



NZ Council of Christian Social Services

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Justice and Compassion in Aotearoa
Housing & Poverty Issues
November 2007



Does a policy contribute to achieving a more just and compassionate society?

- High levels of poverty are signals of injustice.
- articulate the stories of people on the margins and bring their realities into the discussion on policy impacts.
- we advocate for a society that gives priority to the needs of the most vulnerable and refrains from the “politics of exclusion”.





Justice and Compassion - Housing & Poverty Issues

Key Themes

- Poverty in prosperity
- Te Tiriti in social policy
- Sustainable & holistic social policy

Key Issues

- Income adequacy & work-focused support
- Problem gambling
- Debt & loan sharking
- Social housing & affordable housing



NZCCSS at work

- 1998 Myths of Poverty update
- Poverty Indicators foodbank study snapshot update Dec 2007
- Social Security Act submissions
- Gambling Act amendment submissions
- Energy Commission sector group



The Good News – Prosperity!

- Strong economic performance
- Numbers of people on benefits have dropped from 400,000 to 250,000
- Low unemployment
- Working for Families
- Low fees for GPs
- Higher minimum wage





The Bad News - Persistant Poverty

- Historic low unemployment has not "solved" poverty
- Low wage economy
- Child poverty is still very high
- Rising housing costs
- People living on benefits "forgotten"



**NZCCSS calls for:
Significant funding
from record Budget
surpluses to be
applied to
eliminating poverty
in Aotearoa NZ**



Income adequacy & Work-focused support



- Working for Families misses hundreds of thousands who are most needy
- Real benefit levels unchanged since 1991
- 60% MDHI is the 'real' poverty line
- Work focus c.f. social participation and entitlement focus
- Working people still seeking out foodbanks & budget advisors

NZCCSS calls for:

- **Income support goal of 60% median disposable income**
- **Income adequacy for all regardless of family or employment situation**



Problem gambling

- Exponential growth in gambling losses by NZers
- Exploitative practices



NZCCSS calls for a full review of the Gambling Act 2003 to strengthen support & protection for the most vulnerable



Debt & loan sharks



- Borrowing from loan sharks for daily needs
- No access to mainline credit market
- Legal protection inadequate

NZCCSS calls for :

- **Low-cost, culturally-appropriate credit alternatives**
- **Tighter regulation of 2nd- & 3rd-tier credit markets**



Social housing & housing affordability

- “Benign neglect” in social housing
- Some investment but not enough
- Accommodation supplement ineffective
- Achieving secure & affordable tenancies remains an major issue for those on low incomes



- NZCCSS calls for:**
- **Massive government investment to increase social housing numbers**
 - **More support for community housing sector**
 - **More support for Housing modification**



Te Tiriti in social policy

- History of systematic disadvantage for Maori
- Trend to roll back of Treaty-based initiatives



NZCCSS calls for:

- Implement Te Tiriti in social policy through partnership based on Tino Rangatiratanga



Holistic & sustainable social policy

- Those on the lowest incomes suffers most from environmental degradation
- Transport, food & energy costs linked to climate change

NZCCSS calls for:

- **Support for low-income families facing rising costs.**





Seize this historic opportunity

We can do far more to help the most marginalised if we as a country choose to.

If we do not act now, when will we ever act?

