



**Nā tō rourou, nā taku rourou
ka ora ai te iwi**

**With your food basket and my food basket
the people will thrive**

INTRODUCTION: *We had both a 100% increase in food parcels given out, and 100% in donations after the earthquake* (Christchurch City Mission).

However, other varieties of ‘food basket’ have not been so evenly shared.

The seventh Vulnerability Report covers the trends experienced in government agencies and community based organisations in the third quarter of 2010. Data from October and November has been included when available.

UNEMPLOYMENT: *Unequal impacts of unemployment*

Unemployment fell during the September quarter, but not for everyone. The Household Labour Force Survey showed the overall decrease was due to a 15,000 fall in male unemployment. Meantime, female unemployment increased by 5,000. Māori unemployment increased, and Pasifika unemployment increased. Long term unemployment also increased. Over one in four Māori and Pasifika youth is unemployed.

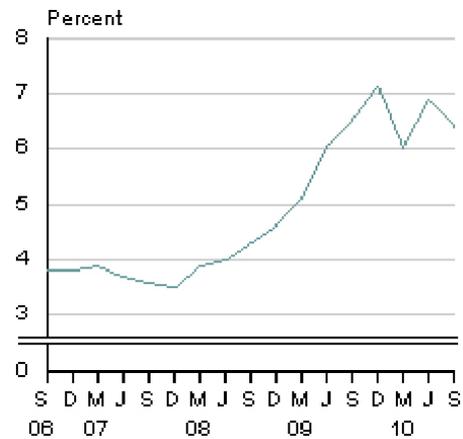
Female unemployment increased by 7.4% over the September quarter (now 80,000 unemployed). Male unemployment fell by 17.7% during the September quarter, and by 11.4% over the year. There are currently 71,000 unemployed males.

Employment increased by 23,000 during the September quarter (1%). Of that increase, 56% was in part time jobs (13,000). Employment in full time jobs increased by 10,000 during the quarter.

Annually, the ‘Māori only’ (i.e. people who identify only as Māori), unemployment rate¹ increased to 16.2% (from 14.2% last year). ‘Pacific peoples only’ unemployment increased to 13.5% (from 12.3% last year). In contrast, people who identified as ‘European only’ had a rate of 4.3 per cent (down from 4.5% in 2009).

Short term unemployment (less than 26 weeks) decreased by 1.7% (currently 95,100 people) on an annual basis. Long term unemployment (more than 26 weeks) increased by 8.1% to 38,300.

Unemployment rate
Seasonally adjusted
Quarterly



Source: Statistics New Zealand

**Household Labour Force Survey highlights,
September Quarter:**

- The seasonally adjusted unemployment rate decreased from 6.9% to 6.4%.
- The total number of people unemployed decreased by 10,000 to 150,000.
- Annual female unemployment increased by 13.6%; male unemployment fell by 11.4%.
- ‘European only’ unemployment decreased by 0.2 percentage points.
- ‘Māori only’ unemployment increased by 2.0 percentage points.
- Of the 503,700 people who work part-time, 21.8% (110,000) would prefer to be employed for more hours. (20.6% - June 2010 quarter; 24.4%- September 2009 quarter).
- More males who work part time would prefer to work more hours (29%), than females (18.9%).

¹ The unemployment rate is the number of unemployed people expressed as a percentage of the total labour force – i.e. employed + unemployed (HLFS).



Māori and Pasifika youth unemployment is high and rising

Unemployment fell for most youth in the year to September. The unemployment rate for 'all ethnicities' youth was 16.2% (16.8% in September of 2009).

However, the decrease did not apply to all youth. Unemployment for Māori aged between 15-24 years stood at 26.8% in September 2010 (an increase of 0.1 percentage points). The unemployment rate for Pasifika youth increased by 1.9 percentage points to 29.8% - compared to 27.9% in September 2009 (Department of Labour, Employment and Unemployment, September Quarter).

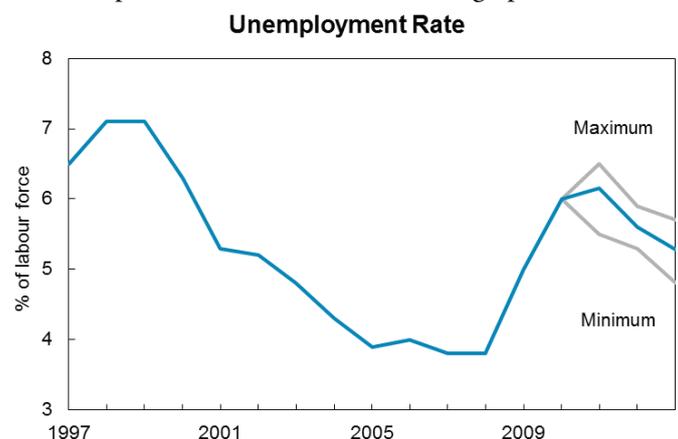
You are less likely to be unemployed if you live in the South Island

Regions with the highest unemployment rates were Bay of Plenty (8.6%), Northland (8.0%) and Auckland (7.4%). According to the Department of Labour's *Employment and Unemployment – September Quarter*, regions experiencing the greatest decrease in unemployment during the last year were Gisborne / Hawkes Bay (7.0% down from 10.0%); Otago (3.6% down from 5.6%); and Northland (8.0% down from 9.3%). None of the South Island regions had an unemployment rate higher than 4.8% (Canterbury / Southland). The lowest unemployment levels were in Tasman / Marlborough / West Coast (3.7%) and Otago (3.6%).

Recovery?

Overall, the NZIER has suggested that, while the unemployment rate 'has stabilised, it is not expected to improve until 2012.' Unemployment is forecast to rise to 6.2% in the March 2011 year. "This follows a surge in the unemployment rate in the June 2010 quarter (from 6.0% to 6.8%). The unemployment rate is expected to gradually improve..." (NZEIR Consensus Forecasts).

NZIER expectations are illustrated in the graph below:



Source: Statistics NZ, NZIER

INCOME: *Some income recipients are more equal than others*

- Median income has remained static. This means purchasing power is reduced while households face higher food and energy costs. Statistics New Zealand's Income Survey (June 2010 quarter) found the median income from all sources among people over 15 was \$529 per week. (It was \$536 in 2008).
- The survey also tells us who is likely to be receiving what sort of income. As the New Zealand Herald reported on the 6th of October:
 - "The top 20% of income earners receive \$1,050 or more per week from all sources. They are nearly twice as likely to be male, 10 times as likely to be Pākehā as Māori. They are also more likely to have a bachelor's degree or higher."
 - "Some 22% of survey respondents identifying themselves as European are in the top income quintile, compared with 13% of Māori, 13% of Asians and 9% of Pasifika."



- “In the bottom quintile, - less than \$180 a week - women outnumber men by a ratio of four to three.”

- The Human Rights Commission’s New Zealand Census of Women’s Participation 2010 shows women make up 59% of public servants, but only 17.6% of chief executives. Women also earn 15.4% less than men for doing the same or a similar job.
- Contrast the median kiwi income of \$529 per week with the \$108,654 per week received by Westpac CEO heading New Zealand’s operations (NBR 17 November).

FOOD: Eating veges is expensive

Food prices increased dramatically during the September quarter.

- Vegetables increased by 19.7%.
- Milk, cheese and eggs increased by 5.2% (Statistics NZ, Consumer Price Index, September 2010 Quarter).

Seasonal price rises for fruit and vegetables is a widespread problem for families, leaving some with no choice but to go without (Federation of Family Budgeting Chief Executive, September 2010).

COMMUNITY IMPACT: Food banks

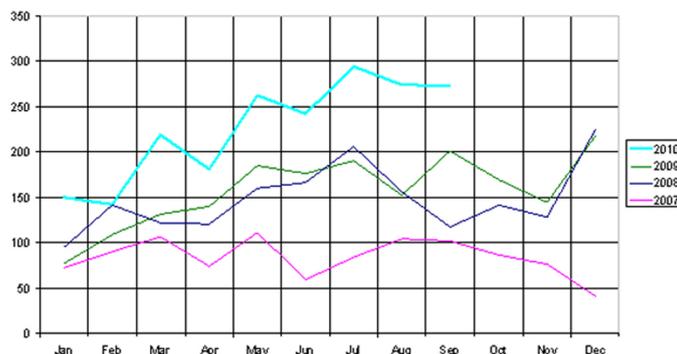
“In an effort to respond... we have had to reintroduce geographical boundaries for referrals and now only accept external referrals from agencies operating in the area close to our food bank (Central Auckland)”

(Presbyterian Support Services Northern).

A number of services are reporting increases in the number of food parcels being given out.

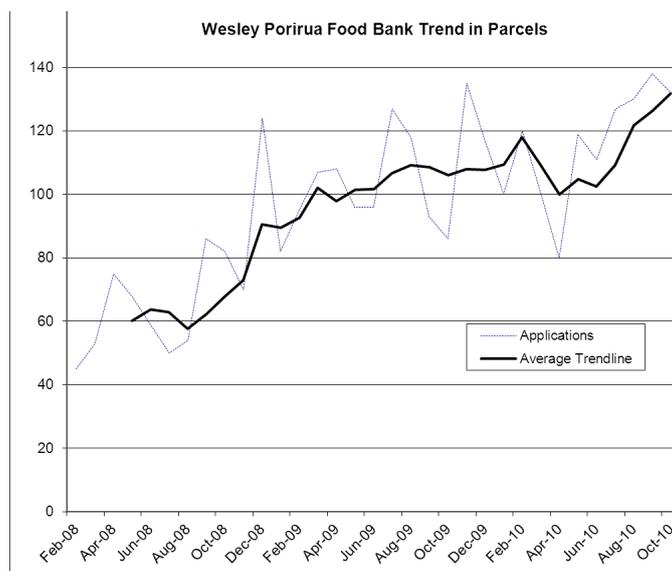
- The Salvation Army’s Community Ministry in Hawkes Bay noted that the demand for emergency food parcels has quadrupled from around 15 per month to around 15-18 per day [time period not defined].
- Presbyterian Support Northern supplied 880 food parcels for the quarter, up from 685 for the previous quarter. The following graph shows increasing demand with around a 50% increase during the past year.

Food Parcels - 2007 / 2008 / 2009 / 2010 Comparison



- Tauranga Foodbank distributed 2,349 food parcels during the September quarter, compared to 2,254 for the same period last year (4.2% increase). The Trust chairman commented that this “would appear to indicate a slowing down of the dramatic increases of the last two years.” However, he also commented that the October-November figures are indicating further increases.
- Hamilton Combined Christian Foodbank experienced increased demand for food parcels during each month over the September quarter, but at a diminishing rate. Whereas there was a 39% increase over the July 2010 year (280 parcels 2010 vs. 201 in 2009), this had fallen to a 3% increase by September 2010 (248 in 2010; 241 in 2009). The pattern may be a result of declining power bills as summer approaches.

Number of food parcels by month



Source: Good Cents Wesley Community Action

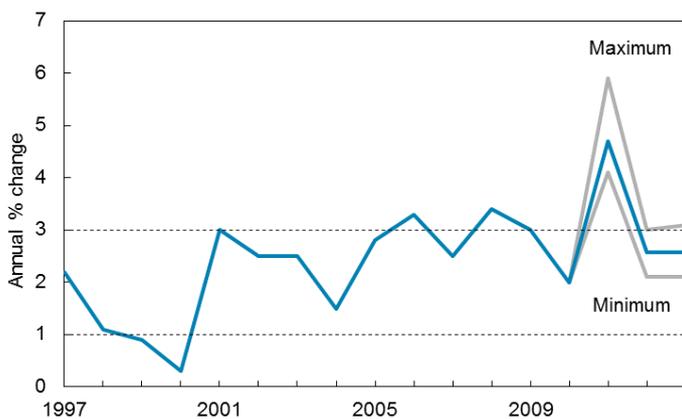


Lower South Island food banks have had difficulty getting supplies from Christchurch since the earthquake, according to feedback to NZCCSS Child and Family Policy Group. The GST increase, plus food price rises, plus earthquake appears to have caused a 30% increase in food bank demand during the September - October period (South Centre Anglican Care).

OTHER TRENDS IN THE COST OF LIVING: *Power charges have increased noticeably this year (usual increase + ETS + GST), and many clients are rationing their use of electricity* (Presbyterian Support Northern, November 2010).

Consumer price inflation forecasts are illustrated in the table below. The NZIER is predicting an annual inflation rate of around 4.7 per cent.

Consumer Price Inflation



Source: Statistics NZ, NZIER

- The consumer price index (CPI) increased by 1.5 per cent in the year to September 2010, with eight out of the eleven groups measured increasing in price.
- Highest increases were transport (3.7% – largely due to petrol and vehicle relicensing fees), housing and housing utilities (up 2.4%), and alcoholic beverages and tobacco (up 6.1%).
- Local authority rates and payments increased by 4.4% during the September quarter.
- Electricity increased by 2.8%. This follows a 1.0% increase in the June quarter and 0.2% in the March quarter. The September quarter increase is the largest since a 3.6% increase in the June 2008 quarter (Statistics New Zealand, Consumers Price Index: September 2010 Quarter).

The perception from many of our clients, as well as our own is that the GST increase has been seized on as an opportunity to leverage profit margins (Presbyterian Support Northern).

PERSONAL DEBT: *The activity in bankruptcies, non-asset procedures and summary instalment orders has notably increased.* (Napier Family Centre).

According to data from the Ministry of Economic Development, there were 5,957 people officially declared insolvent during the year to September 2010. When compared with the September quarter in 2009, there was a 16% increase in Summary Instalment Orders, a 21% decrease in No Assets Procedures, and a 48% increase in bankruptcies (Insolvency and Trustee Service).

COMMUNITY IMPACT: *Budgeting Assistance*

Whereas five years ago client cases were relatively simple, the abundance of easy credit and heavily advertised loan schemes, redundancies from the recession and changes in personal circumstances have all contributed to clients juggling numerous debts and complicated financial situations” (New Zealand Federation of Family Budgeting Services).

The average New Zealander seeking budget advice has over \$30,000 of debt, up 26% from the previous year, according to the New Zealand Federation of Family Budgeting Services. The Federation comprises 153 budget services throughout New Zealand employing over 1,300 predominantly volunteer staff working with over 31,000 clients each year. Most of this debt is owed on mortgages, government departments, finance company loans, bank loans, and the courts. The Federation have said budgeting requests have become more complex in the last five years.

The Federation of Family Budgeting Services annual statistics show that an increasing proportion of their clients are middle class, have lost salaries, and are paying off mortgages. Debts owed to utility providers have almost doubled in the past year probably as a result of the power companies being unable to disconnect vulnerable clients. Power companies often refer customers directly to WINZ.² Family budgeting has noticed the impact of a recent WINZ policy change. In late September, as part of ‘Future Focus,’ policy changes were made to the requirements placed on people requiring “add on” benefits. As a result many applications have been referred to budget services (MSD).

² Source: Federation of Family Budgeting Services



Napier Family Centre worked with 318 clients during the September quarter, 182 being new clients who live with 296 children. Average debt per client level dropped – which they think is due to financial services tightening access to credit. The centre’s nearly 1,700 clients in the past year represent a 40% increase since 2008. “The greatest demand is in the budgeting service, with 592 new clients taken on in the last year.” The Salvation Army in the Hawkes Bay have noted that average debt amongst their clients is coming down, partly because people are seeking help earlier.

Catholic Family Support Services in Hamilton gained 50 new budgeting clients during the September quarter compared to 11 during the same quarter in 2009 (a 355% increase). The increase may well have been higher, but the service had to limit the number of new clients due to the increase in demand outstripping the organisation’s capacity.

Māori clients continue to be over-represented. The Federation of Family Budgeting Services annual statistics show that 38% of their clients are Māori. Around 25% of Presbyterian Support Northern’s budgeting clients are Māori.

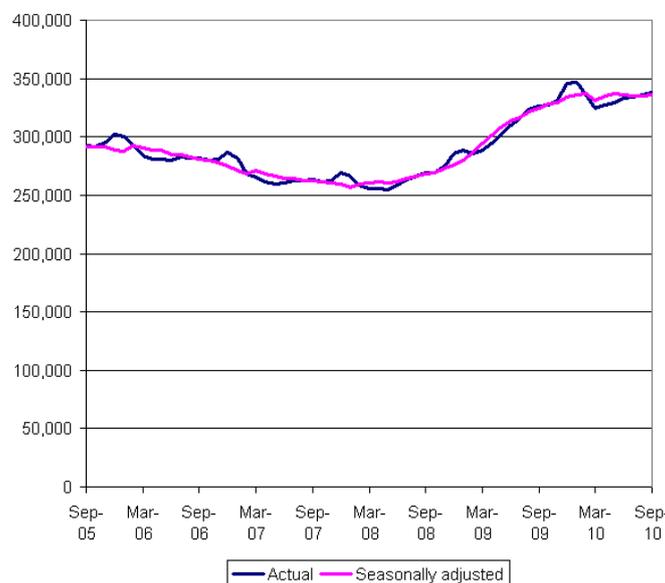
BENEFITS: *The number of people receiving benefits appears to be plateauing, but at a higher level than pre 2008*

Benefit numbers have continued to increase, but at a lower rate than in the last report.

Main Benefit Type	Sept 2009	Sept 2010	% Change 2009-10
Unemployment Benefit	60,660	65,281	8% ↑
Domestic Purposes Benefit	107,658	112,765	5% ↑
Sickness Benefit	56,384	58,661	4% ↑
Invalid’s Benefit	85,015	85,305	0.0%
Other	17,094	16,200	5% ↓
Total	326,811	338,212	3% ↑

Source: Benefit Fact Sheet, MSD

Trends in the number of working age recipients of main social security benefits (Quarterly series, September 2005 – September 2010)



Source: Benefit Fact Sheet, MSD

At the end of September 2010:

- The largest proportionate increase in main benefits in the year to September 30 was for the Unemployment Benefit reflecting the shortage of jobs (8% increase). Three out of four recipients were male and 37% and were aged between 40 and 64 years. However, 30% were aged between 18 and 24.
- Numbers of Sickness Benefits increased by 4% over the year to September 2010. The number of Invalids benefits has remained largely unchanged. Two out of five Sickness Benefit recipients, and over a quarter of Invalids Benefit recipients had psychological or psychiatric conditions. Nearly half of the Sickness Benefit recipients had been receiving the Sickness Benefit for less than one year.
- Sickness and Invalids Benefit recipients are more likely to be male than female and in the 40-54 age group rather than any other MSD age grouping. Domestic Purposes Benefit recipients are more likely to be female than male and in the 25-39 year age group (MSD).



Māori are disproportionately represented in the uptake of main benefits making up a third of all recipients while constituting approximately 15% of the population. The uptake of the DPB is particularly high for Māori at 42% in September 2010 (MSD Benefit Fact Sheets September 2010).

Hardship assistance is still growing

Sept Quarter	Special Benefit (SB)	Temporary Additional Support (TAS)	Total (SB+TAS)
2008	16,716	32,232	48,948
2009	12,854	50,101	62,955
2010	10,300	54,725	65,025

Source: MSD

Demand for hardship assistance via the Special Benefit and TAS increased by 3% in the 2010 September quarter in contrast to a 29% increase during the same quarter in the 2008/9 year. There were 16,077 (33%) more people receiving hardship assistance in the September 2010 quarter than had been in the three months concluding September 2008. This increase most likely reflects the on-going financial impact of the recession on families. Special Benefit numbers are declining because they were replaced with TAS on 1 April 2006.

Māori are over represented in the numbers of people receiving hardship assistance in the September quarter 2010: Accommodation Supplement (28%); Special Benefit (21%); and Temporary Additional Support (28%) (MSD statistics).

Sept Quarter	Special Needs Grant (for food)	Benefit Advances (for Electricity, Gas and Water)
2008	98,126	9,844
2009	131,750	15,541
2010	149,658	13,978

Source: MSD

Provision of Special Needs Grants (for food) was 14% higher in the September quarter 2010 than in the previous September quarter. Special needs grants paid for food were 53% higher

(51,532) than those paid during the September quarter in 2008. Food increased by 2.4% in price during the September quarter. This contrasts with a 1.7% increase during the same quarter in 2009. There were 16,505 more (12%) Special Needs Grants for food paid out in the September quarter 2010 than there had been during the June quarter. Around 43% of clients were Māori and over 40% of the increase in demand was from Māori.

There were fewer advances for Electricity, Gas and Water paid during the September quarter in 2010 than there had been during the same quarter in 2009. Around 10% fewer were paid during the September 2010 quarter than in the same quarter last year. However this still represents a 42% increase (4,134) on the number paid in the September quarter in 2008.

More advances were paid during the September 2010 quarter than had been during the June quarter. Advance payments increased by 4,069 or 41%.

GOVERNMENT HOUSING ASSISTANCE:

“Many of our budgeting clients have high levels of anxiety – some with real problems around keeping their houses / vehicles / furniture secure from repossession. These clients require immediate attention and take considerable time to get back to normality. Fortunately banks are taking possession of houses only as a very last resort and will work with clients and budgeters to achieve a reasonable outcome for all parties, but all this takes considerable effort” (Presbyterian Support Northern).

The two main ways that the Government assists low income families into affordable housing is through the Accommodation Supplement (AS) and through Income Related Rents (IRR) for low income state housing tenants. At the end of September 2010 there were 323,478 AS recipients and 61,633 IRR tenants at the end of June (Sept figures unavailable at time of writing).

Accommodation Supplement recipient numbers increased by 4.4% between September 71,549 or 29% between June 2008 and June 2010. There has been a small increase in IRR constrained by a finite number of state houses.



Sept Quarter	Accommodation Supplement No. recipients	Difference Between Quarters	
2008	257,136		
2009	309,932	+284,796	20.5% ↑
2010	323,478	+13,546	4.4% ↑

Housing New Zealand Corporation (HNZC) waiting lists

Overcrowding in homes appeared to be causing one of the "highest rates of rheumatic fever in the developed world."

(Jaine R, Baker M, Venugopal K., 2010).

Housing New Zealand statistics showed there were 9,869 people on the waiting list as at 31 October 2010.

Of these:

- 354 were A priority (severe housing need)
- 3,951 were B priority (significant housing need)
- 3,032 were C priority (moderate housing need)
- 2,532 were D priority (lower level housing need)

The recent housing Shareholders' Advisory Group report, *Home and Housed: A Vision for Social Housing in New Zealand* showed that:

- New Zealand has 70,000 too few homes for current demand;
- Young families cannot compete in the housing market against older, wealthier or overseas buyers;
- Housing building materials are increasingly expensive for new home builds;
- 8,500 to 20,000 New Zealand households face extreme housing issues.

In Canterbury, almost 4000 state homes were damaged in the September earthquake. Of these 24 were deemed uninhabitable, with four classified as being beyond economic repair (Minister of Housing, Press Release, 2 November 2010).

Overcrowding is making people ill. A University of Otago public health study of acute rheumatic fever has found that overcrowding

in New Zealand homes is likely to be causing one of the "highest rates of rheumatic fever in the developed world".³ Household crowding remained a risk factor after controlling for age, ethnicity, household income and density of children in the neighbourhood. The study found that Māori and Pasifika people accounted for nearly 90% of the cases.

Mortgagee Sales – *"... while mortgagee sales have decreased, they have a long way to fall before reaching pre-recession levels"* (Terralink).

Terralink's November report analysed figure for July 2010. Forced sales in July were down 32% on July 2009 (217 in contrast to 321). However, in July 2008, there were 109 mortgagee sales and in July 2007, there were only 33. Terralink have said it is "too early to predict how the recent earthquake in Christchurch will impact the housing market and mortgagee sales." (Terralink, November 2010).

COMMUNITY IMPACT: *Hardship assistance and emergency housing*

"The 'Right Service, Right Time' collaborative response fielded 900 referrals in the first nine weeks after the Canterbury earthquake"

(Presbyterian Support Upper South Island).

Around half the 'Right Service Right Time' responses were telephone assistance. The other half included advocacy work on housing and relationships etc. This government funded service coordinates different organisations across the Canterbury region providing a range of services to meet the different needs of individuals and their families.

The Hamilton Christian Night Shelter Trust saw around a 20% decrease in bed nights at the Men's night shelter over the September quarter, but a small increase in the number of guests. The Women's shelter has seen fewer clients and bed nights compared to the same time last year.

Presbyterian Support Northern commented that they had noticed a number of WINZ case managers are tightening up on Food Grants / Special Needs Grants and also requiring budgets to be prepared for clients before they grant anything. They also noted "a significant increase in the number of No Asset Procedures being applied to clear unsecured debts. We recognise that whilst this may be a good outcome for the clients it is not good for their creditors."

³ University of Otago media release 15 November 2010.



CHILDREN AND POVERTY: *There were more than 54,000 reported family violence offences and 54 family violence murders in Aotearoa New Zealand in the year to 30 June 2010* (Families Commission, Giving Families a Voice, November 2010).

Numbers of benefit dependent children as at the end of September 2010 by ethnicity of caregiver

Benefit group	Ethnic group of the Caregiver					Total
	Māori	NZ European	Other	Pacific Island	Unspecified	
DPB related	82,546	61,385	14,839	21,315	2,751	182,836
Invalid's Benefit	4,712	6,253	1,725	1,662	163	14,515
SB related	3,543	4,201	3,464	2,349	193	13,750
UB related	6,103	4,458	2,898	4,325	256	18,040
Other Main Benefits	1,590	1,051	1,431	1,336	130	5,538
Total	98,494	77,348	24,357	30,987	3,493	234,679

Source: MSD

Notes:

The table includes working age caregivers only (18 to 64 years).

DPB is Domestic Purposes Benefit. DPB related includes DPB-Caring for Sick or Infirm, DPB-Sole Parent, DPB-Woman Alone; and Emergency Maintenance Allowance. IB is Invalid's Benefit. SB related is Sickness Benefit and Sickness Benefit Hardship. UB related is Unemployment Benefit and Unemployment Benefit Hardship. Other Benefits include Emergency Benefit, Independent Youth Benefit, Unemployment Benefit Training, Unemployment Benefit Hardship Training, Unemployment Hardship Students and Widow's Benefit.

- At the end of September 2010, there were 234,679 children living in benefit dependent homes, an increase of 3% on September 2009 (227,825).
- A disproportionate number of children in benefit dependent homes are in households where the caregiver Māori – 42%.

Child, Youth and Family

Quarter July-Sept	Care & Protection Notification ⁴	Investigations Completed ⁵
2008	26,248	10,142
2009	30,564	6,700
2010	25,294	6,556

Source: MSD

- Care and protection notifications have decreased by 17% in the in the September 2010 quarter compared to the same quarter in 2009. This is due to a change in how notifications are counted. The total no longer includes police notifications of domestic violence (received because at least one child is part of the household) where a decision is made that no further action is required by Child, Youth & Family (MSD).

⁴ C&P notifications: The numbers in the tables do not represent the number of distinct clients. Some clients may have multiple notifications during the period.

⁵ Investigations Completed: Investigations carried out and completed within a certain time period are not necessarily related to the notifications received within that same period. From the September Quarter 2009 this data will include full assessments carried out which includes Child & Family Assessments and Formal Investigations.



- Māori children and young people⁶ remain over-represented in care and protection notifications, constituting 44% of all notifications in the September 2010 quarter. This is the same as the September quarter last year.
- In the September 2010 quarter, there were 4,451 children and young people in Out of Home Placements,⁷ down 4% on placement numbers in the same quarter of 2009.
- Māori are disproportionately represented in Out of Home Placements, constituting 52% of placements in the September 2010 quarter, or 2,309 out of 4,451.

COMMUNITY IMPACT: *Addiction services, social work and family support services.*

“We are capturing more directly a number of referrals coming through our local family violence network and this has contributed to some of the increase in social work referrals.”
(ACROSS Te Kotahitanga O Te Wairua).

Christchurch recorded close to a 47% increase in domestic violence incidents after the earthquake. The Christchurch Battered Women’s Refuge housed 33 families after the quake, even though its own safe house had been destroyed (Jigsaw October 2010).

Wellington City Mission has reported an increased demand for Mission for Families work. This involves early intervention for families in need of social worker assistance, advocacy and practical help such as budgeting advice, food and household goods. Client numbers increased by 20% compared to the same quarter last year.

ACROSS Te Kotahitanga O Te Wairua report referrals for counselling have continued to increase resulting in them employing a locum counsellor. Parenting/relationship issues and children feature frequently. Social work referrals have almost quadrupled compared to the same period last year (40 during the September 2010 quarter, compared to 11 in 2009).

Catholic Family Support Services in Hamilton report a 64% increase in social work clients in September 2010 compared to the September quarter in 2009. The number of new clients was 40% higher in the September 2010 quarter. Catholic Social Services in Wellington have noted that younger and younger children have to deal with complex and multiple problems around parental separation.

The Salvation Army helped 3,200 people with gambling problems in the last year. This represented a 16% increase on numbers assisted in 2008. Their South Auckland Centre found that around 40% of families seeking help were affected by problem gambling (Challenge Weekly).

The Federation of Family Budgeting Services reports an increasing proportion of their clients have mental health issues which could relate to the health sector reducing services. Some of their clients have alcohol problems and a significant number have gambling addictions.

Callers to telephone counselling services have increased. LifeLine calls increased by 36% in September 2010 to 14,565 (August: 10,725) in part due to the Canterbury earthquake. However, calls were increased anyway. “In the first six months of its 2011 financial year to September 2010, LifeLine New Zealand received 66,000 calls, compared to 77,196 for the whole of the 2010 financial year, and 73,064 in 2009.” LifeLine is also experiencing reduced funding - down by 5% to \$182,000 / 2009: \$197,250 (LifeLine media release, 19 October 2010).

From Samaritans (Wellington) also experienced an increase in calls during September. The 11% increase over August was partly due to the Canterbury earthquake, but was also due to financial concerns with the GST increases and increases in domestic violence (Chairman Samaritans of Wellington.)

Meantime, Presbyterian Support Upper South Island’s waiting list for counseling has jumped from six to twelve weeks in the last few weeks.

⁶ Note that clients may have multiple ethnicities. CYF reports on the primarily ethnicity as selected by the client and their family. Ethnicity is not always recorded and clients and families are not always consistent in the primary ethnicity they select.

⁷ Out of home placements types include CYF Caregiver Placements, Residential Placements, Family/Whanau Placements, CFSS/Agency Placements, Family Home Placements and other placement types (including boarding, school hostel etc).



Vulnerability Reports are available on our website

www.justiceandcompassion.org.nz

The next Vulnerability Report will be released in March 2011. If you are involved in a social service agency and would like to contribute to future issues please contact

NZCCSS on **04 473 2627** or email us at

admin@nzccss.org.nz

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