



*E tu, kahikatea  
E whakapai ururoa  
Awhi mai, awhi atu  
Tatou, tatou e*

*Stand tall like the Kahikatea  
To brave the storms  
Embrace one another  
We are one together.*

Our first Vulnerability Report in June 2009 used government data and community information to illustrate how the materially poorest had been faring over the previous year. This report shows what life is like three years on. Demands for food parcels and budgeting services appear to have eased in some places. However, demands for housing assistance, counselling and social work services have increased. Unemployment has remained fairly constant, and prices have moved very little, but more people seem to be finding their pay packet is too small, and access to a home appears increasingly problematic. Tightened rules from Housing New Zealand and tighter government policies around benefit renewals are leaving some people literally out in the cold.

Then there is the impact on Māori. Ever noticed when the All Blacks do the haka, the whole nation stands tall. Likewise with our now bicultural national anthem. Has it occurred to us, that as a nation, we are proud of our Māoriness? That we are all proud when Māori do well (older people might want to think about the Māori battalion). That Māori standing tall is good for all of us? Evidently not.

While median weekly incomes have grown for the population overall; Māori median weekly incomes have been falling since around 2008.



Source: Statistics New Zealand, Te Ao Marama 2012

And it's not only incomes. Since 2009, Māori's relative position has worsened in too many statistics we collect (see the collection of three years of Vulnerability Report statistics below). It would be wise to remember Māori are a youthful population, and we all do better when Māori do well.

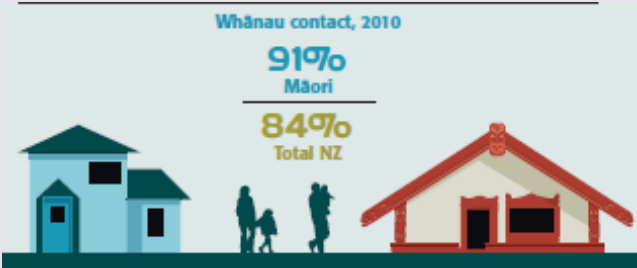
The NZ Council of Christian Social Services produces the Vulnerability Report on a quarterly basis. PDF versions are available to download from our website: [www.justiceandcompassion.org.nz](http://www.justiceandcompassion.org.nz)

**MĀORI STATISTICAL SUMMARY**

	Mar 09	Mar 10	Mar 11	Mar 12	Notes
<b>Unemployment</b>	9.6%	14.1%	16.0%	14.6%	Pākehā has gone from 3.3% to 4.5%
<b>Māori youth unemployment</b>	18.2%	25.8%	28.8%	25.4%	Total youth unemployment has increased from 12.2% to 17.1%
<b>% of total unemployed who are Māori</b>	23%	27%	26%	24.8%	
<b>% of total benefit recipients</b>	31.6%	31.8%	32.5%	33.2%	
<b>% DPBs</b>	41.5%	41.6%	42.0%	42.6%	
<b>% Invalids</b>	21.4%	21.7%	21.9%	22.3%	
<b>% Sickness</b>	26.8%	26.5%	27.0%	27.7%	
<b>% Unemployment benefits</b>	33.8%	33.3%	35.5%	36.5%	
<b>% special needs grants (food)</b>	43.1%	43.2%	42.7%	43.2%	
<b>Benefit advances for Electricity, gas and water</b>	46.1%	45.5%	46.6%	48.8%	
<b>% Accommodation supplement recipients</b>	27.1%	27.7%	28.0%	28.5%	
<b>% of care and protection notifications</b>	48.3%	46.2%	47.4%	43.5%	
<b>% out of home child placements</b>	49.6%	51.5%	51%	51.4%	
<b>% benefit dependent children with a Māori caregiver</b>		41.6%	42.2%	43.1%	



One of the single most important indicators of wellbeing is contact with friends and family, a conclusion heard over and over again at a recent conference on Wellbeing and Public Policy (Victoria University, 13–15 June). Here Māori do much better than the nation as a whole.



Source: Statistics New Zealand, Te Ao Marama 2012

## WHAT'S GOING ON?

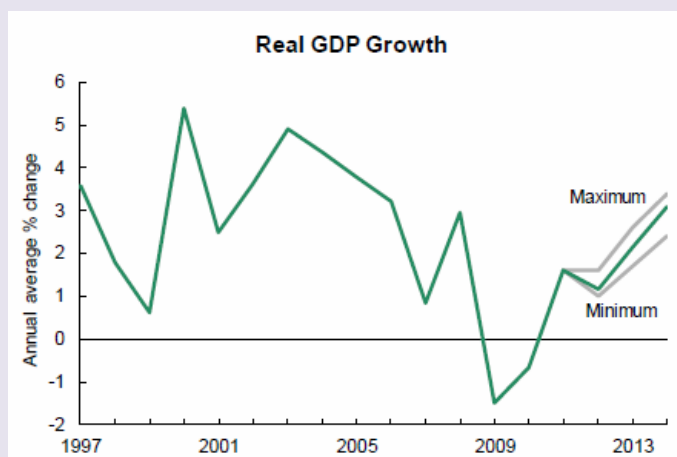
### Economy: the Big Squeeze

Government keeps repeating we have to save money. And there's a carrot if we do. Things will look better in 2014/15, because of growth above 3%, and unemployment below 5%. These good things will happen because:

- We are rebuilding Christchurch;
- Australia and China (our biggest trading partners) are doing reasonably well economically;
- There is high demand for our major exports (25% of which is dairying).

Source: The Treasury, Budget Economic and Fiscal Update 2012

Source: NZIER, Consensus Forecasts, June 2012



The New Zealand Institute of Economic Research is not so sure, commenting:

“The economy is stagnant. [And] we expect only 1.5% growth in 2012, recovering to 2.5% in 2013...” This is because:

- The rebuild in Canterbury is slower than expected because

“persistent aftershocks, tougher building codes and insurance issues will slow Canterbury’s recovery”;

- “... the continued sovereign debt crisis in Europe, slowing Australian and Chinese economic growth are the two key external risks facing New Zealand”;
- “Growing global risks, falling commodity prices and slowing exports means it will be a tough year ahead” (NZIER media release 29 May 2012).

So how do things actually look?

### Recent price increases ...

*... there has been a rapid rise in people who are actually working, yet not managing to survive, for the primarily minimum wage income from their job/jobs do not match up with the expenses for childcare, and travel. To have people working 2 jobs and needing food parcels to survive is a growing and concerning situation*

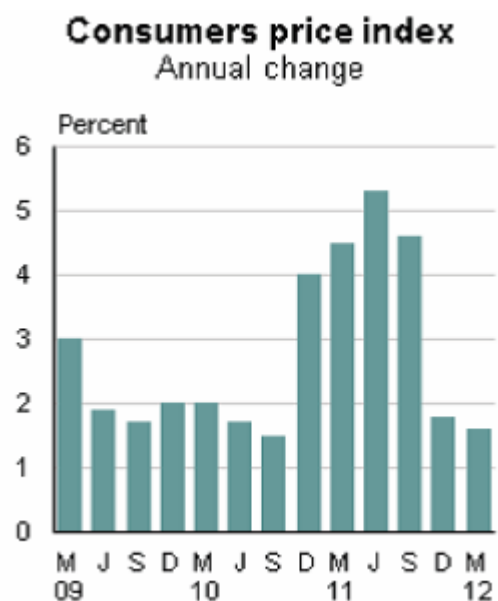
St Vincent de Paul

### Affording things has got much harder for lone parents:

Between March 2008 and March 2012, oil prices increased by 22.6%, the Consumer Price Index increased by 11.5%, and average total hourly earnings increased by 13.5%. However, the average earnings figure hides some wide variation.

Median household incomes for couples with two dependent children **increased** by 10.4% between June 2008 and June 2011. Median household incomes for sole parents with children **decreased** by \$2.00 or 0.3% during the same period.

The Consumer Price Index increased by 1.6% in the year to 31 March 2012.



Source: Statistics New Zealand



**Significant price increases during the March year included:**

Petrol prices	3.7% ↑
Cigarettes and tobacco	13.5% ↑
House rentals	2.3% ↑
Second hand cars	8.9% ↑
Local authority rates and payments	4.6% ↑

**And decreases ...**

Not all prices increased in the year to March 2012:

Audio visual equipment	18% ↓
Overseas package holidays	18% ↓
Books	14% ↓ (partly due to category changes)
Telecommunication equipment	30% ↓

Food prices decreased by 0.2% between May 2011 and 2012.

- Vegetables – 2.5% ↓
- Meat and poultry – 2.8% ↓
- Fresh milk – 7.2% ↓
- Butter – 25% ↓
- Cheddar cheese – 15% ↓

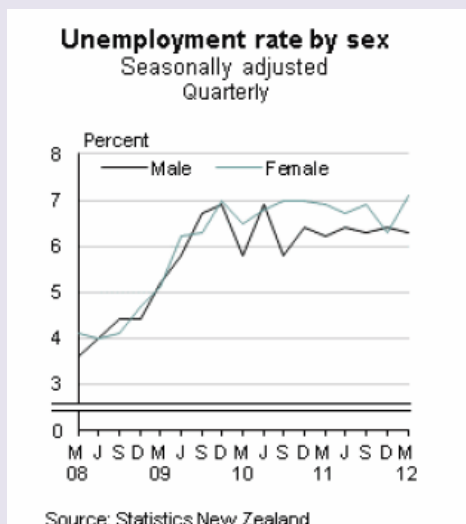
However, fruit increased by 2.9%, and breads and cereals by 2.2%.

Sources: Ministry of Economic Development, *Energy data*, Parliamentary Library analysis of inflation and household income data (undertaken for Greens), Statistics New Zealand *Table Builder*, Statistics New Zealand, *New Zealand Income Survey*; Statistics New Zealand, *Consumer Price Index: March 2012 Quarter*; Statistics New Zealand, *Food Price Index: May 2012*

**UNEMPLOYMENT TRENDING UP OR DOWN?**

*Finding suitable part time employment for those mothers required to do so as part of the changes to the domestic purposes benefit is hard. There do not appear to be that many positions available and those that are may not be family friendly*

– Anonymous



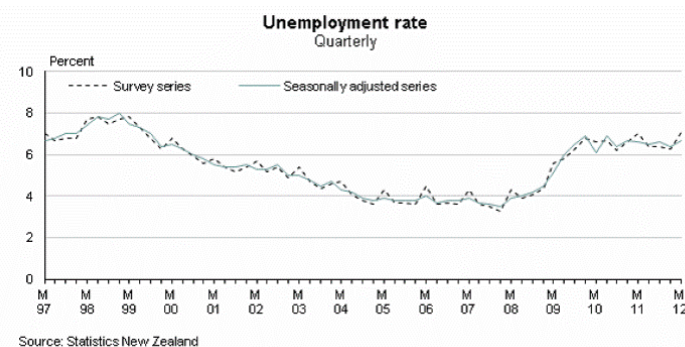
During the March quarter 2012, 6.7% of the labour force was unemployed. This compared to 6.6% at the same time last year. As at the end of March 2012, the Household Labour Force Survey (HLFS) was recording 160,000 people aged 15 and over without jobs, available for work, who either actively sought work in the past four weeks ending with the survey reference week, or had a new job to start within the next four weeks.

The HLFS official measure of unemployment shows year on year increases in numbers of people unemployed. Between March 2010 and 2012, the official number of people unemployed increased by 20,000 or 14.3%.

A different way of looking at problematic unemployment is the number of people on unemployment benefits. There were 53,479 people aged 18 – 64 receiving unemployment benefits at the end of March 2012. Between March 2009 and 2010, numbers on unemployment benefits also increased. During the last two years, numbers on unemployment benefits decreased by 6,732 or 11.2%.

	HLFS unemployed	Numerical change	Annual change	Unemployment benefits	Numerical change	Annual change
Mar 09	114,000			37,146		
Mar 10	140,000	+ 26,000	22.8%	60,211	+ 23,065	62.1%
Mar 11	155,000	+ 15,000	10.7%	59,940	- 271	-0.5%
Mar 12	160,000	+ 5,000	3.2%	53,479	- 6,461	-10.8%

Sources: Department of Labour, *Employment and unemployment*; Statistics New Zealand, *Household Labour Force Survey*, Ministry of Social Development, *Benefit Fact Sheets March 2012*

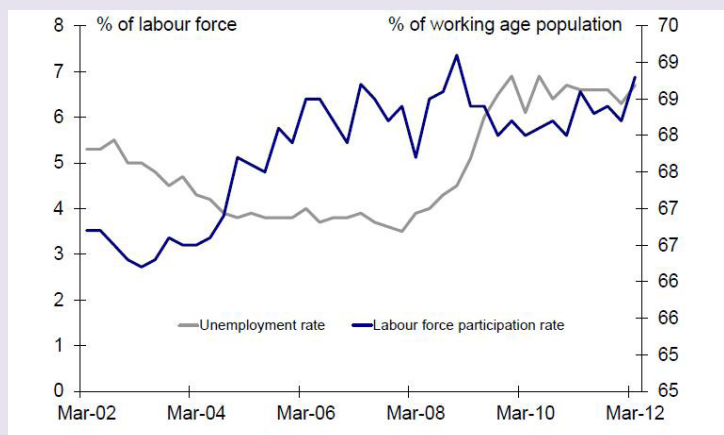


The Department of Labour says “the labour market is continuing to recover slowly” (*Employment and Unemployment*, p.1). There are increases in the participation rate (the percentage of the working age population in the labour force), increases in employment numbers, and strong employment growth in Auckland.

However, part time employment increased by 13,000, and full time employment fell by 3,000 in the March quarter.



The female unemployment rate grew to 7.1%; the highest it has been since 1998. Long term unemployment (over 6 months) as a proportion of total unemployment has continually increased over the last four years.



Source: Department of Labour, *Employment and Unemployment March 2012 Quarter*

In the March 2012 year:

- The number of people unemployed increased by 5,000 (3.2%).
- Unemployment increased by 3.1% according to Statistics New Zealand’s seasonally adjusted figures. Jobless numbers (the wider definition of unemployment) remained fairly constant (an increase of 1,000 people or 0.4%).
- Numbers receiving unemployment benefits have declined since the *Future Focus* policy was implemented in September 2010. This requires people on unemployment benefits to reapply after one year or have their benefit cancelled. The reduction is likely to continue as Government is seeking to “reduce the number of people continuously receiving working-age benefits, [the new Jobseeker Support]... for more than 12 months by 30%, from 78,000 in April 2012 to 55,000 by 2017”, Minister of Social Development Press Release 25 June 2012.

Unemployment Summary Statistics				
	Mar 09	Mar 10	Mar 11	Mar 12
<b>Unemployment rate</b>	5%	6%	6.6%	6.7%
<b>Male unemployment rate</b>	5.2%	5.8%	6.2%	6.3%
<b>Female unemployment rate</b>	5.1%	6.5%	6.9%	7.1%
<b>Pākeha only unemployment rate</b>	3.3%	4.4%	4.5%	4.5%
<b>Māori only unemployment rate</b>	9.6%	14.1%	16%	14.6%
<b>Pasifika only unemployment rate</b>	9%	13.4%	13.8%	14%
<b>Youth unemployment rate</b>	12.2%	17.2%	18.8%	17.1%
<b>Māori youth unemployment rate</b>	18.2%	25.8%	28.8%	25.4%
<b>Pasifika youth unemployment rate</b>	27.6%	26.7%	28.1%	28.9%
<b>Total number unemployed</b>	114,000	140,000	155,000	160,000
<b>Total number jobless</b>	194,400	257,300	258,900	259,900
<b>% of total unemployed who are youth</b>	42%	47%	44%	41%
<b>% of total unemployed who are Māori</b>	23%	27%	26%	25%
<b>% total unemployed out of work for 26+ weeks+</b>	13.9%	22.5%	25.8%	26.8%

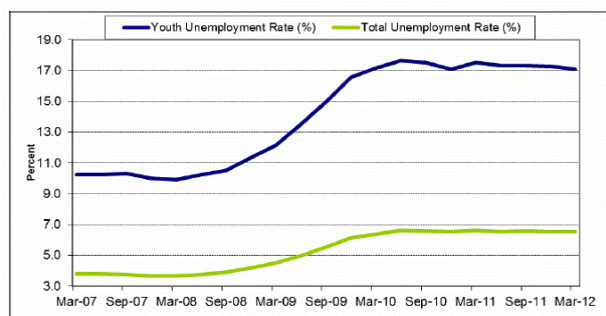
Sources: Statistics New Zealand *Household Labour Force Survey*; Department of Labour, Department of Labour, *Employment and Unemployment March 2011*; Ministry of Business, Innovation, and Employment, *Factsheets (Youth)*; Ministry of Business, Innovation, and Employment; Statistics New Zealand *Youth Labour Force and Education Status March 2012 Quarter*

### So who is unemployed?

#### Young people (15–24)

- Currently 17.1% of our young people are unemployed, down from 18.8% one year ago, but up from 12.2% in 2009.
- Young people comprise 41% of total unemployment in Aotearoa.

Unemployment rates, 2007–2012



Source: Department of Labour, *Youth Labour Market Fact Sheet – March 2012*





- We also talk about something called NEET for our 15–24 age groups. NEET means ‘not in employment, education or training’, and is a measure of youth disengagement. The NEET rate increased from 11.3% in March 2009 to 14.3% one year later. It has since fallen, and is now 13% (Department of Statistics, *Youth Labour Force and Education Statistics*, March Quarter 2012).

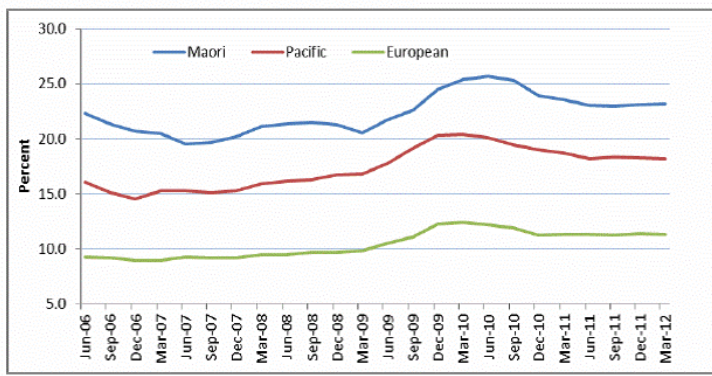
**Māori**

- Māori are tangata whenua. Māori are a young population and therefore likely to become an increasing proportion of our total population. Our wellbeing as a nation is aligned with Māori wellbeing.
- Māori unemployment (14.6%) is around three times Pākehā-only unemployment (4.5%).
- Māori comprise 15 % of the population (2006 census), but 25% of total unemployment.
- Rangatahi (18–24) are grossly over-represented in our unemployment figures. One quarter of rangatahi are unemployed (25.4%).
- 23.2% of rangatahi are not in employment, education or training.

**Pasifika**

- Pasifika unemployment is only slightly lower than Māori unemployment (14%).
- Almost 30% of Pasifika youth are unemployed (28.9%).
- However, Pasifika youth are more likely than rangatahi to be in education or training. Their NEET rate is 18.2%
- The Pākehā Neet rate is 11.3%

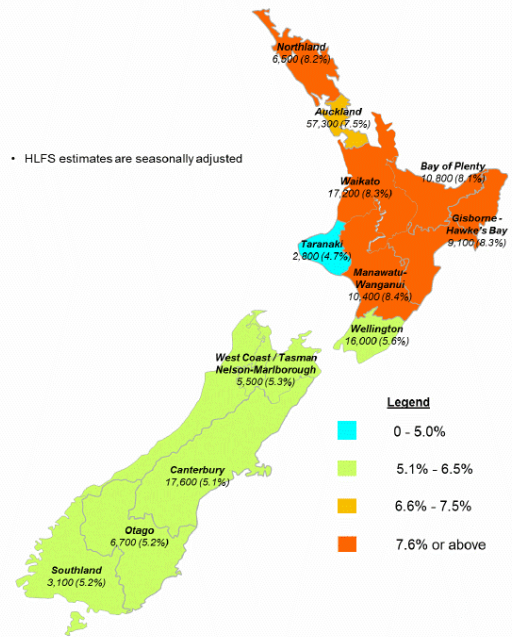
NEET rates by ethnic group, 2008-2012



Source: Department of Labour, *Youth LabourMarket Fact Sheet*, March 2012

**The Regions**

HLFS (Mar 2012 qtr) unemployment numbers and rates by region

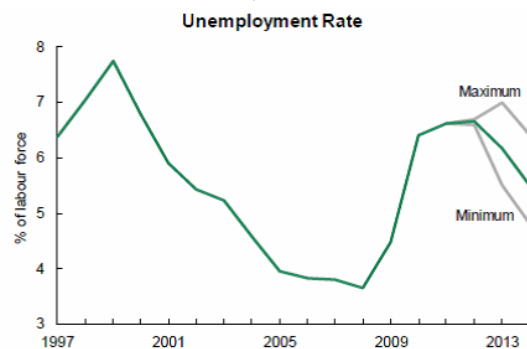


Source: Department of Labour seasonally adjusted quarterly data

Source: Department of Labour, *Employment and Unemployment – March 2012 Quarter*

- Unemployment is currently highest in Manawatu / Whanganui (8.4%) and lowest in Taranaki (4.7%).
- Other areas where unemployment is higher than the national average are Northland (8.2%), Auckland (7.5%), Waikato (8.3%), Gisborne / Hawke's Bay (8.3%), and Bay of Plenty (8.1%).
- The largest increases in unemployment in the last year were in the Waikato and Tasman /Nelson/Marlborough/ West Coast. Readers may be interested in the recent report on youth employment and unemployment from Poverty Action Waikato available at <http://www.povertyactionwaikato.org/>
- Unemployment fell in both Northland and Auckland during the last year (Department of Labour, *Employment and Unemployment March 2011*).

**Forecasting unemployment**



Source: NZIER Consensus Forecasts, March 2012



The forecasters seem to be reluctant to forecast unemployment at the moment. However, independent agency BERL suggests a bleak employment outlook with “not much to look forward to.” BERL’s Ganesh Nana says “... we’ve actually turned quite negative over the last three months in terms of our outlook for the economy. ... A lot [of it] being driven by the latest unemployment numbers and signals from the labour market that employers are just not employing” (BERL 13 June 2012).

**Community experience**

*We are also receiving an enormous amount of feedback about the lack of jobs. Most of our clients are doing all the ‘right’ things in terms of getting out there with CV’s, talking to people, searching the net etc, and yet they find nothing but dead ends. Anyone with any kind of barrier, such as a criminal record, mental health issues or some time out of the workforce are finding that they are turned away as a matter of course.*

St Vincent de Paul

*Decrease in food parcels we believe to be directly related to Work and Income approving hardship grants*

Anonymous

*Invercargill Community Ministries welfare centres distributed less than 60 food parcels during the first quarter of 2011.*

*[They distributed] 170 in the first quarter of this year. ...*

*Timaru, Nelson, Blenheim, Ashburton and Alexandra have seen significant increases in demand for services, driven by the recession and the earthquakes*

The Salvation Army, *Press Release*, 30 April

*Relationships are under pressure, contributed to by financial concerns and the lack of employment options*

VisionWest

*In the twelve months to March 31 2012, 11,317 bowls of soup, 3,474 hot meals and 3,549 desserts were served in the Drop-in Centre, with an average of 68 clients using the service each day*

Wellington City Mission (June Newsletter).

*Food bank parcels and visits (between 700 and 800 people) have been around the same as for the first three months of last year, with a spike in the number of people seen (almost 1,000) and parcels given out in February of this year*

VisionWest figures

*Mission calculate the cost of the food parcels at \$34.00 per family pack, \$21.00 per single and \$20.00 per extra food parcel and \$20.00 for perishables given. So total cost of food parcels for March 2012 is calculated as is \$57,907.00*

Michael Gorman, Christchurch City Mission

*In April, Wellington City Mission reported their food stocks were at a 10 year low. The mission provides an average of 280 parcels a month and, of those, 23 parcels go to extra-large families – those with between six and 10 children*

Dominion Post (12/04/2012)

**PERSONAL DEBT**

*The Mission has extended services as people find it increasingly difficult to manage their money. We have started “Total Money Management” and have extended our hours*

Michael Gorman, Christchurch City Mission

We hear that Kiwis are saving more, and certainly the insolvency figures have reduced in all areas.

Personal Debt:	Mar-09 year	Mar-10 year	Mar-11 year	Mar 12 year
Bankruptcy	2325	3070 32%↑	2784 9.3%↓	2264 18.7%↓
No Asset Procedure	2782	3085 10.9%↑	2102 32%↓	2086 0.8%↓
Summary instalment	226	356 57.5%↑	393 10.4%↑	380 3.3%↓

Source: Insolvency Trustee Service (Ministry of Economic Development)

According to the Ministry of Economic Development, bankruptcies and no asset procedures both fell during the March 2011 and 2012 years, after increasing between March 2009 and 2010. Summary instalments increased between March 2009 and 2011, but decreased during the March 2012 year. Summary Instalments were created under the Insolvency Act 2006, and can be an alternative to bankruptcy when a person has assets or income.

**What the services say:**

*“No matter how frugal these families are, parents face the tough choices of paying the rent – often eating up 70 per cent or more of the household budget – or feed the family for the week, pay school costs or the power,” ... “If food wins over rent, then they face eviction and homelessness, and this is what we are seeing daily.”*

Pam Waugh, The Salvation Army



*Working with budget clients requires a budget advisor to be very resourceful to identify clients who may or may not be able to understand what a budget or cash flow is. Our agency has ... developed an easily understandable "Weekly Fixed and Flexible Spending Plan" which clients have embraced*

Anonymous

*On average, 30 people a month visit ... [Stratford] foodbank, with three parcels being given to each person/family a year. "They are working but they are only on the bare minimum of \$13.50 an hour and if they have two to three children, it's easier just to be on the dole,"*

Stratford Foodbank

*Evictions, overcrowded and substandard accommodation, declining health, increasing family violence and the use of alcohol, drugs or gambling to escape the constant strain are often the downstream results of unmanageable debt. With a stagnant job market combined with increasing living costs, welfare centre staff report a growing desperation and despondency among clients.*

Pam Waugh, The Salvation Army

*To help with ease of information sharing, our agency has developed very close working relationships with some of the Work and Income (Community Link) offices. This is working extremely well and, with clients permission, facilitates faster turnaround of information to draw up clients' budgets and debt schedules.*

Anonymous

*Feedback from the women who use our drop-in centre about the increase in prescription charges: The shared wisdom of the group has been to instruct each other about "stretching" your medication by skipping your prescribed meds once or twice a week. It seems this will save money. Staff are working on dispelling these ideas and talking budget management etc However the reality for many is the increase will equate to \$40.00 extra per year and they are often working on a deficit budget as it is.*

Christchurch City Mission

From the Ministry of Social Development:

*financial assistance for prescription costs is currently provided through the Disability Allowance... It is a weekly Work and Income payment for people who have regular, ongoing costs because of a disability, such as visits to the doctor or hospital, medicines, extra clothing, or travel.*

*For clients who have high weekly medical costs, where the disability allowance does not meet the actual costs, an assessment*

*for Temporary Additional Support is completed to ensure a client is receiving their full and correct entitlements. Where a medical emergency arises, Work and Income can provide assistance through Special Needs Grants [hardship obligations involved]*

Ministry of Social Development, Response to Official Information request from NZCCSS, 20 June 2012.

## BENEFITS

*The extent of clients, who desperately want to move away from the dependence on Work & Income, is more than media or Government acknowledge. However due to circumstances out of their control, they do not have this choice. Cases vary from, redundancy, dissolved marriage, unforeseen health issues. In my experience benefit payments, nowhere near meet the basic living costs (Housing, Food, Health, and Education) let alone the consideration of each individual case*

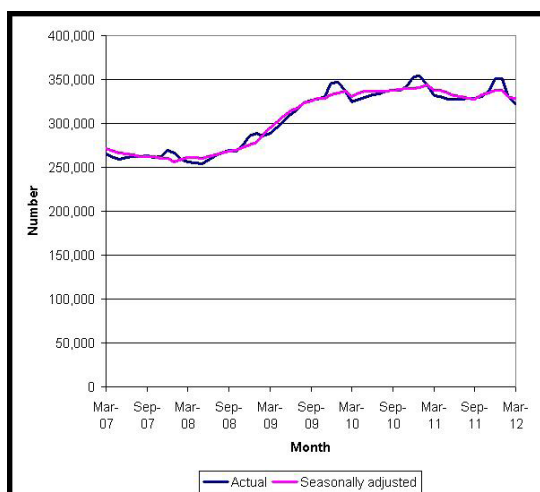
VisonWest

The first Vulnerability Report in June 2009 recorded 288,959 people on main benefits. That number increased by 12.4% the following year, and 2.1% in the year after that. In all, the number of working age people receiving a benefit increased by 29.6% between March 2008 and March 2011.

Then the trend changed. Total numbers on benefits fell by 2.6% between March 2011 and 2012. Despite fairly static levels of unemployment, numbers on all of unemployment, sickness, invalids, and domestic purposes benefits fell in the last year. There are now 322,951 people on main benefits.

Between March 2007 and 2012, people receiving a main benefit became slightly more likely to be male and aged between 18 and 24.

TRENDS IN THE NUMBER OF WORKING AGE RECIPIENTS OF MAIN SOCIAL SECURITY BENEFITS (QUARTERLY SERIES), MARCH 2007 – MARCH 2012



Source: MSD Benefit factsheets



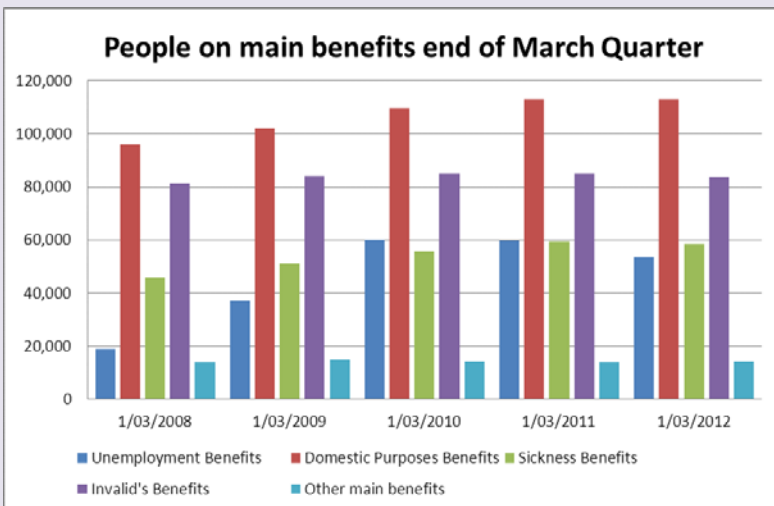


Numbers of working-age clients <sup>1</sup> receiving main benefits						
End of quarter	Unemployment Benefits <sup>2</sup>	Domestic Purposes Benefits <sup>3</sup>	Sickness Benefits <sup>4</sup>	Invalid's Benefits	Other main benefits <sup>5</sup>	All main benefits
Mar-08	19,034	95,861	45,676	81,130	14,053	255,754
Mar-09	37,146	102,003	51,041	83,961	14,808	288,959
Mar-10	60,211	109,643	55,796	84,877	14,287	324,814
Mar-11	59,940	113,077	59,582	85,055	13,875	331,529
Mar 12	53,479	113,005	58,458	83,657	14,352	322,951
<b>% change</b>						
2011-12	-10.8% ↓	-0.1% ↓	-1.9% ↓	-1.6% ↓	3.4% ↑	-2.6% ↓
2010-12	-11.2% ↓	3.1% ↑	4.8% ↑	-1.4% ↓	0.5% ↑	-0.6% ↓
2009-12	44.0% ↑	10.8% ↑	14.5%	-0.4% ↓	-3.1% ↓	11.8% ↑
2010-11	-0.5% ↓	3.1% ↑	6.8% ↑	0.2% ↑	-2.9% ↓	2.1% ↑
2009-10	62% ↑	7.5% ↑	9.3% ↑	1.2% ↑	-3.5% ↓	12.4% ↑
2009-11	61.4% ↑	10.9% ↑	16.7% ↑	1.3% ↑	-6.3% ↓	14.7% ↑

Notes:

1. This report defines working-age clients as aged 18 – 64 years, to reflect the minimum age of entitlement of most benefits and the age of eligibility for New Zealand Superannuation.
2. Comprises Unemployment Benefits and Unemployment Benefits – Hardship.
3. Comprises Domestic Purposes Benefits – Sole Parent, Domestic Purposes Benefits – Care of Sick or Infirm, Domestic Purposes Benefits – Women Alone, and Emergency Maintenance Allowances.
4. Comprises Sickness Benefits and Sickness Benefits – Hardship.
5. Comprises Emergency Benefits, Independent Youth Benefits, Unemployment Benefits – Training and Unemployment Benefits – Hardship – Training, Unemployment Benefits – Student – Hardship, Widow's Benefits, and (until April 2004) Transitional Retirement Benefits.

Source: Benefit Fact Sheet, MSD



Policy changes

The overall decline in recipients is highly likely to be at least partly due to *Future Focus* policies first implemented in September 2010 which started to require people on Unemployment Benefits to reapply after one year or have it cancelled. It also required new medical certificates for Sickness and Invalid's Benefit recipients capturing information about people's capacity for work, and began work testing DPB

recipients for part time work once their youngest turned six. Invalid's Benefit criteria also became more rigorously applied.

From May 2011, people on Sickness Benefits assessed as being able to work 15–29 hours per week have been required to look for and accept any suitable part time work. They must provide medical certificates after four weeks on a benefit, and then every 13 weeks to prove on-going eligibility (Minister of Social Development, *Press Statement 2/5/11*).

So who are the main groups of people on benefits as at March 2012? (2011 figures are in brackets)

Females

- Women comprise 58.5% of benefit recipients (57.7%)

People receiving benefits for between one and four years

- 32.5% of benefit recipients have been continuously receiving a benefit for between one and four years (33.9%)

Young people (18-24) comprise:

- 17.5% of total people on benefits (18.3%)
- 19.6% of DPB recipients (19.9%)
- 28.1% of Unemployment Benefit recipients (30.7%)
- The proportion of people on benefits aged between 18 and 24 has fallen in the last year.

Māori comprise:

- 33.2% total numbers receiving benefits (32.5%)
- 42.6% of DPB recipients (42.0%)





- 22.3% of people receiving Invalid’s Benefits (21.9%)
- 27.7% of people receiving Sickness Benefits (27.0%)
- 36.5% of people receiving Unemployment Benefits (35.5%)

**People with psychiatric illnesses comprise:**

- 41.5% of people receiving Sickness Benefits (41.6%)
- 30.4% of people receiving Invalid’s Benefits (29.7%)

**HARDSHIP ASSISTANCE**

*The social workers report that not having the same case managers at Work and Income is causing huge difficulties for clients. The never know who they will get and often have to go over the same story endless amounts of time*

March Quarter	Special Benefit	% Māori	Temporary Additional Support (TAS)	% Māori	Total
2008	19,371		21,377		40,748
2009	14,490	22.4 %	39,899 (87%↑)	27.6 %	54,389 (33.5%↑)
2010	11,447	21.5 %	49,435 (24%↑)	27.9 %	60,882 (11.9%↑)
2011	9,133	20.3 %	53,172 (7.5%↑)	27.7%	62,305 (2.3%↑)
2012	7,410	19.9 %	54,199 (1.9%↑)	27.9 %	61,609 (1.1%↓)

Source: MSD

Special Benefit numbers are declining because this type of benefit is being phased out and replaced with TAS on 1 April 2006.

New rules around hardship grants were also adopted in September 2010. Work and Income requires clients to show they have worked on their budgeting skills if they seek hardship assistance more than three times during the year. The result is fewer grants being given out, and increased pressure on budgeting services.

There were marked increases in hardship grant numbers between March 2008 and March 2010. Following adoption of the Future Focus policies, Special Needs Grants (for Food) decreased by around 8.5% between March 2010 and 2011. Benefit advances for electricity and gas reduced by 28.9% between March quarter of 2010 March 2011. Last year, food grants decreased by 26% (35,447). There was a small increase in advances for electricity, gas and water.

March Quarter	Special Needs Grants (for Food)	% Māori	Benefit Advances for Electricity, Gas and Water	% Māori
2008	75,432	43.2%	6,170	46.2%
2009	114,698	43.1%	7,887	46.1%
2010	147,303	43.2%	10,305	45.5%
2011	134,742	42.7%	7,322	46.6%
2012	99,295	43.2%	7,488	48.8%

Source: MSD

Māori continued to be over-represented among those receiving grants for essentials – between 42% and 49% throughout the period.

**Community experience**

Service providers often deal with the challenges resulting from Government policy changes. Individual Work and Income case managers have been replaced by a more streamlined approach to working with clients. People approaching Work and Income also face changes resulting from the Future Focus policies. At the same time, many services have reduced funding and more clients. The combination results in all sorts of tensions, some of which are reflected in the anonymous comments from services below.

**Pressures on individuals / families / whānau**

*Work and Income have some very good workers and some who are less than gifted. With the latter group our people suffer.*

*[Our] budgeting service has noticed that Work and Income are suspending benefits very quickly these days when the medical certificate is not in their hands on time. Sometimes clients have delivered the medical certificates to the reception desk at Work and Income but they haven’t been processed on time. Benefits are re-instated once we get involved. We are imploring clients to keep copies of any documentation given to Work and Income.*

*[Our service is frequently seeing clients] not receiving full entitlement ... which leads to overwhelming stress and frustration. ... Increasingly we are finding that clients want us to advocate for them because they feel with us beside them they are heard by Work and Income – without us they say they are dismissed without resolution.*

*Disability allowance is available for families on a reduced income – the challenge is access to this funding requires a doctors’ visit which many of our low income families cannot afford.*



*It's our experience that mental health clients who are unwell often miss the deadline and it is a real scramble to get an appointment in good time so not too many payments are missed. Fortunately we have an excellent contact at the Work and Income city office who does the extra mile for these clients.*

*Work and Income ... have moved completely away from being informative or supportive of individuals and now appear to have manufactured tick boxes.*

*We have noticed a startling rise in people whose [benefits have been suddenly stopped]. 9 of the 12 people who we have dealt with who this has happened to have struggled to understand forms mailed to them for completion due to lack of English, dyslexia, illiteracy or mental health issues, hence failing to meet their obligations. The other 3 had not been able to meet Work and Income job seeker requirements as they had been told by Work and Income to take jobs far beneath their skill level and outside their field, and refused as they wished to keep looking for suitable work. (... these were not long term unemployed people.) All of these clients had accumulated arrears in rent and amenities due to the lack of income which further destabilised their position and wellbeing.*

**Pressures on Social Services' capacity to assist / funding issues**

*Like many NGOs, we are struggling financially at the moment and we have to downsize. ... We will disestablish one full time counselling position. Interim cost saving measures include closing a drop in centre, ceasing our Thursday afternoon counselling session in XYZ, and ceasing the services of A and B.*

*It is getting more difficult to obtain funding from our traditional funding sources as with the recession more NGOs are applying for the same funding.*

*We are finding that funding is very contestable (which on its own is not a bad thing), but funding is in 'silos' (e.g. mental health / family violence) which underestimates the capability of agencies to provide services from one location, particularly those who have staff to do that – we would therefore favour integrated services.*

*Mental health is an area of great concern and we ... pick up quite large volumes of people in the community who are suffering from quite severe mental health issues. There seems to be little wrap-around stuff for people with mental health disabilities ...*

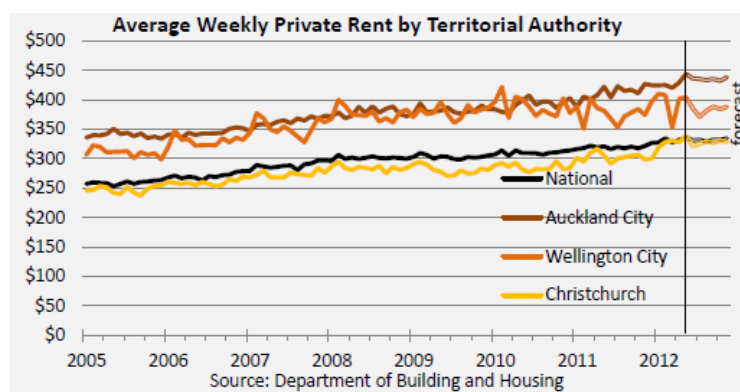
**HOUSING**

*Men at the night shelter speak of sleeping in the sand dunes at New Brighton when they are not at the shelter. Their safer and more sheltered options are no longer open to them*

–Michael Gorman, Christchurch City Mission.

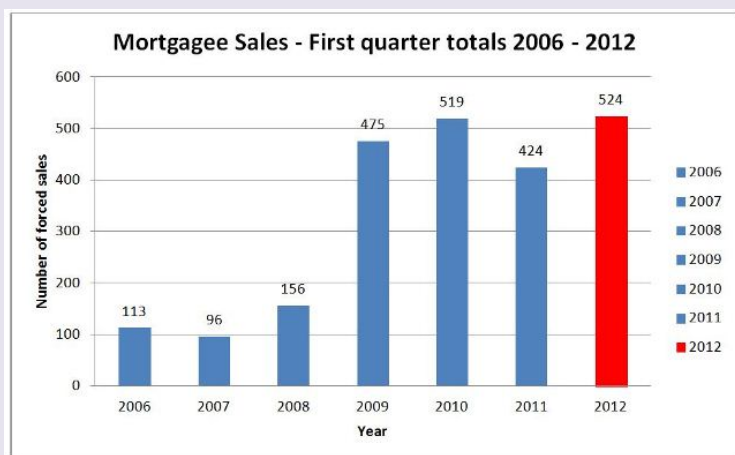
- **Residential building consents** rose slightly in the March 2012 year. There were 14,650 issued during the year. According to BERL, New Zealand needs 25,000 consents for new dwelling units per year to meet population needs (BERL, Positive Start to 2012 for Building Sector, May 2012).
- **Building consents** for new dwellings, including apartments, have risen and are 33% higher than April 2011 which was a 30 year low point (Statistics New Zealand, Building Consents March 2012).
- **National median house prices** have increased 3.3% in the last year (to \$372,000). Auckland median prices increased by 8.5% to \$500,000 (REINZ June figures).
- **House prices** increased by 3.8% in Wellington to \$394,375, and 5.5% to \$349,000 in Canterbury. Median house prices fell in Northland (4.5% decrease) and Manawatu / Wanganui (1.7% decrease).
- **Property values** increased by 4.2% in the year to June. The largest increases were in Auckland (5.9%) and Christchurch (5.8%). Property values fell in Napier (1.7%) and in Rotorua (2.3%). Wellington property values increased by a very small 1.4% (Quotable Value).
- **Average private weekly rents** for May 2012 were as follows:
  - \$444 Auckland (5% increase from the previous year)
  - \$404 Wellington (5.9%↑)
  - \$339 Christchurch (11.1%↑)

Rents for other places usually included in the Vulnerability Report were unavailable at the time of writing.





**Mortgagee sales** – there were 524 mortgagee sales from January to March. This is 100 more than during the same period in 2011 and more than the earlier record of 519 in 2010 (Terralink).



Source: Terralink, June 2012

Sources: REINZ Monthly Housing Price Index; Department of Building and Housing Market rent analysis; Quotable Value; Terralink

**Accommodation supplements and income related rents** are the main forms of housing support. Accommodation supplements assist those on low incomes or who receive benefits. People in Housing New Zealand homes are eligible for income related rents which are set at no more than 25% of income when income is below a set amount. There were 306,100 people receiving accommodation supplements during the March 2012 quarter, around 16,000 fewer than at the end of December, and 4,000 fewer than at the end of March 2011.

Numbers receiving income related rents were unavailable at the time of writing.

March Quarter	Accommodation Supplement No. recipients	% Māori
2008	241,876	
2009	274,620 (13.5%↑)	27.1%
2010	309,261 (12.6%↑)	27.7%
2011	310,328 (0.03%↑)	28.0%
2012	306,100 (1.4%↓)	28.5%

Source: MSD

### Housing New Zealand Corporation

Housing New Zealand homes are tightly targeted, which is showing up in its waiting list. The first Vulnerability Report recorded there were 9,945 families on the HNZC waiting list in May 2009. As at 30 April 2010, there were 10,749 people on the list.

“Between March 2009 and March 2010 there was been a 12.5% increase in the waiting list for those in the highest need (Priority A and B combined). The largest increase was for those with a severe housing need – up 47% in the 12 months to March 2010” (June 2010 Vulnerability Report). By March 2011, the picture was different; numbers on the waiting list had fallen in every category. There were 8,867 on the waiting list at the end of March 2011. As at 2 July 2012, there were 4,276 people on the waiting list, a decrease of 52% over the previous year. Housing New Zealand has only been adding Priority A and B applicants (severe and significant housing need) to the waiting list since 1 July 2011. This is because only Priority A and B applicants are eligible for a state house under changes to the Social Allocation System that came into effect on 1 July 2011.

Even if we only consider A and B applicants, the list has still fallen. There were 3,954 in these categories a year ago, there are now only 2,292 (42%↓).

Source: Housing New Zealand Corporation

### Housing policy changes

*Many people in our community are lonely and experiencing grief*

VisionWest

Changes to HNZC policies are a likely reason for the drop in waiting list numbers. Government is looking at more cost effective ways of managing the demand for housing. Not only have the C (moderate housing need) and D (lower level housing need) waiting lists closed, people seeking houses now ring the Customer Services Centre and housing advisors undertake a pre-assessment to determine state house eligibility. People deemed eligible then have to provide information to determine their priority, e.g. proof of current living situation, residency status for themselves and those they live with, weekly household income, housing expenses, assets – money in the bank and investments, housing needs, assistance from IRD, rent they can afford to pay, etc.

Even if people make it this far, it could be very temporary. Government began implementing reviewable tenancies for all new state housing tenants from 1 July 2011. This means that if a tenant’s household circumstances change they may no longer be eligible to continue living in their home. Reassessments are every three years (Minister of Housing, 3 September, 2011)

Housing New Zealand is the traditional provider of homes to those who struggle. However, its role appears to have become confused. Is it about providing homes to those in need, or is it about being a profitable business? Its December 2011 Briefing to the Minister illustrates saying “[t]he corporation’s role is to provide safe, warm, and dry homes for people in the greatest need (p.3). However, on





the very next page we read '[t]he Corporation is reorganising its services to be more efficient and to help provide a higher return to the Crown', p.4. The contradiction shows up in comments from services trying to provide housing assistance. Also showing up is the shortage of non-government provided social housing. Grants to non-government housing bodies have been cut from \$37.4 million last year to \$34 million this year, and an average of \$35 million per year next year and the year after (NZ Herald 25 May *Non-govt social housing side-lined*).

### Community experience

***If we don't deal with housing, we are not going to get anywhere with anything else***

–Lisa Woolley, CEO VisionWest,

NZCCSS Future Wellbeing Conference, April 2012

Many have experienced difficulties with Housing New Zealand's 0800 number which is now the main way Housing New Zealand clients contact the organisation. There were 119,694 calls made in April, with 53,054 not answered (Radio NZ, 27 June; *DominionPost* 30 May 2012).

In May 56,626 calls (39%) were abandoned by callers because they were not answered (*DominionPost* 21 June 2012).

*Many families have no phone and no mobile; there has been a constant queue to use the service's free phone*

Darryl Evans, Mangere Budgeting Services

*There is a huge and on-going need for affordable housing.*

*Accommodation is a significant issue for families referred for social work, and the change in process for Housing New Zealand will impact significantly on clients whose direct access to Housing New Zealand has been removed by the closure of offices to the public*

Anonymous

*The night shelter is full and men are staying longer as they have no other place to go. In April 2011 [just after the earthquake]... there were 41 residents and 412 bed nights. In April 2012 there were 58 clients and 675 bed nights*

Christchurch City Mission

*There have been several clients living in garages and finding the bond money for housing is very difficult when applying to rent as this is often at least three weeks rent plus a letting fee and is \$1,000 or sometimes a lot more*

Anonymous

*Housing remains a critical issue. It is an enormously consuming activity for us at ... trying to negotiate constantly with HNZ re clients' level of need. Increasingly hostile and difficult to get hold of HNZ staff now make it difficult for our clients who are engaging with budgeting as they indicate that too much of a shortfall means they are considered a risk for HNZ. However too little means they are not eligible or not given priority points. It becomes a real catch*

*22 for clients*

[Name withheld by NZCCSS]

*Reasons for increased emergency housing demand: difficult to access Housing NZ, fewer homes available for rental, rising costs of private rentals, increased unemployment, impact of Christchurch earthquake on Auckland, recession impact, people not able to purchase own home*

VisionWest Auckland.

***It would be great to have some assisted living arrangements for some of the clients that we deal with e.g. one of our clients who functions at a pretty low level is having to share accommodation with 2 men who have mental health difficulties. We believe that he would function much better in some sort of village type arrangement where there is minimal daily oversight of his activities. As he does not meet the criteria for IHC he is languishing away in a flatting type situation and the flat is really dirty. He had a part time job but this has had to end as the place where he was working has laid him off. Means that he does not have the routines etc that help him to function effectively and well.***

[Name withheld by NZCCSS]

### CHILDREN AND FAMILIES

***There appears to be an increasing number of counselling referrals involving mental health issues. We are working with other agencies to deal with that but we anticipate the need to increase capacity to deal with that demand***

(ACROSS – Te Kotahitanga O te Wairua)

- As at the end of March 2012 the number of benefit dependent children was 227,387. This is a 2.1% decrease on March 2011.
- 182,859 children (80% of children in benefit dependent homes) have caregivers receiving the DPB. Of these, 46% have Māori caregivers.
- Māori are over-represented across all benefit types constituting 43% of all caregivers receiving a benefit as at the end of March 2012.





Benefit group	Number of benefit dependent children (ethnicity is ethnicity of caregiver)				Change March 2011– March 2012
	March 2009	March 2010	March 2011	March 2012	
<b>DPB related</b>	168,019	178,292 (45% Māori –biggest single group)	183,919 (45% Māori – biggest single group)	182,859 (46% Māori)	-0.6%–↓
<b>Inv Benefit</b>	15,418	14,709 (33% Māori)	14,014 (32% Māori)	13,271 (33% Māori)	-5.3% ↓
<b>SB related</b>	12,438	13,162 (26% Māori)	13,708 (27% Māori; 25% Other )	12,739 (25% Pasifika; 27% Māori)	-7.1%↓
<b>UB related</b>	10,337	16,314 (32% Māori – biggest single group)	15,715 (35% Māori biggest single group)	13,841 (35% Māori)	-11.9%↓
<b>Other Main Benefits</b>	5,524	5,150 (29% Other)	4,908 (27% Māori)	4,677 (26% Pasifika)	-4.7% ↓
<b>Total</b>	211,736	227,627 (42% Māori)	232,264 (42% Māori)	227,387 (43% Māori)	-2.1% ↓

Source: MSD

**Notes:**

The table includes working age caregivers (18 to 64 years). This is a count of children, not benefits. Clients with more than one child aged less than 18 years will be counted more than once.

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

Benefit group	Ethnic group of the caregiver (Percentage of total - March 2012)					March 2012 Total	
	Maori	NZ European	Pacific Island	Other	Unspecified		
<b>DPB related</b>	36.9%	26.3%	0.0%	6.7%	9.4%	1.1%	80.4%
<b>IB</b>	1.9%	2.5%	0.0%	0.7%	0.7%	0.1%	5.8%
<b>SB related</b>	1.5%	1.6%	0.0%	1.4%	1.0%	0.1%	5.6%
<b>UB related</b>	2.2%	1.4%	0.0%	1.1%	1.4%	0.1%	6.1%
<b>Other Main Benefits</b>	0.6%	0.4%	0.0%	0.5%	0.5%	0.0%	2.1%
<b>Total</b>	43.1%	32.1%	0.0%	10.4%	13.0%	1.4%	100.0%

**CHILD, YOUTH AND FAMILY (CYF)**

**Number of care and protection (C&P) notifications and investigations completed**

Quarter	C&P Notifications	C&P Notifications with Ethnicity Māori	C&P Notifications FARs	C&P Notifications FARs with Ethnicity Māori	Investigations Completed
<b>Jan–Mar 2009</b>	29,649	13,194 (44.5%)	12,461	6,022 (48.3%)	10,544
<b>Jan-Mar 2010</b>	33,696	14,718 (43.6 %)	13,897	6,427 (46.2%)	5,896
<b>Jan-Mar 2011</b>	38,625		14,107	6,681 (47.4%)	5,785*
<b>Jan-Mar 2012</b>	39,151		15,522	6,752 (43.5%)	6,688*

Source: CYF

Notes to accompany table

**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.

**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. (Does not include the Safety Assessment Outcomes).

**Ethnicity:** Please note that clients may have multiple ethnicities. Although Child, Youth and Family capture all ethnicities for a client we only report on the primary ethnicity as selected by the client and their family. Clients and their family are not always consistent in the primary ethnicity that they select. An ethnicity is not always recorded.

The quarterly data for care and protection notifications from Fiscal 2011 includes Family Violence Contact records. As the ethnic details are not recorded for all contact records the 2nd column is blank for F2011 onwards.

- Care and Protection notifications have increased by 1.4% in the last year.
- There are likely to be further increases in these numbers with the Crimes Amendment Act (No 3) 2011 coming into effect in March 2012 making it an offence for a person, such as a family member, to claim they were not involved in the abuse of a child when they knew a child was at risk. Failure to take reasonable steps to protect a child or vulnerable adult will result in criminal charges with a maximum penalty of 10 years imprisonment.



- Care and protection notifications with further action required increased by 10% in the last year. However the proportion of care and protection notifications with further action required (Māori ethnicity) decreased by around 4 percentage points. NZCCSS tentatively suggests, should this continue, it could indicate Whānau Ora is working. “Whānau Ora is an inclusive approach to providing services and opportunities to all families in need across New Zealand. It empowers whānau as a whole – rather than focusing separately on individual family members and their problems – and requires multiple government agencies to work together with families rather than separately with individual relatives,” Te Puni Kōkiri, Whānau ora, Fact Sheet, Pipiri / June 2012.

Quarter	All Out of Home Placements as at the end of the quarter	Māori children and young people in Out of Home Placements as at the end of the quarter
Jan- March 2008	4,860	2,366 (48.6% of total placements)
Jan- March 2009	4,489	2,231 (49.6%)
Jan-Mar 2010	4,590	2,362 (51.5%)
Jan-Mar 2011	4,238	2,149 (51%)
Jan-Mar 2012	4,074	2,096 (51.4%)

Notes: Home Placements include: CYF Caregiver Placements, Residential Placements, Family/Whānau Placements, CFSS/Agency Placements, Family Home Placements, Other Placement types (including, boarding, school hostel, etc)

Ethnicity: Please note that clients may have multiple ethnicities. Although Child, Youth and Family capture all ethnicities for a client we only report on the primary ethnicity as selected by the client and their family. Clients and their family are not always consistent in the primary ethnicity that they select. An ethnicity is not always recorded.

Source: CYF

- The latest figures to the end of the March 2012 quarter show that 4,074 children and young people were in Out-of-Home-Placements. This downward trend is likely to reflect the implementation of CYF’s permanency policy.
- Māori children and rangatahi are over-represented in Out of Home Placements making up around half of all placements.

**Youth Court**

Youth Court Judge Andrew Becroft has recently written about those appearing in the Youth Court:

- 83% are male ( but there are increasing numbers of females);
- Up to around 80% have a drug / alcohol problem (and were usually introduced by a family member);
- 70% are estimated to be not engaged in school or education in any way;
- Most experience dysfunction and disadvantage, lack of positive male role models, family violence, and come from

areas where there might be “a third generational, permanent underclass”;

- Many have a psychological disorder (especially conduct disorder – little victim empathy). Some have foetal alcohol syndrome, or a specific learning disability;
  - At least 50% are Māori (in areas of high Māori population, Māori appearance rate is around 90%);
  - Around 79% have a history of abuse and neglect.
- (Judge Andrew Becroft, In *Children and Young People in Auckland*, Auckland Council, 2012)

**Community experience: Addiction services, social work and family support services**

*The economic climate is most definitely impacting on children and their families. I see more family violence as a result of lack of money, increases in power bills etc and difficulties in finding affordable accommodation.*

Anonymous

- Increasingly we are working alongside other agencies such as Work and Income, Mental Health Providers, Public Health Nurses, schools etc in collaboration to achieve the best outcomes for the family. This collaboration often results in the attendance of professional meetings where all those involved are able to work transparently to achieve the shared goal – Anonymous.
- “When families that include a parent with a disability are facing numerous challenges, the root cause may be underlying poverty or social isolation, rather than the disability itself” – Families Commission *From our perspective: exploring the strength and resilience of families that include a parent with a disability*, (2012) p.6.
- Pressure points for us are CYF partnered response staff believing that funding from MSD is full funding for Partnered Response rather than contributory funding. This also happens with Work and Income staff who then believe counselling is free – VisionWest.
- A considerable amount of the social work provided under the Child Youth and family (CYF) Service Unit contract over the past three months has involved preparing families for Family Group Counselling and supporting them through the process – if the children are not uplifted, we are then called on to provide family support to strengthen the families or asked to monitor the FGC outcomes – Anonymous.
- We have had to increase our social work hours in May to 30 per week due to high service demand and could easily have accommodated 40+ hours for the social worker but for the



limitations of funding. (We currently receive none directly for a social worker) – Christchurch City Mission.

- We are seeing many youth with relationship struggles, anxiety, anger, and depression issues. Drugs are prevalent in our demographic. Increasingly this work is involving families rather than simply working alone with youth. This [working with families] new trend is exciting and hopeful – VisionWest.
- A recent trend within social work ...[is] the number of men of varying ages having children returned to their care after the mother has failed to meet their needs – Anonymous.
- We are working more collaboratively as an A&D sector to ensure ...people are triaged to the correct service in a timely way. ... [T]he entire sector has noticed an increase in numbers – Christchurch City Mission.

## CANTERBURY

*“Everything is harder for social workers and their clients. Our people are stretched, our service is stretched and it will get worse before it gets better. The continual grind of working with the worst-affected residents was taking its toll on employees across the social services sector and they are tired”*

Methodist Mission Christchurch

- The Bureaucracy is seemingly unable to adapt to the situation in Christchurch. According to what clients are telling us, Work and Income are still acting as if there is no increase in rental accommodation [rents] and are unwilling to help with bonds for homes they think are overpriced. They appear not to understand that the cost of rental accommodation has risen dramatically. – Christchurch City Mission
- Over the past four weeks [to 19 April 2012], [Salvation Army] staff had helped 464 Christchurch families. During the same period in 2010, they helped 239 – Major Mike Allwright, The Salvation Army.
- The inner city east community organisation Te Whare Roimata, estimates low cost accommodation needs to be rebuilt for at least 200 people (Canterbury Anglican Diocese Social and Environmental Issues Unit, 2012, p.6).
- “People have run out of resilience and the spirit of working together. That spirit that has kept us going for the past 14 months has worn out. It is taking more and more effort for agencies like ours to offer the services we have always done because our staff are just running out of steam,” – Battered Women’s Trust manager Lois Herbert (*The Press*, 19 April)
- At the Mission we are doing the work that we have always done but now the numbers wanting our services has risen. For over a year we have been carrying the extra cost for this

increase in service but will be unable to do so for much longer. The work we do is often the same as pre-earthquake work but the increase in demand is definitely earthquake related. Psychological complications appear to be increasing as are other social problems – Christchurch City Mission.

- “People with disabilities are finding affordable and accessible housing very hard to come by.” “We are seeing a lot of people who have lost their house or need to move out temporarily to allow for earthquake repairs ... and there is just nothing for them.” – Ruth Teasdale CCS Disability Action (*The Press*, 7 May 2012)
- City Mission social worker, Mary McGrath emphasises that many former low income residents have been left feeling isolated, lonely, and increasingly disconnected from their previous social networks (Canterbury Anglican Diocese Social and Environmental Issues Unit, 2012, p. 7)

*The City Mission staff is wonderful and I am so proud of the way they have functioned since the quakes. Some of us have lost homes and are dealing with insurance companies, Councils, the loss of neighbourhoods that we have known, traffic difficulties, increases in rent if we are lucky enough to find accommodation, stress and general insecurity about the future. Clients are telling increasingly harrowing stories and taking more time with staff. At times staff are also feeling powerless as they have to listen to stories that seemingly have no resolution. While feeling somewhat hopeless themselves they have to instil hope in their clients and show the love of Christ in those they meet. We have had very little staff turnover and almost none that is directly earthquake related but I am worried about the future.*

Michael Gorman, Christchurch City Mission

Vulnerability Reports are available on our website [www.justiceandcompassion.org.nz](http://www.justiceandcompassion.org.nz). The next Vulnerability Report will be released in December 2012. If you are involved in a social service agency and would like to contribute to future issues please contact: Philippa Fletcher ph 04 473 2627 [philippa.fletcher@nzccss.org.nz](mailto:philippa.fletcher@nzccss.org.nz).

**Disclaimer:**

While every effort has been made by NZCCSS to accurately collect and interpret statistics and data provided in this report it is recommended that readers check original data sources where possible.