

A 'new normal'

Families and social services remain under pressure six years on from the Global Financial Crisis

The 22nd edition of the NZCCSS *Vulnerability Report* (VR report) was released into a whirlwind of media attention last month. Hot off the heels of media coverage of poor housing options for our most vulnerable children and families, and the compassion and Manaakitanga displayed by Te Puea Marae, mainstream media picked up the social concerns embedded in the VR report and ran with them over three consecutive nights.

First published in 2009, the VR report grew out of a deep concern by NZCCSS members about the impact

of the 2008 Global Financial Crisis (GFC) on communities. The report takes a retrospective look at members' reports to gain some insight into the extent to which the conditions that sustain vulnerability in communities have been alleviated since the GFC.

The result is a powerful collection of narratives that demonstrate that many of the pressures on communities captured in the 2009 reports remain, and for some communities these pressures have exacerbated, leaving both families/whānau and social service agencies stretched to the limit. Food banks and a dearth of emergency and affordable housing is the new reality for many people.

As Trevor McGlinchey, Executive Officers says "A 'new normal' of desperation to find housing, food and sufficient income to survive has emerged for many families. The members' reports clearly demonstrate the huge complexity of client needs and the ever-increasing demand for social services".

The report strongly captures the paradox of increased demand for

housing, food and support social services delivered by community organisations, while official data indicates a decline in applications for food grants and Housing New Zealand homes.

"There is a real contradiction in government support and our members' experience. Work and Income's Special Needs Grants for Food have decreased by 28% from December 2009 to December 2015 but the demand for food parcels has skyrocketed. Housing New Zealand waiting lists have dropped from over 10,000 (2009) to 3,500 (2015) yet the requests for emergency and social housing support have become overwhelming", said McGlinchey. *"Government has relied too heavily on the response of community organisations, charities and service providers to meet the needs of those with the least in our communities".*

In 2009 the Community Response Fund (CRF) was established to "support Non-government organisations (NGOs) delivering critical community-based social services and facing serious recession-related funding or demand

pressures". The fund initially ran from July 2009 until June 2011. However, by mid-2011 there were concerns the demand and funding pressures on services had not abated and a one year extension to support NGO sector was agreed.

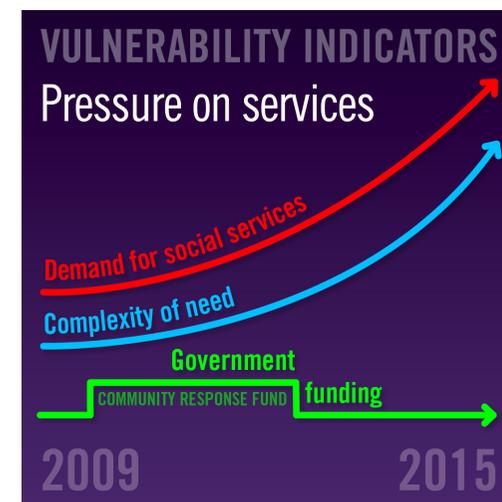
The Cabinet Minute captures government's concern about the ongoing impact of the GFC on communities and community organisations. The extension was agreed and the CRF remained until mid-July 2012.

"..it was expected that by mid-2011, the demand and funding pressures on providers that the CRF was intended to address would have been beginning to recede. This is clearly not the case, demand and funding pressures remain as high as in the last two years". [Cabinet Min (09) 13/8 (56)]

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FAMILIES AND SOCIAL SERVICES REMAIN UNDER PRESSURE SIX YEARS ON FROM THE GLOBAL FINANCIAL CRISIS

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The *Vulnerability Report* demonstrates that six years on and the demand and funding pressures have continued unabated and without any additional funding after 2012. NZCCSS is calling for the reinstatement of the Community Response Fund to support member agencies to respond to increasing complexity and demand.

Trevor McGlinchey says “Government must provide greater income to poor families, whether they are in work or on a benefit. Along with this, social service agencies need the reintroduction of a Community Response

Fund type of resource. This will assist agencies to provide essential services to stressed families while the new systems to support vulnerable children announced in the Budget are developed and implemented.”

A new style report

A new style report is intended to replace the Vulnerability Report series. The report includes the development of an ‘effective data-based client management system’ that will collect more accurate data about the experiences of NZCCSS member clients and the strengths and challenges facing them. It is hoped the new style report will be published in early 2017.

Roundup of media coverage

The *Vulnerability Report* received extensive radio and media coverage.

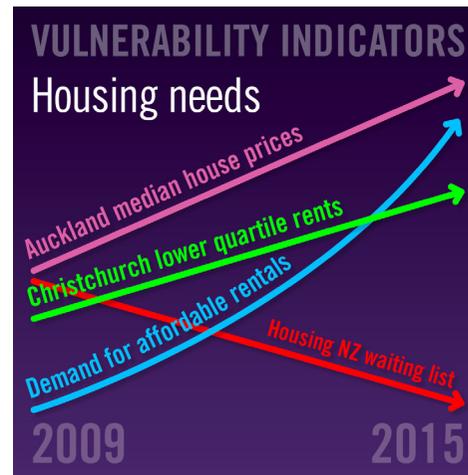
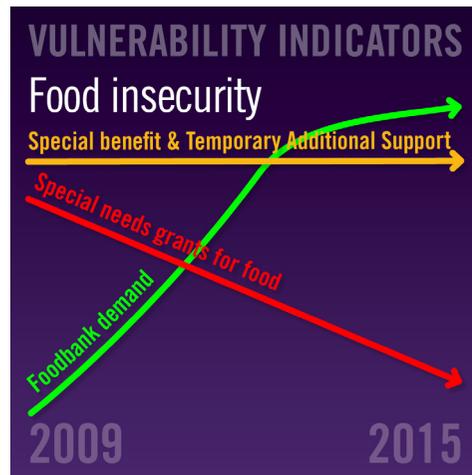
- [Stuff.co.nz](#): **Food a luxury expense for families in poverty: Christian Council Social Services report.** Read the full media release accompanying the 22nd Vulnerability Report and the impact of increased household costs, particularly housing, on food security.
- [One News](#): **Food banks risen in past two weeks. Food insecurity the new norm.** Listen to Trevor McGlinchey talking about the findings of the NZCCSS report.

- [Checkpoint, Radio NZ](#): **Hunger, homelessness the new normal for New Zealand.** Listen to Trevor McGlinchey, Executive Officer, on the case of the disappearing poor, Lisa Woolley, Chief Executive Officer, and President of the NZCCSS, on the overwhelming demand for emergency housing with 150 enquires a month, Major Pam Waugh, Salvation Army’s Head of Social Services, on the increase in food assistance (up 9% over the year to March 2016) and the impact on services as cases usually dealt with by CYF are absorbed by

community-based services and Laura Black on the impact of restructuring in the face of dwindling resources.

- [Morning Report, Radio NZ](#): **Bureaucracy blamed for increase in people turning to food banks.** Listen to the first hand experience of a farm worker applying for emergency food grant and to Noel Ellis, Beneficiary Advocate, talking about his concern for people discouraged from applying for a food grant because of the time and bureaucracy involved. ■

“We continue to see with our most vulnerable families the impact of “Intergenerational child/adult vulnerabilities”. This results when vulnerable children, grow to adulthood, however they remain highly vulnerable adults who are now attempting to parent equally vulnerable children...”
Family Works, Presbyterian Support South Canterbury



“We notice a number of families have a lot of debt, and that’s a build up from things they haven’t been able to pay for, stuff that’s gone to debt collectors, just managing their day to day costs and getting what they need. When you’re struggling week after week with things like that, the first thing that goes is food. That’s the one you can go without and they cut down on their basic needs”. Salvation Army

Hearts stirred and action motivated by neglect and nurture

Dr Anna Casey-Cox and Dr Rose Black, Poverty Action Waikato

It is never easy writing a report on poverty. The latest *Window on Waikato Poverty* report has probably been the hardest to write - not because we have struggled to draw together the content, or to analyse the data, but because the stories that we have gathered have been particularly heart wrenching. Our research involved interviews with 16 social services agencies in Hamilton. The people we spoke with reflected a deep commitment to caring for the vulnerable that left us feeling very humbled and often teary eyed after our interviews.

Getting worse

We are often asked if the situation for vulnerable people has got worse. Based on our assessment, informed through our research over the last six years and the ongoing stories that we are witness to at Anglican Action, we say with some certainty and angst - "YES - The situation for the most vulnerable has gotten worse and the time to act is now"!

So just what does "Writing back to the Hamilton community about ... Neglect and Nurture" say?

The challenges for people attempting to access the support that they need in Hamilton have increased. Without an advocate to walk alongside them, people on low incomes, and with limited social capital, struggle to navigate the increasingly complex requirements of welfare services. Getting to a Work and Income appointment can be fraught with difficulty because public transport not always available and is relatively expensive. People on low incomes struggle to get on the waitlist for social housing. They also struggle to find housing in an increasingly competitive housing market that privileges people who have access to more wealth.

Market rules

The way that Western societies, governments and communities are organised is increasingly underpinned by economic and market based

principles. An investment approach to the provision of services has been adopted by the NZ Government. Contracts for services are targeted in ways that typically do not recognise the value of long-term relationships and the possibilities of ongoing, consistent, coordinated care. Many of the service providers in Hamilton recognise that people are falling through the cracks, and there is somewhat of a revolving door between prison, mental health facilities, and the street.

Some markets, like the mobile retail trucks, prey on the lower income communities of Hamilton, spiralling people into debt that in turn creates barriers to accessing housing and other social support. A few years ago, our reports described people sleeping in garages - now people are sleeping in cars. The reality of life at the margins is harsher and there appears to be a diminishing window of opportunity that people may have to build some security for themselves and their families.

Community action

Rather than accept poverty as a normal occurrence there are thankfully people rising up to claim and enact the values of social justice, collective responsibility and community service. People are joining together to provide nutritious meals and accommodation for those

experiencing vulnerabilities who find they have nowhere else to turn. Community houses, centres, and some Churches are serving as places of refuge, where people are finding support, perhaps more so than they are from the State welfare services.

Values at the centre

The values of collective provision and acting for the common good of all members of our society and indeed the world are in need of being reinstated. These values need to be at the centre of our human purpose and

Writing back to the Hamilton community about...

Neglect and Nurture

Dr Anna Casey Cox and Dr Rose Black



Window on Waikato Poverty – Report 6

May 2016

at the forefront of the structures and services provided by government. In our report, we call up the value of a common good and suggest a number of actions to take, so that poverty is eradicated in our communities.

"Writing back to the Hamilton community about ... Neglect and Nurture" has inspired and strengthened our resolve to act for greater levels of social justice. We hope it will do the same for others. The full report is available at <http://povertyactionwaikato.org/> ■

A merciful heart and a calculator needed

A reflection on the Hutt Valley Benefit Impact Week

Sonia Scott, Policy Advisor, NZCCSS

My week at St Joseph's Parish, Upper Hutt, as a temporary advocate for the benefit impact week (10-13 May) is over and I'm back in Wellington Central reflecting on the experience.

As background, the week was a joint venture by Catholic Social Services, Caritas and Hutt Valley Benefit Education Service Trust (BEST) and came at the invitation of the Catholic Archdiocese of Wellington. Cardinal John Dew launched the event as a contribution to the Jubilee of Mercy called by Pope Francis this year - "By reaching out to struggling households in our communities, we are being true to our mission to become a poor church for the poor."

A call went out for volunteers. It seemed all that was needed was a merciful heart and calculator. I thought I should be good to go.

The purpose

The purpose of the Benefit Impact week was to ensure people in hardship received their full entitlement to social welfare support. The Upper Hutt Social Welfare Office was approached and arranged for additional staff, and a series of blank appointments to support the event. So, for

one week only, people with advocates could go straight into a work and income office to seek advice about their social welfare entitlement.

The training

Social welfare system 101 was delivered to a full room of supporters on the first day. This was no mean feat given the scope of benefit entitlements, related calculation rates and cut off points. Not to mention the hazy world of 'discretionary decisions. There is no neat 'body of case law' to which work and income officers can refer when client circumstances don't tick the usual boxes. Discretionary decisions it seems are largely ad hoc, and dependant on individual officers and offices.

It's the people, it's the people, it's the people

Reflecting on the first day I was reminded of the Māori proverb:

He aha te mea nui o te ao

What is the most important thing in the world?

He tangata, he tangata, he tangata

It is the people, it is the people, it is the people

The big day arrived and I just missed the 8.30am Upper Hutt train. Without too much detail, mothering responsibilities didn't go as quickly as planned. Life happens. Sometimes children have their own sense of time and priorities. I reflected, if I'd been a sole parent and missed a work and income appointment by trying to get my child to school on time, I would have incurred a sanction for being a responsible parent!

I arrived at St Joseph's Parish, Upper Hutt, and found the foyer filled with people and light. Cardinal John had just finished a special mass to mark the start of the benefit Impact week, and the hospitality was flowing –

homemade biscuits, cakes, and refreshments. A feature that remained all week at St Joseph's, thanks to a roster and many good sorts. For a moment I stopped thinking about the complexity of entitlements and whether I'd remember all of the intricacies of 'the system'.

Here at St Joseph's Parish, people are at the centre, and

what matters is a warm welcome and hospitality.

Meeting people for the first time

Over the morning people slowly dropped into the parish foyer. A welcome table had been set up, and after a few formalities, people were invited to join one of a number of advocacy desks and tell their stories. I noted some of the tables had more advocates than story tellers, and while this could have felt overwhelming for those seeing help, I was struck by the care and sensitivity of my fellow advocates, and the feeling of whānau around each table. A simple gesture of a warm drink and a sausage roll quickly built bridges across our worlds and we all felt we were in it together.

Respect and care

Pastoral care and social workers were all on hand should people need more than straightforward advocacy. The respect and care taken by the organisers of the advocacy impact was touching.

Social welfare office

The other part of this reflection is my experience of a work and income



office. It was interesting to compare and contrast the experience.

The welcome

It would be a stretch to say the initial welcome at the work and income office was as warm and inviting as my initial welcome at St Joseph's parish. Here a security guard provided the first face of the office. And although pleasant enough, I nevertheless felt a bit unsettled as I walked into the office. I wondered whether some of the St Joseph's parishioners could offer some tips on a warm welcome. This advice might usefully include swapping a uniform for a cardigan, offering home baking and nice hot cuppa on arrival. These are simple gestures of human respect towards people in difficulty.



A MERCIFUL HEART AND A CALCULATOR NEEDED

Meeting work and income officers

The work and income officers I met were cooperative and respectful. Nevertheless there was a formality to the environment. Communications needed to be clear and concise and backed up by official receipts and records. I wondered about several advocates with mental health challenges I'd spent time with, and how they managed these communications when on their own.

I found that any uncertainty about eligibility, officers responded by seeking guidance from seniors. I'd heard a lot about the status of the computer system but for this week there were no signs of it having the last word.

I observed people arriving without advocates and I wondered how their experience of work and income differed. There was no supportive pastoral care or social workers to talk to if financial assistance was declined, and it felt all just too much. I thought about the thousands of people declined hardship assistance and wondered how they felt walking out of the office with no immediate help.

Respect and care

The office was open plan. I tried not to look at people not in my advocacy group and going it alone but it was hard to show this courtesy. Two things stood out. 1) The child that waited patiently for their

parent to finish talking but eventually became bored and wriggly. There seemed no consideration of children in the environment. No toilet facilities. No crayons and coloring book, reading books, or even a dinosaur stamp at the end. All would have done the trick, and not a big cost to show some care to the children. 2) The security officer that periodically walked around and around the office. Again, the person was pleasant enough but the uniform was unsettling. It seemed incongruous that at a time in peoples' lives when they feel vulnerable, the environment for state help is so formal.

The people and their stories

For reasons of confidentiality and of compliance with Hutt Valley B.E.S.T Code of Ethics, I am unable to reflect on specific details of the people I met. So here are some small observations about my experience.

- A warm welcome and an offer of food and drink breaks down walls and builds trust.
- There were no two situations the same. Each story had its own unique set of complexities.
- People ask for comparatively small amounts of financial assistance, and all were reluctant to ask for help.
- The base rate of benefit entitlements is inadequate. People seek advances for basic necessities that

the majority of New Zealanders take for granted.

- Small amounts of assistance can make a big difference to a person's quality of life and ability to become self-sufficient.
- People with obvious physical and mental disability do not always receive a main benefit unless advocacy is provided.
- There are human situations where providing one off financial support (advanced or otherwise) is simply the right and compassionate thing to do, even if the circumstances don't tick the usual working and income boxes.
- Meeting the needs of their children's mattered to all the mothers I met during the benefit impact week.
- Sole parents and those on Supported Living payment can earn up to \$5,200 a year this can be assessed yearly rather than weekly. This information would alleviate much stress.
- Our commonalities as parents outweighed any economic differences.

For more information about the Benefit Impact Week, Caritas Aotearoa New Zealand produced an article – [Benefit Impact a 'transformative experience'](#) for many, and there is more about the event in the latest [Wel-Com News](#). ■

NZCCSS Conference 2016 – Conference report Valuing people, living well

Paul Barber, Policy Advisor, NZCCSS

“The quality of a society, I mean of a civilization, is also judged by how it treats elderly people and by the place it gives them in community life” (Pope Benedict)

NZCCSS President Lisa Woolley drew on the biblical message that God is most especially present in the poorest and most marginalised in our communities. This connects with the conference theme, Valuing People, Living Well, that captures the reason we are all involved - because we truly value the older people we work with and their communities and we want them to live well in all aspects of their lives.

We are all part of the amazing social and health achievement of our time, that people in this country to live well and to live longer than human beings have ever lived before, even as we continue to wrestle with what might be called some of the “challenges of success”!

\$50 million sucked out of home support

She gave a strong call for leadership and action on wages. As not-for-profit, values based organisations it is important now that we collectively bring pressure to bear on the funders of services for older people, to ensure



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the wages for a vulnerable workforce can be lifted. In the last decade over \$50 million has been sucked out of the home support sector due to underfunding, according to the Home and Community Health Association. This clearly has an impact on the training and wages of people who are caring for some of our most vulnerable people in our communities.

NZCCSS is one of the founding organisations of the Living Wage movement in New Zealand and we have done this because it is time to connect the bigger challenge of lifting wages for those doing caring work in our society with the art of the possible on an organisational level. Now is a crucial time, as factors such as the equal pay court action, learnings out of the home support travel time settlement process, as well as the consistent messages across all sector groups, are lining up to build real pressure for meaningful change in worker wages, conditions and training.

Voice for justice and compassion

She also emphasised that other issues covered in the conference are also important areas for leadership

and action: responding to the ageing population and workforce, the opportunities of rapidly developing technology, expanding scientific knowledge and the disruptive social changes to communities that accompany these changes.

She reminded the conference of the role of NZCCSS as a voice for justice and compassion in the sector, a voice for the values and mission that drive member organisations and many others that share our not-for-profit, people-focused ethic. NZCCSS represents the sector on government and sector bodies, and engages with the policy development and political process on behalf of older people and their support services. The work includes submissions, liaison meetings and campaigns as well as networking with the sector newsletters, communications, website and meetings.

Sir Peter Gluckman: Science and innovation supporting older people to live well

The pattern of life has altered very dramatically and society is struggling

with this rapid change. That was the message that opened Sir Peter Gluckman’s keynote address. Life expectancy for most of the past 20,000 years was around 35 years. Only since the mid-19th Century did it really rise significantly with life expectancy more than doubling over the past 100 years or so. At this same time, we have learned as a society only quite recently the idea of respecting all people as human beings.

Sir Peter, the Prime Minister’s Chief Science Advisor, is one of New Zealand’s most distinguished scientists and researchers. In his speech, he reiterated that science and ageing issues are more sociological than technical. This means we need to start with the sociological and psychological sciences and ask what does help to deal with loneliness and being valued?

How do older people want to live their lives – have we *really* asked that question? We need to better understand the psychology of ageing. For example, how well do we understand depression among older people? He argued that we need to think scientifically about questions like ageism. These issues are not getting enough attention in the wider scientific community.

The biology of ageing, in contrast, is a place where a lot of work is going on but we still don’t really know much. What we *do* know is how

important stem cells are. They play a big role in ageing and cell death is the reason for physical and mental ageing. The early start of the ageing process (in the late 20s – early 30s) also means that we need an early start in slowing the process.

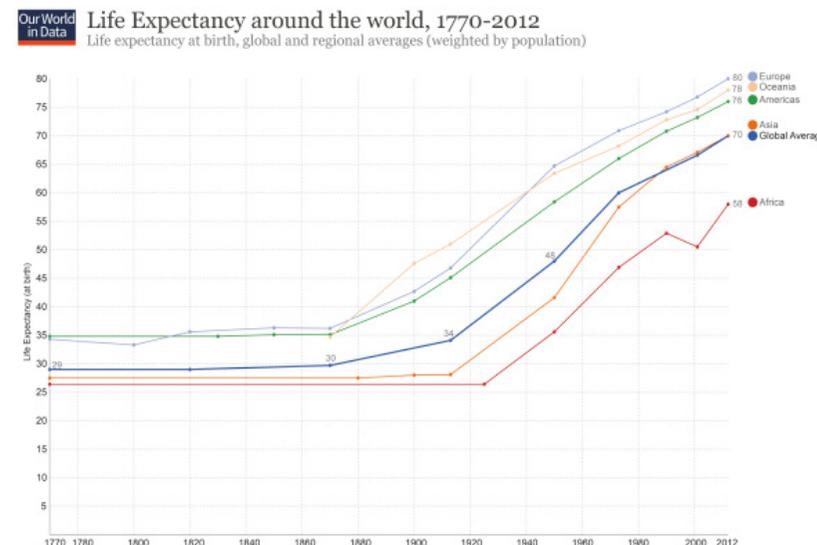
The explosion of cognitive disease like Alzheimers is another challenge for innovative science. We are grappling with a group of theories around Alzheimers and there is some thinking that it may be some form of slow virus, perhaps an infective process.

Other issues like better research on interactions between medicines is really important because of the impact of the multiple medications most older people are taking can have on their wellbeing. The training of



doctors still does not give gerontology a distinct focus in the way, for instance, that pediatrics is. Just as there is a different biology for children so there is also a different biology of ageing and we need to give some mana and status to those working in this area.

The continuing challenge is extending independent life as long as possible and the role that technology has in this. Technology includes the use of robots; however there is a big



Data sources: 1770-2001 from James C. Riley (2005) – Estimates of Regional and Global Life Expectancy, Population and Development Review, 2012 from WHO. The interactive data visualisation is available at OurWorldInData.org. There you find the raw data and more visualisations on this topic. Licensed under CC-BY-SA by the author Max Roser.

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‘BUT’ around this. When looking at automation it cannot match the human skill sets of empathy or replace the need for human interaction and relationship. Other aspects of technological advance such as “m-health” using mobile phones or “e-productivity” allowing people to continue to work with technological help are examples of how innovation offers possibilities to enhance wellbeing and participation.

The Ageing Well National Science Challenge is being established and the sector needs to make sure the scientists are asking the right questions. The work is also an international scientific challenge and it is important to find ways to work together better. He sees his role as pushing the government to make better use of evidence in policy and one way this is being done was through having this year’s Government Budget proposals tested by his advisors for scientific evidence.

Big data is the new catch-phrase and how to use this to better understand our populations. Our current national data sets do not talk about service. They cannot match services that have gone to individuals with their individual outcomes. New Zealand is at the cutting edge of thinking through these issues.

He finished by reiterating that while it is easy to focus on the “sexy” science, social science research,

though it is not as glamorous in the everyday perception of science, is actually what is most important.

Consumer Panel: Making the choice to keep on living

A visitor and a volunteer from a day programme as well as a family carer who has supported her mother through retirement living, day programmes and residential aged care made up the consumer panel discussing what it means ‘living well and valuing lives’ means in practice for service users.

For those on the panel living well is associated with maintaining independence. Having your own place but being able to share meals together, to out and join in things, to have something to get out of bed for. The day programme visitor described the programme as a “life-saver” that gave a real sense of belonging in a community that was new to her. She also particularly appreciated the exercises at the start of sessions.

The choice to ‘keep on living’ was another theme to emerge from the panel. It can be hard to get over the hurdles with increasing age and they felt it was important to find ways to keep living well and have fun even if there were more constraints and difficulties.

Recognising the time it takes to do things was something the panel felt still needs to be better appreciated. Those organising activities need to understand the time it takes for people to be able to get to something and factor this in when planning, so that people can get there but also there is not too much waiting around time for others involved. It is important to think about how people find out about services that are available. For someone new to the area, an advert in the local paper was the way they found out about the programme.

In the end the panel agreed it is what the person wants to do that needs to come first and services need to work around this as much as possible.

Lin Hatfield Dodds: Disruptors, dollars and dignity

Whether we choose “cocktail shaker” or “coffin” to describe the changing shape of the demographics chart of our population says something



Lisa Woolley (NZCCSS president), Bonnie Robinson (HB Senior Living) and Lynn Hatfield-Dodds (Uniting Care Australia).

about our attitude to ageing and demonstrates the power of a metaphor to convey a message. That was the opening message from keynote speaker Kin Hatfield Dodds, Director of Uniting Care Australia, one of Australia’s largest church-based social services networks. She was picking up on the diagram used in Dr Judith Davey’s earlier keynote and her comment that she preferred the “cocktail shaker” description

Speaking from her long experience in the social services and social policy, Lin emphasised that we need to be thinking about people’s lives and not just a service. One way to do this is through consumer-directed care, which is a definite trend in Australia. She expects that this drive to consumer-directed care will also be accompanied by turning workers into “microbusinesses” with social services brokering work for them. These trends are some of the “disruptive” factors that are shaping the future of services for older people moving forward.

She also strongly feels that we need a solid proportion of social services to be not-for-profit. Social purpose is important because the experience from around the world is that market solutions do not work for everyone. Indeed the market ideology is leading to “faux-markets” being created by government policy towards social services. These are not



true open markets at all but contain some elements of competitive approach even while having limited consumer choice, few price signals and restricted market participation through regulation.

Inequality is a continuing issue, she said, especially for women in the sector and the experience of women approaching retirement age. One innovative response emerging through Uniting Care’s work is the [Springboard project](#). The project involves selecting, training, and mentoring vulnerable young workers, especially women, into work and careers in social services. It is a partnership with government so that the labour system can be tailored to work for the people and work for the sector. It arose out of the realisation that the market leverage of social services as employers brings a real opportunity to make the difference for vulnerable people.

Lin finished her address with a few observations about robotic technology and artificial intelligence. She stressed that we need to take a whole of system view of this – what does it mean for human services and

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workers? For workers it will require new skills and pathways and also offers the opportunity for services to get real time feedback from clients.

The disruptive times we are moving in mean that it is all the more important that we seek to organise our collective influence as social services.

Garry Smith: Technology as an enabler

Technology focus is all about releasing people for interaction. That was the opening message from Garry Smith, CEO of Selwyn Foundation. The Foundation is an Anglican charitable trust based in Auckland and one of New Zealand's largest aged care and retirement housing providers. Through programmes such as the Selwyn Centres operating as drop-in centres in partnership with church parishes around the upper North Island, the Foundation already has strong links to the community.

The Selwyn Foundation is focusing more and more on work in the community as a response to the clear and growing need for community services. This is driven by a vision to transform community care in New Zealand through innovative service models and technology, partnerships with older people, community and health services that are localised and focused on empowering older people to better manage their health and stay in control of decisions about their care needs, support and aspirations.

The conference was an opportunity to share results from Selwyn Foundation's "My Health Clinic at Home" pilot study of tele-healthcare tailored to the needs of older people living independently in the community. The aim of the study was to trial the effectiveness of using smart home technology to ensure the older person is kept safe in their own home environment and using technology to keep them linked to their health professionals, community, family and friends.

The questions the pilot project asked were whether telehealthcare technologies could assist older people with long-term health issues to remain at home longer and reduce avoidable acute admissions as well as help them to effectively manage

their chronic condition. There were 20 people involved in the study most of whom were referred by their GPs. The programme involved daily health monitoring, follow up through discussion online with health professionals and proactive management of health issues.

Outcomes of the study were that over the course of the pilot project earlier hospital discharge was possible because hospital staff were confident patients were being monitored. The daily monitoring helped the participants to increase their self-awareness of their health, unplanned hospital admissions were reduced and the participants felt less anxious about their health. As a result of having more energy and less pain, the older people in the study became more socially engaged and learned how to make better decisions about seeking help from GPs or hospital.

The conclusions showed the benefits of early intervention, improved client/clinician partnership and increased confidence and self-awareness for the participants through regular feedback on health indicators.

Dr Judith Davey: Looking to the future

We need to be preparing for many more very old people with significant disabilities and care requirements living in the community. That was a

central message from keynote speaker Dr Judith Davey in her address. The 85 plus age group is the fastest growing age group and 80% are living in the community, many living alone (one third of men, two-thirds of women). Ageing in place is both the wish of older people themselves and a central driver of government policy over the past 15 years and continuing into the future.

Enabling environments

People are living longer and healthier lives, the population is becoming more diverse, patterns of work and retirement are changing, people want to age in place and the debate about sharing the responsibility for care and support is not settled. These realities are the context in which services for older people are operating and must respond to. In five years' time in 2021, the number of people over 65 will be over 823,000 or 17% of the population and 96,000 of them will be aged over 85, a 32% increase over 2011. The number of older people Asian ethnicity will have doubled and older Māori will increase by more than 60% as will the number of Pacific older people. This immense demographic shift needs us to be adjusting our lifestyles,



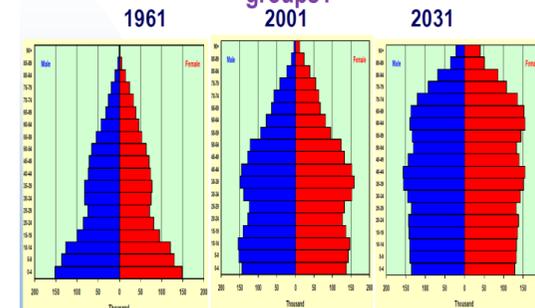
public health and medical care towards "enabling environments" promoted by architecture and urban design, transport, education, culture sport and safety as well as assistive technology, prosthetics and robotics.

Changing work patterns

The changing paid work patterns of the ageing baby-boomers in New Zealand are having significant impacts as a growing proportion of those aged over 65 continue working. Judith Davey is no fan of the term retirement and pointed once again to the importance of workplaces adapting to the diversity of older workers and the reasons for them staying in the workforce. Issues like access to training and re-training, flexible



The Baby Boomers are Coming!
How will they differ from current older age groups?



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working conditions and work safety and health promotion all need to be addressed proactively.

Housing options needed

Housing for older people is a real and growing challenge. The proportion of those owning their own homes is dropping and will continue to drop for the foreseeable future. There is a need for the range of alternative housing options to grow to cater for the differing needs of a more diverse older population. It is also important to recognise that housing needs cannot be separated from the care and support that older people will also need.

Who pays?

Who pays for the costs of care and support will be a central theme of social policy as we move forward. This is not a new debate and Dr Davey shared an overview of welfare pluralism developed by the Futures Commission in the 1990s that still applies today. The flows of services and care that interact around people and their communities all play a part.



How individuals, families, communities, voluntary organisations, private sector and government agencies interact needs to be better understood and the strengths and weaknesses of each area managed with the vision of increasing wellbeing for all.

Gill Genet: Spectacular growth in training and qualifications

Spectacular growth in the number of people working in aged care completing sector qualifications was the stand out point from Careerforce's Gill Genet. Numbers have gone from less than a 1,000 in 2005 to almost 5,000 in 2015. This huge increase in qualified people helps improve the quality of the work done as well as enabling people whose work skills and experience have not been sufficiently valued to gain recognition through qualifications. For many, this is the first time in their lives that they have achieved this.

The 21st century approach to workplace learning outlined in the conference address involves respecting people's time and their existing competence, matching it with existing evidence of capability (i.e. "don't make them show you again") by

avoiding unnecessary assessments and additional documentation and then "educating to the gaps".

21st century apprenticeships in social, community and health services

The new Careerforce apprenticeship scheme is an example of this high level approach in action, the way sector training is seeking to support experienced workers in the sector to enhance skill through focused and specific learning and qualifications. While the REAL Apprenticeships scheme is for experienced workers, it provides a premier pathway for younger people to aspire to, culminating in a NZ Certificate in Health and Wellbeing (L4). Apprenticeships are shaped around social services, community health work, community facilitation, mental health and addiction, and primary care practice. This is good model for social service organisations and people already working in the sector, as it furthers the development of skilled and qualified people who support those who are vulnerable and have a diverse range of support requirements.



Contact: Penny Barrett: 021 433 152 or Penny Rogers: 027 675 3284 or email: info@careerforce.org.nz

Find all presentations on our website:
nzccss.org.nz/events/valuing-people-living-well-conference/

Walking on Holy Ground – introduction to nurturing the spirit in aged care

Workshops for the Certificate in the Pastoral Care of Ageing People

These workshops offered by the Selwyn Institute for Ageing and Spirituality are designed to encourage ministry development among lay and ordained Christians in the area of aged care. Key topics include how to minister to those who have moved to residential care complexes,

to people in grief and those with special needs, and how to care for people with dementia and their loved ones.

They are being held in Christchurch 28 July, 4 & 18 August and in Auckland on 4 & 5, 18 & 19 November.

Find out more on the Selwyn website or contact Rev. Anne Russell-Brighty anne.adrian@xtra.co.nz

New Zealand Health Strategy launched

The Ministry of Health has launched the New Zealand Health Strategy. There are two parts to the strategy:

- [New Zealand Health Strategy: Future Direction](#) – this sets out the overarching direction of the health system over 10 years.
- [New Zealand Health Strategy: Roadmap of Actions 2016](#) – identifies 27 areas for action over five years.

NZCCSS supports the general direction of the strategy and is pleased

to see the strategy now includes a specific Action (10) to support older people with high and complex needs in both residential facilities, or living at home.

Read [NZCCSS' full submission](#)



The Universal Basic Income Experiment

Adam Ring

Universal Basic Income (UBI) has been gathering fresh momentum lately, with Finland announcing their commitment to a social experiment programme that includes UBI. Starting in 2017, and spanning 2 years, the experiment will cost the Government roughly \$22 billion euros. The results of these programmes will be collected, analysed and made public, sometime around 2019-2020.

Finland's bold step has benefited from some earlier experiments. The most comparable being an experiment carried out in Canada in the 1970's, where the residents of a small farming town were paid a basic income over a 5 year period. For the poorest in this town, this basic income supplemented their existing earnings to a degree that enabled more independence and a considerably better quality of life.

That there is a reluctance to utilise programmes such as these is not surprising. There is an often voiced fear, in both business and political circles, that implementing liberal social policies like UBI would cause a disastrous drop in both productivity and social wellness.

There is a genuine concern that if every person is given a basic income – something they can have as a right and not dependant on working – the unemployed will have no incentive to find work and the working poor will become unwilling to work for low wages.

While there is still further experimentation and analysis to be done, the evidence so far points more towards the opposite reality. While this disparity in data has both fascinated and frustrated a wide variety of people, it should offer some optimism and hope to those who understand the damaging effects of poverty and wealth inequality.

To supporters, UBI presents a simple fix to a complex problem. Lowell Manning, president of Basic Income Earth Network, said recently - to the

NZ Herald - that UBI “will empower people without work and change the system we currently have, from one of punishment and reward, to one that's based on worth and dignity.”

Both here and worldwide, there are a number of problems looming on the horizon that UBI could potentially play a part in overcoming. As labour continues to lose its value and importance in production, more and more businesses are turning to automation rather than investing in labour. This and the watering-down of worker's rights and the destabilisation of labour through the economic and social policies of the last 30 years only make the case for bold social policies like UBI stronger.

While there has been some success with experimentation, how would a UBI fare in New Zealand? This is the question at the heart of a dialogue that's beginning to gain some traction. Susan Guthrie, writing for The Morgan Foundation, wrote a piece recently with the heading, ‘[Four Lessons for Labour on How to Sell the UBI](#)’, where she puts forth 4 ways that UBI could be successfully sold to the public.

On the shortsightedness of current welfare policy she writes, “The

common view, built up over three generations, is that the only time you make a tax-funded income payment is when someone is in dire immediate need. And the implicit assumption is that you don't make income payments otherwise – but this view ignores all the other benefits a universal basic income policy delivers.”

Author, inequality researcher and editor of *Inequality: A New Zealand Crisis*, Max Rashbrooke, has suggested that what the Labour Party is actually talking about is not really UBI at all, but instead an unconditional benefit. [In a recent piece](#), Rashbrooke goes on to highlight both the potential costs of a true UBI scheme, and Labour's unwillingness to back the kind of policies that could make UBI work in NZ. He points out that revenue-raising options like a capital gains tax are also needed to help fund such a scheme.

So what do the potential costs of UBI actually look like? By the Basic Income Earth Network's calculations, we currently spend 12% of GDP on unemployment, superannuation and welfare. In order to provide UBI to everyone, this would rise to approximately 24% of GDP. Gareth Morgan has modelled his costs on

an \$11,000 per annum, per citizen roughly equalling \$38.5 billion whereas Rashbrooke has estimated, working from a standard NZ pension equalling \$19,500 yearly amount, something more like \$68 billion.

It is easy at this point to get caught up in the large and ominous sums involved, but it's important to remember how many other metrics there are to consider. When weighed side by side, could the positive social effects of such an approach justify the increased spend? At this point it's probably most honest to say *we think so*.

Evelyn L Forget – a community health professor at the University of Manitoba – who studied the data from the Canadian experiment, found that during the years of UBI the rate of hospitalisation dropped by 8.5%, as did the rate of patients presenting with mental health issues. Even school attendance by adolescents increased and stayed peaked above the national average.

Changes to our social welfare delivery models are, to some degree, inevitable. Brave social programmes like UBI may be what's required to help communities become more unified, and to offset the rising levels of poverty and inequality. ■

“UNCONDITIONAL
BASIC INCOME
IS NOT LEFT
OR RIGHT
IT'S FORWARD.”

Gang Action Plan more than a tagline?

Adam Ring

After two plus years of extensive research and organisation, New Zealand's first multi-agency approach to gang violence and crime has been (re) [announced](#). The Government's Gang Action Plan seeks to deal with gangs and gang related crime on a number of levels, including the refocusing of existing social initiatives, multi-agency taskforces, better intelligence-gathering and the strengthening of legislative powers.

Perhaps of most importance in this approach is the scope for better and more culturally relevant attempts at prevention, intervention, rehabilitation and reintegration. It is vitally important that some of this approach is purposefully targeted toward

families and, in particular, at helping children break out of the intergenerational nature of gangs.

Police Minister, Judith Collins, [in comment after the announcement](#), highlighted that 30% of all prisoners in New Zealand have gang affiliations, and that this number is rising. But while there is indeed a disproportionate amount of crimes committed by gang members in New Zealand, despite only making up 0.1% of the general population, hopefully these proposed actions go further than just dealing with surface symptoms.

David Hanna, who has worked extensively with members of the Mongrel Mob, through [Wesley Community Action](#), feels the initiative may be too

punitive, stating, "One of its major limitations is that it appears to link together negative outcomes with the behaviour of a certain group (gang members and their associates)"

Mr Hanna went on to say that the "inner logic (of the initiative) is that membership of these groups (gangs) equals a negative... and what you focus on grows".

There are concerns among others too who have worked closely with gang members and their families. The Salvation Army's Ian Hutson has worked on a number of initiatives including setting up and helping to run an addiction service in partnership with the Mongrel Mob's Notorious chapter. Starting in 2009, this service has been a huge success in part due to the gang's direct involvement.

More recently, Ian has been involved in setting up a branch of the [Waka Moe Moea Trust](#), an organisation with gang partnership that seeks to offer younger members opportunities, education and to keep them out of jail. It is the involvement of gang

leaders in both these initiatives that not only makes them successful but able to generate far reaching change.

It is through direct partnerships like these that gang leadership gets the support they need to bring about change in the younger members. This should be viewed as a priority for any governmental action on gangs. Whether or not the Gang Action Plan can achieve this may be the difference between its success or failure. Let's hope it facilitates more understanding of gangs by recognising them as whānau and not just a tagline.

Four main initiatives have been outlined in the Gang Action Plan:

Gang Intelligence Centre, led by the Police, which will primarily collect and pool together real-time intelligence on gang activity to support investigation and enforcement. Its other function will be to identify and address children and family members who are vulnerable, in need of social services or who wish to

distance themselves from their gang influenced surroundings.

Start at Home, which looks to address the intergenerational nature of gangs, through the refocusing of existing social initiatives and the development of new ones. Included in this initiative is an enhanced focus on prisoner reintegration and rehabilitation programmes, as well as extra support for women and children with gang affiliations who are in danger.

Multi-agency taskforces, which include the Outlaw Motorcycle Gang Border Protection Taskforce and the Criminal Asset Confiscation Taskforce, will target drug trafficking and asset recovery efforts respectively.

Strengthening Legislation will amend the sentencing act to include the option to monitor, by GPS, gang affiliated people who are released after a prison term of 2 years or less. This is partly an attempt to limit the places a newly released prisoner can go as well as diminish the risk of gang-related re-offending. ■



CYF OVERHAUL

Trevor McGlinchey

With the “big reveal” now over and the Expert Panel’s Report on the Review of Child Youth and Family released – along with the Cabinet Papers showing what Government is likely to support we now have some idea as to what the future may hold. The report indicates the development of a new organisation – a government department perhaps – which will be the single organisation responsible for vulnerable children – particularly for those in “care” or in the “youth justice system”.

This new department will work in five fields – Prevention, Intensive Intervention, Care, Youth Justice and Transition. The Cabinet papers support the development of a new operating model whereby the new department will commission the services vulnerable children and their families need directly from specialists and service providers. This new model will be highly therapeutic focussing on healing trauma and will place the children’s lives and experiences

at the centre with strong children’s voice informing its development and operation.

In the preventative field there will still be universal services available to all children. If family needs progress in complexity and intensive intervention is required the new department will be responsible for ensuring integrated and coordinated services are available from specialists and service providers. Planning will begin early to move children from their whakapapa whānau/families to permanent care in loving families, so this move can be made if the intensive intervention does not work. Once in care, foster parents will be more closely screened, better trained and more strongly supported. Youth justice will change with enhanced Family Group Conferences, better therapeutic support for young people and their families and the potential closure of youth justice residences in favour of small local, therapeutic residences. The transition phase will see much higher

levels of support for young people transitioning from care or from youth justice. With young people being able to stay in care till 18 and then being able to continue in care or have enhanced support till they turn 21 – and in some cases ongoing g support till 25.

There is much to praise in the Report and in many of the proposals. As in any change of this nature how it is developed and implemented will be critical. As we hear so often the “devil will be in the detail”. The new structure, the new department, will be held legally accountable for the outcomes of the children in its care. This means that using government data (which is used so prolifically these days) the individual outcomes of each child in care will be tracked and measured as they transition to adulthood. If, on average, these children are not achieving the same life outcomes as those from the wider population the new department will be somehow held to account. This

may drive a greater focus on ensuring the engagement with children, their whakapapa whānau and their care families is a positive process that supports young people to mature into successful adults and parents.

There is some concern with the focus on moving children quickly into permanent care outside of their birth families. One of the stated intentions of the reforms is to reduce the number of children in care. However, in the short-term this quick movement to permanent care could lead to even more children removed from their birth families. Unless we can implement a system that ensures wherever possible the care is with whakapapa whānau the important links to culture and identity may be lost. With the majority of children currently in care being tamariki Māori this could have a major impact on their life course and their

ability to link themselves and their children to whānau, hapū and iwi.

Finally, this reform package and funding does not speak to cause, to the well-researched links between inequality and poverty as a driver of family stress. How this stress can lead to family dysfunction, family violence and the removal of children from family care. As a nation we need to ensure better income for all families with children, better quality housing and support to reduce the likelihood of families becoming vulnerable. This is the type of social investment which could head the off the need for costly interventions outside of the family structures and maintain strong vibrant families and communities. ■



Legislation and submissions

The Children, Young Persons, and Their Families (Advocacy, Workforce, and Age Settings) Amendment Bill

[The Children, Young Persons, and Their Families \(Advocacy, Workforce, and Age Settings\) Amendment Bill](#) has passed its first reading in Parliament. The Amendment Bill represents the first of a number of legislative changes as part of the transformation of the care and protection system.

The Bill:

- extends the age of state care and protection to a young person's 18th birthday.
- ensures the views of children and young people are taken into account as part of decision making at an individual level and in the development of services and policy.
- supports the establishment of an independent youth advocacy service.
- enables the broader range of professionals with specialist skills who will widen the expertise within the new model to perform some functions under the Act. Social workers would still be the main professionals responsible for carrying out these functions.

NZCCSS is working on a submission and will shortly add to the website an initial analysis of the amendment bill.

Submissions are due by 28 July.

Inquiry into the operation of the Social Workers Registration Act 2003

Public submissions are invited on the Social Services Committee terms of reference for the Inquiry into operation of the Social Workers Registration Act 2003.

The inquiry is part of a wider review of the current operation of the Social Workers Registration Act 2003. An issues paper has been prepared, which identifies and discusses key issues with the current operation of the Act, including its relationship with other legislation such as the Vulnerable Children Act 2014.

The inquiry's terms of reference will consider:

- whether registration of social workers should be mandatory and the potential challenges to registration at present.
- the adequacy of current competence assessments and other prerequisites for registration
- how fitness to practise social work is assessed by the Board

- the level of oversight of social workers by the Social Workers Registration Board
- the process and powers of the Complaints Assessment Committee
- the adequacy of grounds of discipline and sanctions available to the Social Workers Complaints and Disciplinary Tribunal.
- the appropriateness of suspension and cancellation of registration and practising certificates as sanctions for non-compliance.

Submissions close 13 July 2016.

Pokie lobbying halts progress

Adam Ring

The next steps in the governmental review of Class 4 gambling have been announced by Internal Affairs Minister Hon Peter Dunne. Disappointingly, there is an obvious shift away from the community-centric focus originally promised. The mandatory minimums dictate how much pokie trusts must donate back to the community. However, Minister Dunne has confirmed the mandatory minimum will instead remain fixed at the current rate.

Back in September 2015 the minimum was raised to 40% from 37.12%, and the process originally promised a

further increase to 41% and 42% over the next two years. Without speculating too much, it is hard not to arrive at the most likely reason for this backpedalling. It wouldn't be the first time that industry lobbyists have influenced the political process.

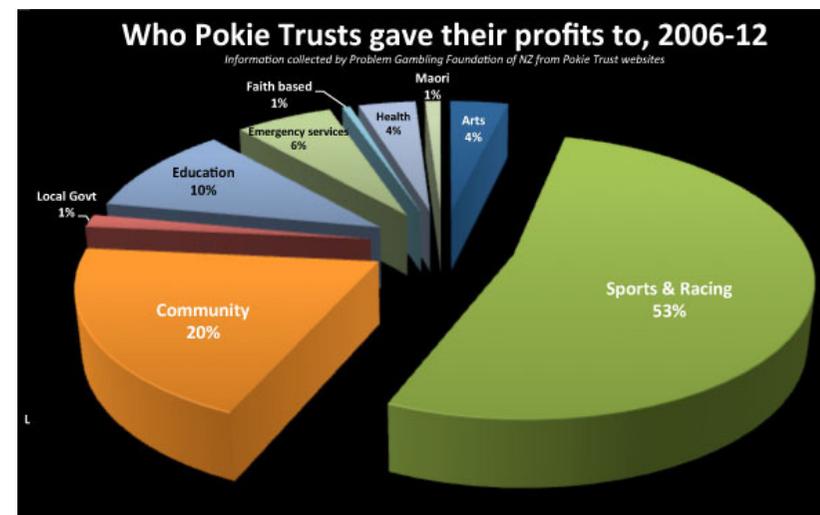
Minister Dunne commented "*The Class 4 sector is a valuable source of community funding, and we will be looking at proposals to future-proof that funding*".

Reading between the lines, the future-proofing to which he refers reflects the concerns of industry much more than communities. A community-centric future-proofing process for gambling grants would take into account the needs of communities, ahead of the interests of the gambling

industry. The damage caused by problem gambling to whānau and the wider community should be the government's primary motivation reviewing Class 4 gambling.

NZCCSS member agencies work in communities impacted by problem gambling and 56% of all gambling losses occur in the most deprived communities. More needs to be done to support both affected individuals and the wider community to address this serious social issue. This announcement signals not a failure of understanding the problem, but a lack of real and decisive policy change.

One issue raised is the the unbalanced way that grants are given back to the community. Unfortunately, for



LEGISLATION AND SUBMISSIONS

both individuals and the wider community, the areas that are hardest hit with gambling losses often aren't the ones receiving the most grants. Raising mandatory minimums, would go some way to offsetting the harm caused by problem gambling by ensuring that pokie trusts are accountable to the communities they operate in. Overall, there has been a steady decline in the amount of grants given to communities. Part of this can be attributed to a [decline in Class 4 gambling profits](#) but not completely. Grants worth a total of \$262 million were donated in 2015. A decline of 33% since 2004. At the same time, gambling expenditure across the board (Lotteries, racing, casinos, including Class 4) has been growing since 2011.

Despite the drop in profits in recent years, the addictive nature of pokie machines and the need to minimise this harm to vulnerable people and communities must be given priority.

Comment on the review of Class 4 (pokie) Gambling is due by 12 August. Consultation documents are available [here](#).

Social Security Act Re-Write Bill: What kind of welfare system meets the needs New Zealanders in the 21st Century?

Public Submissions on the [Social Security Act Rewrite Bill](#) are now closed. While the Bill has been portrayed as administrative and innocuous, on closer reading NZCCSS found that it introduces significant changes to social security law that further cement an approach to social security that is neither "social" nor "secure".

The underlying focus of the Bill and the current approach to welfare is one that is built on driving people towards paid employment and a highly targeted and punitive approach to incentives and income support. The so-called "[investment approach](#)" to welfare is further embedded through a new Section 4(e) of the Bill that introduces a new principle aimed at "people at risk of [long-term welfare dependency](#)". This is aimed at using the government's 'big data' to profile those considered to be most likely to be receiving welfare assistance long term and target them for focused "assistance, support and services".

There are many good reasons to question the [ethics and the](#)

[effectiveness of this approach](#) and [The Treasury has recognised](#) that making such linkages does not truly identify causes. In addition there is growing unease about issues of [privacy](#) and tendency to "[machine bias](#)" with such risk assessment approaches.

NZCCSS has prepared a substantive submission that has as its starting point the question *what kind of welfare system meets the needs of New Zealanders in the 21 Century?* and draws on the principles set out by the Alternative Welfare Working Group.

[Read the full NZCCSS submission here.](#)

Key points raised in NZCCSS' submission

- **Basic principles of social security:** Welfare for the 21st Century needs to be based on the values of interdependence, social cohesiveness and the common good. The current work-focused approach is inadequate. Read more about an alternative vision for welfare developed by churches' [Alternative Welfare Working Group](#) in the discussion below.
- **Obligations:** the Bill contains around 70 clauses setting out the obligations on beneficiaries but only 2 set out the Government's

obligations. For instance, there is no obligation on MSD to ensure people know about all possible entitlements.

- **Notification and Communication:** How does MSD ensure that people receive timely notification of information? Postal communication is becoming slower yet use of text and electronics is not reliable either. The digital divide is real even as more flexible and responsive ways of communicating are needed.
- **Sanctions:** The sanctions regime is punitive and denies vulnerable people and their children vitally important income. This is a chance to remove the worst sanctions such as those on solo mothers not disclosing the birth father of their child.
- **Redirection of Benefits without consent:** Redirect payments to help support social housing tenancies "without consent" is a significant change and must be qualified by "good reason" and ensuring people have sufficient income to meet payments.
- **Inflation Adjustments and Abatement Thresholds:** Only some benefits are indexed to the



CPI inflation measure and the abatement levels for additional income and thresholds for the Accommodation Supplement are not. There is good reason to set benefits at a level matched to the average wage (as it done for NZ Super).

- **Reviews and Appeals:** There are some improvements in the process for reviewing and appealing decisions, more changes are needed to ensure the Benefit Review Committee has genuinely independent membership, follows principles of natural justice such as right to representation and makes its decisions in a timely way.
- **Regulation Making Powers:** Moving significant parts of the legislation into regulations means there is less democratic scrutiny of the Minister's decisions.

LEGISLATION AND SUBMISSIONS

Healthy Homes Guarantee Bill

The [Healthy Homes Guarantee Bill](#) amends the Residential Tenancies Act 1986 with the purpose of ensuring that every rental home in New Zealand meets minimum standards of heating and insulation. The Bill fills a gap in the new housing standards that does not address adequate heating and ventilation, an issue that [NZCCSS](#) and many others, including the [Children's Commissioner](#), called for when the Residential Tenancies Act was amended to include minimum insulation rules. Read the [NZCCSS submission on the Residential Tenancies Act](#).

This Bill proposes minimum standards for heating and insulation for rental properties in New Zealand. The principle behind the Bill being that every child needs to grow up in a home that is warm, safe and dry. The Bill would require the Government to set standards about adequate heating, methods of insulation, adequate indoors temperatures, ventilation and draught-stopping.

[NZCCSS has prepared a submission](#) that strongly supports the objectives of the Bill to achieve “warmer, drier and easier to heat” properties and to “strengthen enforcement powers available” to officials administering the Residential Tenancies Act 1986 (RTA).

Key points raised in the submission

NZCCSS supports:

- **Disclosure:** The amendment proposed to the RTA Section 13(A) to include the requirement that landlords disclose in tenancy agreements whether the property meets the minimum standards set by the Ministry of Business, Innovation and Employment (MBIE).
- **Immediate effect:** It is good that the Bill would take immediate effect after the standards are published, meaning that new tenancies would have to disclose their compliance from that time. Current legislation allows landlords up to four years to comply with minimum insulation

standards, which is too long for the children and other vulnerable people living in cold and damp homes right now.

- **Clause 6:** The importance of heating and ventilation standards to accompany insulation standards cannot be understated. It is a major omission in the current legislation that no clear and consistent standards for heating and ventilation have been set. This is despite the clear evidence presented to government by researchers and experts demonstrating that insulation is most effective when combined with adequate heating and ventilation. Current rules around ventilation and heating are not sufficient nor is the responsibility for their enforcement clearly located with one department, so further clarity is needed.
- **Support for implementation:** Legislation such as this on its own will not be as effective if it is not combined with investment in programmes to actively

encourage landlords to improve their properties. Expanding programmes like the Warm Up NZ insulation programme to become comprehensive support for improving the heating, ventilation and insulation would greatly help reduce the likelihood of landlords passing on costs to tenants living on low incomes or in vulnerable situations.

- **Positive impact for households on low incomes:** Half of children in this country live in rental housing and a large proportion of those children live in low income households that are likely to be renting in the poorest quality housing. NZCCSS social service agencies regularly report on the poor quality of rental housing that people live in who have little or no choice about their housing. These people have little influence on the supply of housing and need the support of clear and enforceable rules to help drive improvement in private rental housing. ■

Kete Kupu Word Basket

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