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New Zealand Council of Christian Social Services

# Poverty Indicator Project

Foodbank Study

## Summary Report

First Quarter 2004



June 2004



**NEW ZEALAND COUNCIL OF CHRISTIAN SOCIAL SERVICES**

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***New Zealand Council of Christian Social Services***  
***Poverty Indicator Project First Quarter 2004***

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- Trust Waikato
- Caritas
- JR McKenzie Trust

Thanks also to the staff and volunteers at each of the participating foodbank agencies. The project would not be possible without their energy, work and advice.

Finally the Council would like to express thanks to applicants who filled in the surveys, for their willingness to contribute information regarding their circumstances for the research.



## BACKGROUND

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The Poverty Indicator Project: Foodbank Study (PIP), developed by the New Zealand Council of Christian Social Services in conjunction with seven member social service agencies, has been running since November 2000. The project reports quarterly on the circumstances of people requiring foodbank assistance. The aims of the research are to:

- obtain regular and reliable information on the socio-economic status of people who, through poverty, resort to using foodbanks;
- use the information gathered from PIP to inform the public and the Government about issues relating to poverty;
- strengthen the data gathering processes of NZCCSS and the PIP agencies;
- assist in building the capacity of the PIP agencies to advocate more effectively for their clients, both on an individual client basis and on a wider policy basis.

## EXECUTIVE SUMMARY

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PIP has been running for well over three years. The question may be asked: why do we continue with the project? The simple reason is that high levels of poverty continue to exist in New Zealand and the visible sign of this is the continuing need for foodbanks. PIP has shown that people who come to foodbanks are on very low incomes, have high housing costs relative to their income and have little or no margin outside of basic living costs to cover emergencies or other expenses such as school-related costs<sup>1</sup> or transportation costs.

While low income is not the sole determinant of households being in hardship there is little doubt that it is a significant driver of poverty. For the first quarter of 2004 Median weekly household income varied from \$188 to \$314 across the foodbanks. This is considerably lower than the New Zealand median income of \$724<sup>2</sup>.

People seeking foodbank help face similar housing costs to the average New Zealand costs and combined with low income have very low disposable income. In addition, there is evidence of increasing housing costs, particularly private rental accommodation costs, which creates more pressure on already stretched budgets.

NZCCSS has been encouraged by the Government's May 2004 Budget. Initiatives undertaken in the budget should bring some increase in assistance for lower income households, in particular households with children. This quarter's results show that over 70% of households have children at five of the foodbanks involved in this study.

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<sup>1</sup> See newspaper articles: 'School camp fees add to parents' financial woes', The Press 21 Jan 2004, Edition 2, Page 7 and 'Back-to-school time daunting' The Evening Standard, 23 Jan 2004, Edition 2, Page 2

<sup>2</sup> This figure is approximate. The net income figures were obtained by calculating the tax on the median household income as if the income was earned by only one household member. The before-tax median household income figure of \$951 was reported in the *New Zealand Income Survey June 2003 quarter*, published by Statistics New Zealand.

The PIP report identifies that there are also households without dependent children that are in hardship. It does not appear that the Budget will provide much change to the assistance available to such households. In the context of more prosperous economics times there is a section of the New Zealand Population that is struggling and there is little sign of change for these people.

NZCCSS applauds the Government's direction towards providing greater financial help for families and asks that it continue to explore ways of ensuring that all people in New Zealand are able to participate in and belong to the community.

## AGENCIES INVOLVED IN THE PROJECT

The seven agencies (see below) involved in the PIP project are from sites spread across the country and across the six NZCCSS member denominations. They were chosen on the basis that they:

- provide a foodbank or budgeting service;
- already have a data collection process in place;
- have the capability of consistently reporting on that data, every three months, for at least two years (i.e. they would have to be able to resource any changes themselves);
- complement the other organisations involved according to size, location and denomination

People at these sites were actively involved with shaping up the standard list of indicators used in the project and then in collecting the necessary information from their foodbank applicants over each quarter period. Key indicators were developed in five main areas – Demographic Profile, Housing, Income, Employment and Debt and these are used as the basis for the report. A full background of the project development process is available from NZCCSS.

One of the benefits of this project has been that agencies have had a tool, in addition to their internal auditing procedures, that has enabled them to evaluate the work they do. In turn, this has led to changes in the way that some agencies are operating. Agencies are broadening their work to assist clients in a range of ways in addition to the provision of food parcels, with the goal of empowering clients to obtain correct entitlements, services and support. As a result of this, many agencies have said they are experiencing greater demands on their time and resources. These efforts are also likely to have some influence, over time, on the data.

### **Contact details for the social service agencies involved in PIP**

Agency	Foodbank abbreviation used in report	Contact Person	Contact Details
Salvation Army Manukau City	<i>SA Manukau</i>	Esteban Espinoza	PO Box 76-075, Manukau City Ph 09 262 2332
Hamilton Combined Christian Foodbank	<i>Hamilton CC</i>	Wayne Buckley	62 London Street, Hamilton Ph 07 839 3917
Palmerston North Foodbank, Methodist Social Service Centre	<i>Palmerston North</i>	Michelle Lee	PO Box 1887, Palmerston North Ph 06 357 3277
Wellington Downtown Community Ministry	<i>Wellington DCM</i>	Stephanie McIntyre	PO Box 6133, Wellington Ph 04 384 7699
Christchurch City Mission	<i>Christchurch CM</i>	Margaret Weatherstone	PO Box 1032 Christchurch Ph 03 365 0635
Cameron Centre Presbyterian Support-Otago	<i>PS Otago</i>	Vaughan Milner	PO Box 374, Dunedin Ph 03 477 7115
Southland Foodbank	<i>Southland</i>	Ron Maynard	PO Box 107 Invercargill Ph 03 218 6620

## FOODBANK PROFILE

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### ***Key Foodbank Profile Results***

- Increase in monthly average foodbank applicants at two foodbanks and decrease at five compared to 4th Quarter 2003
- The only apparent trend in numbers of applicants over the past year is fewer people seeking support at the Wellington DCM foodbank
- Changes in number of applicants per quarter does not necessarily reflect changes in demand

There has been an increase in monthly average numbers of foodbank applicants at the Christchurch CM and SA Manukau foodbanks and a decrease at the other five compared to the 4th Quarter 2003. There appears to be no consistent trends in the changes in the number of foodbank applicants at each foodbank over the past year, with the exception of downward numbers of clients at Wellington DCM.

Changes in the number of applicants interviewed for the PIP study is not an accurate indicator of changes in foodbank demand. The number of applicants participating in the study may vary for a variety of reasons other than higher number of households in need. Other such factors include:

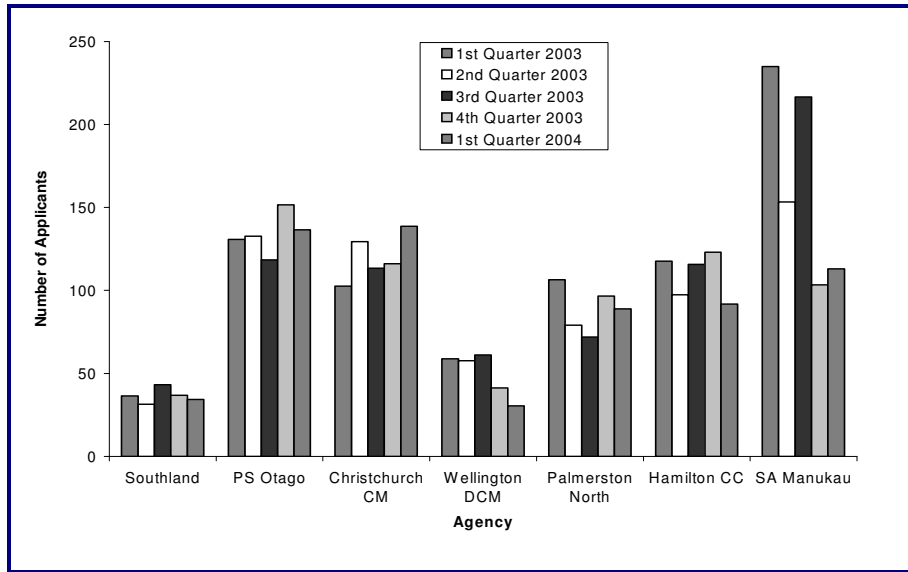
- whether or not a client agrees to participate in the PIP study, however very few clients appear to decline to answer the PIP questions<sup>3</sup>;
- particular regional circumstances, for example the seasonal or permanent closure of a local industry;
- limits on an agency's resources, in terms of staffing and food parcels, which mean that not every person who seeks help is able to be assisted;
- over the course of the research, some agencies have changed their policies on how they provide assistance, which has meant that they spend more time working with clients than they used to; and
- anecdotally, staff from agencies have reported that clients seem to be presenting with more complex circumstances compared with typical circumstances a few years ago, which means more time and resources are required.

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<sup>3</sup> Some agencies require that every client completes a PIP interview to be eligible for foodbank assistance.



**Figure 1: Monthly Average Number of Applicants by Foodbank Agencies**



Agencies report very little incidence of clients visiting more than one foodbank within the same city in the same period of time. There is very good networking and information sharing between foodbanks within the same cities and very few people “double-dip<sup>4</sup>”.

**Table 1: Foodbank Profile 1st Quarter 2004**

Foodbank	Southland	PS Otago	Christchurch CM	Wellington DCM	Palmerston North	Hamilton CCF	SA Manukau
Avg. number of Applicants Per month	34	137	139	30	89	92	113
% of Total Assisted aged under 18	55%	43%	49%	15%	58%	46%	61%

**Table 2: Foodbank Profile 4th Quarter 2003 to 1st Quarter 2004 Change and Annual Change**

Foodbank	Southland		PS Otago		Christchurch CM		Wellington DCM		Palmerston North		Hamilton CCF		SA Manukau	
	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ
Avg. number of Applicants Per month	-2	-2	-15	6	23	36	-11	-28	-8	-17	-31	-26	10	-122
% of Total Assisted aged under 18	-2%	1%	-1%	0%	-4%	2%	-15%	-21%	0%	3%	-2%	-1%	-5%	-2%

<sup>4</sup> Receiving a food parcel from more than one agency within the same week is likely to be more indicative of higher need rather than people taking advantage of a foodbank service.

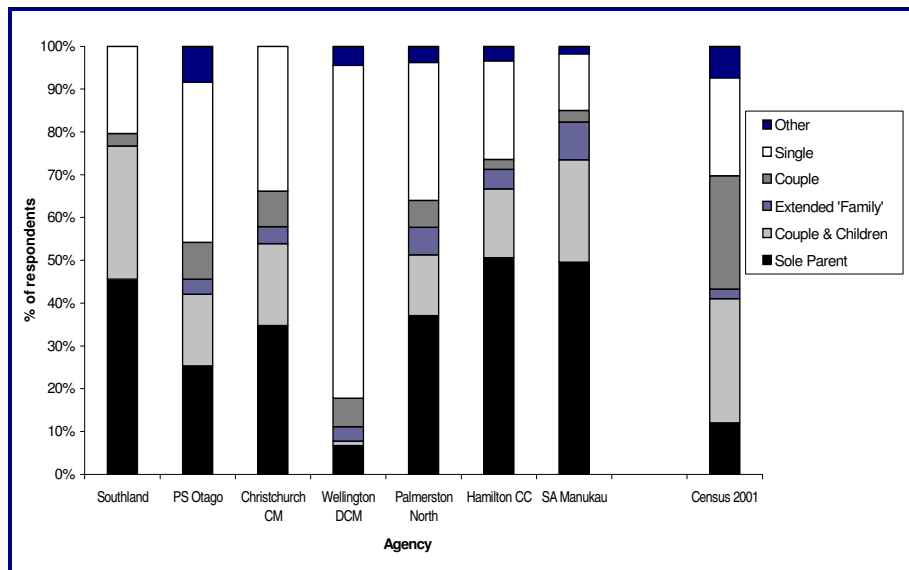
## DEMOGRAPHIC PROFILE

### Key Demographic Results

- Sole parent families are the most common household type at five out of seven foodbanks
- Single households are the most common type at the PS Otago and Wellington DCM foodbanks
- Sole parent families are over represented at six foodbanks when compared to the national percentage
- Half or more households have children for clients at six foodbanks
- Most clients are aged between 25 and 40 years of age
- The majority of foodbank clients are women at six foodbanks
- Pakeha clients are the most common type of ethnicity at six foodbanks
- Māori are over-represented at each foodbank when compared to city census percentages

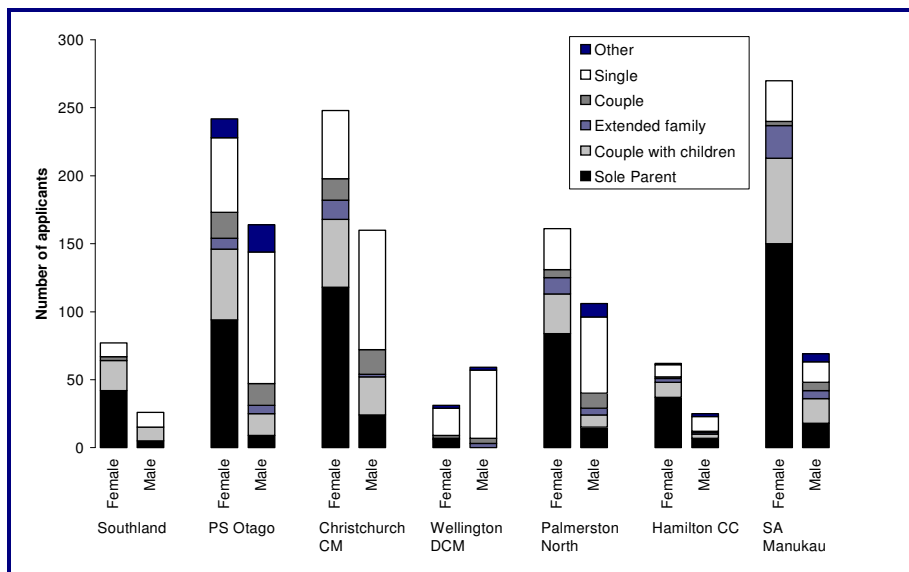
Sole parent households are the most common household type of respondents at five out of the seven foodbanks, with as many as 51% of respondents. At the PS Otago and Wellington DCM foodbanks sole parent households were the second most common household type, with single respondents more numerous. At all foodbanks, other than Wellington DCM, sole parent families are over-represented when compared to the New Zealand average of 12%.

**Figure 2: Proportion of Household Type 1st Quarter 2004**



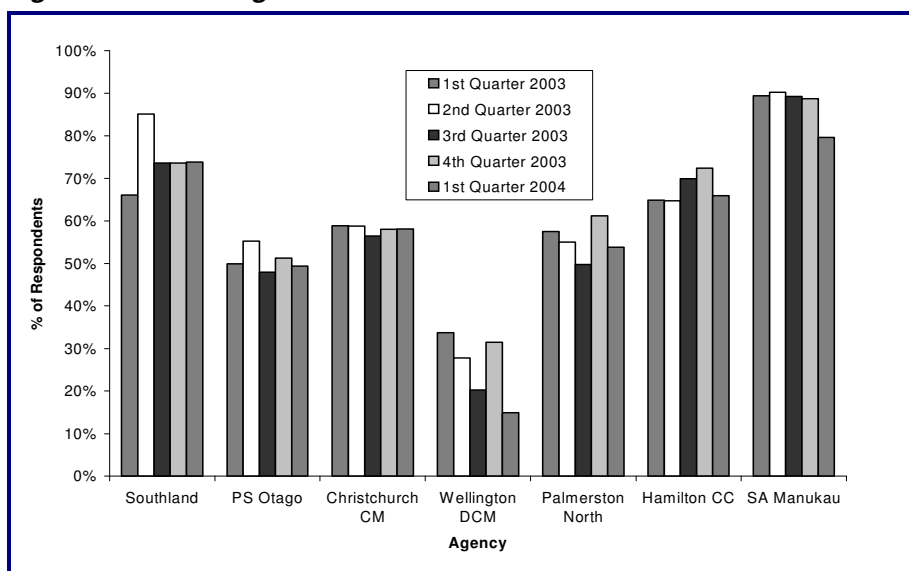
Between 83% and 100% of sole parent households are headed by women, and this is the most common household type for women, with the exception of Wellington DCM, where single applicants are the most common female household type.

**Figure 3: Number of Respondents by Household Type and Gender 1st Quarter 2004**



Half or more respondents' households have dependent children at all foodbanks with the exception of Wellington DCM. These proportions have not changed greatly over the past five quarters.

**Figure 4: Percentage of Households with Children**

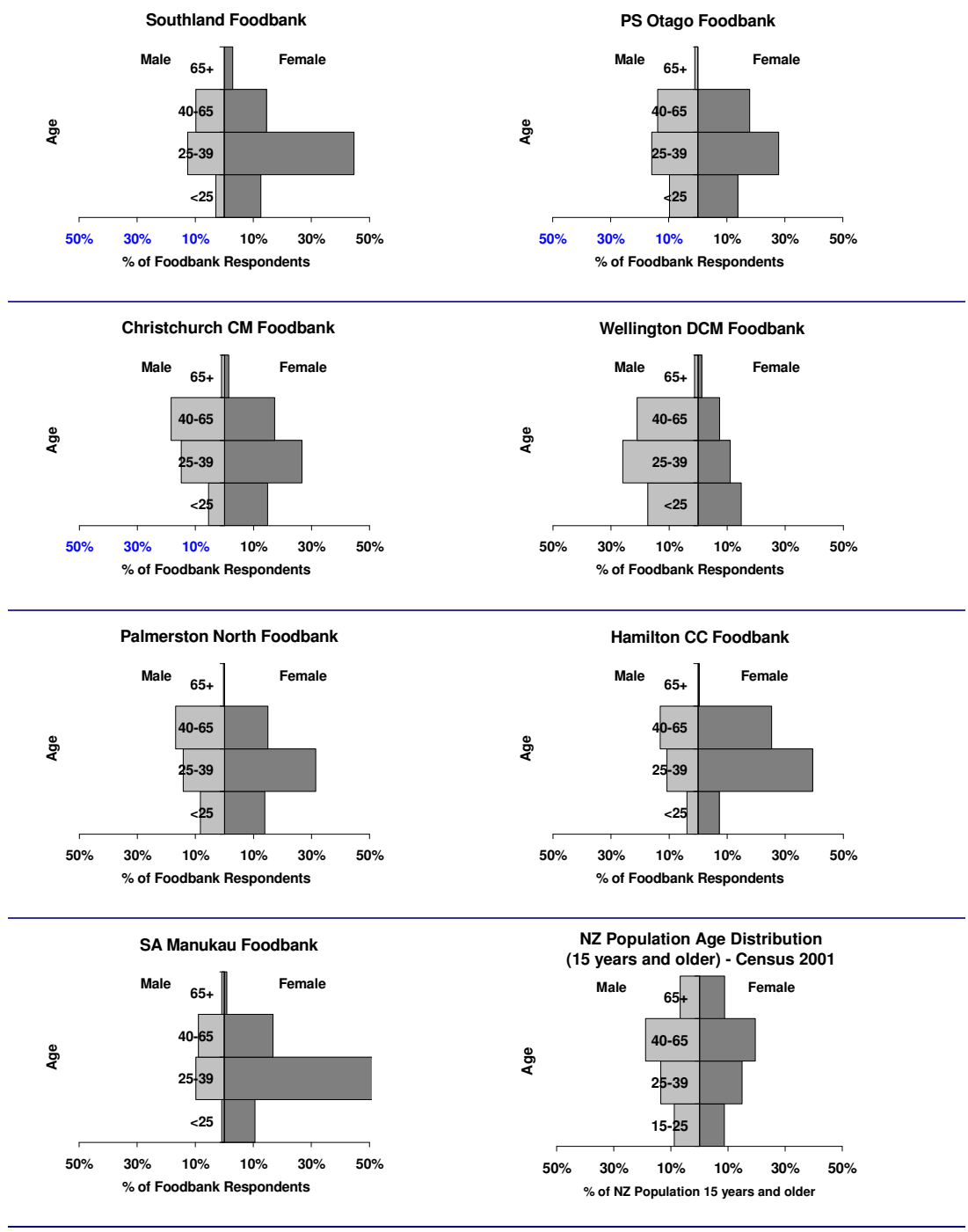


The following graphs of age and gender distributions reveal that for six out of seven foodbanks the majority of clients are women. The graphs also show that most clients are aged between 25 and 40 and that these proportions are considerably greater (between 37% and 61%) than NZ Census

proportions for the age group (29%). Very few clients are over 65 years of age: between 0% and 3% of clients across all agencies.

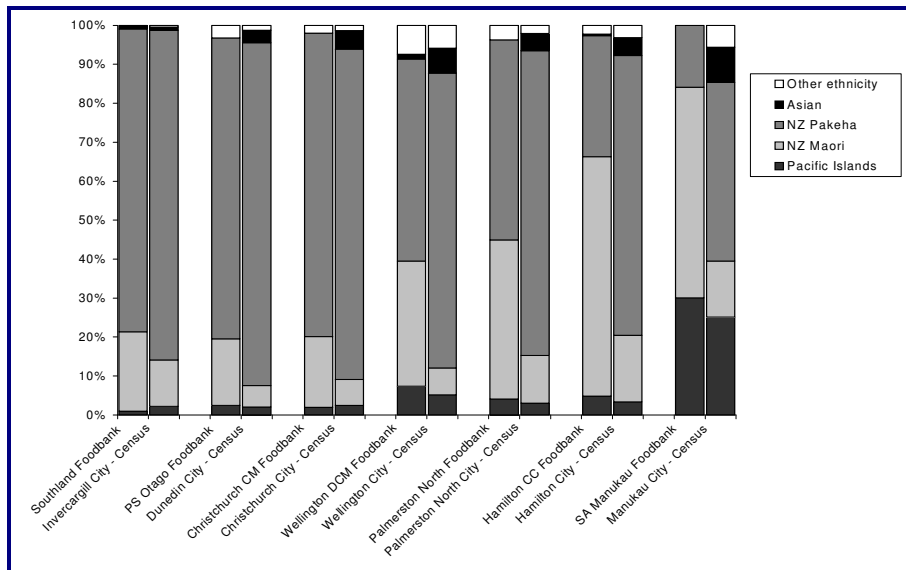
The gender composition of each foodbank has varied little across the time PIP has been collecting data. Around three-quarters of clients at the Manukau SA and Southland foodbanks are female. About two thirds of Hamilton CC foodbank clients and 60% of clients at the PS Otago, Christchurch CM and Palmerston North foodbanks are women. Wellington DCM has had a slight drop in the proportion of female clients, which for the past year has been around 35% and was around 40% over 2002.

**Figure 5: Age and Gender Distributions**



At six out of seven foodbanks the most common ethnicity of clients is Pakeha. The percentage of clients of Māori ethnicity is higher than the city census figures at every foodbank participating in PIP. 30% of foodbank clients seeking assistance from the SA Manukau foodbank were of Pacific Island ethnicity. At the other foodbanks less than 8% of clients identify as being of Pacific Island origin. Across all the foodbanks there are less than 10% of clients who identify as being of Asian ethnicity or of an ethnicity other than Māori, Pakeha or Pacific.

**Figure 6: Comparison of Ethnicity of Clients with City Census 2001 figures**



**Table 3: Demographic Profile of Applicants 1st Quarter 2004**

Foodbank	Southland	PS Otago	Christchurch CM	Wellington DCM	Palmerston North	Hamilton CCF	SA Manukau
% of respondents who are sole parents	46%	25%	35%	7%	37%	51%	50%
% of respondents who are single	20%	37%	34%	78%	32%	23%	13%
% of respondents who are female	75%	60%	61%	34%	60%	72%	80%
% of respondent households with children	74%	49%	58%	15%	54%	66%	80%
% of respondents aged 25-39	57%	44%	42%	37%	46%	54%	61%
% of Pakeha respondents	78%	77%	78%	52%	51%	31%	16%
% of Pacific Island respondents	1%	2%	2%	7%	4%	5%	30%
% of Maori respondents	20%	17%	18%	32%	41%	61%	54%

**Table 4: Demographic Profile of Applicants 4th Quarter 2003 to 1st Quarter 2004  
Change and Annual Change**

Foodbank	Southland		PS Otago		Christchurch CM		Wellington DCM		Palmerston North		Hamilton CCF		SA Manukau	
	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△
% of respondents who are sole parents	-3%	3%	-3%	-2%	0%	-2%	-5%	-5%	-6%	-3%	11%	-4%	1%	-6%
% of respondents who are single	-1%	-9%	4%	2%	-1%	-2%	13%	11%	4%	0%	3%	5%	0%	4%
% of respondents who are female	0%	-1%	1%	2%	2%	3%	0%	-5%	-2%	2%	-1%	5%	-6%	3%
% of respondent households with children	0%	8%	-2%	0%	0%	-1%	-17%	-19%	-7%	-4%	-6%	1%	-9%	-10%
% of respondents aged 25-39	7%	-8%	-1%	0%	-2%	-6%	-10%	-13%	-6%	1%	-1%	-3%	5%	-3%
% of Pakeha respondents	-10%	-8%	-1%	0%	11%	5%	-6%	-6%	0%	8%	0%	-2%	-5%	2%
% of Pacific Island respondents	0%	NR	0%	0%	-2%	1%	2%	1%	0%	-1%	-1%	0%	12%	-1%
% of Maori respondents	9%	6%	1%	0%	-7%	-6%	4%	3%	-1%	-9%	0%	1%	-6%	2%

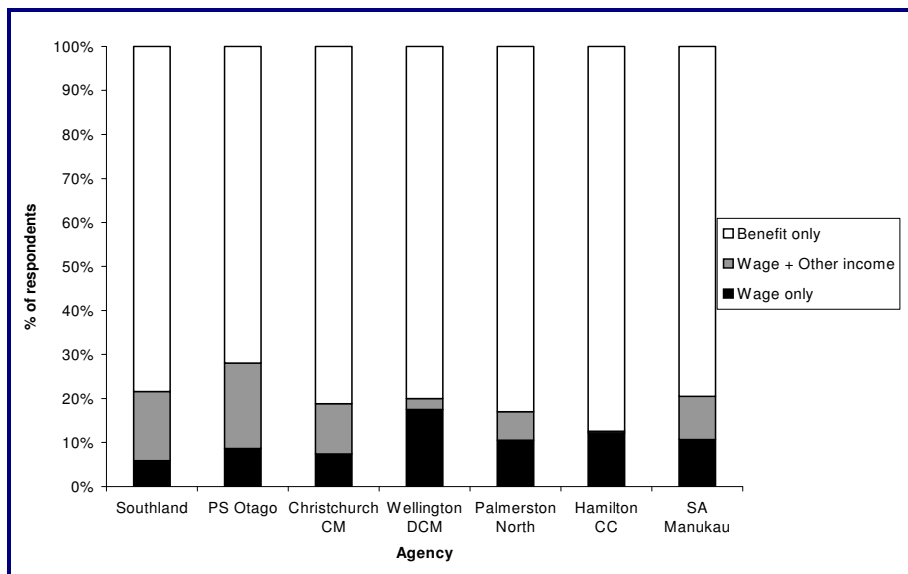
## INCOME INDICATORS

### Key Income Results

- 70% or more of foodbank clients receive a benefit as their only income source
- Median weekly household income varied from \$188 to \$314
- Median weekly household disposable income varied from \$102 to \$170

More than 70% of clients at each foodbank receive a benefit as their only source of income. This quarter the average weekly income of benefit only households varied from \$210 at Wellington DCM to \$305 at the Southland foodbank.

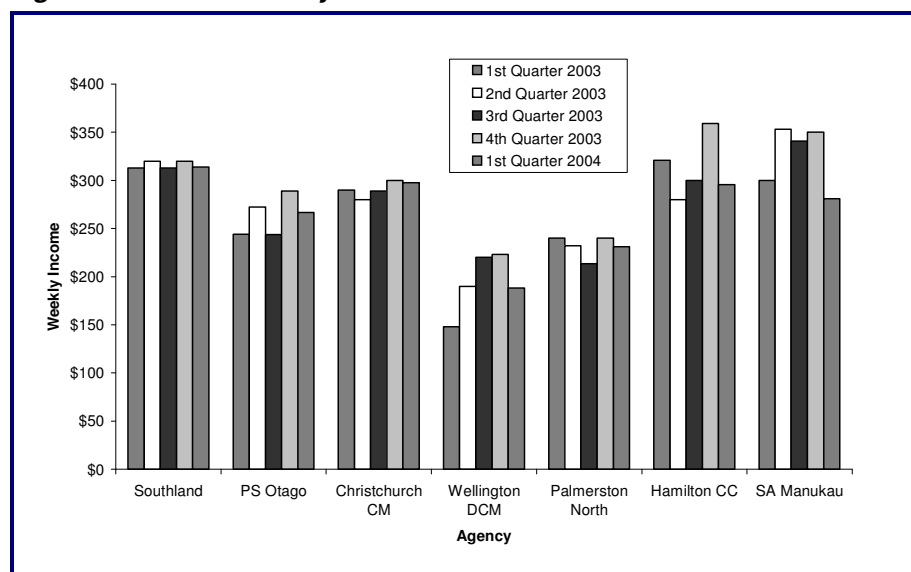
**Figure 7: Income Source 1st Quarter 2004**



Foodbank clients are on low fixed incomes. This quarter the median weekly household income ranged from \$188 to \$314 across the seven agencies, that is, more than half of the clients at all foodbanks received less than \$314 per week in income. Average weekly household income ranged from \$193 (Wellington DCM) to \$309 (Southland). The after-tax average weekly household income for all of New Zealand for the June 2003 quarter was \$869<sup>5</sup> and the median was \$724.

<sup>5</sup> Figures are approximate. The net income figures were obtained by calculating the tax on average and median household income as if the income was earned by only one household member. The before-tax household income figures of \$1171 (average) and \$951 (median) were reported in the *New Zealand Income Survey June 2003 quarter*, published by Statistics New Zealand.

**Figure 8: Median Weekly Household Income**



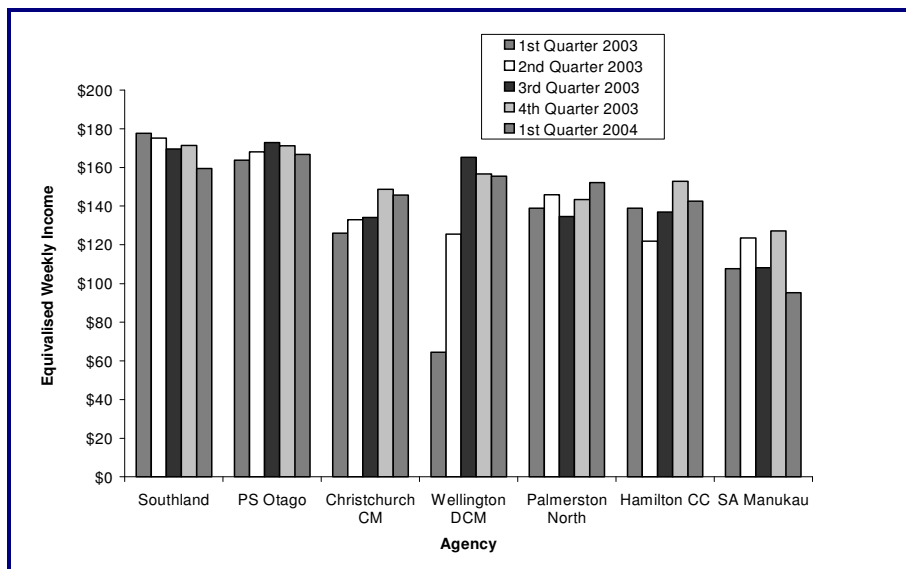
'Disposable income' here refers to the theoretical amount of income a foodbank client has after accounting for housing costs. For the first quarter of 2004 the median disposable income varied from \$102 (Wellington DCM) to \$170 per week (Southland foodbank).

Figure 9 shows the changes in average equivalised disposable income over the time of the PIP research. It reveals that effectively foodbank clients have on average less than \$173 per week to spend on living costs for a comparable household consisting of two adults. This figure is as low as \$108 per week at the SA Manukau foodbank. Note that equivalising is the scaling of income figures to take account of the number of adults and children in a household. Equivalising allows for better comparison of income figures over time.

The marked change in average equivalised disposable income between the 1st Quarter of 2003 and subsequent quarters at Wellington DCM is likely to be the result of imprecision in clients' reporting of their household composition and household income at that time. Apart from this there appears to be very little variation in average disposable income over the past year.



**Figure 9: Average Weekly Equivalised Disposable Income**



**Table 5: Income Indicators 1st Quarter 2004**

	Foodbank	Southland	PS Otago	Christchurch CM	Wellington DCM	Palmerston North	Hamilton CCF	SA Manukau
Median Household Weekly Net Income		\$314	\$267	\$298	\$188	\$231	\$296	\$281
Average Equivalised Weekly Income		\$289	\$285	\$258	\$291	\$270	\$254	\$216
Median Disposable Income (Income less Housing costs)		\$170	\$148	\$150	\$102	\$150	\$166	\$146
Average Equivalised Weekly Disposable Income		\$160	\$167	\$146	\$156	\$152	\$142	\$95
% respondent households that receive income solely from benefits		76%	72%	81%	71%	83%	85%	79%
% of households that receive some wage income		24%	28%	19%	29%	17%	15%	21%

**Table 6: Income Indicators 4th Quarter 2003 to 1st Quarter 2004 Change and Annual Change**

Foodbank	Southland		PS Otago		Christchurch CM		Wellington DCM		Palmerston North		Hamilton CCF		SA Manukau	
	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△	Qtr△	Yr△
Median Household Weekly Net Income	-\$6	\$1	-\$22	\$23	-\$3	\$8	-\$35	\$40	-\$9	-\$9	-\$63	-\$25	-\$69	-\$19
Average Equivalised Weekly Income	\$2	\$2	-\$4	\$17	-\$8	\$14	-\$2	\$88	\$16	\$22	-\$11	-\$6	-\$45	-\$8
Median Disposable Income (Income less Housing costs)	-\$27	-\$21	-\$7	\$1	-\$5	\$26	-\$34	\$46	\$10	\$5	-\$14	\$14	-\$10	-\$15
Average Equivalised Weekly Disposable Income	-\$12	-\$18	-\$4	\$3	-\$3	\$20	-\$1	\$91	\$9	\$13	-\$10	\$4	-\$32	-\$13
% respondent households that receive income solely from benefits	-5%	-4%	0%	-10%	2%	5%	-15%	-15%	1%	-4%	-2%	-5%	-1%	0%
% of households that receive some wage income	5%	4%	0%	10%	-2%	-5%	15%	15%	-1%	4%	2%	5%	1%	0%

## HOUSING INDICATORS

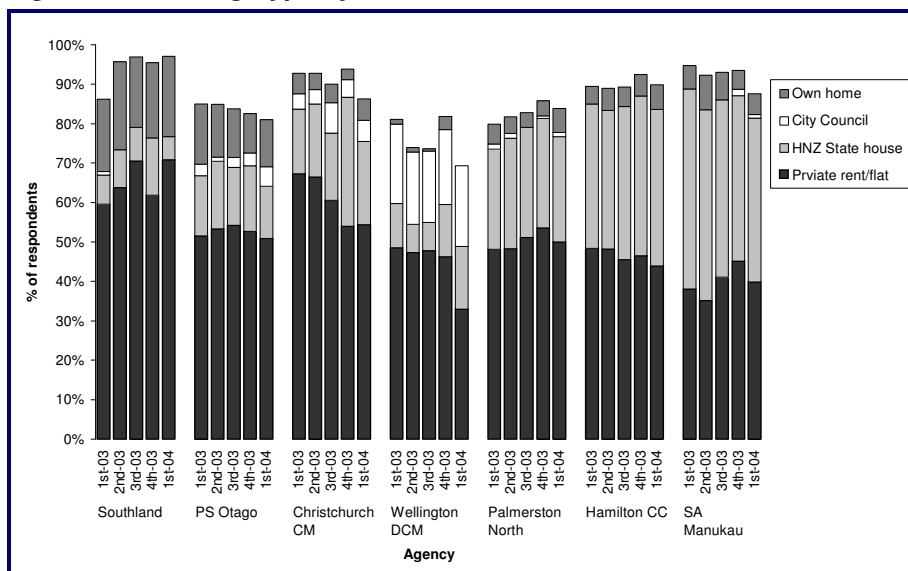
### Key Housing Results

- Private rental accommodation is the most common type of housing at six out of seven foodbanks
- Upward trend in equivalent average housing costs at the Southland, PS Otago, and SA Manukau foodbanks
- Upward trend in equivalent private rental housing costs over the three years at Southland, Christchurch CM and Wellington DCM foodbanks reflects national increases over the time period
- Strong upward trend in the percentage of clients paying more than 30% of their income on housing costs at Southland foodbank

The most common form of housing for foodbank clients is private rental, with the exception of SA Manukau, as Figure 10 illustrates. The percentage of clients in private rental housing ranges from 71% in Southland to 33% at Wellington DCM.

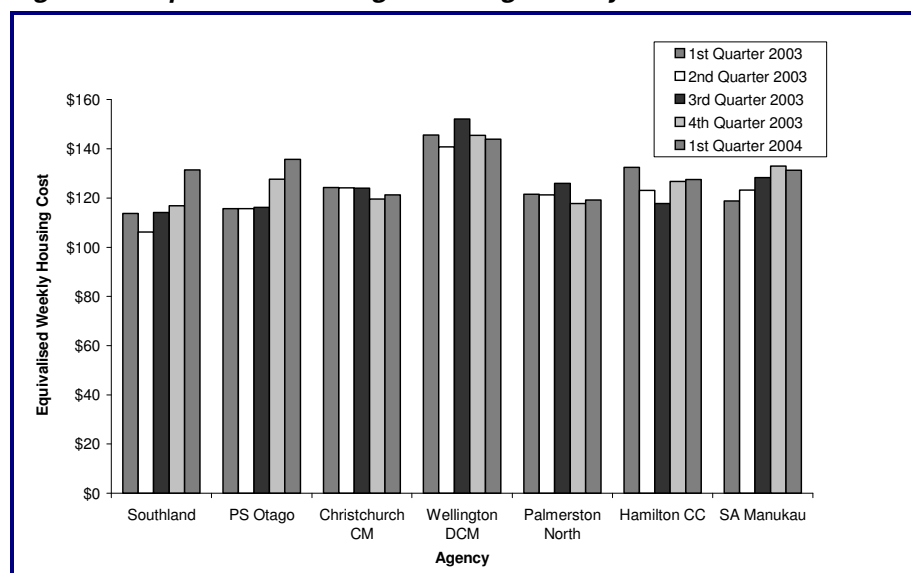
More than a quarter of clients at the three northern-most foodbanks are in State housing accommodation. The percentage of respondents in state housing varies from 6% at Southland to 42% at SA Manukau. 20% of respondents at Wellington DCM are in short-term, emergency, temporary accommodation or are homeless. 10% of Wellington DCM respondents are boarding or in boarding house accommodation.

**Figure 10: Housing Type by Quarter<sup>6</sup>**



When housing costs across all housing types are equivalised (adjusted for household size), the average costs appear to have increased over the last five quarters for clients at the Southland, PS Otago, and SA Manukau foodbanks. At Christchurch CM, Wellington DCM, Palmerston North and Hamilton average housing costs have been fairly static over this time. There have been very marked increases in the number of clients at Southland foodbank who are paying more than 50% of their income on housing costs.

**Figure 11: Equivalised Average Housing Cost by Quarter**

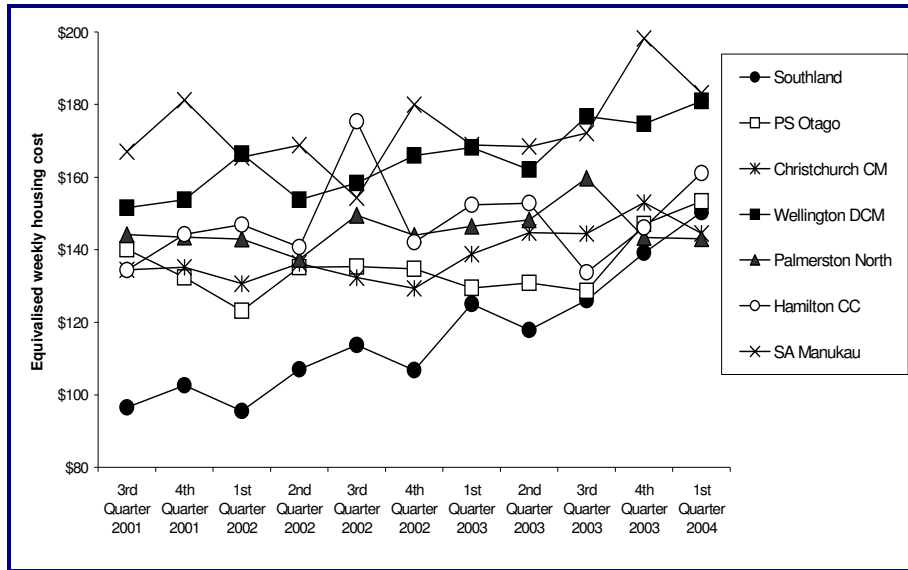


When housing costs are broken down by housing type analysis shows there has been a clear upward trend in equivalent private rental housing costs over the three years at Southland, Christchurch CM and Wellington DCM. There may also be an upward trend appearing in private rental costs for foodbank clients at the PS Otago, Hamilton and SA Manukau agencies. According to a recent Housing New Zealand report there has been a sharp rise in rents over the past two years. Massey University research shows that from April 2003 to April 2004 median private sector rents increased nationally and in every city within which the foodbanks participating in PIP are located<sup>7</sup>.

<sup>6</sup> For clarity in the presentation of the graph only four of the housing type categories have been shown. Other categories of housing not included in the graph are: boarding, boarding house, friends/family, emergency, temporary accommodation, homeless.

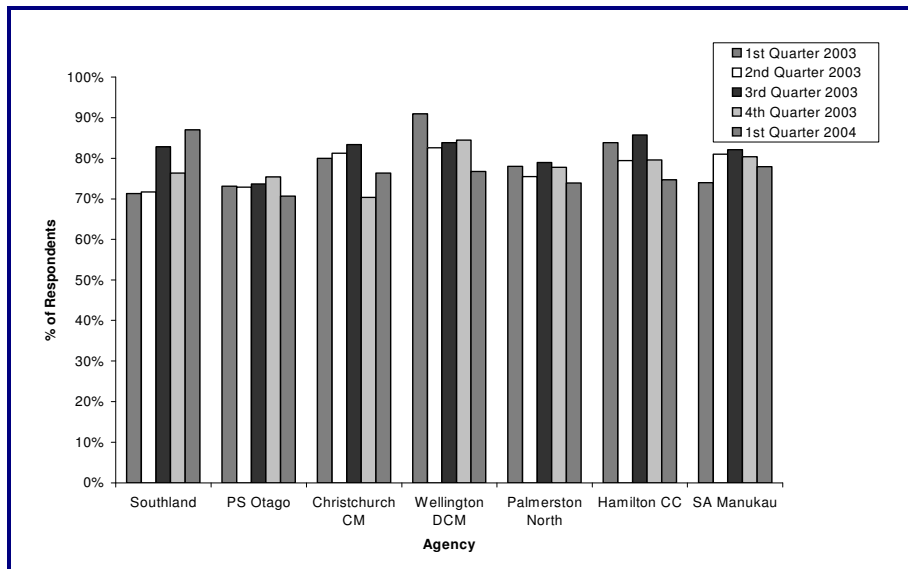
<sup>7</sup> NZ Residential Rental Market June 2004, Quarterly Survey Volume 7, Number 2, Massey University Real Estate Analysis Unit.

**Figure 12: Equivalised Private Weekly Rental Costs**



71% or more of foodbank clients spend greater than 30% of their household income on housing costs. Over the past two years at the Southland foodbank there has been a strong upward trend in the percentage of clients paying more than 30% of their income on housing costs. At this foodbank the proportion of clients paying more than half their income on housing costs has risen every quarter over the past year from 15% to 30%.

**Figure 13: Percentage of Respondents Spending Greater than 30% Percent of Income on Housing Costs**



After adjusting for differences in household size Table 7 reveals that state housing is significantly cheaper than most other forms of housing, in particular, private rental housing.

**Table 7: Equivalised Average Housing Cost by Housing Type**

Foodbank	HNZ State House	Private rent/flat	City Council	Boarding & Boarding House	Own home	Overall agency average
Southland	\$91	\$150	NR	\$99	\$82	\$131
PS Otago	\$89	\$153	\$101	\$127	\$117	\$136
Christchurch CM	\$64	\$144	\$110	\$103	\$144	\$121
Wellington DCM	\$75	\$181	\$136	\$188	NR	\$144
Palmerston North	\$76	\$143	\$101	\$145	\$125	\$119
Hamilton CCF	\$66	\$161	NR	\$93	\$115	\$127
SA Manukau	\$67	\$183	\$94	\$132	\$160	\$131

Table 8 shows equivalised average disposable income<sup>8</sup> for state housing and for private rental tenants. It shows that people in private rental appear to be worse off than those in state housing.

**Table 8: Comparison of Equivalised Average Disposable Income State and Private Rental Housing**

Foodbank	HNZ State house	Private rent/flat	Overall agency average <sup>9</sup>
Southland	\$152	\$150	\$160
PS Otago	\$169	\$156	\$168
Christchurch CM	\$174	\$139	\$146
Wellington DCM	\$213	\$91	\$157
Palmerston North	\$165	\$142	\$153
Hamilton CCF	\$163	\$141	\$144
SA Manukau	\$139	\$46	\$95

<sup>8</sup> That is, income available for a comparable household consisting of 2 adults after paying housing costs

<sup>9</sup> The higher overall Southland foodbank average equivalised disposable income (\$160) compared to that of the two housing types (\$152 and \$150) here reflect that the overall average is skewed by the relatively higher disposable income of clients living in their own homes (\$196).

**Table 9: Housing Indicators 1st Quarter 2004**

	Southland Foodbank	PS Otago	Christchurch City Mission	Wellington DCM	Palmerston North Foodbank	Hamilton Combined	Manukau Salvation Army
% of respondents in private rental housing	71%	51%	54%	33%	50%	44%	40%
% of respondents in state housing	6%	13%	21%	16%	27%	40%	42%
Median weekly housing cost	\$140	\$118	\$120	\$100	\$110	\$145	\$150
Equivalised Average Private Rental cost	\$150	\$153	\$144	\$181	\$143	\$161	\$183
Equivalised Average State Housing cost	\$91	\$89	\$64	\$75	\$76	\$66	\$67
Equivalised Average weekly housing cost	\$131	\$136	\$121	\$144	\$119	\$127	\$131
% of respondents spending more than 30% of their income on housing	87%	71%	76%	77%	74%	75%	78%
% of respondents spending more than 50% of their income on housing	30%	33%	44%	48%	41%	42%	51%
% of respondents living in accommodation where there are more than 2 people per bedroom	2%	3%	8%	3%	9%	12%	16%
% of applicants that had moved more than once over the past two years	35%	42%	52%	45%	40%	13%	35%
% of respondents living in temporary situation	0%	3%	6%	13%	1%	1%	4%

**Table 10: Housing Indicators 4th Quarter 2003 to 1st Quarter 2004 Change and Annual Change**

	Southland Foodbank		PS Otago		Christchurch City Mission		Wellington DCM		Palmerston North Foodbank		Hamilton Combined		Manukau Salvation Army	
	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ
% of respondents in private rental housing	9%	11%	-2%	-1%	0%	-13%	-13%	-16%	-4%	2%	-3%	-4%	-5%	2%
% of respondents in state housing	-9%	-2%	-3%	-2%	-12%	5%	3%	5%	-1%	1%	-1%	3%	0%	-9%
Median weekly housing cost	\$20	\$25	-\$3	\$11	\$3	-\$10	-\$15	-\$3	-\$10	-\$7	-\$5	-\$30	-\$5	\$18
Equivalised Average Private Rental cost	\$11	\$25	\$6	\$24	-\$8	\$6	\$6	\$13	\$0	-\$3	\$15	\$9	-\$15	\$14
Equivalised Average State Housing cost	\$20	\$7	\$6	\$19	\$5	\$4	\$4	\$12	-\$1	-\$1	-\$6	-\$12	\$7	\$0
Equivalised Average weekly housing cost	\$15	\$18	\$8	\$20	\$2	-\$3	-\$2	-\$2	\$1	-\$2	\$1	-\$5	-\$2	\$13
% of respondents spending more than 30% of their income on housing	11%	16%	-5%	-2%	6%	-4%	-8%	-14%	-4%	-4%	-5%	-9%	-2%	4%
% of respondents spending more than 50% of their income on housing	3%	15%	0%	1%	6%	-13%	-1%	-22%	1%	-2%	-2%	-6%	-2%	5%
% of respondents living in accommodation where there are more than 2 people per bedroom	-1%	0%	0%	0%	1%	0%	-3%	-2%	3%	1%	1%	9%	-1%	2%
% of applicants that had moved more than once over the past two years	13%	10%	4%	3%	8%	-11%	-1%	-7%	-5%	-10%	-1%	5%	-4%	20%
% of respondents living in temporary situation	-1%	-8%	1%	1%	4%	3%	7%	8%	-3%	-1%	-1%	-5%	1%	1%

**(UNDER) EMPLOYMENT INDICATORS**

**Key (Under) Employment Results**

- From 7% to 18% of foodbank clients receive income solely from wages
- Average weekly income for households with wages as the only income source varies from \$232 to \$370
- Across the foodbanks 20% to 33% of respondents who receive income support receive the unemployment benefit
- A slight drop in the proportion of people unemployed, seeking work, who have been unemployed for more than 6 months

There are a small but consistent proportion of foodbank clients who receive income solely from wages. This figure varies from 7% at Southland foodbank to 18% at Wellington DCM.

The average weekly income for households with wages as the only income source ranges from \$232 at Wellington DCM to \$370 at the SA Manukau foodbank.

Figure 15 below shows the percentage of clients who receive wage only income or a combination of wage and other sources of income, such as a benefit. The combination of these has been 10-20% across all foodbanks for most of the PIP study. Over the past year there has been an increase in the proportion of clients who receive wages and other income, particularly at the Southland and SA Manukau foodbanks.

**Figure 14: Percentage of Respondent Households that Receive Wage Only or Wage & Other Income**

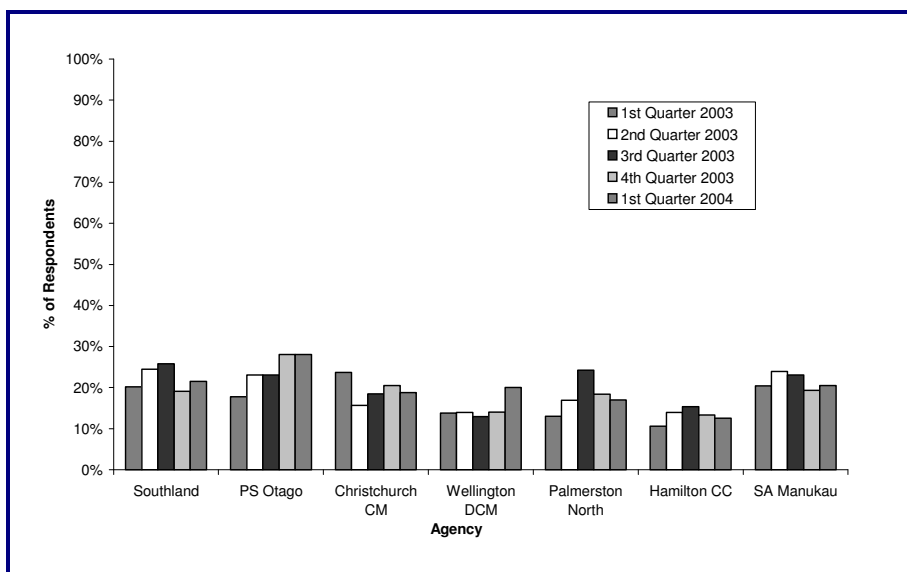
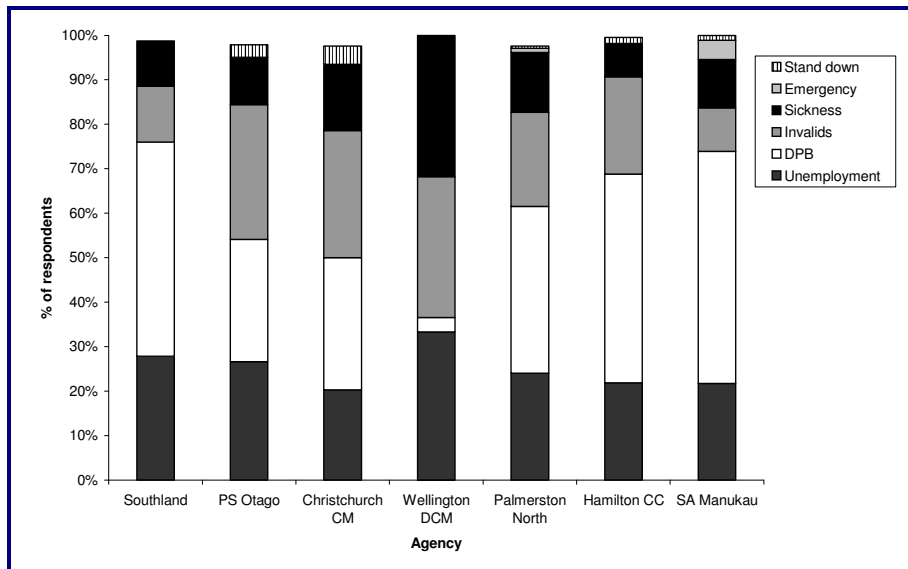




Figure 14 shows that between 20% (Christchurch CM) and 33% (Wellington DCM) of respondents who receive income support receive the unemployment benefit. For this quarter the Invalids Benefit ranged from 10% to 32% and the Sickness Benefit 7% to 32%. 3% (Wellington DCM) to 52% (SA Manukau) of beneficiaries received the Domestic Purposes Benefit. 4% or fewer beneficiaries received ACC, emergency benefit, independent youth benefit or were on stand down.

**Figure 15: Percentage of Benefit Type for Respondents who Receive a Benefit**



Many people seeking foodbank assistance are full-time caregivers, for whom paid employment is not an option. Some are involved in voluntary work in the community, which is often unrecognised officially and for which they do not receive income. These situations are reflected in the “non-labour-force” and “no response” figures in the following table.

**Table 11: Applicant Work Status 1st Quarter 2004**

Foodbank	Full Employment (20 hours or more)	Part-time (less than 20 hours)	Casual	Short Term Unemployed (less than 6 months)	Long Term Unemployed (more than 6 months)	Student	Non-Labour Force / Other	No Response
Southland	8 (8%)	3 (3%)	2 (2%)	12 (12%)	22 (21%)	1 (1%)	55 (53%)	0 (0%)
PS Otago	99 (24%)	23 (6%)	7 (2%)	54 (13%)	65 (16%)	30 (7%)	75 (18%)	57 (14%)
Christchurch CM	4 (2%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (0%)	203 (98%)
Wellington DCM	3 (3%)	3 (3%)	2 (2%)	15 (16%)	52 (57%)	6 (7%)	7 (8%)	3 (3%)
Palmerston North Foodbank	12 (4%)	11 (4%)	3 (1%)	38 (14%)	52 (19%)	15 (6%)	128 (48%)	8 (3%)
Hamilton CCF	2 (1%)	4 (1%)	1 (0%)	8 (3%)	63 (23%)	5 (2%)	4 (1%)	188 (68%)
SA Manukau	7 (6%)	3 (3%)	0 (0%)	6 (5%)	21 (19%)	5 (4%)	53 (47%)	18 (16%)

This quarter at every foodbank there has been a slight drop in the proportion of people unemployed, seeking work, who have been unemployed for more than 6 months. Over the three years of PIP there has been some downward trend in the proportion of long term unemployed foodbank clients at the PS Otago and Palmerston North and an upward trend in this percentage at Wellington DCM and Hamilton CC foodbanks.

**Table 12: (Under) Employment Indicators 1st Quarter 2004**

	Southland Foodbank	PS Otago	Christchurch City Mission	Wellington DCM	Palmerston North Foodbank	Hamilton Combined	Manukau Salvation Army
% of households that receive only wage income	7%	9%	7%	18%	11%	15%	11%
% of employed, employed on casual/part-time basis	2 of 13 (15%)	7 of 129 (5%)	0 of 4 (0%)	2 of 8 (25%)	3 of 26 (12%)	1 of 7 (14%)	0 of 10 (0%)
% of unemployed & seeking work, unemployed for more than 6 months	22 of 34 (65%)	65 of 119 (55%)	NR	52 of 67 (78%)	52 of 90 (58%)	63 of 71 (89%)	21 of 27 (78%)

**Table 13: (Under) Employment Indicators 4th Quarter 2003 to 1st Quarter 2004 Change and Annual Change**

	Southland Foodbank		PS Otago		Christchurch City Mission		Wellington DCM		Palmerston North Foodbank		Hamilton Combined		Manukau Salvation Army	
	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ
% of households that receive only wage income	2%	0%	-3%	3%	-2%	-2%	5%	9%	-4%	4%	3%	7%	1%	3%
% of employed, employed on casual/part-time basis	7%	15%	-6%	0%	-14%	0%	15%	7%	5%	8%	-6%	14%	0%	0%
% of unemployed & seeking work, unemployed for more than 6 months	-14%	4%	-8%	-16%	NR	NR	-7%	-2%	-5%	-10%	-1%	-1%	-5%	3%

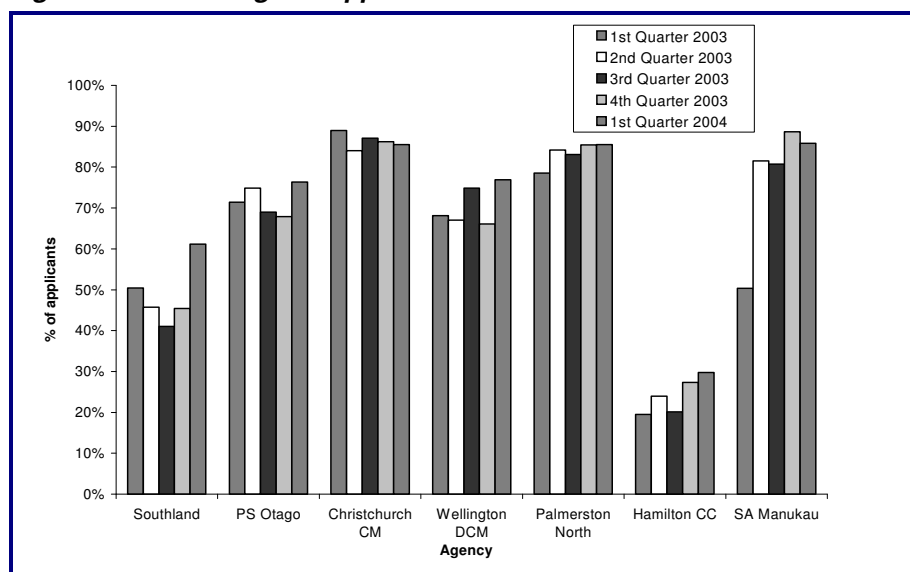
## DEBT & ARREARS INDICATORS

### Key Debt Results

- The percentage of applicants in debt ranged from 61% to 86% across six foodbanks
- An increase in the percentage of applicants in debt compared with last quarter at six foodbanks
- Debt to Work and Income ranged from 50% to 81% across six foodbanks
- Little variation over the past year in the proportions of foodbank clients in arrears on a utility bill with the exception of one foodbank which appears to follow a seasonal change in need

Many foodbank clients have debt. Excluding the Hamilton CC figures<sup>10</sup>, the percentage of applicants in debt ranged from 61% to 86%. Note that in the following two figures percentages were based on the numbers of applicants. The proportion of those in debt is likely to be higher if they were calculated on respondents rather than the total number of applicants<sup>11</sup>. There has been an increase in the percentage of applicants in debt compared with last quarter at every foodbank except Christchurch CM.

**Figure 16: Percentage of Applicants in Debt<sup>12</sup>**



Foodbank clients often have debt to government departments. Throughout the time PIP has been running debt to Work and Income has consistently made up the highest proportion of debt type for foodbank clients with debt. For the first quarter of 2004 debt to Work and Income ranged from 27%

<sup>10</sup> The number of respondents to income, housing and debt related questions in Hamilton, since the 1st quarter 2001, has been low and it is likely that levels of debt are under-reported, it is estimated that 82 (90%) of 91 respondents using the Hamilton CC Foodbank were in debt.

<sup>11</sup> Due to the way that debt information is collected it is difficult at most agencies to determine the number of respondents to the debt questions.

<sup>12</sup> See previous footnote

(Hamilton CC) to 81% (Christchurch CM). Note that the next lowest proportion of applicants in debt to Work and Income was at the Southland foodbank, which was 50% of all applicants.

**Figure 17: Percentage of Respondents with Government Debt<sup>13</sup>**

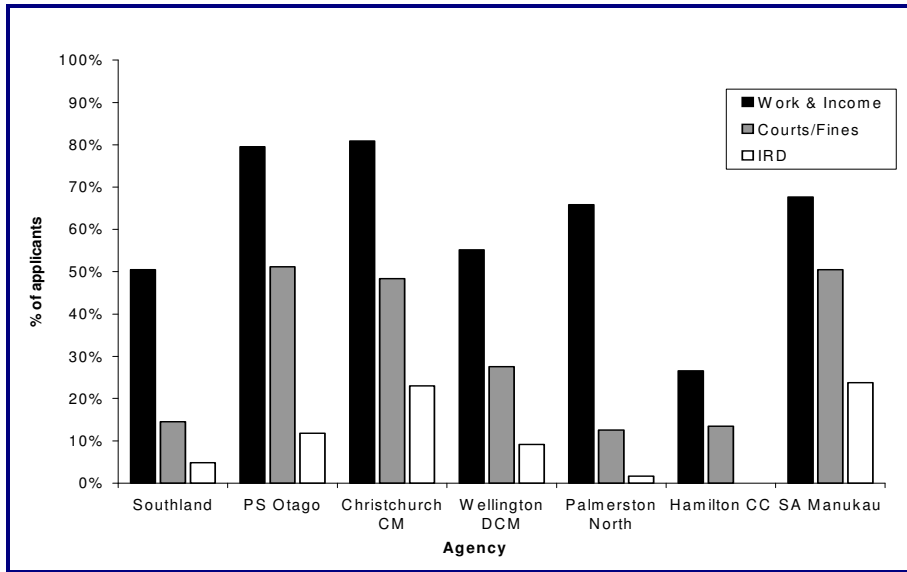
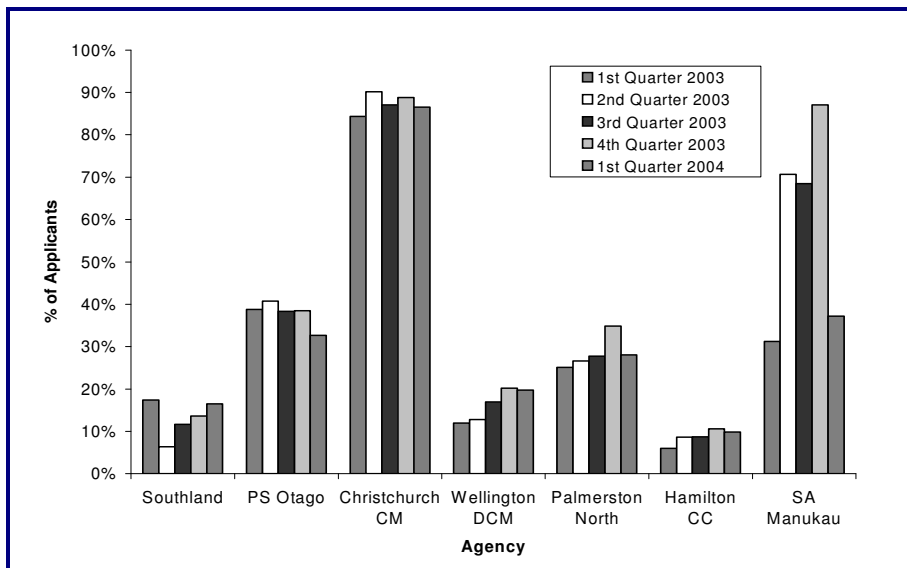


Figure 18 shows the percentage of applicants who are in arrears on their utilities (power, gas, telephone) bills. It is difficult to identify clear linear trends in utility bills arrears, in general the proportions have not varied greatly at most of the foodbanks, the exception being SA Manukau where changes in arrears appears to approximately follow a seasonal change in need.

**Figure 18: Percentage of Applicants in Arrears on Phone, Electricity or Gas Bills**



Christchurch city mission has had consistently high number of clients who are behind on their power bills. This percentage is high, in part, as a result of clients being referred to the agency on the basis

<sup>13</sup> Palmerston North debt figures, other than WINZ debt, are likely to be greater than those shown here because only one debt category is recorded from clients visiting this agency

that they will be able to access an emergency electricity fund. At other agencies the level of clients behind on their utilities bill is likely to be under reported. As mentioned above some clients' unpaid bills may have been transferred to debt collection agencies and so not reported in PIP as bill payment arrears.

The percentage of applicants not up to date with their housing payments ranges from 4% at Hamilton CC Foodbank to 38% at the PS Otago foodbank. These figures are based on total number of applicants and are likely to under-estimate the levels of housing payment arrears amongst foodbank clients.

**Table 14: Debt Indicators 1st Quarter 2004**

	Southland Foodbank	PS Otago	Christchurch City Mission	Wellington DCM	Palmerston North Foodbank	Hamilton Combined	Manukau Salvation Army
% of applicants in debt	61%	76%	86%	77%	86%	30%	86%
% of applicants in debt to WINZ	50%	61%	69%	53%	60%	27%	63%
Number with repayments to WINZ greater than \$40 per week	4	3	6	0	4	8	11
% of applicants in arrears on utility bills	17%	33%	87%	20%	28%	10%	37%
% of applicants in arrears with electricity bill	12%	27%	83%	13%	19%	7%	27%
% of applicants without phone in their house	46%	7%	46%	26%	50%	17%	37%
% of applicants not up to date with housing payments	7%	38%	9%	11%	19%	4%	27%

**Table 15: Debt Indicators Change 4th Quarter 2003 to 1st Quarter 2004 Change and Annual Change**

	Southland Foodbank		PS Otago		Christchurch City Mission		Wellington DCM		Palmerston North Foodbank		Hamilton Combined		Manukau Salvation Army	
	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ
% of applicants in debt	16%	11%	8%	5%	-1%	-3%	11%	9%	0%	7%	2%	10%	-3%	35%
% of applicants in debt to WINZ	11%	6%	6%	1%	-5%	3%	0%	-7%	4%	14%	1%	9%	-5%	29%
Number with repayments to WINZ greater than \$40 per week	4	1	-1	-2	2	1	0	-2	-6	-10	3	6	7	3
% of applicants in arrears on utility bills	3%	-1%	-6%	-6%	-2%	2%	0%	8%	-7%	3%	-1%	4%	-50%	6%
% of applicants in arrears with electricity bill	-1%	-1%	-4%	-2%	0%	4%	-1%	8%	-5%	1%	0%	5%	-32%	5%
% of applicants without phone in their house	16%	1%	0%	-1%	2%	-4%	23%	23%	7%	-5%	0%	16%	26%	35%
% of applicants not up to date with housing payments	7%	-1%	-15%	2%	-1%	-6%	-10%	-9%	0%	3%	-3%	1%	8%	10%

## SUMMARY OF CHANGES AND TRENDS

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The following is a presentation of some of the significant trends identified over the course of the Poverty Indicator Project and comparisons between the 1st Quarter 2004 results and previous quarters.

### *Trends identified over the course of the Poverty Indicator Project*

- More women than men come to the foodbanks, with the exception of Wellington DCM Foodbank
- Around a third or more of those who come to foodbanks are sole parents (at six of the seven agencies)
- Half or more households have children (at six agencies)
- Pakeha clients are the most common type of ethnicity at six foodbanks
- Māori are over-represented at each foodbank when compared to city census percentages
- Median and average weekly incomes of foodbank clients are less than half that of the average New Zealand household
- 70% or more of foodbank clients receive a benefit as their only source of income
- More than 60% of foodbank clients spend greater than 30% of their income on housing
- The majority of applicants have debt (at six agencies)
- The most common form of housing is private rental accommodation for clients at six out of seven foodbanks
- Debt to Work and Income is the most common type for foodbank clients with debt

### *Key results*

- Increase in monthly average foodbank applicants at two foodbanks and decrease at five compared to 4th Quarter 2003
- Sole parent families are the most common household type at five out of seven foodbanks
- Single households are the most common type at the PS Otago and Wellington DCM foodbanks
- Median weekly household disposable income varied from \$102 to \$170
- Upward trend in equivalent average housing costs at the Southland, PS Otago, and SA Manukau foodbanks
- Upward trend in equivalent private rental housing costs over the three years at Southland, Christchurch CM and Wellington DCM foodbanks reflects national increases over the time period
- Strong upward trend in the percentage of clients paying more than 30% of their income on housing costs at Southland foodbank
- From 7% to 18% of foodbank clients income solely from wages
- Average weekly income for households with wages as the only income source varies from \$232 to \$370
- A slight drop in the proportion of people unemployed, seeking work, who have been unemployed for more than 6 months
- An increase in the percentage of applicants in debt compared with last quarter at six foodbanks
- Little variation over the past year in the proportions of foodbank clients in arrears on a utility bill with the exception of one foodbank which appears to follow a seasonal change in need

## APPENDIX A: Points to Note about the PIP Research

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### *General comments*

- This summary report covers the 1st Quarter of 2004, from 1st of January to the 31st of March. It follows from the previous quarterly reports<sup>14</sup> published every quarter since December 2000 (the pilot study).
- Due to limitations on resources, two agencies have taken a sample of their total clients. Christchurch City Mission samples one in every two clients. Manukau Salvation Army Foodbank samples one in every five clients.
- For each indicator, it is important to recognise whether it refers to the number of applicants (i.e. everyone that was surveyed) or the number of respondents (i.e. only the number of people that answered the question).
- **It is important to compare the trend at each foodbank over time, rather than try to compare foodbanks with each other.** This is because the location and the operational policies of each foodbank determine the type of clients they will have and the number of parcels they distribute. For example, Wellington DCM, which is based in the central business district and caters particularly for single males, serves a significantly different client base to Manukau Salvation Army, which has a high proportion of Pacific families. The strength of this approach is that it shows up differences in the experience of poverty.
- **It is also important to acknowledge that the data is taken from one specific agency so cannot be assumed to represent the whole region.** However, for the sake of saving space, graphs and tables have used abbreviated labels to refer to each of the agencies.

### *Presentation of results*

- The main findings for each set of indicators are presented in bullet point form at the beginning of each section.
- There are two main types of graph in the report. One graph type shows the proportional make-up, for respondents, of each agency for the particular indicator. Also used are bar graphs, which display results for each quarter by agency.
- At the end of each section in the report there is a set of two tables, one showing the current figures and the other showing the change between the 4th Quarter 2003 and 1st Quarter 2004 alongside the annual change (i.e. between the 1st Quarter 2003 and 2004).
- Summary tables for all Quarters and for each agency have been put in the appendix for reference.

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<sup>14</sup> Previous PIP reports are available from NZCCSS upon request.

### **Data information**

- Negative values in the quarterly change tables indicate a decrease from the 4th Quarter 2003 to the 1st Quarter 2004. Negative values in the yearly change tables indicate a decrease from the 1st Quarter 2003 to the 1st Quarter 2004.
- Data has been rounded to the nearest whole number or percent for the purposes of display. Calculations have been carried out with the exact values and for this reason it may appear that quarter changes in the tables do not add up correctly, however figures will only be out by a difference of  $\pm 1$  or  $\pm 1\%$ .
- Data for income and housing costs are based on the applicant's best estimate of what they receive and spend each week. 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 the Department of Work and Income often does not assist in helping to clarify this for the person themselves or others advocating on their behalf.
- Census and New Zealand population data has been obtained from figures published in *National Summary: New Zealand Census of Population and Dwellings 2001*<sup>15</sup> and from the Statistics New Zealand website: [www.stats.govt.nz](http://www.stats.govt.nz).

### **Definitions of terms used in the report**

- Where a value cannot be calculated, is unknown, or should not be compared this has been indicated with the acronym "NR" (No Result).
- The term "average", as used in the report, refers to the calculated mean value, while "median" refers to the middle value.
- The term "equivalised" refers to the use of ratios that enable comparison between the incomes and disposable incomes of households of different sizes. The ratio is based on the Revised Jensen Equivalence scale<sup>16</sup>, which takes account of the number of adults and children in a household and approximates these to a household of 2 adults.

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<sup>15</sup> Department of Statistics, April 2002

<sup>16</sup> The Revised Jensen equivalence scale formula in *'Income Equivalences and the Estimation of Family Expenditure on Children'*, Department of Social Welfare, January 1988, was used.



## APPENDIX B: Summary Tables

### 1st Quarter 2004 Summary All Agencies

	Southland Foodbank	PS Otago	Christchurch City Mission	Wellington DCM	Palmerston North Foodbank	Hamilton Combined	Manukau Salvation Army
<b>FOODBANK PROFILE</b>							
Avg. number of Applicants Per month	34	137	139	30	89	92	113
Number of applicants counted in survey	103	410	208	91	267	275	113
Total Number of people assisted / living in same residence	325	1,001	1,286	142	733	960	1,443
% of Total Assisted aged under 18	55%	43%	49%	15%	58%	46%	61%
% of applicants visiting foodbank more than once over the quarter	3%	41%	NR	13%	26%	20%	14%
<b>DEMOGRAPHIC PROFILE</b>							
% of respondents who are sole parents	46%	25%	35%	7%	37%	51%	50%
% of respondents who are single	20%	37%	34%	78%	32%	23%	13%
% of respondents who are female	75%	60%	61%	34%	60%	72%	80%
% of respondent households with children	74%	49%	58%	15%	54%	66%	80%
% of respondents aged 25-39	57%	44%	42%	37%	46%	54%	61%
% of Pakeha respondents	78%	77%	78%	52%	51%	31%	16%
% of Pacific Island respondents	1%	2%	2%	7%	4%	5%	30%
% of Maori respondents	20%	17%	18%	32%	41%	61%	54%
<b>INCOME</b>							
Median Weekly Household Net Income (respondents)	\$314	\$267	\$298	\$188	\$231	\$296	\$281
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$170	\$148	\$150	\$102	\$150	\$166	\$146
% respondent households that receive income solely from benefits	76%	72%	81%	71%	83%	85%	79%
% of households that receive some wage income (respondents)	24%	28%	19%	29%	17%	15%	21%
Average Equivalised Disposable Income	\$160	\$167	\$146	\$156	\$152	\$142	\$95
% respondents below Poverty Line (60% of net 1998 median household income)	88%	79%	86%	87%	87%	84%	89%
% of applicants indicating they receive the Accommodation Supplement	53%	38%	56%	44%	28%	1%	25%
<b>HOUSING</b>							
% of respondents in private rental housing	71%	51%	54%	33%	50%	44%	40%
% of respondents in state housing	6%	13%	21%	16%	27%	40%	42%
Median housing cost (respondents)	\$140	\$118	\$120	\$100	\$110	\$145	\$150
% of respondents spending less than 25% of their income on housing	9%	19%	14%	16%	14%	18%	17%
% of respondents spending more than 50% of their income on housing	30%	33%	44%	48%	41%	42%	51%
% of respondents living in accommodation where there are more than 2 people per bedroom	2%	3%	8%	3%	9%	12%	16%
% of applicants that had moved more than once over the past two years	35%	42%	52%	45%	40%	13%	35%
% of respondents living in temporary situation	0%	3%	6%	13%	1%	1%	4%
<b>(UNDER) EMPLOYMENT</b>							
% of households that receive only wage income	6%	9%	7%	18%	11%	12%	11%
% of employed, employed on casual/part-time basis	2 of 13 (15%)	7 of 129 (5%)	0 of 4 (0%)	2 of 8 (25%)	3 of 26 (12%)	1 of 7 (14%)	0 of 10 (0%)
% of unemployed & seeking work, unemployed for more than 6 months	22 of 34 (65%)	65 of 119 (55%)	NR	52 of 67 (78%)	52 of 90 (58%)	63 of 71 (89%)	21 of 27 (78%)
<b>DEBT AND ARREARS</b>							
% of applicants in debt	61%	76%	86%	77%	86%	30%	86%
% of applicants in debt to WINZ	50%	61%	69%	53%	60%	27%	63%
Number with repayments to WINZ greater than \$40 per week	4	3	6	0	4	8	11
% of applicants in arrears on utility bills	17%	33%	87%	20%	28%	10%	37%
% of applicants in arrears with electricity bill	12%	27%	83%	13%	19%	7%	27%
% of applicants without phone in their house	47	27	95	24	133	46	42
% of applicants not up to date with housing payments	7%	38%	9%	11%	19%	4%	27%

## Summary of Change for All Agencies between 4th Quarter & 1st Quarter 2004 and Annual Change

	Southland Foodbank		PS Otago		Christchurch City Mission		Wellington DCM		Palmerston North Foodbank		Hamilton Combined		Manukau Salvation Army	
	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ	QtrΔ	YrΔ
<b>FOODBANK PROFILE</b>														
Avg. number of Applicants Per month	-2	-2	-15	6	23	36	-11	-28	-8	-17	-31	-26	10	-122
Number of applicants counted in survey	-7	-6	-45	18	92	54	-33	-85	-23	-52	-94	-78	51	-28
Total Number of people assisted / living in same residence	-18	16	-70	14	176	322	-90	-185	-38	-80	-449	-272	23	-1612
% of Total Assisted aged under 18	-2%	1%	-1%	0%	-4%	2%	-15%	-21%	0%	3%	-2%	-1%	-5%	-2%
% of applicants visiting foodbank more than once over the quarter	-1%	-4%	11%	-6%	NR	NR	4%	1%	10%	2%	18%	17%	-24%	-9%
<b>DEMOGRAPHIC PROFILE</b>														
% of respondents who are sole parents	-3%	3%	-3%	-2%	-0%	-2%	-5%	-5%	-6%	-3%	11%	-4%	1%	-6%
% of respondents who are single	-1%	-9%	4%	2%	-1%	-2%	13%	11%	4%	-0%	3%	5%	0%	4%
% of respondents who are female	0%	-1%	1%	2%	2%	3%	-0%	-5%	-2%	2%	-1%	5%	-6%	3%
% of respondent households with children	0%	8%	-2%	-0%	0%	-1%	-17%	-19%	-7%	-4%	-6%	1%	-9%	-10%
% of respondents aged 25-39	7%	-8%	-1%	0%	-2%	-6%	-10%	-13%	-6%	1%	-1%	-3%	5%	-3%
% of Pakeha respondents	-10%	-8%	-1%	0%	11%	5%	-6%	-6%	0%	8%	-0%	-2%	-5%	2%
% of Pacific Island respondents	0%	0%	0%	-0%	-2%	1%	2%	1%	-0%	-1%	-1%	-0%	12%	-1%
% of Maori respondents	9%	6%	1%	0%	-7%	-6%	4%	3%	-1%	-9%	0%	1%	-6%	2%
<b>INCOME</b>														
Median Weekly Household Net Income (respondents)	-\$6	\$1	-\$22	\$23	-\$3	\$8	-\$35	\$40	-\$9	-\$9	-\$63	-\$25	-\$69	-\$19
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	-\$27	-\$21	-\$7	\$1	-\$5	\$26	-\$34	\$46	\$10	\$5	-\$14	\$14	-\$10	-\$15
% respondent households that receive income solely from benefits	-5%	-4%	0%	-10%	2%	5%	-15%	-15%	1%	-4%	-2%	-5%	-1%	0%
% of households that receive some wage income (respondents)	5%	4%	0%	10%	-2%	-5%	15%	15%	-1%	4%	2%	5%	1%	0%
Average Equivalised Disposable Income	-\$12	-\$18	-\$4	\$3	-\$3	\$20	-\$1	\$91	\$9	\$13	-\$10	\$4	-\$32	-\$13
% respondents below Poverty Line (60% of net 1998 median household income)	3%	-3%	1%	-5%	-3%	-6%	6%	-9%	-4%	-4%	-4%	-6%	6%	1%
% of applicants indicating they receive the Accommodation Supplement	3%	6%	4%	1%	7%	-5%	-14%	-19%	-2%	-5%	NR	NR	-6%	2%
<b>HOUSING</b>														
% of respondents in private rental housing	9%	11%	-2%	-1%	0%	-13%	-13%	-16%	-4%	2%	-3%	-4%	-5%	2%
% of respondents in state housing	-9%	-2%	-3%	-2%	-12%	5%	3%	5%	-1%	1%	-1%	3%	0%	-9%
Median housing cost (respondents)	\$20	\$25	-\$3	\$11	\$3	-\$10	-\$15	-\$3	-\$10	-\$7	-\$5	-\$30	-\$5	\$18
% of respondents spending less than 25% of their income on housing	-3%	-2%	2%	1%	-5%	0%	2%	10%	2%	2%	6%	7%	0%	-2%
% of respondents spending more than 50% of their income on housing	3%	15%	0%	1%	6%	-13%	-1%	-22%	1%	-2%	-2%	-6%	-2%	5%
% of respondents living in accommodation where there are more than 2 people per bedroom	-1%	0%	0%	0%	1%	0%	-3%	-2%	3%	1%	1%	9%	-1%	2%
% of applicants that had moved more than once over the past two years	13%	10%	4%	3%	8%	-11%	-1%	-7%	-5%	-10%	-1%	5%	-4%	20%
% of respondents living in temporary situation	-1%	-8%	1%	1%	4%	3%	7%	8%	-3%	-1%	-1%	-5%	1%	1%
<b>(UNDER) EMPLOYMENT</b>														
% of households that receive only wage income	1%	-1%	-3%	3%	-2%	-2%	5%	9%	-4%	4%	0%	5%	1%	3%
% of employed, employed on casual/part-time basis	7%	15%	-6%	0%	-14%	0%	15%	7%	5%	8%	-6%	14%	0%	0%
% of unemployed & seeking work, unemployed for more than 6 months	-14%	4%	-8%	-16%	NR	NR	-7%	-2%	-5%	-10%	-1%	-1%	-5%	3%
<b>DEBT AND ARREARS</b>														
% of applicants in debt	16%	11%	8%	5%	-1%	-3%	11%	9%	0%	7%	2%	10%	-3%	35%
% of applicants in debt to WINZ	11%	6%	6%	1%	-5%	3%	0%	-7%	4%	14%	1%	9%	-5%	29%
Number with repayments to WINZ greater than \$40 per week	4	1	-1	-2	2	1	0	-2	-6	-10	3	6	7	3
% of applicants in arrears on utility bills	3%	-1%	-6%	-6%	-2%	2%	0%	8%	-7%	3%	-1%	4%	-50%	6%
% of applicants in arrears with electricity bill	-1%	-1%	-4%	-2%	0%	4%	-1%	8%	-5%	1%	0%	5%	-32%	5%
% of applicants without phone in their house	14	-2	-4	-1	44	18	20	18	9	-43	-14	45	35	39
% of applicants not up to date with housing payments	7%	-1%	-15%	2%	-1%	-6%	-10%	-9%	0%	3%	-3%	1%	8%	10%

# Southland Foodbank<sup>17</sup>

	1st Qtr 2001	1st Qtr 2002	1st Qtr 2003	2nd Qtr 2003	3rd Qtr 2003	4th Qtr 2003	1st Qtr 2004	Change	
								4th Qtr 2003- 1st Qtr 2004	1st Qtr 2003- 1st Qtr 2004
<b>FOODBANK PROFILE</b>									
Avg. number of Applicants Per month	57	34	36	31	43	37	34	-2	-2
Number of applicants counted in survey	171	102	109	94	129	110	103	-7	-6
Total Number of people assisted / living in same residence	520	339	309	307	397	343	325	-18	16
% of Total Assisted aged under 18	54%	61%	54%	58%	55%	57%	55%	-2%	1%
% of applicants visiting foodbank more than once over Quarter	12%	0%	7%	1%	3%	4%	3%	-1%	-4%
<b>DEMOGRAPHIC PROFILE</b>									
% of respondents who are sole parents	50%	53%	43%	56%	42%	49%	46%	-3%	3%
% of respondents who are single	25%	21%	29%	10%	25%	22%	20%	-1%	-9%
% of respondents who are female	73%	79%	76%	79%	74%	75%	75%	0%	-1%
% of respondent households with children	NR	76%	66%	85%	74%	74%	74%	0%	8%
% of respondents aged 25-39	58%	58%	65%	54%	58%	50%	57%	7%	-8%
% of Pakeha respondents	79%	82%	85%	81%	84%	87%	78%	-10%	-8%
% of Pacific Island respondents	3%	0%	0%	1%	2%	1%	1%	0%	1%
% of Maori respondents	18%	17%	15%	18%	13%	12%	20%	9%	6%
<b>INCOME</b>									
Median Weekly Household Net Income (respondents)	\$300	\$323	\$313	\$320	\$313	\$320	\$314	-\$6	\$1
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$191	\$220	\$190	\$196	\$180	\$196	\$170	-\$27	-\$21
% respondent households that receive income solely from benefits	87%	78%	80%	76%	74%	81%	76%	-5%	-4%
% of households that receive some wage income (respondents)	13%	22%	20%	24%	26%	19%	24%	5%	4%
Average Equivalised Disposable Income	NR	\$189	\$178	\$175	\$170	\$171	\$160	-\$12	-\$18
% respondents below Poverty Line (60% of net 1998 median household income)	NR	93%	91%	89%	89%	85%	88%	3%	-3%
% of applicants indicating they receive the Accommodation Supplement	43%	45%	48%	50%	47%	50%	53%	3%	6%
<b>HOUSING</b>									
% of respondents in private rental housing	64%	62%	60%	64%	71%	62%	71%	9%	11%
% of respondents in state housing	9%	12%	7%	10%	9%	15%	6%	-9%	-2%
Median housing cost (respondents)	\$106	\$106	\$115	\$120	\$120	\$120	\$140	\$20	\$25
% of respondents spending less than 25% of their income on housing	11%	7%	11%	21%	11%	12%	9%	-3%	-2%
% of respondents spending more than 50% of their income on housing	15%	1%	15%	20%	24%	27%	30%	3%	15%
% of respondents living in accommodation where there are more than 2 people per bedroom	1%	9%	2%	2%	1%	3%	2%	-1%	0%
% of applicants that had moved more than once over the past two years	42%	29%	25%	20%	33%	22%	35%	13%	10%
% of respondents living in temporary situation	4%	3%	8%	2%	2%	1%	0%	-1%	-8%
<b>(UNDER) EMPLOYMENT</b>									
% of households that receive only wage income	9%	11%	6%	0%	8%	5%	6%	1%	-1%
% of employed, employed on casual/part-time basis	3 of 22 (14%)	0 of 10 (0%)	0 of 15 (0%)	0 of 8 (0%)	0 of 18 (0%)	1 of 13 (8%)	2 of 13 (15%)	7%	15%
% of unemployed & seeking work, unemployed for more than 6 months	0 of 0 (0%)	20 of 27 (74%)	23 of 38 (61%)	16 of 30 (53%)	21 of 42 (50%)	27 of 34 (79%)	22 of 34 (65%)	-14%	4%
<b>DEBT AND ARREARS</b>									
% of applicants in debt	72%	70%	50%	46%	41%	45%	61%	16%	11%
% of applicants in debt to WINZ	43%	48%	44%	43%	36%	39%	50%	11%	6%
Number with repayments to WINZ greater than \$40 per week	1	2	3	2	0	0	4	4	1
% of applicants in arrears on utility bills	30%	30%	17%	6%	12%	14%	17%	3%	-1%
% of applicants in arrears with electricity bill	19%	18%	13%	4%	10%	13%	12%	-1%	-1%
% of applicants without phone in their house	13%	25%	45%	35%	34%	30%	46%	16%	1%
% of applicants not up to date with housing payments	13%	9%	7%	3%	5%	0%	7%	7%	-1%

<sup>17</sup> Data in the table has been rounded to the nearest whole number or percent. Calculations have been carried out with the exact values and for this reason it may appear that quarter changes in the tables do not add up correctly, however figures will only be out by a difference of ±1 or ±1%.

## Presbyterian Support Otago Foodbank

	1st Qtr 2001	1st Qtr 2002	1st Qtr 2003	2nd Qtr 2003	3rd Qtr 2003	4th Qtr 2003	1st Qtr 2004	Change	
								4th Qtr 2003- 1st Qtr 2004	1st Qtr 2003- 1st Qtr 2004
<b>FOODBANK PROFILE</b>									
Avg. number of Applicants Per month	189	148	131	133	118	152	137	-15	6
Number of applicants counted in survey	568	443	392	398	355	455	410	-45	18
Total Number of people assisted / living in same residence	1663	1006	987	1053	834	1071	1001	-70	14
% of Total Assisted aged under 18	43%	47%	43%	45%	44%	44%	43%	-1%	0%
% of applicants visiting foodbank more than once over Quarter	18%	38%	46%	44%	38%	30%	41%	11%	-6%
<b>DEMOGRAPHIC PROFILE</b>									
% of respondents who are sole parents	35%	32%	27%	29%	25%	29%	25%	-3%	-2%
% of respondents who are single	41%	36%	35%	30%	34%	34%	37%	4%	2%
% of respondents who are female	60%	57%	57%	60%	57%	59%	60%	1%	2%
% of respondent households with children	NR	51%	50%	55%	48%	51%	49%	-2%	0%
% of respondents aged 25-39	49%	47%	43%	44%	43%	44%	44%	-1%	0%
% of Pakeha respondents	75%	75%	77%	77%	76%	78%	77%	-1%	0%
% of Pacific Island respondents	3%	4%	3%	3%	3%	2%	2%	0%	0%
% of Maori respondents	20%	19%	17%	17%	18%	16%	17%	1%	0%
<b>INCOME</b>									
Median Weekly Household Net Income (respondents)	\$245	\$271	\$244	\$273	\$244	\$289	\$267	-\$22	\$23
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$132	\$157	\$147	\$160	\$141	\$155	\$148	-\$7	\$1
% respondent households that receive income solely from benefits	86%	78%	82%	77%	77%	72%	72%	0%	-10%
% of households that receive some wage income (respondents)	14%	22%	18%	23%	23%	28%	28%	0%	10%
Average Equivalised Disposable Income	NR	\$178	\$164	\$168	\$173	\$171	\$167	-\$4	\$3
% respondents below Poverty Line (60% of net 1998 median household income)	NR	82%	85%	84%	82%	79%	79%	1%	-5%
% of applicants indicating they receive the Accommodation Supplement	54%	41%	37%	41%	34%	34%	38%	4%	1%
<b>HOUSING</b>									
% of respondents in private rental housing	61%	57%	52%	53%	54%	53%	51%	-2%	-1%
% of respondents in state housing	14%	15%	15%	17%	15%	17%	13%	-3%	-2%
Median housing cost (respondents)	\$116	\$114	\$106	\$110	\$100	\$120	\$118	-\$3	\$11
% of respondents spending less than 25% of their income on housing	12%	16%	19%	21%	21%	17%	19%	2%	1%
% of respondents spending more than 50% of their income on housing	35%	27%	33%	28%	28%	33%	33%	0%	1%
% of respondents living in accommodation where there are more than 2 people per bedroom	4%	0%	2%	3%	2%	3%	3%	0%	0%
% of applicants that had moved more than once over the past two years	38%	40%	40%	40%	40%	39%	42%	4%	3%
% of respondents living in temporary situation	2%	2%	3%	2%	2%	2%	3%	1%	1%
<b>(UNDER) EMPLOYMENT</b>									
% of households that receive only wage income	4%	9%	5%	7%	8%	12%	9%	-3%	3%
% of employed, employed on casual/part-time basis	18 of 63 (29%)	7 of 195 (4%)	6 of 112 (5%)	9 of 108 (8%)	10 of 101 (10%)	14 of 124 (11%)	7 of 129 (5%)	-6%	0%
% of unemployed & seeking work, unemployed for more than 6 months	96 of 106 (91%)	95 of 122 (78%)	84 of 118 (71%)	79 of 131 (60%)	72 of 102 (71%)	79 of 125 (63%)	65 of 119 (55%)	-8%	-16%
<b>DEBT AND ARREARS</b>									
% of applicants in debt	83%	75%	71%	75%	69%	68%	76%	8%	5%
% of applicants in debt to WINZ	56%	48%	60%	66%	59%	55%	61%	6%	1%
Number with repayments to WINZ greater than \$40 per week	19	4	5	4	3	4	3	-1	-2
% of applicants in arrears on utility bills	94%	34%	39%	41%	38%	38%	33%	-6%	-6%
% of applicants in arrears with electricity bill	93%	27%	29%	30%	28%	31%	27%	-4%	-2%
% of applicants without phone in their house	0%	9%	7%	9%	8%	7%	7%	0%	-1%
% of applicants not up to date with housing payments	5%	36%	36%	36%	37%	53%	38%	-15%	2%

## Christchurch City Mission Foodbank

	1st Qtr 2001	1st Qtr 2002	1st Qtr 2003	2nd Qtr 2003	3rd Qtr 2003	4th Qtr 2003	1st Qtr 2004	Change	
								4th Qtr 2003- 1st Qtr 2004	1st Qtr 2003- 1st Qtr 2004
<b>FOODBANK PROFILE</b>									
Avg. number of Applicants Per month	321	321	103	129	113	116	139	23	36
Number of applicants counted in survey	241	241	154	194	170	116	208	92	54
Total Number of people assisted / living in same residence	3076	3312	964	1192	1092	1110	1286	176	322
% of Total Assisted aged under 18	NR	57%	47%	48%	48%	54%	49%	-4%	2%
% of applicants visiting foodbank more than once over Quarter	NR	NR	NR	NR	NR	NR	NR	NR	NR
<b>DEMOGRAPHIC PROFILE</b>									
% of respondents who are sole parents	53%	36%	37%	36%	36%	35%	35%	0%	-2%
% of respondents who are single	44%	38%	36%	38%	32%	35%	34%	-1%	-2%
% of respondents who are female	57%	56%	58%	60%	60%	59%	61%	2%	3%
% of respondent households with children	NR	60%	59%	59%	56%	58%	58%	0%	-1%
% of respondents aged 25-39	56%	56%	48%	49%	53%	43%	42%	-2%	-6%
% of Pakeha respondents	65%	70%	73%	75%	68%	67%	78%	11%	5%
% of Pacific Island respondents	2%	1%	1%	4%	2%	4%	2%	-2%	1%
% of Maori respondents	27%	23%	24%	20%	28%	25%	18%	-7%	-6%
<b>INCOME</b>									
Median Weekly Household Net Income (respondents)	\$209	\$260	\$290	\$280	\$289	\$300	\$298	-\$3	\$8
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$90	\$133	\$125	\$136	\$148	\$155	\$150	-\$5	\$26
% respondent households that receive income solely from benefits	80%	89%	76%	84%	82%	79%	81%	2%	5%
% of households that receive some wage income (respondents)	14%	11%	24%	16%	18%	21%	19%	-2%	-5%
Average Equivalised Disposable Income	NR	\$124	\$126	\$133	\$134	\$149	\$146	-\$3	\$20
% respondents below Poverty Line (60% of net 1998 median household income)	NR	93%	92%	92%	90%	89%	86%	-3%	-6%
% of applicants indicating they receive the Accommodation Supplement	66%	63%	60%	59%	61%	48%	56%	7%	-5%
<b>HOUSING</b>									
% of respondents in private rental housing	68%	62%	67%	66%	61%	54%	54%	0%	-13%
% of respondents in state housing	19%	19%	16%	19%	17%	33%	21%	-12%	5%
Median housing cost (respondents)	\$125	\$120	\$130	\$120	\$135	\$118	\$120	\$3	-\$10
% of respondents spending less than 25% of their income on housing	9%	13%	14%	12%	9%	19%	14%	-5%	0%
% of respondents spending more than 50% of their income on housing	61%	45%	57%	49%	43%	38%	44%	6%	-13%
% of respondents living in accommodation where there are more than 2 people per bedroom	9%	8%	8%	6%	9%	7%	8%	1%	0%
% of applicants that had moved more than once over the past two years	58%	57%	63%	57%	56%	45%	52%	8%	-11%
% of respondents living in temporary situation	7%	2%	3%	1%	5%	2%	6%	4%	3%
<b>(UNDER) EMPLOYMENT</b>									
% of households that receive only wage income	4%	3%	10%	7%	8%	9%	7%	-2%	-2%
% of employed, employed on casual/part-time basis	29 of 46 (63%)	1 of 14 (7%)	0 of 8 (0%)	0 of 8 (0%)	1 of 12 (8%)	1 of 7 (14%)	0 of 4 (0%)	-14%	0%
% of unemployed & seeking work, unemployed for more than 6 months	51 of 79 (66%)	2 of 4 (50%)	NR	NR	NR	NR	NR	NR	NR
<b>DEBT AND ARREARS</b>									
% of applicants in debt	87%	90%	89%	84%	87%	86%	86%	-1%	-3%
% of applicants in debt to WINZ	73%	72%	66%	70%	69%	74%	69%	-5%	3%
Number with repayments to WINZ greater than \$40 per week	17	14	5	4	4	4	6	2	1
% of applicants in arrears on utility bills	97%	80%	84%	90%	87%	89%	87%	-2%	2%
% of applicants in arrears with electricity bill	96%	75%	79%	80%	85%	83%	83%	0%	4%
% of applicants without phone in their house	44%	56%	50%	48%	49%	44%	46%	2%	-4%
% of applicants not up to date with housing payments	32%	19%	16%	11%	9%	10%	9%	-1%	-6%

## Wellington Downtown Community Ministry Foodbank

	1st Qtr 2001	1st Qtr 2002	1st Qtr 2003	2nd Qtr 2003	3rd Qtr 2003	4th Qtr 2003	1st Qtr 2004	Change	
								4th Qtr 2003-1st Qtr 2004	1st Qtr 2003-1st Qtr 2004
<b>FOODBANK PROFILE</b>									
Avg. number of Applicants Per month	71	80	59	58	61	41	30	-11	-28
Number of applicants counted in survey	212	239	176	173	183	124	91	-33	-85
Total Number of people assisted / living in same residence	396	392	327	317	273	232	142	-90	-185
% of Total Assisted aged under 18	57%	35%	36%	32%	25%	30%	15%	-15%	-21%
% of applicants visiting foodbank more than once over Quarter	19%	18%	13%	16%	14%	10%	13%	4%	1%
<b>DEMOGRAPHIC PROFILE</b>									
% of respondents who are sole parents	10%	15%	12%	9%	11%	12%	7%	-5%	-5%
% of respondents who are single	72%	69%	66%	67%	74%	65%	78%	13%	11%
% of respondents who are female	34%	38%	39%	31%	34%	35%	34%	0%	-5%
% of respondent households with children	NR	28%	34%	28%	20%	31%	15%	-17%	-19%
% of respondents aged 25-39	43%	45%	50%	46%	45%	47%	37%	-10%	-13%
% of Pakeha respondents	57%	56%	58%	57%	56%	58%	52%	-6%	-6%
% of Pacific Island respondents	8%	6%	6%	3%	5%	6%	7%	2%	1%
% of Maori respondents	29%	30%	29%	29%	34%	28%	32%	4%	3%
<b>INCOME</b>									
Median Weekly Household Net Income (respondents)	\$175	\$174	\$148	\$190	\$220	\$223	\$188	-\$35	\$40
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$97	\$86	\$56	\$95	\$110	\$136	\$102	-\$34	\$46
% respondent households that receive income solely from benefits	92%	85%	86%	86%	87%	86%	71%	-15%	-15%
% of households that receive some wage income (respondents)	8%	15%	14%	14%	13%	14%	29%	15%	15%
Average Equivalised Disposable Income	NR	\$131	\$64	\$125	\$165	\$157	\$156	-\$1	\$91
% respondents below Poverty Line (60% of net 1998 median household income)	NR	92%	96%	86%	81%	81%	87%	6%	-9%
% of applicants indicating they receive the Accommodation Supplement	41%	48%	63%	63%	67%	58%	44%	-14%	-19%
<b>HOUSING</b>									
% of respondents in private rental housing	26%	36%	49%	47%	48%	46%	33%	-13%	-16%
% of respondents in state housing	14%	9%	11%	7%	7%	13%	16%	3%	5%
Median housing cost (respondents)	\$95	\$100	\$103	\$106	\$110	\$115	\$100	-\$15	-\$3
% of respondents spending less than 25% of their income on housing	14%	11%	6%	12%	13%	15%	16%	2%	10%
% of respondents spending more than 50% of their income on housing	50%	54%	70%	58%	44%	49%	48%	-1%	-22%
% of respondents living in accommodation where there are more than 2 people per bedroom	8%	3%	5%	5%	3%	5%	3%	-3%	-2%
% of applicants that had moved more than once over the past two years	32%	31%	52%	54%	59%	46%	45%	-1%	-7%
% of respondents living in temporary situation	14%	3%	4%	7%	7%	6%	13%	7%	8%
<b>(UNDER) EMPLOYMENT</b>									
% of households that receive only wage income	6%	9%	9%	11%	7%	12%	18%	5%	9%
% of employed, employed on casual/part-time basis	7 of 15 (47%)	2 of 20 (10%)	3 of 17 (18%)	1 of 14 (7%)	0 of 19 (0%)	1 of 10 (10%)	2 of 8 (25%)	15%	7%
% of unemployed & seeking work, unemployed for more than 6 months	46 of 63 (73%)	39 of 51 (76%)	79 of 99 (80%)	90 of 115 (78%)	100 of 124 (81%)	68 of 80 (85%)	52 of 67 (78%)	-7%	-2%
<b>DEBT AND ARREARS</b>									
% of applicants in debt	60%	49%	68%	67%	75%	66%	77%	11%	9%
% of applicants in debt to WINZ	45%	40%	60%	55%	62%	53%	53%	0%	-7%
Number with repayments to WINZ greater than \$40 per week	6	1	2	2	1	0	0	0	-2
% of applicants in arrears on utility bills	8%	12%	12%	13%	17%	20%	20%	0%	8%
% of applicants in arrears with electricity bill	5%	8%	6%	9%	13%	15%	13%	-1%	8%
% of applicants without phone in their house	6%	6%	3%	1%	0%	3%	26%	23%	23%
% of applicants not up to date with housing payments	9%	10%	20%	15%	21%	21%	11%	-10%	-9%

## Palmerston North Methodist Mission Foodbank

	1st Qtr 2001	1st Qtr 2002	1st Qtr 2003	2nd Qtr 2003	3rd Qtr 2003	4th Qtr 2003	1st Qtr 2004	Change	
								4th Qtr 2003- 1st Qtr 2004	1st Qtr 2003- 1st Qtr 2004
<b>FOODBANK PROFILE</b>									
Avg. number of Applicants Per month	130	120	106	79	72	97	89	-8	-17
Number of applicants counted in survey	389	360	319	237	216	290	267	-23	-52
Total Number of people assisted / living in same residence	1356	1009	813	616	567	771	733	-38	-80
% of Total Assisted aged under 18	49%	51%	54%	53%	54%	58%	58%	0%	3%
% of applicants visiting foodbank more than once over Quarter	21%	20%	24%	16%	16%	16%	26%	10%	2%
<b>DEMOGRAPHIC PROFILE</b>									
% of respondents who are sole parents	42%	40%	40%	37%	34%	43%	37%	-6%	-3%
% of respondents who are single	36%	28%	32%	34%	38%	28%	32%	4%	0%
% of respondents who are female	60%	60%	58%	54%	59%	62%	60%	-2%	2%
% of respondent households with children	NR	60%	58%	55%	50%	61%	54%	-7%	-4%
% of respondents aged 25-39	49%	51%	45%	46%	45%	52%	46%	-6%	1%
% of Pakeha respondents	42%	55%	43%	50%	47%	51%	51%	0%	8%
% of Pacific Island respondents	3%	4%	5%	2%	3%	4%	4%	0%	-1%
% of Maori respondents	42%	40%	50%	46%	48%	42%	41%	-1%	-9%
<b>INCOME</b>									
Median Weekly Household Net Income (respondents)	\$256	\$254	\$240	\$232	\$214	\$240	\$231	-\$9	-\$9
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$140	\$140	\$145	\$142	\$130	\$140	\$150	\$10	\$5
% respondent households that receive income solely from benefits	87%	84%	87%	83%	76%	82%	83%	1%	-4%
% of households that receive some wage income (respondents)	11%	16%	13%	17%	24%	18%	17%	-1%	4%
Average Equivalised Disposable Income	NR	\$132	\$139	\$146	\$135	\$143	\$152	\$9	\$13
% respondents below Poverty Line (60% of net 1998 median household income)	NR	92%	91%	89%	91%	90%	87%	-4%	-4%
% of applicants indicating they receive the Accommodation Supplement	49%	35%	33%	32%	37%	30%	28%	-2%	-5%
<b>HOUSING</b>									
% of respondents in private rental housing	62%	57%	48%	48%	51%	54%	50%	-4%	2%
% of respondents in state housing	18%	23%	25%	28%	28%	28%	27%	-1%	1%
Median housing cost (respondents)	\$122	\$130	\$117	\$110	\$107	\$120	\$110	-\$10	-\$7
% of respondents spending less than 25% of their income on housing	13%	14%	12%	14%	12%	12%	14%	2%	2%
% of respondents spending more than 50% of their income on housing	49%	48%	43%	38%	47%	39%	41%	1%	-2%
% of respondents living in accommodation where there are more than 2 people per bedroom	8%	4%	8%	5%	6%	6%	9%	3%	1%
% of applicants that had moved more than once over the past two years	52%	55%	50%	49%	50%	44%	40%	-5%	-10%
% of respondents living in temporary situation	2%	1%	2%	2%	3%	4%	1%	-3%	-1%
<b>(UNDER) EMPLOYMENT</b>									
% of households that receive only wage income	2%	11%	6%	12%	13%	14%	11%	-4%	4%
% of employed, employed on casual/part-time basis	25 of 47 (53%)	0 of 40 (0%)	1 of 24 (4%)	0 of 16 (0%)	2 of 20 (10%)	2 of 30 (7%)	3 of 26 (12%)	5%	8%
% of unemployed & seeking work, unemployed for more than 6 months	85 of 116 (73%)	63 of 95 (66%)	54 of 79 (68%)	41 of 63 (65%)	36 of 65 (55%)	61 of 97 (63%)	52 of 90 (58%)	-5%	-10%
<b>DEBT AND ARREARS</b>									
% of applicants in debt	90%	92%	79%	84%	83%	85%	86%	0%	7%
% of applicants in debt to WINZ	41%	51%	46%	56%	49%	56%	60%	4%	14%
Number with repayments to WINZ greater than \$40 per week	8	5	14	4	5	10	4	-6	-10
% of applicants in arrears on utility bills	29%	28%	25%	27%	28%	35%	28%	-7%	3%
% of applicants in arrears with electricity bill	21%	19%	18%	21%	20%	24%	19%	-5%	1%
% of applicants without phone in their house	37%	43%	55%	51%	47%	43%	50%	7%	-5%
% of applicants not up to date with housing payments	14%	15%	17%	19%	17%	20%	19%	0%	3%

## Hamilton Combined Christian Foodbanks

	1st Qtr 2001	1st Qtr 2002	1st Qtr 2003	2nd Qtr 2003	3rd Qtr 2003	4th Qtr 2003	1st Qtr 2004	Change	
								4th Qtr 2003- 1st Qtr 2004	1st Qtr 2003- 1st Qtr 2004
<b>FOODBANK PROFILE</b>									
Avg. number of Applicants Per month	49	163	118	97	116	123	92	-31	-26
Number of applicants counted in survey	49	489	353	292	347	369	275	-94	-78
Total Number of people assisted / living in same residence	190	1770	1232	1031	1319	1409	960	-449	-272
% of Total Assisted aged under 18	63%	45%	46%	46%	44%	48%	46%	-2%	-1%
% of applicants visiting foodbank more than once over Quarter	NR	23%	2%	2%	2%	2%	20%	18%	17%
<b>DEMOGRAPHIC PROFILE</b>									
% of respondents who are sole parents	49%	40%	54%	38%	41%	39%	51%	11%	-4%
% of respondents who are single	8%	21%	18%	21%	20%	20%	23%	3%	5%
% of respondents who are female	84%	69%	67%	65%	65%	73%	72%	-1%	5%
% of respondent households with children	NR	67%	65%	65%	70%	72%	66%	-6%	1%
% of respondents aged 25-39	63%	50%	57%	54%	54%	55%	54%	-1%	-3%
% of Pakeha respondents	43%	35%	33%	29%	28%	31%	31%	0%	-2%
% of Pacific Island respondents	0%	4%	5%	7%	9%	6%	5%	-1%	0%
% of Maori respondents	52%	60%	61%	61%	61%	61%	61%	0%	1%
<b>INCOME</b>									
Median Weekly Household Net Income (respondents)	\$310	\$282	\$321	\$280	\$300	\$359	\$296	-\$63	-\$25
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$183	\$134	\$152	\$140	\$176	\$180	\$166	-\$14	\$14
% respondent households that receive income solely from benefits	86%	84%	89%	86%	85%	87%	85%	-2%	-5%
% of households that receive some wage income (respondents)	14%	16%	11%	14%	15%	13%	15%	2%	5%
Average Equivalised Disposable Income	NR	\$129	\$139	\$122	\$137	\$153	\$142	-\$10	\$4
% respondents below Poverty Line (60% of net 1998 median household income)	NR	91%	90%	91%	88%	88%	84%	-4%	-6%
% of applicants indicating they receive the Accommodation Supplement	NR	NR	NR	NR	NR	NR	1%	NR	NR
<b>HOUSING</b>									
% of respondents in private rental housing	62%	49%	48%	48%	46%	47%	44%	-3%	-4%
% of respondents in state housing	21%	32%	37%	35%	39%	40%	40%	-1%	3%
Median housing cost (respondents)	\$168	\$130	\$175	\$140	\$143	\$150	\$145	-\$5	-\$30
% of respondents spending less than 25% of their income on housing	18%	15%	10%	14%	8%	11%	18%	6%	7%
% of respondents spending more than 50% of their income on housing	41%	48%	48%	47%	46%	44%	42%	-2%	-6%
% of respondents living in accommodation where there are more than 2 people per bedroom	9%	9%	3%	15%	11%	10%	12%	1%	9%
% of applicants that had moved more than once over the past two years	59%	14%	8%	11%	7%	13%	13%	-1%	5%
% of respondents living in temporary situation	0%	5%	6%	4%	4%	3%	1%	-1%	-5%
<b>(UNDER) EMPLOYMENT</b>									
% of households that receive only wage income	7%	13%	8%	13%	14%	12%	12%	0%	5%
% of employed, employed on casual/part-time basis	2 of 6 (33%)	2 of 18 (11%)	0 of 6 (0%)	2 of 7 (29%)	4 of 12 (33%)	3 of 15 (20%)	1 of 7 (14%)	-6%	14%
% of unemployed & seeking work, unemployed for more than 6 months	12 of 19 (63%)	76 of 86 (88%)	46 of 51 (90%)	51 of 60 (85%)	46 of 49 (94%)	83 of 92 (90%)	63 of 71 (89%)	-1%	-1%
<b>DEBT AND ARREARS</b>									
% of applicants in debt	90%	26%	20%	24%	20%	27%	30%	2%	10%
% of applicants in debt to WINZ	73%	22%	18%	23%	18%	25%	27%	1%	9%
Number with repayments to WINZ greater than \$40 per week	4	8	2	4	4	5	8	3	6
% of applicants in arrears on utility bills	57%	8%	6%	9%	9%	11%	10%	-1%	4%
% of applicants in arrears with electricity bill	39%	5%	3%	6%	7%	7%	7%	0%	5%
% of applicants without phone in their house	49%	16%	0%	16%	12%	16%	17%	0%	16%
% of applicants not up to date with housing payments	47%	7%	3%	5%	5%	7%	4%	-3%	1%



## Manukau Salvation Army Foodbank

	1st Qtr 2001	1st Qtr 2002	1st Qtr 2003	2nd Qtr 2003	3rd Qtr 2003	4th Qtr 2003	1st Qtr 2004	Change	
								4th Qtr 2003- 1st Qtr 2004	1st Qtr 2003- 1st Qtr 2004
<b>FOODBANK PROFILE</b>									
Avg. number of Applicants Per month	317	212	235	153	217	103	113	10	-122
Number of applicants counted in survey	95	127	141	92	130	62	113	51	-28
Total Number of people assisted / living in same residence	4430	2630	3055	2255	3060	1420	1443	23	-1612
% of Total Assisted aged under 18	NR	61%	63%	65%	64%	65%	61%	-5%	-2%
% of applicants visiting foodbank more than once over Quarter	7%	38%	22%	34%	35%	38%	14%	-24%	-9%
<b>DEMOGRAPHIC PROFILE</b>									
% of respondents who are sole parents	39%	54%	56%	50%	48%	48%	50%	1%	-6%
% of respondents who are single	10%	14%	9%	5%	8%	13%	13%	0%	4%
% of respondents who are female	73%	75%	76%	77%	78%	85%	80%	-6%	3%
% of respondent households with children	NR	85%	89%	90%	89%	89%	80%	-9%	-10%
% of respondents aged 25-39	56%	51%	64%	67%	67%	56%	61%	5%	-3%
% of Pakeha respondents	13%	13%	14%	10%	15%	21%	16%	-5%	2%
% of Pacific Island respondents	23%	33%	31%	34%	32%	18%	30%	12%	-1%
% of Maori respondents	62%	46%	52%	53%	48%	60%	54%	-6%	2%
<b>INCOME</b>									
Median Weekly Household Net Income (respondents)	\$326	\$320	\$300	\$353	\$341	\$350	\$281	-\$69	-\$19
Median Weekly Disposable Income (Income less Housing Costs) (respondents)	\$147	\$168	\$161	\$190	\$169	\$156	\$146	-\$10	-\$15
% respondent households that receive income solely from benefits	75%	83%	80%	76%	77%	81%	79%	-1%	-0%
% of households that receive some wage income (respondents)	25%	18%	20%	24%	23%	19%	21%	1%	0%
Average Equivalised Disposable Income	NR	\$125	\$108	\$124	\$108	\$127	\$95	-\$32	-\$13
% respondents below Poverty Line (60% of net 1998 median household income)	NR	92%	87%	89%	89%	82%	89%	6%	1%
% of applicants indicating they receive the Accommodation Supplement	39%	27%	23%	30%	28%	31%	25%	-6%	2%
<b>HOUSING</b>									
% of respondents in private rental housing	51%	40%	38%	35%	41%	45%	40%	-5%	2%
% of respondents in state housing	35%	41%	51%	48%	45%	42%	42%	-0%	-9%
Median housing cost (respondents)	\$195	\$150	\$133	\$175	\$178	\$155	\$150	-\$5	\$18
% of respondents spending less than 25% of their income on housing	9%	18%	20%	11%	11%	18%	17%	-0%	-2%
% of respondents spending more than 50% of their income on housing	59%	50%	46%	44%	50%	54%	51%	-2%	5%
% of respondents living in accommodation where there are more than 2 people per bedroom	16%	15%	14%	22%	22%	17%	16%	-1%	2%
% of applicants that had moved more than once over the past two years	40%	25%	15%	26%	32%	39%	35%	-4%	20%
% of respondents living in temporary situation	4%	3%	3%	3%	3%	3%	4%	1%	1%
<b>(UNDER) EMPLOYMENT</b>									
% of households that receive only wage income	11%	9%	8%	0%	0%	10%	11%	1%	3%
% of employed, employed on casual/part-time basis	6 of 23 (26%)	0 of 7 (0%)	0 of 8 (0%)	0 of 9 (0%)	1 of 14 (7%)	0 of 6 (0%)	0 of 10 (0%)	0%	0%
% of unemployed & seeking work, unemployed for more than 6 months	11 of 18 (61%)	22 of 31 (71%)	9 of 12 (75%)	9 of 13 (69%)	15 of 19 (79%)	10 of 12 (83%)	21 of 27 (78%)	-5%	3%
<b>DEBT AND ARREARS</b>									
% of applicants in debt	78%	73%	50%	82%	81%	89%	86%	-3%	35%
% of applicants in debt to WINZ	52%	54%	34%	61%	58%	68%	63%	-5%	29%
Number with repayments to WINZ greater than \$40 per week	9	9	8	13	15	4	11	7	3
% of applicants in arrears on utility bills	49%	64%	31%	71%	68%	87%	37%	-50%	6%
% of applicants in arrears with electricity bill	39%	50%	22%	47%	48%	60%	27%	-32%	5%
% of applicants without phone in their house	23%	8%	2%	29%	25%	11%	37%	26%	35%
% of applicants not up to date with housing payments	31%	19%	17%	23%	20%	19%	27%	8%	10%

## APPENDIX C: About NZCCSS

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### Our Membership

The members of the New Zealand Council of Christian Social Services (NZCCSS) are Anglican Care, the Baptist Union, Catholic Social Services, the Methodist Church, Presbyterian Support NZ and the Salvation Army.

Collectively, our members have around 550 social service delivery sites in all areas of the country. There are eight main areas in which our members deliver services - Child and Family Services, Services for Older People, Foodbank and Emergency Services, Housing, Budgeting, Disability, Addictions and Employment. There are also a number of organisations involved in community development and support work.

When information about these sites is aggregated it is estimated that they:

- employ over 10,700 full or part-time staff;
- use over 9,300 volunteers a week;
- serve around 50,000 clients at any one time;
- spend over \$274 million a year.

This size and diversity in services are amongst the many reasons for NZCCSS to celebrate its membership and the work that they do to meet people's needs throughout Aotearoa NZ.

### Our Mission

The New Zealand Council of Christian Social Services works for a just and compassionate society in Aotearoa New Zealand. We see this as a continuation of the mission of Jesus Christ. In seeking to fulfil this mission, we are committed to:

- giving priority to the poor and vulnerable members of our society
- Te Tiriti O Waitangi

We will work out these values by:

- articulating a vision for NZ society
- developing and critiquing policy
- advocating for appropriate policies, services and resources
- providing information and networking services to members

### Our Structure and Key Work Areas

NZCCSS is governed by a National Council made up of two representatives from each denomination. A small Secretariat team, headed by the Executive Officer, carries out the day-to-day work of the Council. This includes information gathering, research on social services and building relationships with government officials. The majority of NZCCSS work comes under three main policy areas:

- poverty & housing
- children, young people and families
- services for older people

A Policy Group oversees the policy and research work that NZCCSS does in each of these areas. Each Policy Group is made up of at least two council representatives plus social services managers, academics or others with particular expertise in that area.

***For further information about NZCCSS please contact Paula Skilling, Executive Officer***

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