	-6.9%
6	\$32,071	\$30,654	-4.4%
7	\$37,025	\$36,295	-2%
8	\$43,157	\$43,730	-1.3%
9	\$50,483	\$53,419	5.8%
10	\$67,057	\$91,291	36.0%
All Households	\$33,139	\$34,789	4.9%

Figure 10 (above) shows that between 1982 and 1996 80% of New Zealand households' equivalent disposable income declined while 20% increased.

In the short term the Minister and his advisers propose²¹:

- **A simpler system** that is both more easily understood and easier to deliver.
- **Making work pay and investing in people** - ensuring that a move into work is worthwhile financially. Also investing in disadvantaged regions to help business create employment.
- **Supporting families and children.** A system that supports families and children through difficult times, especially when no family member is in paid employment.
- **Mutual responsibilities.** Government accepts a responsibility to help those struggling to find paid work. People must be prepared to take opportunities offered to them, and be aware of reasonable sanctions if they do not.
- **Building partnerships.** We are committed to working on partnership. It is only by joint action with the voluntary sector, with local and with business that lasting change will take place. Communities need to be 'backed' to find local solutions to local issues.
- **Tackling poverty and social exclusion.** We are building the capacity of New Zealanders to be part of the modern economy and addressing issues that trap people in poverty and prevent their full participation in society.

Hana - family of six

"We are not on a benefit. My husband works but he brings home like \$320 a week. I mean you tell me how you are supposed to feed and clothe four kids and two adults on that. We get money from Inland Revenue but that pays the mortgage and insurances".

Mary

"When we shifted over here we stayed at my father-in-law's place and we were just paying \$100 a week for board. So Work and Income gave us \$3 a week for accommodation supplement. When we bought our own home and moved into it, we lived there for six months before we found out we were entitled to \$50 a week. You never get back paid anything on it. 'Just tough luck, you didn't know - tough luck.' How am I supposed to know? I've never lived in this country before. The only reason I found out about it was because I needed to get my youngest son glasses. This cost \$300. Somebody told me I could go to WINZ for help. That's when I found out about the accommodation allowance."

²⁰ A decile group is 10% of the total.

²¹ Pathways to Opportunity, Ministry of Social Development 2001, p5

Koa

"So when we had the two kids we were living on \$50 for food a week! So I said to my husband '\$50 a week is not really going to feed us'. So my mother-in-law said to me two years ago, 'what would you like for Christmas?' I said I would like a bread maker. She got me one; it was \$100 at the time. I made all my own bread, cheese, cinnamon bread - everything. The kids loved it. They are sick of it now. I used to buy skim milk and two litres of ordinary milk. The skim milk was for baking or anything like that and the ordinary was for them to have half a cup a day. We are quite good on our bills now because we are \$300 up on our electricity in credit and we are \$400 up on our telephone account. So I've stopped them just at the moment until we pay school fees. The youngest one is seven - his fees are \$45. We've got to pay that. One is going to camp shortly. That is \$30. But we are still living on about \$50-60 at the moment for food to feed us all".

Where Presbyterian Support (Otago) stands.

- Work is seen in our faith tradition as part of our human necessity and opportunity. Its worth is not measured only by money. It is connected closely with our self-esteem, security, and social life.
- Through our active life we have the opportunity to develop as whole human beings in community.
- Work has limits. Some people do not have enough work, some work too much.
- Fairer recognition of the social value of people's different contributions needs to be a priority in shaping society in the 21st century.

Longer-term, more fundamental and far-reaching policies are certainly needed. Government policy documents are upbeat about this.

*"Well-being, they say, comes from being part of a prosperous and productive economy through work, income and job satisfaction; and part of that society - through family, social networks, community/tribal relationships, and ability to take part in community activities. And how do we develop an economy productive enough to provide work and job satisfaction for all; and a healthy, non-exclusive society?"*²²

*Essentially, by better education. Better education for the bottom 20% of new entrants to the work force as a remedy for illiteracy, unemployment and poor health; better skills training for all, to develop the skilled workforce on which economic growth and prosperity depend."*²²

What is not clear to us is whether the Government believes benefit levels are adequate or inadequate. Neither is it clear to us whether it intends to raise them if they are seen as inadequate. We accept that you don't unstitch in one term a system that has been changing over the past ten years. Failure to recognise the inadequacy of benefit and low wage levels can only prolong and deepen the poverty of the 22,100 most deprived citizens of Dunedin.²³

Our clients, (waged and unwaged), measure the stresses and burdens of poverty by the moment, not by months or by 'short and long term strategies'. We look for a time when bold governments will match economic management to social policies.²⁴

Treasury specifically rejects redistribution of wealth as part of the path to a fairer society.²⁵ Rather it places responsibility on individuals to work out their own salvation. The role of Government is to help people be part of a productive work force.

While the focus has shifted to including everyone in access to the nation's wealth, too little is said about the needs and recognition of those who can't work, or shouldn't work.

QUESTIONS FOR DISCUSSION:

1 Have we become too impressed by people who earn large amounts and say they work extraordinarily long hours?

2 Is the growing difference between the richest and poorest an essential part of the modern economy?

3 What else is needed to deal with poverty apart from good work?

²² 'The Social Development Approach', MSP 2001.

²³ Estimated from Degrees of Deprivation in New Zealand, Bateman 2000.

²⁴ Daniel Drache 'Social Inclusion? So Much Effort for So Little Effect', CSSD Conference 2001.

²⁵ Towards An Inclusive Economy, Treasury paper 2001.

Social exclusion

Earlier we stated our belief in abundance as the way the world is made. Many nations start from a similar premise. The issue is not of supply but of distribution. Being human is the basis of entitlement, not being born in the wealthy West or being white or male or fortunate enough to buy land which gushes oil when it is pricked. Being human means to be included, with access to the social, political and economic benefits of society in ways that enable us to realise our full potential.

Clearly something has gone wrong with the original intention. Castes, cliques and classes develop and seek to control the sources of supply; sometimes benevolently, sometimes to enrich themselves and impoverish and disempower others. Social exclusion is well known in human history.

Poverty is said by some to be the main reason for politics. Ameliorating the excesses of wealth and moderating the sufferings of the poor feature in most political philosophies. Call it social inclusion if you like. We choose those who govern us on the basis of what they propose to do with the wealth of the nation.

The Government proposes, through a 'social development approach', to move as many people as possible into sustainable paid work. We applaud an approach that accepts both individual and national responsibility for the inequalities that are part of being human. Too much public policy has tended to make either individuals responsible (neo-liberalism) or states responsible (socialism) for everything.

We note that the Government has moved on - at least in its social policy discourse²⁶ and in a laboured fashion in Treasury documents too²⁷. However, as Daniel Drache points out²⁸:

"Adding the hot-button words civil society, capacity building, transparency, institution building and safety nets makes a fundamental difference at the level of public discourse but the basic problem remains unaddressed. So far there is still little recognition of the negative correlation between social cohesion and the purist goals of neo-liberalism. The proponents of the new continue to rely on many ... of the old policy instruments of efficiency and structural reform".

We applaud the Ministry of Social Development's efforts to reclaim some notions of public interest and public good from the forces of market intrusiveness that have dominated the past 20 years. Are they to blame if the economic tools to deliver an inclusive society are not yet being employed?

"See I have given you every plant yielding seed that is upon the face of all the earth, and every tree with seed in its fruit; you shall have them for food" ... It was so. God gazed upon all created things and was well pleased.
Genesis 1:29-31, Holy Bible

"The earth is a mother that never dies".
First Nation - North America.

"Nau te rourou, naku te rourou, ka ora te manuhiri. With your food basket and my food basket we shall have enough for us all".

Maori saying.

"We must ensure that current and future beneficiaries have sufficient to meet their basic needs, while simultaneously providing the springboard for them to move into paid work."

Pathways to Opportunity /
Nga ara whai oranga, p4

"Social exclusion" is defined as "Adverse social outcomes that involuntarily deprive people of an ability to participate and belong to society":

- Child neglect and abuse
- Educational failure and illiteracy
- Poverty
- Unemployment
- Marginal and insecure employment
- Sickness and ill health
- Criminal victimization
- Social isolation
- Alienation from political participation
- Discrimination

The Social Development Approach,
MSP 2001

"Extending opportunities so no group is excluded from society or is denied the full rights, benefits and responsibilities of citizenship is a key challenge being addressed by the government."

Pathways to Opportunity /
Nga ara whai oranga, p4

²⁶ The Social Development Approach Ministry of Social Policy June 2001.

²⁷ Towards an Inclusive Economy - Treasury paper 01/15 2001.

²⁸ Social Inclusion? So Much Effort for So Little Effect: Do we need to Rethink the Public Domain CCSD November 2001.

Powerlessness

"WINZ acts arbitrarily to cut off benefit and then seeks explanations. The system is not sensitive to changed circumstances. Benefits have been cut off for people for not turning up to an appointment set for the day after the benefit was cut off."

"One of the problems faced by those on a benefit, who have a number of costs direct-debited, is that they may not be certain exactly how much they get paid a week and how this is made up. The Information provided by Department of Work and Income often does not assist in helping to clarify this for the person themselves or others advocating on their behalf."

Illiteracy

"Why send people away with a form when you know they are illiterate. There is a proper process for dealing with this problem. There are problems with recognition of the questions and poor response with assistance and the proper forms."

Welfare staff Workshop 2002

Social exclusion suffers from a variety of descriptions. In the Social Development Approach - A Strategy for Social Exclusion (sic)²⁹ the marks of social exclusion appeared as *"poverty, powerlessness, illiteracy, unemployment and poor quality employment, poor health and avoidable mortality, criminal victimization, social isolation, discrimination, alienation from political participation"*.

In the later "Pathways to Opportunity" we note a shift towards redefining social exclusion in terms of the government's achievements rather than in the terms originally advanced.

We recognise the earlier description and that steps are being taken to address a number of these areas. We also recognise that Maori and Pacific Islands families are over-represented amongst the socially excluded and our Dunedin clients³⁰.

Social Inclusion

A recent conference in Canada on Social Inclusion locates the most effective initiatives at the level of city rather than national government³¹. The City of Edinburgh has had a Commission on Social Exclusion since 1999³². The high degree of social exclusion on which they report is unlike Dunedin in its depth and extent. The community dynamics for dealing with it are instructive. They involve community and Government partnerships in giving voice to the powerless and gaining fair access to public assets. Most of the community agencies in Dunedin are committed to this partnership and want to see more recognition of the nature and extent of social exclusion in the city. This commitment is evident in the examples of community strategies listed in the Appendix.

QUESTION FOR DISCUSSION:

We are all much better informed on economics than ever before. How can we convey that the present models are inadequate without displaying the same motives that drive them?

²⁹ Ministry of Social Development 2001

³⁰ See page 8

³¹ A New Way of Thinking: Towards a Vision of Social Inclusion, Canadian Council on Social Development 2001

³² Onecity Edinburgh June 2000

How is real change to be effected? Can Foodbanks be made redundant?

We know:

- That whatever measures of poverty are used, an unacceptable number of people in Dunedin, particularly families, do not have access to an adequate standard of living.
- That various factors of poor quality employment, inaccurate levels of social assistance, low skills and poor health all contribute to this.
- That this results in deprivation, social exclusion, low educational aspiration and attainment, stress and poor mental health.
- That the burden of poverty rests heavily on the shoulders of women and children and of Maori and Pacific Islanders in this city.
- Through various expressions of the present Government's policy documents that the Government also knows these things and more.
- That there are risks in being human for all of us. We get sick, we have accidents, we miss opportunities, we have children who get sick, we grow old, we need expensive education, expensive surgery, expensive housing.
- That the financial value of the assistance we offer families is pitifully small. We wonder why we have to spend twice that amount on advocacy so they can get their legal entitlement from the Government welfare systems.
- That the Minister of Social Development had a working party on a universal benefit system. We note no mention of it in Pathways to Opportunity. We are very disappointed that the 2002 Budget offers no hope of additional support to the least well off of our families.
- That for many people on low incomes, making work pay is urgent. We welcome changes announced in the budget as a start on fairer abatement rates.

We suspect:

- That as long as we go on doing what we're doing governments will believe the community has the problem managed.

We support:

- The call to monitor and improve accountability, so that any suggested initiatives implemented as policy are monitored at a local operational level.
- Strenuous and sustained efforts by WINZ, IRD and ACC to improve institutional attitudes and practices so that everyone receives their full entitlement.
- Initiatives to address the current high levels of welfare debt and to prevent recurrence in the future.

The Royal Commission 1985

Health

All people have the opportunity to enjoy long and healthy lives. Avoidable deaths, diseases and injuries are prevented. People have the ability to function, participate and live independently.

Knowledge & Skills

All people have the knowledge and skills that provide the opportunity to participate fully in society. Lifelong learning and education are valued and supported. New Zealanders have the necessary skills to participate in a knowledge society and to become global citizens.

Safety & Security

People enjoy personal safety and security. Society is free from victimization, abuse, violence and avoidable injury.

Paid Work

Access to meaningful, rewarding and safe employment is available to all.

Human Rights

Civil and political rights, as well as economic, social and cultural rights are enjoyed by all. The principles of the Treaty of Waitangi are recognised and incorporated into government decision-making.

Culture & Identity

Cultural diversity is fostered. People have the right to express different cultural values and practices and to pass cultural traditions on to future generations. Our national identity reflects the values and aspirations of Maori, European, Pacific Peoples and other groups and communities.

Economic Standard of Living

Every one has access to an adequate income and enjoys a standard of living that means they can participate fully in society and have choice about how to live their lives.

Social Connectedness

People enjoy constructive relationships with others in their families, whanau, communities, iwi and workplaces. They are able to participate in society and have a sense of belonging.

The Environment

A clean and healthy environment is maintained, sustaining nature, and meeting the needs of people now and in the future.

"Royal Commissions on Social Policy"
The Social Development Approach,
Overview, page 3.

We believe:

- That in the 'user pays' and privatising reforms governments lost sight of the value of taxation as a way of spreading risk. People seemed to fasten on the notion that taxes were taking from me now to pay for someone else (with the notion they should have been paying for it themselves). Taxation is also a way of spreading the expensive risks of being human over my household's earning life.
- The human costs of delayed improvements to social policies are too high.
- The social costs of delay to these policies are cumulative.
- It is important not to look for and/or promote one 'magic bullet' or model but a package of short term and long-term initiatives that also allow for regional variations.

- Establishing adequate income levels so that people do not have to go into debt to pay for essentials.
- The creation of sustainable employment at reasonable wages and improved transition into the work force.
- The calls from the Child Poverty Action Group for immediate extension of the child tax credit to the 300,000 poorest children who miss out.
- The call for proper inflation adjustment to the family support tax credit.

We urge:

- That as country we need to value the work and contribution that parents make to society in raising children. We need to look for more effective ways of addressing the inequalities experienced by those that make this valuable contribution but are not recognised or acknowledged for it.
- Communities to express their sense of fairness by demanding Government to address issues of income adequacy and social exclusion with appropriate economic policies.

We recommend:

- That benefit levels be restored to their pre-1992 levels urgently.
- A review of motor vehicle registration so as to relate registration to levels of income.
- Positive use of WINZ discretions so that more use is made of non-recoverable grants and special benefit. (This should not be seen as an alternative to a simpler universal benefit system). In the meantime WINZ should be empowered and urged to write off unpaid debt older than 18 months that has been incurred for essential items.
- That innocent overpayment debt unpaid within 18 months on the basis of minimum instalments be written off.
- That in the absence of a universal benefit access to the special benefit should be well publicised to clients and WINZ staff.
- That Government reassess the social role played by schools and fund this in an easily accessible way. We suggest that a percentage of unrecovered school and activity fees be paid to the schools by WINZ as an annual lump sum grant.
- That government increase the funding for school activities, including camps and cultural activities.
- That no low-income earner should pay more than 25% of income on housing.
- A review of WINZ standard costs formula to allow a more realistic expenditure on food.
- That the DCC keep the Electricity Fund at \$200,000.
- That Government implement a strategy for strengthening community involvement in local issues related to social inclusion.

Poverty - a many faceted, not very splendid thing.

Presbyterian Support (Otago) offers this brief overview of issues facing people with inadequate incomes. Some of the single issues are common to all families. Those we try to assist are usually dealing with a multitude of disadvantages at the same time. They come to us very reluctantly and often very desperate. We gain some satisfaction from their triumphs, but none from having to take on very powerful Government systems.

The families we have spoken with in this project touched briefly on other issues we have not addressed; amongst them family violence, racism, abuse, youth offending and crime. Income adequacy has been our focus.

Many of the single clients we assist have mental health problems, which have to be managed in the community. Some of these issues we will be exploring further in our commitment to research and advocacy.

Our overwhelming impression is not of a class of people determined to rip off the system, but of people struggling to make the best of some very bad circumstances and inadequate income.

Other research indicates that matters are very much worse elsewhere in Aotearoa New Zealand. If that is the case, and we have no reason to doubt it, the failure of governments to address the consequences as well as the causes of poverty in our midst must be considered culpable. Governments all promise much more.

Poverty is a political issue, that's why we elect governments. Enough is enough!

However the last word is not with us. It is with you the readers.

Margaret - an advocate

'Kahu is totally blind. His family lives in the North Island and he likes to keep in touch by phone. He ran up a huge toll bill talking to family up north. Kahu came to us with the bill worried because they were going to cut off the phone, his only means of communication with family and the world.

We tried unsuccessfully to get WINZ assistance with dealing with the bill. Then we tried to negotiate ways of paying it off with Telecom New Zealand but they wanted payment in full. They promptly cut off the phone.

We rang Kahu's service manager at WINZ and asked them to advance the cost of the bill and reconnection. Because of Kahu's situation they agreed. Kahu had the phone back on the same day.'

Community strategies:

Dunedin Consumer Electricity Fund - a strategy adopted by DCC when it sold Electricity retail business to assist residents in difficulties. The Anglican- Methodist Family Care Centre manages this. The amount of money designated for this scheme is diminishing; \$200,000 in 2001, \$150,000 in 2002.

Energy Efficiency Trust - a trust funded by Contact Energy consumers.

Habitat for Humanity - an international low cost home building organisation using voluntary and sweat equity labour for low-income families.

Hidden Hunger - a community advocacy forum focused on issues of nutrition and health.

Just Housing - a local group with similar goals to Habitat.

Sporting Chance - a project of Sport Otago to make organised sports more accessible to children of low-income families. Inaugurated 2002.

Youth Wellness Trust - holistic support and mentoring programme for at-risk youth.

Presbyterian Support (Otago) strategies:

Buddy Programme - a child and mentoring programme throughout Otago. 150 children are currently partnered with big Buddies.

Great Mates - a youth mentoring programme.

The Moray Foundation - a fund that lends interest free to low income families to consolidate and manage debt. Over 100 loans are current.

Norwood Youthgrow - a land based horticultural project in North East Valley. It provides real work for up to 24 young people who are disadvantaged in the employment market. About 1000 young people in Dunedin would qualify for this project. It is intended to be self-sustaining within five years.

Bicultural Relationships - wherever appropriate we work to support the initiatives of Maori service providers such as Rakiura health and Pikiake te Rito.

Work place initiatives - a consistent policy of training and employing clients of welfare services in the foodbank work.

Welfare advocacy service - The emphasis is on:

- budget advice and empowerment of clients to regain control over their lives.
- moving people away from shame and blame to enablement, self-esteem and entitlement.
- linking clients to opportunities for inclusion and self development.
- dealing with problems and gaining small victories.
- building relationships of trust and disclosure.
- providing adequate ongoing levels of support.
- dealing patiently with clients allowing things to work out as underlying issues emerge.
- exploring longer term difficulties.
- offering personal advocacy until a point of stability is reached.

This often means testing, trying, looking for a way forward. Our goals and client goals need to remain congruent - empowerment, sustainable change, greater control, confidence, self-motivation and new skills.

Going Forward - a drama group activity for foodbank clients.

Know Your Rights - seminar series for beneficiaries run by Presbyterian Support (Otago).

Research in which Presbyterian Support (Otago) has been engaged:

Dr Murray Cameron - Mental Health Issues and Foodbank clients.

School of Nutrition - Infant Nutrition survey.

Income Adequacy - adequate family expense estimates.

Client Focus Groups - discussions and support of five and three person family clients to give them a voice and support.

Data collection for Poverty Indicators Project - as information grows we will monitor our work and the performance of other agencies more effectively.

Christian Helping Agencies Group - monitors Foodbank use and advances common issues.

Structural strategies:

We intend as long as we're needed to develop and articulate our model of advocacy /intervention. As long as the institutional nightmares endure for poor people they are going to need help to access the power to change.

We intend to continue to monitor WINZ performance and develop some monitoring tools that are centred on outcomes for clients.

Combined Strategies:

Develop co-operative models of working with WINZ staff to improve client outcomes.

Explore the possibility of independent assessment models.

Work with other foodbanks to collect data and monitor WINZ regionally.

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EDNA'S STORY

"I came in to the foodbank to talk about getting some food. I'd decided that I was going to go to the Courts and get some sort of work in exchange for fines.

That was going to be about \$40 a week out of my pay and I needed that for food. So I got 200 hours community service. So while I was here I asked if I could work in the foodbank. So I started coming in here every day.

At that stage I had a lot going on. I'd just lost my father and I had quite low self-esteem about how other people saw me. Diane and Margaret counselled me on various issues, like if my car broke down they'd calm me down. I had a lot of issues with my ex-partner being violent towards me. When he'd gone to jail was a starting point for me being able to feel safe. So then they decided to start sending me on these small courses, not anything that would be too much for me.

After a few weeks I felt needed and that was something I hadn't felt before. And when you're needed somewhere you want to turn up more, don't you? Margaret and Diane used to take me aside and have wee chitchats about how good I was at the job. They'd say how much faith they had in what I could do. So, that really made me actually want to go and do something else instead of sitting at home all day.

I don't think that I really made a decision like "Look at me, I'm self-esteem woman!"; it just progressed. It's only really just dawned on me how much I've changed. People would ask "How do I like it out in" and I'd say "Oh, I hate it, they don't like me and they look at what I wear and I can just see those horrible old women saying 'Oh that poor boy, look at his mother'". That sort of thing used to come out of my mouth every day. Now I'm a great mother and I know it. Back then I was holding myself back, rather than going forward.

Now I work on reception. I didn't have any study behind me, no previous work experience... I didn't know that three years ago they'd seen potential in me. I was just here to get money for my fines and to help my money situation; I think they saw it as helping me with more than just the fines.

I view the future rosily now, and when I have a problem, I can sort it. Three years ago I would never have called the police about my ex-partner beating me up. Now my ex's out of jail and I've actually gone and got protection. That for me is one of the biggest moves I've ever, ever, ever made. I think the support here helped my confidence. I'm going ahead in leaps and bounds.

I went back to high school and just got really scared because everyone seemed to know heaps more than me. I expected a very structured school and what I got was a very open school and it threw me. So I gave up and thought 'Well, I'm just too dumb to do any sort of schooling qualifications'. And now I've done food safety and a reception course and I'm feeling lots more confident about doing some other sorts of courses to further my career."



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"How Much Is Enough?"
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HOW MUCH IS ENOUGH?

ACTION OPTIONS

Having read this publication you may be asking how you can make a difference in some of these issues.

We've put together some ideas about how you or your group might go about this:

- Make a donation
 - Food to a food bank or can appeal
 - Usable furniture or household goods, to a welfare organisation or refuge
 - Money. Some foodbanks now purchase food wholesale and make the money go further. Some spend as much and more on advocacy.
- Volunteer your time
 - To a formal agency; the Buddy programme, visiting the elderly, teaching adult literacy, Women's Refuge, Drop In Centres, Citizens' Advice or Budget Advice. (Contact Citizens' Advice Bureau, Volunteer Centre or Presbyterian Support (Otago))
- Be involved in community and political processes
 - City council planning meetings
 - Write a submission to a Parliamentary Select Committee on an issue that you are concerned about.
 - Contact Hidden Hunger, Habitat for Humanit, the Environment Centre
- Write a letter
 - Tell your local member of parliament your concerns, and what you would like them to do about these issues.
 - Write to the Minister of Social Development, The Hon Steve Maharey
 - Write to the Prime Minister, The Hon Helen Clark

Remember:

Communities don't build themselves. When everyone plays their part we work towards building a more inclusive community and society.

A submission should state clearly:

The nature of your concern.

What you want to see done about it.

If it has major funding implications indicate your willingness to share a larger tax responsibility.

HOW MUCH IS ENOUGH?

LIFE BELOW THE POVERTY LINE IN DUNEDIN 2002

Amanda:

~~School trip?~~

shoes

Winter jacket

Michael:

Uniform

School fees

Simon:

shoes

Jersey!

Pay day:

bread

butter

milk

~~soft dr~~

rice

~~sauces~~

pasti

~~min~~

elec

~~doc~~

car A/P?

~~loan A/P~~

RENT!!!

~~insurance?~~

see bank re O/D:
~~sell car?~~

cancel school trips
kids winter clothes

Mum & Dad?
Prescription

~~Get W.O.F~~

~~Dental School appt~~
Cancelled