

Pathways to Equity and Wellbeing: Taking Action for Systemic Change.

Complex Community Concern:
Financial Health and Employment
Part 2—2024

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Whakataukī

Nā tō rourou, nā taku
rourouka ora ai te iwi.

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

This whakataukī refers to the notion that while working in isolation might result in survival, working together can take people beyond survival and onto prosperity. with our communities.

Our Manutaki



This design is based around the manutaki, the lead bird that guides the flock in a triangle formation during migration, the manutaki is supported and protected by rest of the flock.

This represents working together in unison for a common purpose.

Above the manu is the design known as manaia which can be used as a human form side profile of a face this represents unity of two people coming together, this forms koruru/wheku a face, this represents being transparent.

The design above the manaia/koruru is a design known as paakura it symbolises the rae of spiritual essence or spiritual belief it also represents the footprint of pukeko and is about being cautious knowing your surroundings, your environment before making decisions.

On the side of the bird's wings are two more manaia in a bird form this relates to interconnectedness our relationship with each other.

Next to this is a design known as whakarare this represents change and a new direction.

The harakeke/weave is about intergenerational relationships, it also symbolises binding of the kōrero or kaupapa.

At the bottom of the wing is a design known as pikopiko/koru this represents new beginnings and also represents nga tangata people/community.

Te Tiriti o Waitangi— Our Commitments

The Impact Collective is committed to being responsive to Māori as tangata whenua and recognise Te Tiriti o Waitangi as Aotearoa New Zealand's founding document. The principles of Te Tiriti o Waitangi, as articulated by the Waitangi Tribunal and the New Zealand Courts provides a framework for how we are to fulfil our obligations under Te Tiriti on a daily basis. More recently, as outlined by the Ministry of Health, in 2019, the Hauora Report articulated five principles for primary care that are applicable to not only the wider health care system, but also to any person, organisation or Crown Agency working with Māori in our communities.

These principles are articulated as:

- **Tino rangatiratanga:** The guarantee of tino rangatiratanga, which provides for Māori self-determination and mana motuhake in the design, delivery, and monitoring of community services.
- **Equity:** The principle of equity, which requires the Crown to commit to achieving equitable outcomes for Māori. This is achieved through breaking down barriers and enabling equity of access to ensure equality of outcomes.
- **Active protection:** The principle of active protection, which requires the Crown to act, to the fullest extent practicable, to achieve equitable outcomes for Māori. This includes ensuring that it, its agents, and its Treaty partner, are well informed on the extent and nature of both Māori wellbeing outcomes and efforts to achieve Māori wellbeing equity.
- **Options:** The principle of options, which requires the Crown to provide for and properly resource kaupapa Māori services. Furthermore, the Crown is obliged to ensure that all services are provided in a culturally appropriate way that recognises and supports the expression of Te Ao Māori models of service delivery.

- **Partnership:** The principle of partnership, which requires the Crown and Māori to work in partnership in the governance, design, delivery, and monitoring of community services. This includes enabling Māori to express Tino Rangatiratanga over participation in governance, design, delivery, and monitoring of community services.

For the members of the Impact Collective, it is important that we enable the principles to guide our mahi. The purpose of the current mahi is to provide community level insights and intelligence to enable communities to partner on the development of services to create positive impacts for the people throughout the community. These services should focus on addressing equity of access to services in a manner that is consistent with tino rangatiratanga, active protection in the co-design, provide options to ensure culturally appropriate services and developed through a solutions focused, community-led partnership approach.

Acknowledgements

We've been privileged to collaborate with a number of individuals, organisations, and partners who have informed and supported the mahi of the Impact Collective. We extend our heartfelt thanks to each of them below:

Community Organisations

We engaged with over 400 individuals, representing approximately 130 organisations across four regions. These interactions have been crucial in ensuring that our work is grounded in the community voice and reflects the real, everyday experiences of those within each community. Their willingness to share their stories, challenges, and successes has not only enriched our understanding but has also underscored the importance of our collective efforts towards improving equity and wellbeing for all.

DOT Loves Data

Our data partner, DOT Loves Data, boasts an incredibly talented team of data scientists and data engineers specialising in building simple, smart, and beautiful data visualisation tools. They have been instrumental in creating the Community Compass Data Dashboard, allowing us to have a single source of truth to gather data insights for various communities across Aotearoa. They have also played an integral role in supporting and advising our team as we endeavour to bring together the data insights with stories from the community.

The Impact Collective Charitable Trust

The Impact Collective established the Impact Collective (2020) Charitable Trust in November 2022. We would like to thank those that stood up as trustees, and those who continue to support the mahi through leadership, advice and significant funding contributions. The Impact Collective maintains its charitable kaupapa by continuing to provide these essential community level intelligence reports, free of charge, to the communities that have allowed us to share the taonga of their stories.

Blindspot New Zealand

Blindspot New Zealand Limited is a specialist consulting company that was established in 2021. Blindspot Consulting continues to work closely with the Impact Collective to ensure the delivery of community level intelligence reports through systems strategy, community engagement, governance and thematic analysis support. We would like to thank the team from Blindspot New Zealand Limited for your continued dedication to enabling a better informed Aotearoa New Zealand.

“[We] will be successful if everyone hops on the same waka, has the same focus and paddles in the same direction. We all want to be in the same waka. We don’t want people going down a whirlpool or having one waka capsize. We want to be on a cruise ship, all going in the same direction. That is success.”

Workshop Participant.





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Definitions and Acronyms

A&E – Accident and Emergency.

ACC – Accident Compensation Corporation.

AHP – Affordable Homes Programme.

Aotearoa – Te Reo Māori for 'New Zealand'.

BNPL – Buy Now, Pay Later.

CEO – Chief Executive Officer.

Complex Community Concerns – Also known as systemic challenges, systemic issues, wicked problems, etc.

COVID-19 – An acute disease caused by a coronavirus, characterised by fever, cough, and potentially severe complications, especially in the elderly or those with underlying health conditions.

CV – Curriculum Vitae, a document detailing one's professional and academic history.

EAP – Employment Assistance Programmes.

ECE – Early Childhood Education.

Energy Poverty/Energy Hardship – The lack of access to affordable, reliable energy services necessary for basic living needs, often affecting low-income or vulnerable populations.

Equity – In Aotearoa New Zealand, differences in outcomes that are avoidable, unfair, and unjust, requiring different approaches to achieve equitable results.

GDP – Gross Domestic Product, the total value of goods produced and services provided in a country during one year.

Good Mahi – Te Reo Māori for 'good work'.

Hapū – Te Reo Māori for 'sub-tribe'.

HCR – Human Rights Commission.

HIP – Health Improvement Practitioner.

IRD – Inland Revenue Department.

IT – Information Technology.

Iwi – Te Reo Māori for 'Tribe'.

Kainga – Te Reo Māori for 'home'.

Kaupapa – Te Reo Māori for 'purpose'.

LAWA – Land Air Water Aotearoa.

Mahi – Te Reo Māori for 'work, do, perform, make, accomplish'.

Manaakitanga – Māori concept embodying hospitality, kindness, and respect, where caring for others and fostering relationships are central values.

Mana motuhake – Te Reo Māori for 'self-determination, autonomy'.

Manu Taki – Te Reo Māori term symbolising leadership, uplift, and succession. Used to refer to leaders who catalyse collective efforts to achieve goals.

Māori – Indigenous person of Aotearoa/New Zealand.

Marae – Te Reo Māori for 'symbols of tribal identity, including a meeting house and dining hall, used for significant events'.

Maturity-based system – A framework for evaluating entities based on their level of development, sophistication, or effectiveness.

MDMA – 3,4-Methylenedioxymethamphetamine (a psychoactive drug).

MEELA – Middle Eastern, Latin American and African.

MSD – Ministry of Social Development.

MTFJ – Mayors Taskforce for Jobs.

NEET – Not in Education, Employment, or Training.

NGO – Non-Government Organisation.

OCR – Official Cash Rate.

Our regions – The geographical areas of Whanganui, Rangitīkei, Ruapehu, and South Taranaki.

Pākehā – Te Reo Māori for ‘English, foreign, European’.

PSGE – Post Settlement Governance Entity.

PT – Public Transport.

Rangatahi – Te Reo Māori for ‘younger generation, youth’.

R.E.A.P – Rural Education Activities Programme.

Rohe – Te Reo Māori for the ‘territory or boundaries of Iwi.’

RNZ – Radio New Zealand.

SDG – Sustainable Development Goals - Part of the United Nations 2030 Global Agenda.

SNAP – Supplemental Nutrition Assistance Program (USA).

Socioeconomic – The interaction between the social and economic habits of a group of people.

StudyLink – StudyLink provides financial support to students, and connects them with the information they need to make informed study decisions.

Tangata whenua– Te Reo Māori for ‘the Iwi or Hapū that holds mana whenua over an area’.

Te Aka Whai Ora – An independent New Zealand government statutory entity managing Māori health policies and outcomes.

Te Ao Māori – Māori world view.

Te Reo / Te Reo Māori – Māori language.

Te Tiriti o Waitangi – New Zealand’s founding document.

TLS – Treasury Living Standards.

Tūrangawaewae – Te Reo Māori for ‘where one has the right to stand’.

USA – United States of America.

USD – United States Dollar.

WEAG – Welfare Expert Advisory Group.

Whakapapa – Te Reo Māori for ‘a line of descent from one’s ancestors’.

Whakatauki – Te Reo Māori for ‘proverb, significant saying’.

Whānau – Te Reo Māori for ‘family’.

WINZ – Social service provided by the New Zealand government to help people access jobs and provide income support.

The Impact Collective Operational Team



Tēnā koutou katoa
Ko Kōtirana te whakapaparanga mai engari
Ko Ahuriri te whenua tupu
Ko Ahuriri te kāinga
Kei Te Awahou au e noho ana
Ko Steve Carey tōku ingoa
Tēnā tatou katoa

Steve Carey Executive Director

A compelling sense of commitment to the community, to inspire, to acknowledge, to enable has driven the Impact Collective to support the removal of organisational and territorial boundaries to ensure positive impact for change is made possible. Bringing extensive experience in community engagement, authentic co-design principles has enabled the Impact Collective to deliver the presentation of data and people insights in a way that is mana enhancing for the people throughout the rohe.

Having worked in both public and private sector, I understand the importance of enabling those with lived experience and those who reside in the community to have a voice and be supported to remove the power imbalance in decision making. Only then can we enable communities to thrive.



Ko Ruahine te Pai Maunga
Ko Rangitikei te Awa
Ko Tākitimu te Waka
Ko Ngāti Hauiti tōku Iwi
No Whanganui ahau

Caleb Kingi Creative Director

I'm a cinematographer based in Whanganui. My craft has allowed me to travel over Aotearoa and the world shooting for a range of govt organisations, SME's, NGO's, brands and individuals.

I have a passion for telling stories that bring positive change to people, communities and organisations. I love the place I call home, it's my place of belonging and I feel privileged being connected to the whenua and the people.



Ko Ruapehu te Maunga
Ko Whanganui te Awa
Ko Ngati Pākeha tōkū iwi
Ko Croker whanau toku ingoa
Ko Horrocks toku whanau
No Whanganui ahau

Danielle Horrocks
Strategic Impact Director

I am an experienced human-centred strategist, designer and change agent with a wealth of experience working as a consultant across multiple agencies as well as working in-house within large organisations. I have a strong passion for emphasising with and understanding people, their needs, what drives them, and how this then plays out in their everyday experiences. By putting people and their needs at the heart of everything I do I am able to deliver valuable and actionable insights, strategies and outcomes that create meaningful, positive and lasting change.



Ko Whakarara te Maunga
Ko Wainui te Moana
Ko Mataatua te Waka
Ko Ngāpuhi tōku Iwi
No Whakatāne ahau

Briar Goldie
Senior Systems Strategist

I am a community researcher and strategist, but above all, a listener. My professional journey began in design. However, after experiencing first hand through my own mental health journey the power of holding space for others, my focus shifted. Now, my work and heart lie in creating spaces for people to share their stories and experiences.

The Impact Collective Operational Team



Ko Ruapehu te Maunga
Ko Whanganui te Awa
Ko Aotea te Waka
Ko Te Āti Haunui a Pāpārangi rāua ko Ngā
Rauru Kiitahi ōku Iwi
Ko Putiki rāua ko Pākaraka ngā marae
No Whanganui ahau
Ko Dayna Stevenson tōku ingoa

Dayna Stevenson Systems Strategist

As an experienced researcher with a passion for community engagement, I am privileged to use community voices and lived experiences to shape the transformative work we do at the Impact Collective.

By actively listening to the community and their needs in all aspects of my work, I am able to provide valuable insights, strategies, and outcomes. These contributions not only align with my personal values but also resonate with the collective goals of our team.

Dedication to equity and well-being is at the heart of what we do, guiding us as we strive to create empowering, meaningful and sustainable impact in the communities we serve.



Tēnā koutou katoa
Ko Aerana te whakapaparanga mai engari
Ko Te Papaioea te kāinga
Kei Te Papaioea au e noho ana
Ko Josh Ace tōku ingoa
Tēnā tatou katoa

Josh Ace Senior Designer

I am an experienced graphic designer based in Palmerston North with 10 years in the industry. I enjoy the challenge of telling stories visually and have been lucky enough to have undertaken a wide scope of work with various companies throughout Aotearoa.

All of the skills learnt from those endeavours will serve me well in the exciting future opportunities and mahi with the Impact Collective Team.

“Financial health isn’t just about making ends meet; it’s about feeling secure, having choices, and being able to live without constant worry. Breaking down the barriers like high living costs, debt, and lack of support is key to helping people feel more in control of their money and their future.”

Steve Carey
Executive Director - Impact Collective





Our Kaupapa

For our people, our whenua and our communities. Working together to gather data and people insights across our region to inform and support the best actions to improve equity and wellbeing for all of our people.

Our Principles

Unite together

Breaking down silos and developing genuine and enduring relationships between communities and organisations.

Listen together

Listening and emphasising to ensure everybody within our communities have an opportunity to share their knowledge and lived experiences.

Act together

Working collaboratively to uncover and take action on collective insights, knowledge and experiences.

Our Promises

1 We strive to create equity and wellbeing for all. - Through breaking down traditional organisational and territorial boundaries and focusing on our communities holistically, the Impact Collective strives to enrich foundational data with people's lived experiences in order to support the co-design of pathways and initiatives across our region that will create positive and enduring impact for all.

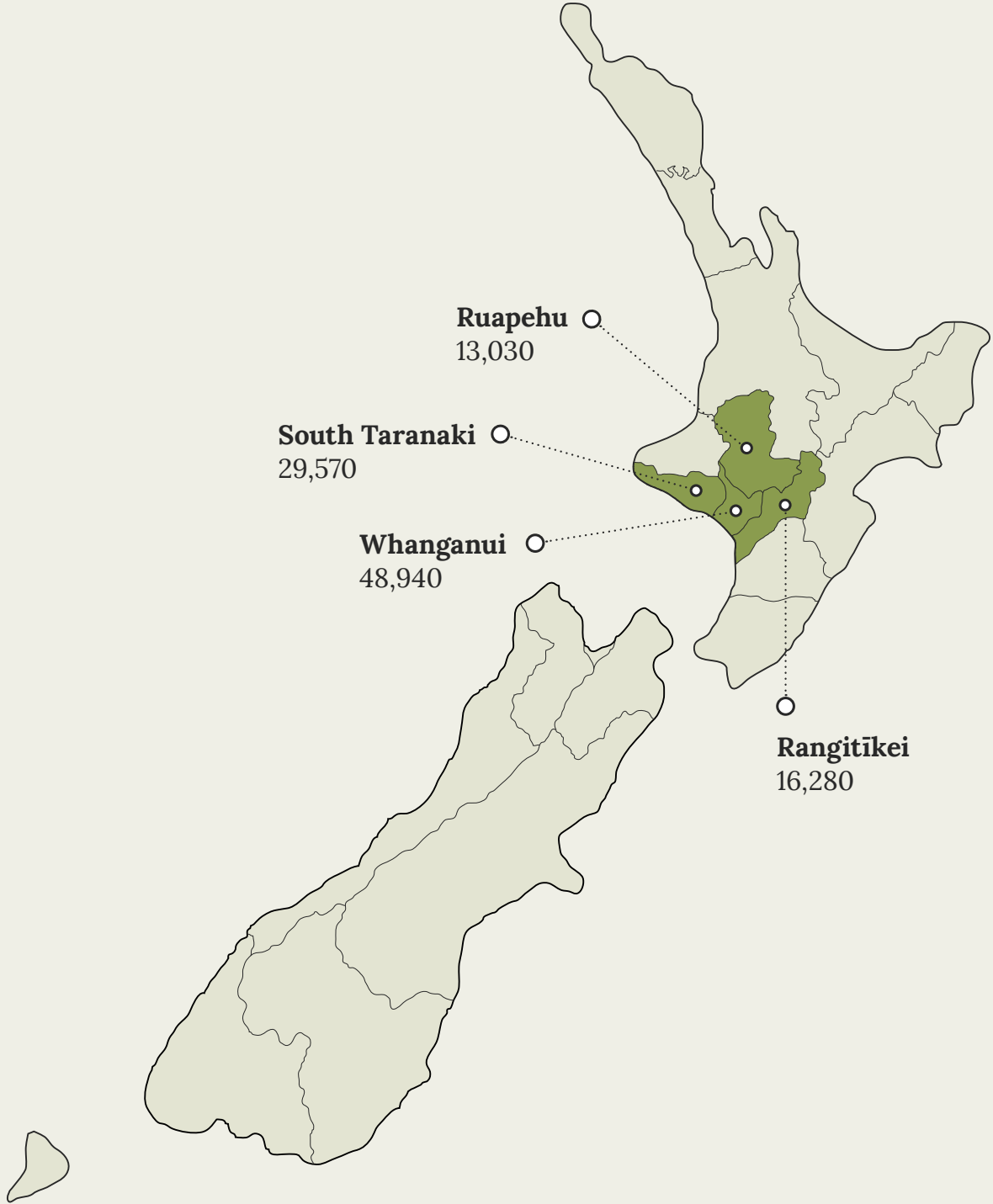
We seek to shift from viewing our communities solely in terms of health, wealth, access, or vulnerability, to viewing it in terms of the whole person and their whānau – a mana-enhancing approach.

- 2 We serve our people, our whenua and our communities.** - We are for all individuals, communities and organisations, should they be tangata whenua, tūrangawaewae to the region, or align to the purpose of the Impact Collective.
- 3 We utilise a collective response** - In response to the goals and aspirations of our communities, the Impact Collective will seek not only the data, but also the real-life stories and lived experiences that sit behind it. The data is just our starting point – the stories will provide us with a wealth of insight and the 'why'.

Together, these provide the foundation for us to craft truly collective insights representative of what matters most to our communities.

Our Communities

On the facing page, we highlight the communities across Aotearoa New Zealand where we've had the opportunity to engage deeply and complete comprehensive Equity and Wellbeing Profiles. These profiles represent our ongoing commitment to understanding and capturing the unique strengths and opportunities of each community. As we move forward, our aim is to expand this valuable work, creating profiles for more communities throughout Aotearoa to enrich our collective understanding.



Source: Dot Loves Data, Community Compass Dashboard.

Figure 1 - Snapshot of Communities Engaged by Impact Collective.

Executive Summary

The “Pathways to Equity and Wellbeing: Taking Action for Systemic Change – Financial Health and Employment: Part 2” report, explores the complex and interconnected issues of financial health and its impact on wellbeing within Aotearoa New Zealand communities. As a continuation from the first report, which focused on employment, this second instalment delves deeper into financial health concerns, recognising that financial stability is foundational to overall wellbeing and societal equity.

The report identifies a wide array of barriers that hinder financial health, including rising living costs, systemic inequalities, and limited access to support services, particularly for groups such as Māori, Pacific, and those living in rural or low-income households. These challenges exacerbate existing inequalities, contributing to material hardship, financial insecurity, and a host of associated issues like mental health struggles, housing instability, and family harm.

It calls for systemic reforms that promote financial literacy, accessible support systems, and policies that target the root causes of financial insecurity, particularly within populations with equity exacerbations. By utilising both quantitative data and community narratives, the report provides a nuanced view of the financial health ecosystem in Aotearoa New Zealand, capturing not only the systemic challenges but also the strengths and opportunities present within communities.

The report advocates for co-designed solutions that are community-driven, sustainable, and responsive to the unique needs of diverse populations. It stresses the importance of bridging local insights with national policy frameworks and global best practices, ensuring that solutions are not only innovative but also grounded in lived experiences. Continuous evaluation and the inclusion of community voices are highlighted as critical to ensuring that initiatives remain relevant and impactful.

This report is a call to action for policymakers, organisations, and communities to work collectively in dismantling the systemic barriers that perpetuate financial inequities. By fostering resilience and promoting equitable access to financial resources, the report envisions a future where all individuals and whānau have the financial security needed to thrive, contributing to a more equitable and prosperous society.

Whaowhia te kete mātauranga.
Fill your basket of knowledge.

Disclaimer and Acknowledgement of Research Scope

As we navigate the complexities of financial health, it is crucial to acknowledge that this report serves merely as an entry point into a much broader conversation. While we strive for accuracy and depth, we acknowledge our role as facilitators of conversation rather than experts in the field. This report, derived from a high-level analysis of data, literature and community insights, underscores the need for further research and deeper investigation. Such efforts are essential to fully comprehend the complexity of the issue and to develop effective, informed actions for addressing financial health-related disparities in Aotearoa New Zealand.

We therefore invite our readers to approach this report not just as a collection of insights, but as an open call for further inquiry, discussion, and action.



Context Framing



Our Equity and Wellbeing Framework



Figure 2 — Impact Collective Equity and Wellbeing Framework.

Think global, align national, act local.

In order to identify opportunities and measure outcomes within our communities, we have developed a three-tier framework encompassing global, national, and local equity and wellbeing frameworks.

Together, these provide us with over 150 individual indicators with which we can measure equity and wellbeing – acting as a benchmarking tool to begin to explore data insights within our region and identify priority areas that we will seek to understand in much more detail.

The purpose of this combination of global, national, and local frameworks is to ensure that we encompass all elements of equity and wellbeing. While the goals of each can be individually interpreted, each goal has a relationship with all other elements - as such, we have designed the framework to represent the most logical alignments.

Whānau Ora Goals

Whānau Ora is an innovative approach to improving whānau wellbeing that puts whānau at the centre of decision making. The Whānau Ora approach focuses on the whānau as a whole and addresses individual needs within the context of the whānau. Whilst this is a National Framework, the focus on individuals and whānau as its core tenant has inspired the Impact Collective to place these goals at the heart of our framework.

Whānau are supported to identify the aspirations they have to improve their lives and build their capacity to achieve their goals. Iwi and the Crown have agreed to a shared Whānau Ora Outcomes Framework to guide their work to improve outcomes for whānau.

The Outcomes Framework confirms that Whānau Ora is achieved when whānau are self-managing, living healthy lifestyles, participating fully in society, confidently participating in Te Ao Māori, economically secure and successfully involved in wealth creation, cohesive, resilient and nurturing and responsible stewards of their natural and living environments.

Treasury Living Standards

The Living Standards Framework (LSF) represents a perspective on what matters for New Zealanders' wellbeing, now and into the future. It is a flexible framework that prompts our thinking about policy impacts across the different dimensions of wellbeing, as well as the long-term and distributional issues and implications.

Updated in October 2021, the LSF consists of three levels - Wealth of Aotearoa New Zealand, Our Institutions and Governance and Our Individual and Collective Wellbeing. Level One, Our Individual and Collective Wellbeing, includes 12 domains that have been shown to be important for the wellbeing of both individuals and collectives, such as families, whānau and communities of place, identity and interest. Level Two, Our Institutions and Governance, refers to formal rules, informal norms, and the formal and informal organisations those rules and norms are embedded within.

Institutions are often nested in complex relationships. Level Three, outlines the four categories of Wealth of Aotearoa New Zealand; natural environment, financial and physical capital, social cohesion and human capability. These categories recognise that wealth generation in Aotearoa New Zealand is not limited to the historical categorisation of 'GDP', but rather the wider determinants of wealth creation - including our people and our environment.

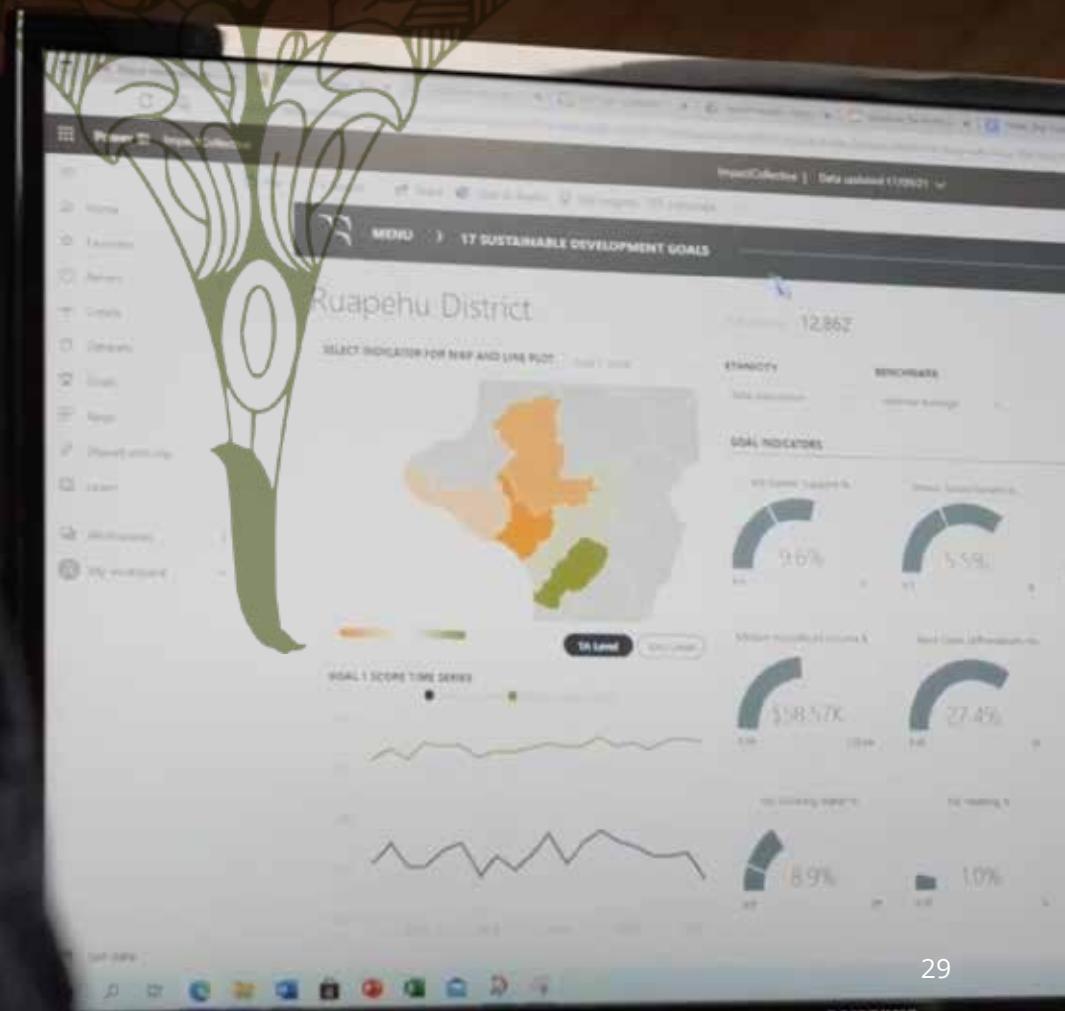
United Nations 17 Sustainable Development Goals

The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.

At its heart are the 17 Sustainable Development Goals, which are an urgent call for action by all countries - developed and developing - in a global partnership. They recognise that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling environmental and climate concerns and working to preserve our oceans and forests.



Our Methods



A Dual-phased Approach

1



Seek the data

Collating and analysing the data insights through the lens of our frameworks.

2



Understand through stories

Engaging with communities and organisations within our rohe to ensure the insights are understood through a lived experience lens.

3



Identify insights and priorities

Bringing together the stats and stories to determine what matters the most to our rohe.

Phase One

In Phase One, we gather and present community level insights through Equity and Wellbeing profiles, which represent the collective strengths, barriers, and opportunities of specific regions. Phase One includes steps 1, 2, and 3 of our methodology.

To date, we have completed four Equity and Wellbeing profiles, dedicated to highlighting the unique characteristics of the Whanganui, Rangitīkei, Ruapehu, and South Taranaki communities.

4



Bridging to Pathways

Exploring complex community concerns across systemic, national, and local contexts, highlighting their nature and identifying opportunities for communities to drive meaningful change.

5



Supporting Pathways

Supporting communities and organisations within our rohe to collectively co-design pathways/ initiatives that have a positive and enduring impact.

6



Evaluating Impact

Evaluate the impact of initiatives through our Impact Assessment Reports, using before-and-after data comparisons and community insights, to validate their effectiveness.

Phase Two

In Phase Two, we help empower community organisations, Iwi, and government agencies to leverage insights from our Equity and Wellbeing profiles so that they can pinpoint opportunities for community-led initiatives that aim to respond directly to community needs. The Impact Collective can assist by working alongside changemakers to bring community members together for the co-design of these initiatives. Covering steps 4, 5, and 6 of our dual-phased approach, Phase Two is where action begins to take shape.

Alongside this, the Impact Collective intends to conduct an Impact Assessment Report to demonstrate the impact various initiatives have had on addressing the strengths, barriers, and opportunities of each community. While we understand that initiatives can take time to demonstrate impact, by leveraging a maturity-based system, we will be able to monitor and support these new initiatives, helping to validate the effectiveness of their efforts through data and insights gathered from people at the community level.

The aim of the Impact Collective's work is to continue on an ongoing basis, following a continuous cycle of the two phases and their respective steps for the regions we serve.

Phase One—Delivery of the Equity and Wellbeing Profiles

Phase One commences upon request, with the aim to meet the evolving needs of our communities on a continuous basis.

This phase encompasses the initial three steps of our process, tailored to gather deep insights from the unique perspectives within our communities. These steps include:

- 1 Seeking the data.
- 2 Understanding through stories.
- 3 Identifying insights and priorities.

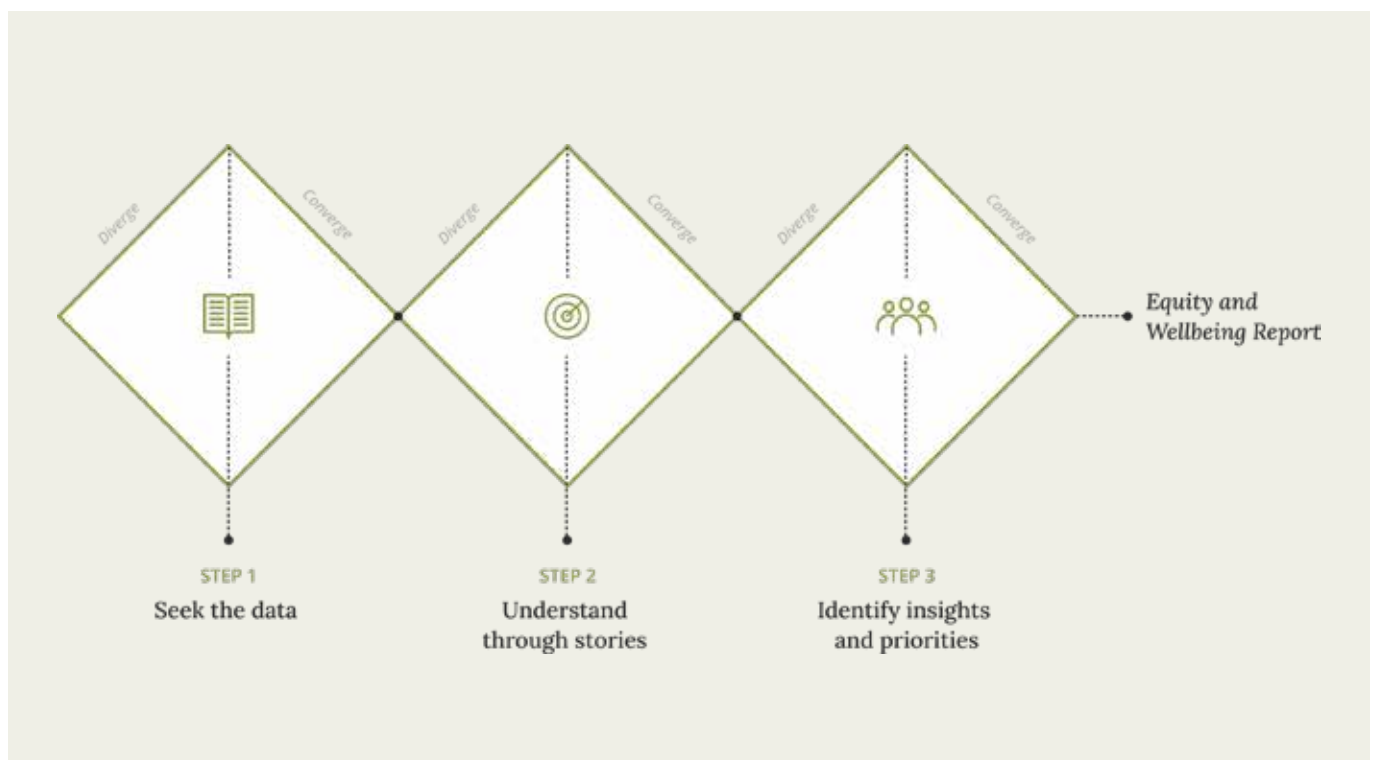


Figure 3 - Phase One of the Impact Collective Process.

Step 1—Seeking the Data.

This step involves collating and analysing data insights through the lenses of our frameworks. Central to this is the Community Compass Dashboard, which pulls up-to-date data from over 100 data sources to measure how communities within Aotearoa New Zealand are tracking. These include over 150 individual indicators that we are able to measure against.

This provides us with a tool to explore data insights with members of our community, and identify areas that require a deeper understanding through their lived experiences.

Tasks included in this step:

- Collate, analyse, and cleanse data.
- Identify key areas for further exploration through community workshops.

The Community Compass Dashboard

This dashboard has been developed by our data partner, DOT Loves Data, which has an incredibly talented team of data scientists and data engineers specialising in building simple, smart, and beautiful data visualisation tools.

The dashboard itself is a leading tool in New Zealand that achieves as close to real-time and collective data representation of equity and wellbeing across our communities as possible, unlocking the potential to track and measure the impact of certain initiatives within our communities across the systems they exist within.

It brings together cross-sector statistics to understand the components and dynamics of community wellbeing from multiple perspectives. While it provides a means to measure progress towards wellbeing objectives, this data is most valuable when contextualised alongside community stories and experiences. This dashboard is innovative in measuring wellbeing at the sub-national and local levels and also highlights current data gaps in understanding wellbeing for Māori.

Data sources

The Community Compass dashboard draws from many validated national and regional data sources to ensure comprehensive coverage across all frameworks and indicators. It was important for the Impact Collective to present data from these validated sources to ensure that, when working with our communities and agencies, the data presented reflects the information held by the government. This will better enable the data to be used by communities when developing community-led services. The primary data sources are listed below:

- NZ Census of Populations and Dwellings (Statistics NZ)
- Ministry of Social Development
- Tenancy Services
- ACC
- Statistics NZ
- Statistics NZ - Child poverty data
- Statistics NZ - New Zealand business demography statistics
- Eftpos NZ
- Ministry of Business, Innovation and Employment
- NZ Police
- DOT Loves Data
- Dynamic Deprivation Index: DOT Loves Data product
- Bizmomento - DOT Loves Data product
- Waka Kotahi
- NZ Transport Agency
- NZ Transport Agency Motor Vehicle Register
- Education Counts
- Ministry of Health
- Ministry of Health - Health survey
- Water New Zealand - National Performance Review
- Open Street Maps
- Electricity Authority
- HealthSpace
- Infometrics
- Chorus
- Tūao Aotearoa
- LAWA

Data gaps and limitations

Throughout the process of data collation, it has become evident that across Aotearoa New Zealand, there are areas where data collection is lacking or non-existent. For example, data can only be provided at a national level, or the intervals between data updates are slow. The significance of this cannot be understated, as it indicates a fundamental lack of quantitative data available to support communities in addressing issues that may be impacting them. Government agencies involved in these areas must support more regionalised and timely access to data to enable communities to design services to ensure a positive impact in the future.

It was also further identified that while ethnicity data is beginning to be collected more frequently, there is still a significant gap in what is being measured and how that impacts Māori communities and Māori service development. Throughout this report, we have ensured that the narratives of Māori participants are portrayed as authentically as they were gifted to us, and that where possible, Māori data is presented.



Step 2—Understanding Through Stories.

By gathering stories through engaging with individuals, groups, and organisations across diverse communities, we ensure the insights collected are understood through the lens of lived experiences. This ensures our insights remain genuine and reflective of the community's voice and prevents assumptions from being made.

We cannot understate the importance of this step. Without it, we risk relying on assumptions and potentially targeting the wrong issues, disconnected from the real needs of the community members who are most impacted.

Tasks included in this step:

- Facilitate Equity and Wellbeing Workshops with community organisations.
- Conduct in-depth Good Mahi Stories, and podcasts with inspiring individuals and groups across the community.

Equity and Wellbeing Workshops

The purpose of these workshops is to gather stories and lived experiences from communities across Aotearoa, directly from those actively working in and belonging to these communities.

The key objectives of these workshops:

- To understand their kaupapa (purpose) and why they exist.
- To identify the specific needs their organisation or group aims to address.
- To determine who their organisation or group partners with to meet these needs.
- To look beyond their day-to-day mahi (work) to identify and discuss broader community needs, challenges, strengths, and opportunities.
- To discuss current data insights from their community and identify whether they align with or differ from the lived experiences.

Over the course of our research, we have run approximately 94 workshops with over 400 individuals from across four regions, representing 130 organisations. Please see relevant Equity and Wellbeing profiles for individual acknowledgements.

‘Good Mahi’ Stories

In parallel with the workshops, we identified and captured success stories, known as Good Mahi Stories, of individuals, groups, or organisations contributing positively to their community. This allowed us to engage in one-on-one discussions with many local heroes, delving deeper into the needs they aim to address within the community.

Throughout our research, we gathered Good Mahi Stories from approximately 50 individuals, groups, or organisations. Each inspirational story is available on the Impact Collective website in the ‘Our Work’ section; please take a look when you have the time.

Qualitative Data Gaps and Limitations

While we aim to capture a diverse range of lived experiences to accurately reflect the strengths and opportunities of each region, we can face numerous challenges and gaps in gathering qualitative data due to the availability and willingness to engage. Despite these challenges, we remain committed to capturing and incorporating a wide array of lived experiences into our findings to ensure they accurately represent each region.





Step 3—Identifying Insights and Priorities.

In this step, we bring together the wealth of narratives collected through our research, alongside statistics, to pinpoint the areas that matter most to each community. These insights form the foundation of our Equity and Wellbeing Profiles, which aim to capture the collective strengths, challenges, and opportunities of each community.

Tasks within this step include:

- Synthesise stories from community engagements.
- Conduct thematic analysis to unearth insights.
- Validate and refine initial themes with community input.
- Identify systemic connections within our frameworks.
- Compile comprehensive Equity and Wellbeing reports.
- Present findings to stakeholders and the wider community.

Process Overview

Our Systems Strategists undertake a rigorous process to develop each Equity and Wellbeing profile. This begins with capturing the wealth of lived experiences shared during workshops and Good Mahi Stories. To achieve this, each narrative is meticulously transcribed and summarised as anonymised statements, utilising voice transcription tools for precision. A thorough thematic analysis follows, grouping and examining stories to uncover key insights that represent the community.

This initial analysis leads to a set of core themes, which are subsequently validated with the community to ensure that our findings accurately reflect the community's experiences. Feedback and additional narratives are then integrated, further refining these themes into their final iteration (see figure 4). At this stage, data is incorporated to enhance the analysis and a Community Systems Map is formed to articulate the interconnected nature of each theme. This comprehensive approach results in a detailed profile that showcases each community's unique strengths, challenges, opportunities, and success stories.

Goals of each Equity and Wellbeing Profile:

- To accurately reflect each community's voice and experience.
- To provide a holistic overview that merges lived experiences with data.
- To spotlight the invaluable contributions of community members and organisations.
- To identify and present the strengths, challenges, and opportunities of each region, inspiring community-led action that enhance existing strengths or overcome current barriers.

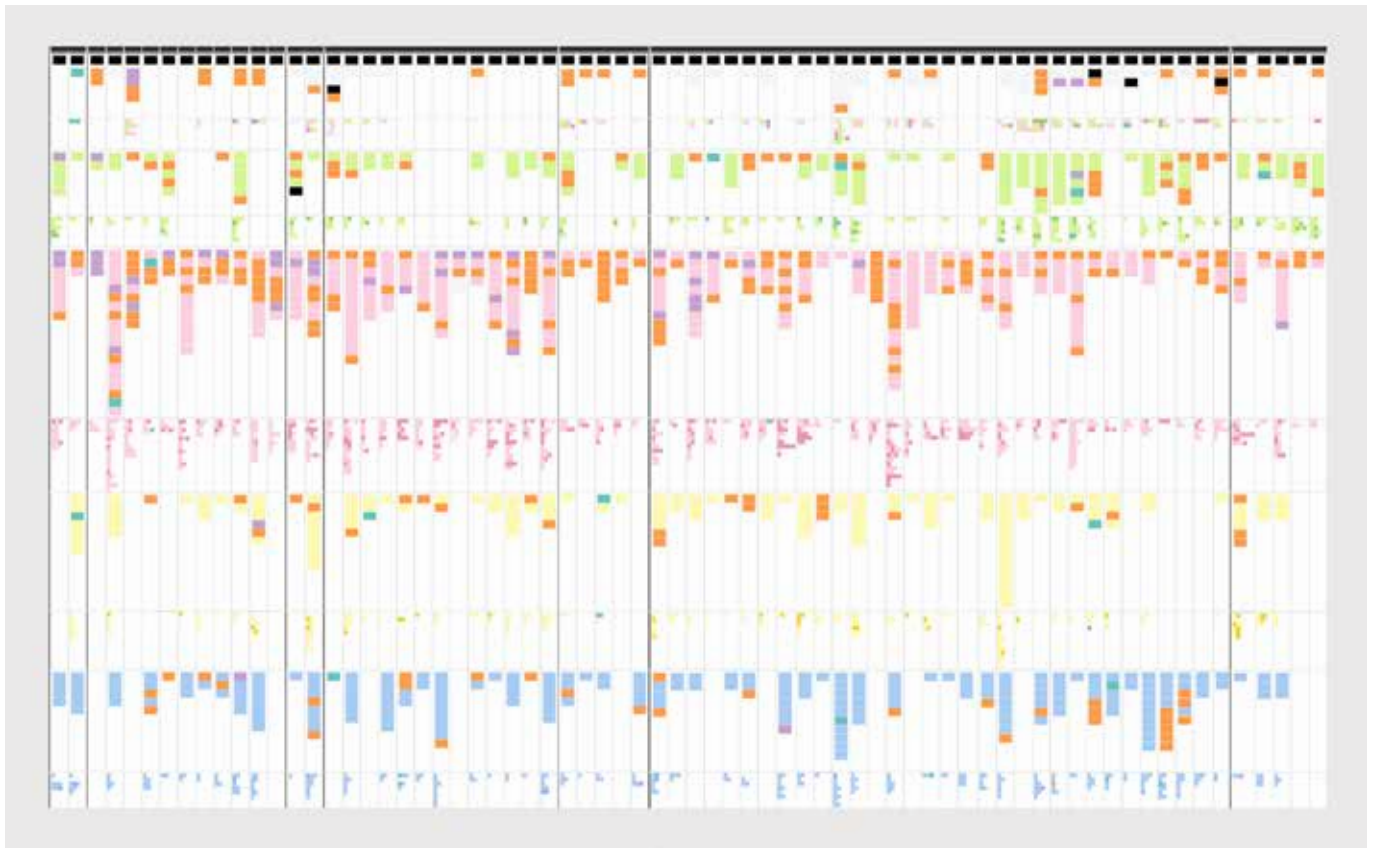


Figure 4 - Comprehensive Insights Map: Final Step in the Insights Process.

Engagement and Presentation:

We are prepared to present or discuss the Equity and Wellbeing Profiles' insights, either in person or online, to help you gain a deeper understanding of the findings nuances. For those interested in a more detailed discussion, we invite you to contact us directly to arrange a session.

Phase Two—Supporting Collective Action

Following the completion of the Equity and Wellbeing Profiles in Phase One, Phase Two initiates a strategic shift towards turning insights into community actions and initiatives.

This phase encompasses the remaining three steps of our process, designed to foster a collective approach to addressing the needs and opportunities within our communities. These steps include:

- 1 Bridging to Pathways.
- 2 Supporting Pathways.
- 3 Evaluating Impact.

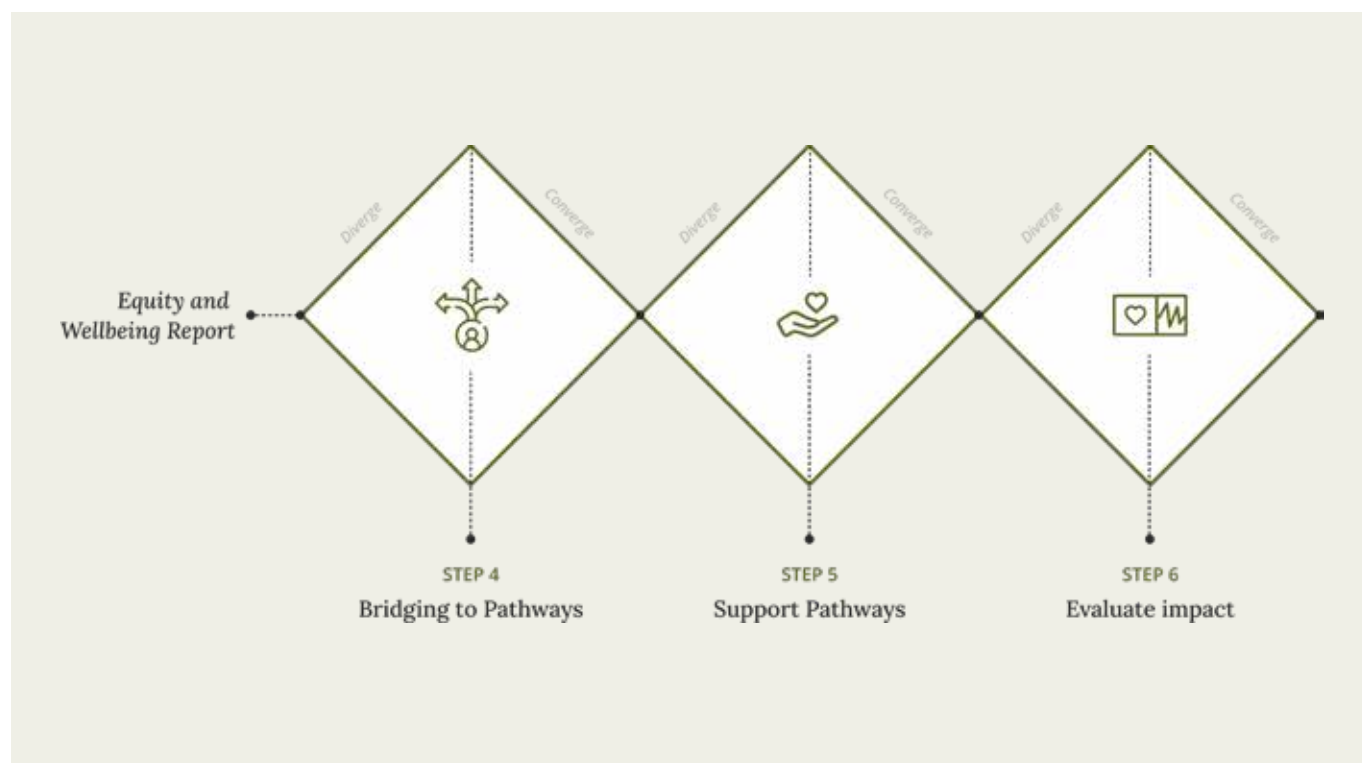


Figure 5 - Phase Two of the Impact Collective Process.

Step 4—Bridging to Pathways

This step serves as a bridge from understanding community needs to taking action to address them.

Here, we delve into specific complex community concerns, highlighting their nature across systemic, national, and local contexts and pinpointing opportunities for individuals, groups, and organisations to initiate meaningful change.

The Impact Collective does not intend to prescribe specific actions. Instead, this step aims to equip people with the knowledge and insights they need to forge their own pathways (with or without our support) towards greater equity and wellbeing.

Tasks included in this step:

- Perform high-level thematic analysis to identify key community concerns.
- Collate statistics to enhance our understanding of each concern.
- Review national literature and media to contextualise data and community findings.
- Understand community-specific concerns through a detailed review of local stories.
- Gather and document opportunities identified in the above.
- Highlight examples of successful organisations, models and interventions.

High-level Thematic Analysis

We begin with an expansive review of community findings to identify the most pressing concerns, referred to in this report as The Big Five. This step is conducted at a high-level, aiming to identify concerns that have widespread impact across different areas related to equity and wellbeing.

National Literature and Media Review

Following this, we compile national literature and media reports to underscore the significance of each complex community concern at a national scale. This review helps contextualise the data and community voices collected, ensuring that our analysis also resonates with the national discourse on these issues.

Local Findings Analysis

In parallel with the National Literature and Media Review, we gather stories from communities within Aotearoa New Zealand to identify and delve deeper into each complex community concern at a local level. This approach allows us to understand the key findings specific to each issue according to the community, enriching our insights and ensuring they are grounded in both data and the community's lived experiences.

Further enriching this analysis we re-engage with organisations who are actively working to address specific concerns within their community. These discussions offer in-depth insights into the challenges and outcomes of specific issues, providing perspectives from experts in the field. These discussions aim to:

- Explore the contributing factors of social issues within communities.
- Understand the short-term and long-term impacts of these issues.
- Highlight broader challenges exacerbating these issues.
- Discuss successful local, national, and international interventions.

- Highlight specific individuals, groups, or organisations making a positive impact.
- Identify necessary short-term and long-term strategies for effectively addressing each concern.

In recognition of their contributions, we extend our heartfelt gratitude to Marton Budget Services for being so willing to share their expertise and experience with us for this report.

Considering the sensitive nature of many complex community concerns, we ensure the safety and sensitivity of those by focusing our discussions on those indirectly involved, such as industry experts and service providers, rather than direct engagement with affected individuals.

Opportunities from the Community

With insights in hand, we shift towards action-oriented strategies, starting with an extensive collection of opportunities, ideas, and pathways, identified by the community as well as national literature and media. These are articulated as clear opportunity statements, inviting readers to explore and engage with each further.

Success Stories and Local Good Mahi

We also highlight the impactful work of various models, interventions, and organisations that have made a significant difference in addressing complex community concerns, drawing from both national and international examples.

Here, we also pay tribute to the Good Mahi undertaken by groups and organisations within Aotearoa New Zealand's communities. By featuring their dedicated efforts, we shine a light on the initiatives that are tackling complex community concerns head-on and highlight their invaluable contributions to fostering wellbeing at the community level.

Step 5—Supporting Pathways

This step marks the transition from gathering and analysing insights to enabling communities to take action.

The primary aim here is to support communities and organisations in collaboratively co-designing pathways and/or initiatives that will have a positive and enduring impact on equity and wellbeing. This involves building on the community-identified strengths and opportunities and translating these into tangible actions.

Tasks to support in this step:

- Present insights by sharing detailed findings from regional Equity and Wellbeing Profiles, offering an in-depth understanding of local needs and opportunities.
- Validate pathways and initiatives by collaborating with the community to evaluate the potential impact of proposed pathways and initiatives, ensuring they align with the insights previously identified.
- Co-facilitate sessions that bring diverse community voices together to collaboratively design interventions, initiatives, or services.
- Connect community groups with essential resources, such as funding opportunities, expert advice, and potential partnerships, to actualise co-designed plans.

Role of the Impact Collective

Our role at The Impact Collective is to facilitate and empower others to take action. By leveraging our expertise and the insights we've gathered, we aim to support and empower communities in discovering and implementing interventions, programmes, and services that drive positive change.

The Impact Collective will walk alongside the community to support the co-design process, bringing together community members, local leaders, and stakeholders to envision, plan, and enact further programmes of work, from exploratory research to implementing new services.

Step 6—Evaluating Impact

With many initiatives facing the common challenge of quantifying their impact to secure continued support or funding, this step is dedicated to understanding and measuring the impact of initiatives at the community level.

Through our Impact Assessment Reports, we evaluate the impact of initiatives through a before-and-after comparison of data and community insights. This comparative analysis not only validates the effectiveness of their efforts, but also surfaces new strengths and opportunities emerging within the community.

Additionally, we assess the impact of these initiatives in relation to the Impact Collective framework and the larger system they exist within, using community narratives as a guide.

This evaluation equips communities and service providers with the vital information needed to refine existing services or, if necessary, create new ones, ensuring that interventions remain effective and aligned with the needs of the communities they serve.

Tasks to support in this step:

- Gathering the latest data insights through the Community Compass dashboard.
- Collecting fresh community narratives through workshops, interviews, and Good Mahi Stories.
- Measuring change in both data and community perspectives.



Key Concerns



The Big Five

Drawing on insights gathered from our Equity and Wellbeing profiles and the latest data, we introduce The Big Five. These focus areas encompass the top five complex community concerns within the community. Not only do these concerns highlight key systemic challenges, but they also serve as the foundation for our series of Pathways to Equity and Wellbeing reports. In these reports, we will delve into each concern in more detail, aiming to understand their impacts and connections, with the ultimate goal of inspiring community-led action and fostering change where it is most needed.

Secondary Education

While education is a cornerstone of equity and wellbeing, schools grapple with a myriad of challenges that impact access to and quality of learning for many. Overpopulated schools, a one-size-fits-all curriculum, and prevalent bullying are among the critical challenges. These issues not only affect academic achievement but also student wellbeing and engagement, leading to an array of downstream impacts, such as low achievement rates and increased dropouts. Addressing these concerns includes, but is not limited to, tailoring curricula to diverse learning needs and fostering inclusive, safe learning environments to ensure every child can thrive in their educational setting.

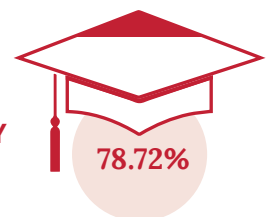
IN 2022, 52.64% OF SECONDARY SCHOOL STUDENTS IN NEW ZEALAND GRADUATED WITH NCEA LEVEL 3 AS THEIR HIGHEST QUALIFICATION.

Dot Loves Data, Community Compass Dashboard.



IN 2022, 78.72% OF NEW ZEALAND SECONDARY SCHOOL STUDENTS WERE 17 YEARS OR OLDER WHEN THEY COMPLETED HIGH SCHOOL.

Dot Loves Data, Community Compass Dashboard.



Financial Health and Employment

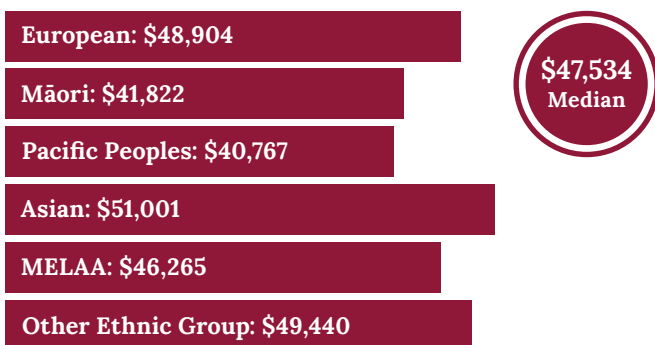
The economic landscape within our regions reveals a complex interplay of unemployment and financial insecurity that underpins community equity and wellbeing. Financial health and stable employment are foundational to the prosperity of individuals, families, and communities. Yet, current economic challenges, including high unemployment rates, the escalating cost of living, and increasing levels of debt, not only exacerbate financial strain but also contribute to a cascade of related social issues, such as substance abuse, family harm, and mental health struggles, ultimately perpetuating the cycle of poverty. Addressing this concern is undoubtedly complex; however, by ensuring communities have access to the opportunities and support they need, we can pave the way for a more prosperous future where families can thrive.

AS OF JANUARY 1, 2024,
**THE MEDIAN HOUSEHOLD
 INCOME IN NEW ZEALAND
 STANDS AT \$99,424.**

*Dot Loves Data, Community
 Compass Dashboard.*

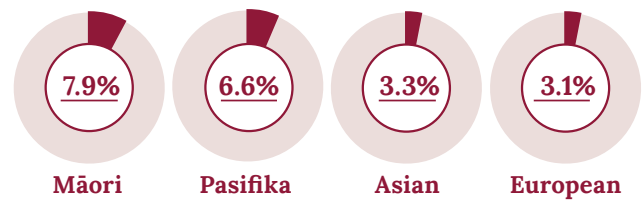


**THE MEDIAN HOUSEHOLD EQUIVALISED
 DISPOSABLE INCOME**, WHICH IS DEFINED AS
 HOUSEHOLD INCOME LESS HOUSEHOLD COSTS, IS
\$47,534 AT JUNE 2022. THE ETHNIC BREAKDOWN
 FOR HOUSEHOLD EQUIVALISED DISPOSABLE
 INCOME IS:



Dot Loves Data, Community Compass Dashboard.

IN DECEMBER 2023, THE **UNEMPLOYMENT RATES
 ACROSS DIFFERENT ETHNIC GROUPS** WERE AS
 FOLLOWS:



Dot Loves Data, Community Compass Dashboard.

Mental Health and Wellbeing

Mental health challenges such as anxiety, depression, and trauma are widespread, significantly affecting the quality of life and wellbeing of individuals and their families. The causes of mental health concerns are multifaceted, including factors such as isolation and economic stress, and can lead to various downstream effects like family harm and suicide. Barriers to accessing care, including long waiting times, high costs, and insufficient crisis support, exacerbate these challenges. The widespread impact of mental health concerns underscores the urgent need not only to address immediate needs but also to tackle the deeper factors contributing to mental distress. By ensuring that mental health support is accessible, inclusive, and effective, we can create a supportive environment where everyone has access to the resources they need.

THE PROPORTION OF PEOPLE WITH POOR MENTAL WELLBEING, IS UP FROM 22% IN 2018 TO 28% IN 2021.

General Social Survey, Statistics New Zealand, 2022.

1 IN 5 ADULTS AGED 15 YEARS AND OVER ARE DIAGNOSED WITH A MOOD AND/OR ANXIETY DISORDER.

Ministry of Health, 2019.



IN 2022, 58% OF YOUNG PEOPLE REPORTED HAVING GOOD TO EXCELLENT MENTAL HEALTH, WHILE 28% SAID THEY HAD EXPERIENCED SERIOUS DISTRESS.

Ministry of Social Development, Youth Health and Wellbeing Survey (2022).

DEMAND FOR MENTAL HEALTH AND ADDICTION SERVICES IS INCREASING. OVER THE LAST 5 YEARS, THE NUMBER OF PEOPLE ACCESSING SECONDARY MENTAL HEALTH AND ADDICTION SERVICES HAS INCREASED BY 10%.

Ministry of Health, 2021.



Rental and Emergency Housing

Across Aotearoa New Zealand, secure and affordable housing remains an elusive goal for many. The apparent housing crisis, characterised by a critical shortage of affordable, secure, and quality homes, stands as a significant barrier to equity and wellbeing. This crisis leads to devastating downstream impacts, including homelessness, housing insecurity, and compromised health, disproportionately affecting the most vulnerable in our society, such as low-income families, single households, and those with disabilities. Addressing this crisis requires a comprehensive approach to ensure that everyone in our community has access to their fundamental right: a safe, affordable home. By tackling the housing crisis, we can pave the way towards a more equitable and healthy future for all residents.

THE MEDIAN WEEKLY RENTAL PRICE IN NEW ZEALAND AS OF JANUARY 2024 IS \$554.11.

Dot Loves Data, Community Compass Dashboard.



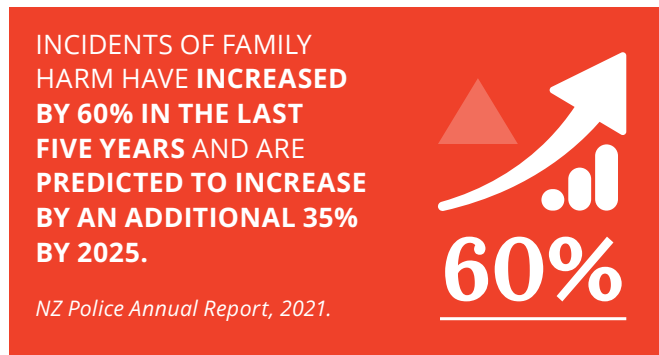
ON AVERAGE, NEW ZEALAND HOUSEHOLDS SPEND 28.98% OF THEIR INCOME ON RENT EXPENSES.

Dot Loves Data, Community Compass Dashboard.



Family Harm

Family harm, a critical symptom of broader societal issues deeply entrenched within our communities, has devastating impacts on individuals and their families. Perpetuated by factors including economic stress, substance abuse, and trauma, the prevalence and severity of family harm, described by some as an epidemic, leads to long-term psychological, physical, and social consequences for those directly and indirectly involved. The significance of these impacts underscores the necessity for intervention, including improved support services and community awareness, to break the cycle of harm and ensure safety and support for individuals and their families so that they can thrive across generations.



INTIMATE PARTNER VIOLENCE STANDS AS THE LEADING CAUSE OF FEMALE HOMICIDE DEATHS AND REMAINS THE MOST PREVALENT FORM OF VIOLENCE EXPERIENCED BY WOMEN.

Professor Julia Gerrard/Dr Ian Lambie, Every 4 minutes: A discussion paper on preventing family violence in New Zealand, Office of the Prime Minister, 2018.



A Closer Look: Financial Health and Employment: Part 2



To pave the way for meaningful action, it's essential to first gain a deeper understanding of the concerns that prevent us from achieving equity and wellbeing. "A Closer Look" is dedicated to this purpose by delving into the complex community concern of Financial Health and Employment. This report represents part two of a two-part series aimed at understanding this concern through systemic, national, and local lenses, utilising quantitative data and community narratives.

Having first focused on employment, we now endeavour to focus on the broader financial health landscape in Aotearoa New Zealand. In this section, we explore financial health concerns and barriers while also identifying potential strengths and opportunities within the landscape. By doing so, we aim to pinpoint areas requiring attention to reduce financial health disparities and ultimately improve financial health for all.

While many insights gathered in this report are directly tied to financial health, others may have more indirect connections. This highlights the need for a comprehensive approach to complex community issues—one that considers both the immediate factors and the wider ecosystem influencing the topic. For a deeper understanding of the interconnected elements related to financial health, refer to the Financial Health Ecosystem on page 60.

What's in this Section:

- **Problem Statement:** This foundational summary, serving as the cornerstone of our exploration, outlines the financial health landscape in Aotearoa New Zealand. It sets the scene for the report and helps the reader grasp the intricacies of the issue.
- **Framework Alignment:** In this section, we revisit the Impact Collective Framework and how the topic of financial health aligns with global, national, and local frameworks, demonstrating its wider impact on equity and wellbeing.
- **System Map:** This visual representation captures the complex ecosystem of financial health. This tool is instrumental in capturing the web of factors that influence and are influenced by the topic.
- **Systemic Context:** Using data, national research, and community insights, this section provides a baseline understanding of the financial health landscape, highlighting foundational themes that shape and add context to the topic.
- **National Context:** Drawing from national research, literature, and media reports, this section situates our findings within the broader context of Aotearoa New Zealand.
- **Local Context:** Anchored in lived experiences, this section captures the financial health landscape from the community's perspective, translating findings into relatable human stories.

Problem Statement

New Zealand is facing a growing financial crisis, with rising living costs, debt, and reduced access to support services affecting many households, including low and middle-income families. Māori, Pacific, and low-income communities are hit hardest, struggling with financial barriers to accessing essential services such as education, employment, healthcare, food, power, internet, transportation and affordable housing. Elderly, disabled, and rural populations also face additional financial strain, leading to further material hardship and social isolation. This crisis, which severely impacts children's wellbeing in many of these households, highlights the urgent need for reforms to address these deepening inequities.

If these financial challenges are addressed, New Zealand could see significant improvements in overall economic wellbeing, with reduced poverty, better access to essential services, and improved housing affordability for marginalised communities, including Māori, Pacific, and low-income households. Strengthened social support systems would alleviate financial strain on the elderly, disabled, and rural populations, fostering greater social inclusion and reducing material hardship. Enhanced financial literacy and support programmes could empower individuals to manage their finances better, leading to improved mental health and long-term financial stability. Ultimately, addressing these inequities would create a more resilient, equitable society, with healthier, more prosperous outcomes for all.

Framework Alignment

In this section, we circle back to the Impact Collective Framework, an essential tool that ties together global, national, and local perspectives through the lenses of the United Nations Sustainable Development Goals, the Living Standards Framework, and Whānau Ora Goals. This framework enables us to systematically assess how financial health touches on critical areas of the human experience, highlighting its extensive impact on equity and wellbeing at various levels.

The visual representation provided (see figure 6) is designed to clearly illustrate the various touchpoints of financial health across global, national, and local contexts. These encompass Sustainable Development Goals, such as No Poverty, Zero Hunger, Good Health and Wellbeing, Reduced Inequalities, Decent Work and Economic Growth and Sustainable Cities and Communities.

To navigate the visual representation effectively:

- Full-coloured segments indicate areas most impacted by financial health, highlighting where it has significant influence in equity and wellbeing.
- Half-coloured segments highlight areas partially impacted by financial health, suggesting a moderate influence on equity and wellbeing.
- Grey segments represent areas not directly impacted by financial health, highlighting its limited influence.

This framework alignment not only highlights the multidimensional nature of financial health in Aotearoa New Zealand but also showcases how addressing this topic has the potential of positively impacting diverse aspects of equity and wellbeing.



Figure 6 - Impact Collective Equity and Wellbeing Framework: The Impact of Financial Health on Equity and Wellbeing.

Understanding the Financial Health Ecosystem

Community System Map

Before diving into the Financial Health Ecosystem, let's first examine the landscape of interconnected social issues as shown in the Community System Map from previous Equity and Wellbeing profiles. These maps showcase the complex interplay between themes such as employment, education, and crime, demonstrating their impact on specific communities, such as the South Taranaki district (see Figure 7).

The Community Systems Map not only highlights the complexity of and relationships between these themes but also sets the stage for a more focused exploration surrounding financial health. For a detailed view of the Community System Map, refer to the 'Snapshot of the Community' section within our Equity and Wellbeing Profiles.

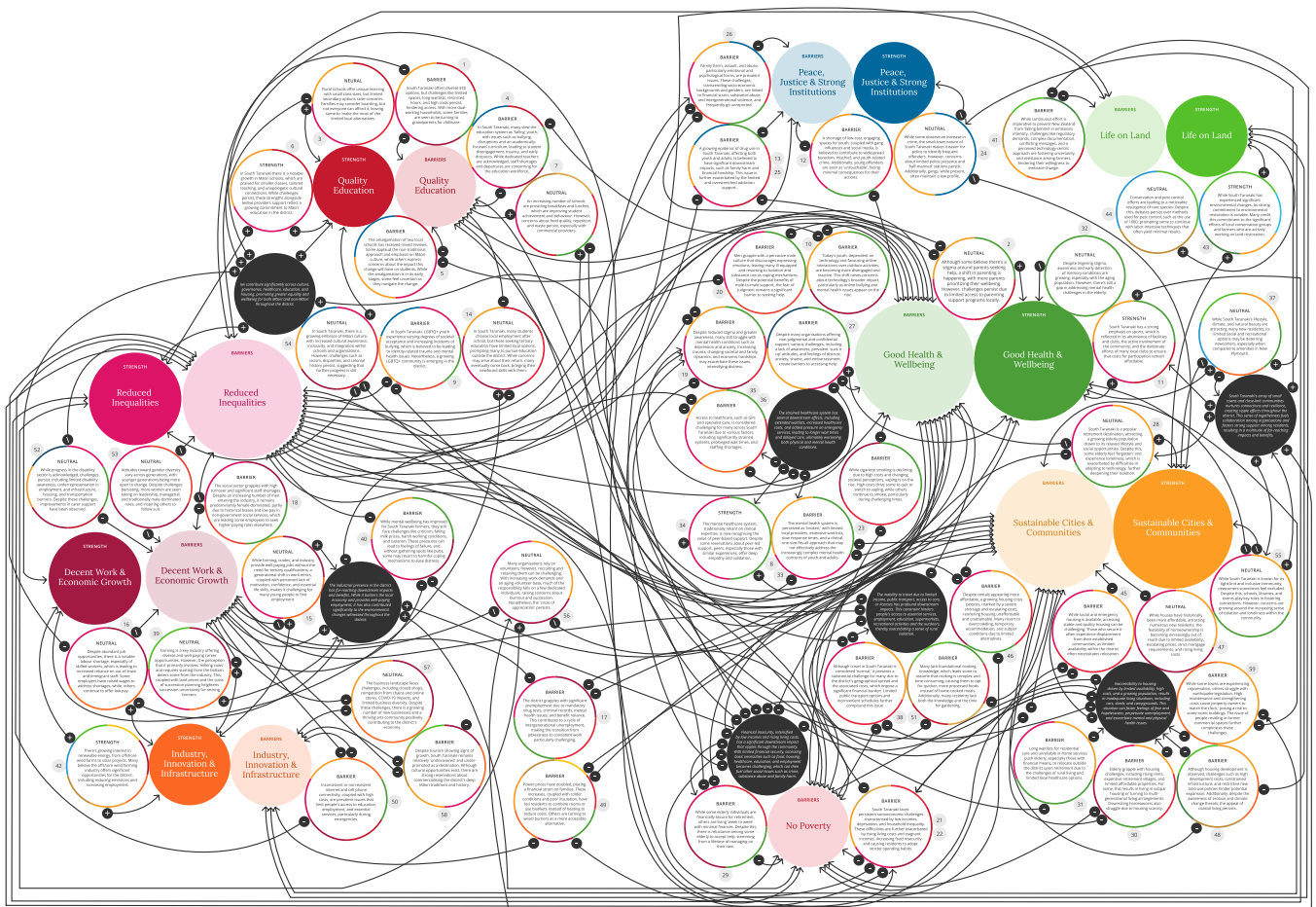


Figure 7 - Example of Community Systems Map: South Taranaki District.

As we shift our focus from the broader landscape captured by the Community System Map, we zoom in on the topic of financial health (see figure 8). This closer perspective allows us to uncover the specific themes, and their relationships, that uniquely contribute to this concern.

On the next page, there's a visual representation called the Financial Health Ecosystem (see figure 9). This visualisation combines findings from both local and national levels to illustrate the complex interactions of causes, effects, and influences related to financial health. It provides an overview of the factors impacting financial health in Aotearoa New Zealand. Further details on many aspects of this map will be discussed in the subsequent sections of the report.

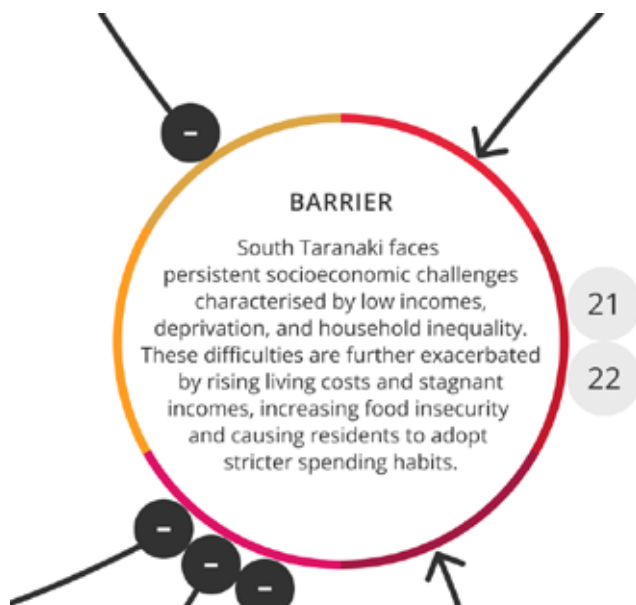


Figure 8 - Example of Community Systems Map: Focusing on Financial Health in South Taranaki.

Financial Health Ecosystem

KEY

- Barriers that impact employment directly or indirectly
- Strengths that support employment directly or indirectly
- Neutrals that can both impact and support employment
- + Positive impact
- Negative impact
- Direction and connection

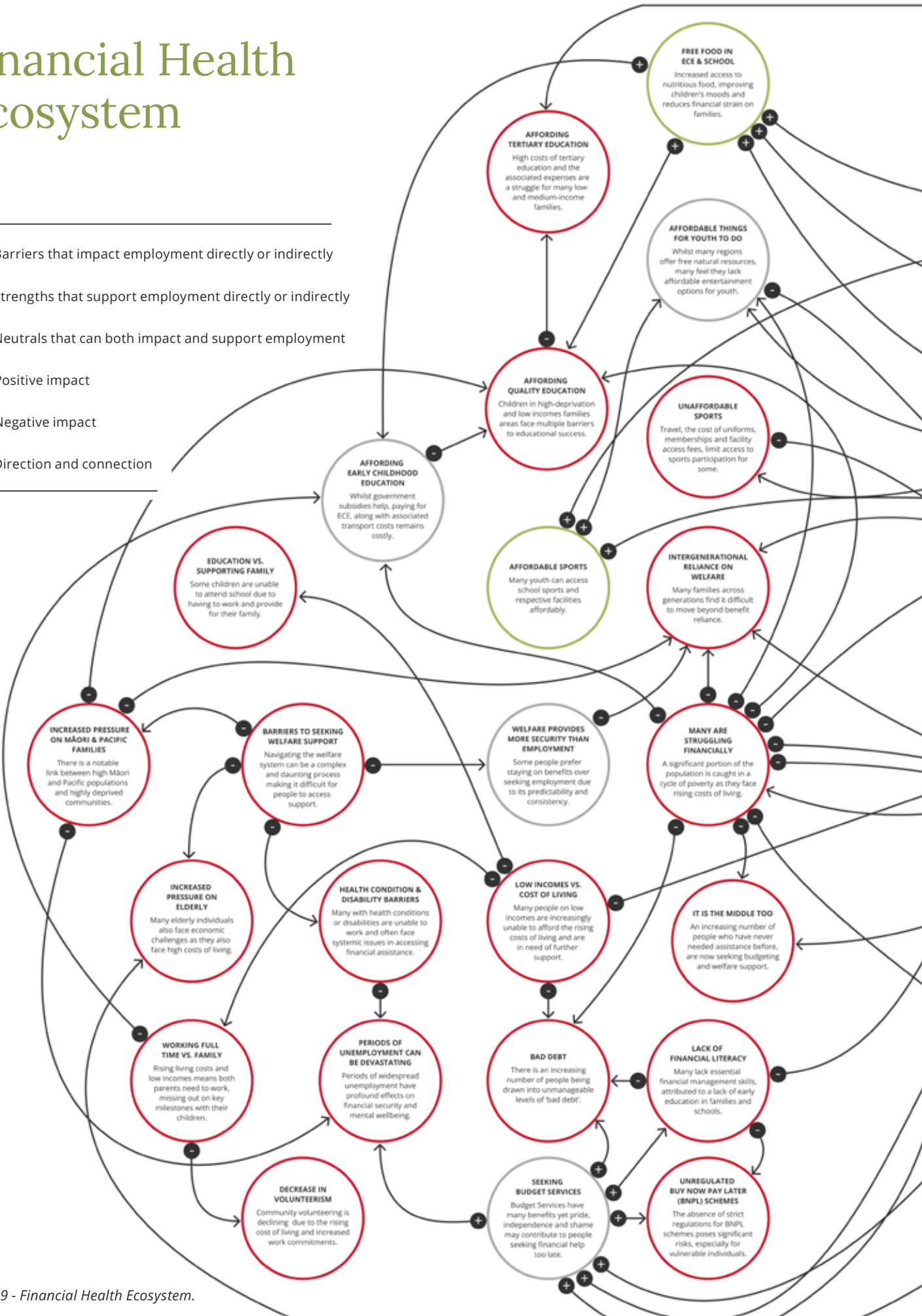
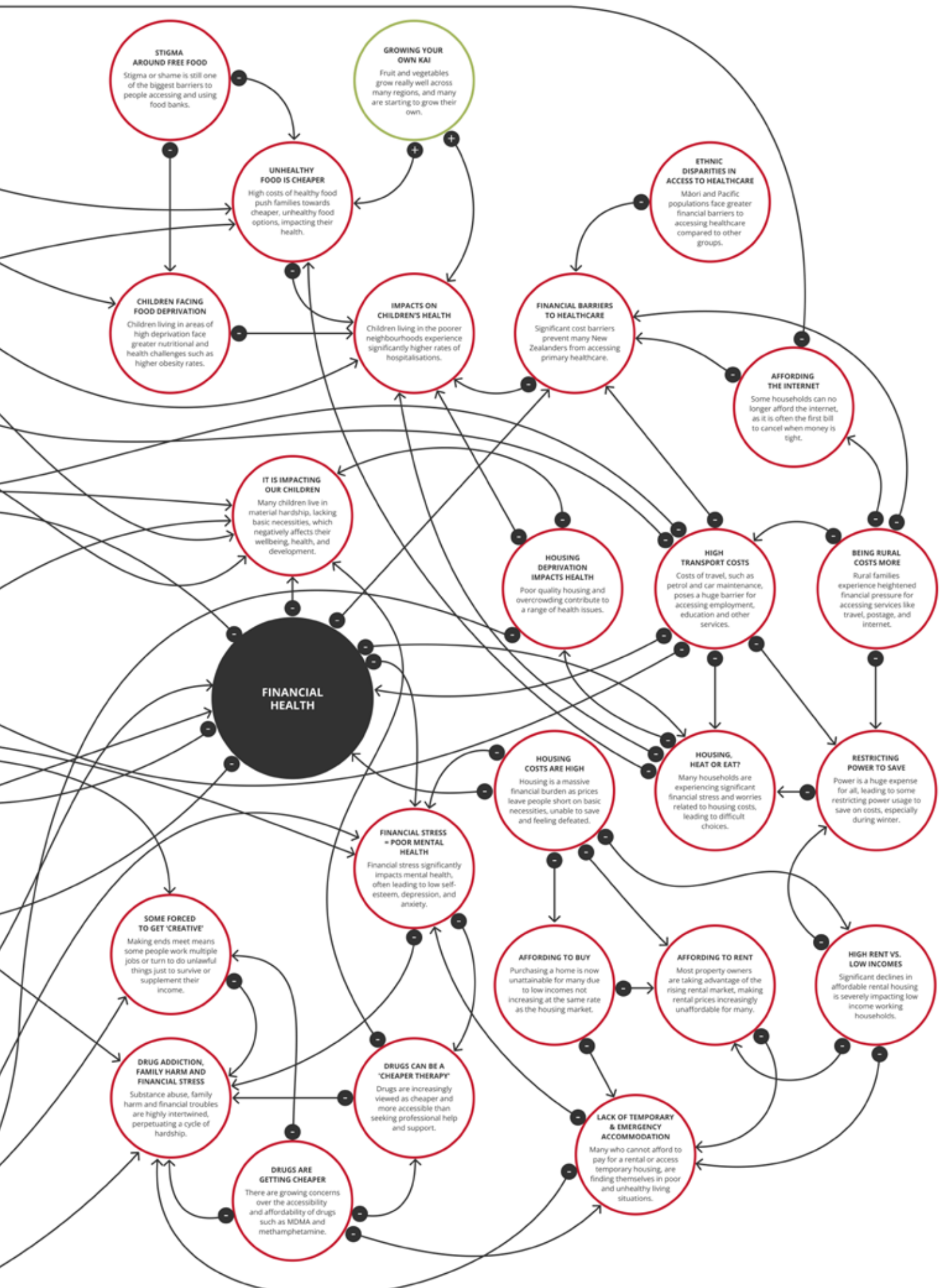


Figure 9 - Financial Health Ecosystem.



Systemic Context

Foundational insights

This section highlights foundational insights focused on systemic issues, such as age, gender, and cultural factors, that are deeply embedded within the financial health landscape. By using data, national research, and local stories, this section provides a broad perspective of the systemic challenges at play, laying the groundwork for more detailed analyses in the National and Local Contexts sections.

Many are Struggling Financially

A significant portion of the population is caught in a cycle of poverty, exacerbated by economic recessions, the COVID-19 pandemic, and rising costs of living, which have led to increased debt, financial insecurity, and mental health challenges among many New Zealanders (Haigh, 2021; Every-Palmer et al., 2020; Hassan et al., 2021). This crisis is affecting not just lower-income households but also middle-income families, many of whom are struggling to make ends meet, facing energy poverty, and unable to afford basic transportation (Howden-Chapman et al., 2021; Rees, Masari, & Appleton-Dyer, 2020; Hall, 2023; Wynn, 2024).

This is leading to an increasing number of people, including those who have never needed assistance before, seeking budgeting and welfare support. However, despite the growing demand for financial hardship and debt resolution services, funding cuts are straining these resources. This has caused a troubling rise in arrears and early KiwiSaver withdrawals, highlighting the financial pressure many New Zealanders face (NZ Herald, 2023; NZ Herald, 2024; 1News, 2024).

Community Insights:

“Actually, living on the edge of poverty is now quite high. Kids are growing up with that all the time, and I hate that.”

“The poverty is huge, people are struggling.”

“We all know the cost of living has gone through the roof, and I don’t think it’s going to be fixed any time soon.”

“It’s really hard... The cost of living is going up, but with that, incomes haven’t really increased.”

“The cost of living crisis is huge. I often say to myself, and I certainly speak for the average person. I’m not lower socio-economic by any means, but we struggle with three kids. I don’t know how people do it.”

“It’s not solely about those in the bottom rung only, although they are clearly people that need support, but a bit higher up as well.”

“Petrol prices, food prices, then COVID chucked in there too, are all huge stressors.”

“With my clients, the first thing to go is soap, shampoo and conditioner, because it’s too expensive.”

“The challenges around the cost of living are flowing through our community and the effect that that has on how you prioritise your weekly paycheck towards food, medicine, travel.”

“People have to take care of petrol if they own a car, car expenses, their rent, their power, and then if they have got children and they are a single parent, it is even harder.”

“It’s not just those [low income] ones that are already struggling, even middle income people are starting to cut right back, it’s nationwide.”

National Literature Insights:

“Substantially increased rates of distress were seen among those who reported having lost their jobs or experienced a reduction in work as a result of the pandemic.” (Every-Palmer et al., 2020, p.7).

“Financial stress is strongly associated with poor mental health outcomes, including depression and anxiety. This relationship is bi-directional; financial difficulties can lead to mental health problems, and mental health problems can lead to financial difficulties.” (Hassan et al., 2021, p.6)

“More than one-quarter of households are struggling with energy poverty; that is, paying more than 10 percent of their income on household (non-travel) energy costs.” (Howden-Chapman et al., 2021, p.18)

“New Zealand research estimates that 30% of New Zealanders do not have access to a car, in part due to the lack of ability to afford the costs of ownership, licensing and fuel.” (Rees, Masari, & Appleton-Dyer, 2020, p.21).

“The impacts of poverty can eventually lead to causes. For example, poverty may affect health, which in turn exacerbates poverty due to a fall in income.” (Haigh, 2021, p.92).

National Media Insights:

“Credit company’s Centrix’s April Credit Indicator report showed consumer arrears climbed to 463,000 in March, up 6000 month-on-month. This equals 12.7 percent of the credit active population and is 7.4 percent higher year-on-year.” (NZ Herald, 2024).

“Our workload has increased due to Covid firstly, then the cost of living, then the interest rate increases,” says Christine Liggins from Debtfix. “New Zealand relies heavily on the social sector and unfortunately everyone is chasing the same pot of funding. It is a great disappointment that the Government doesn’t see the need to fund us.” (1News, 2024).

“The amount of money withdrawn from KiwiSaver due to financial hardship doubled, from \$10.3 million in October 2022 to \$21.5 million in October 2023.” (NZ Herald, 2023).

“The cost-of-living crisis is hitting Kiwi families hard – with one budgeting service seeing an up to 90 per cent rise in people seeking help over the past year.” (Hall, 2023).

THE COST OF LIVING FOR THE AVERAGE NEW ZEALAND HOUSEHOLD INCREASED BY **6.2% OVER THE YEAR LEADING UP TO MARCH 2024.**

Stats NZ.



IN 2024, THE **AVERAGE COMBINED HOUSEHOLD INCOME IN NEW ZEALAND IS \$132,538 PER YEAR.**

Infometrics New Zealand.



AT THE END OF JUNE 2024, 196,434 PEOPLE WERE RECEIVING JOBSEEKER SUPPORT, **AN INCREASE OF 23,307 (13.5%) FROM JUNE 2023.**

Ministry of Social Development, Benefit Fact Sheets.

Increased Pressure on Māori and Pacific Families

Māori and Pacific populations in Aotearoa New Zealand continue to face significant inequalities in healthcare, housing and financial health. Deprivation is especially noticeable in regions with larger Māori communities, suggesting a troubling link between ethnicity and economic hardship. This disparity is particularly evident in the housing market, where property ‘flipping’ exacerbates financial stress among Māori and Pacific communities, benefiting wealthier investors at their expense (McArthur, 2020).

Barriers such as income, household size, and deprivation, also hinder Māori from accessing quality primary healthcare (Jeffreys et al., 2023), contributing to significant disparities in health outcomes between Māori and non-Māori.

Recent government decisions, including cuts to Māori housing initiatives, the disestablishment of the Māori Health Authority, and proposed workforce reductions in the Ministry for Pacific Peoples (RNZ, 2024), are likely to deepen these inequities, making it difficult for these communities to access the resources they need.

Community Insights:

“What strikes me about this particular stat [a statistic indicating high deprivation in Taumarunui and Raetihi, and low deprivation in National Park and Waiouru] is that, you know, Taumarunui and Raetihi are the two biggest Māori populations in the district. Whereas National Park, Waiouru, they’re not.”

National Literature Insights:

“Household income, size, and deprivation explained about half of the inequity in barriers to primary health care between Māori and non-Māori.” (Jeffreys et al., 2023, p.3).

“A recent investigation found that the most prolific property investors ‘flipping’ properties in Auckland held properties an average 46-84 days, realising an average gain of \$55,000-91,000. The costs are borne disproportionately by Māori and Pacific populations, single-parent households, and younger generations.” (McArthur, 2020, p.8).

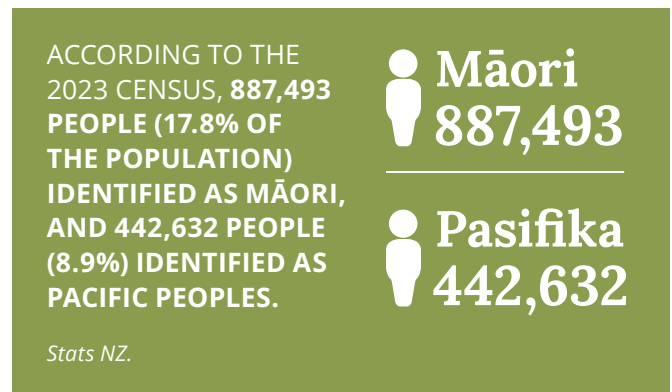
“Mental health burdens disproportionately affect Māori and Pacific...Most of these populations face inequitably high rates of deprivation, and they are all less likely to be able to access healthcare when they need it, get poorer quality healthcare and get fewer referrals for mental health support.” (Asher et al., 2023, p. 3).

National Media Insights:

“Ongoing funding of \$40 million for new supply and capability of Māori housing has been cut. This returns uncontracted funding.” (RNZ, 2024).

“The disestablishment of Te Aka Whai Ora, the Māori Health Authority is set to save the government \$35.5 million.” (RNZ, 2024).

“A proposal to cut the size of the Ministry for Pacific Peoples workforce by 40% has been described as “brutal” by the union representing its workers. The Ministry, which was formed in 1990, is looking to shed 63 of its 156 positions, the Public Service Association said. Of those roles, 31 are already vacant.” (RNZ, 2024).



IN JUNE 2024, 140,502 MĀORI WERE RECEIVING A BENEFIT, COMPARED WITH 106,218 IN JUNE 2019 – A 33% INCREASE.



Ministry of Social Development, Benefit Fact Sheets.

IN JUNE 2024, 44,745 PACIFIC PEOPLE WERE RECEIVING A BENEFIT, COMPARED WITH 30,054 IN JUNE 2019 – A 49% INCREASE.



Ministry of Social Development, Benefit Fact Sheets.

Increased Pressure on Elderly

Many elderly individuals in Aotearoa New Zealand face economic challenges, struggling to afford essential expenses such as heating, high rental costs and coping with the rising cost of living.

This financial strain is particularly severe for those without mortgage-free homeownership or tertiary education and exacerbated by factors like long-term unemployment, illness, disability, and relationship loss (Allen, 2019). As economic conditions worsen, living standards, mental health and social inclusion declines, leaving elderly individuals, particularly Māori elderly, especially vulnerable (Stephens et al., 2010; Hall, 2023).

Community Insights:

“Yeah, definitely there is not enough housing for the elderly. They can't afford to buy, or don't want to buy. Retirement villages are popping up, but they are unaffordable.”

“They see older people living on pensions in old draughty homes or renting council flats that are cold, dark, and dingy so [my parents] are wanting to think ahead, so that we can once we hit retirement age, we can buffer those types of things and we're not sitting shivering over a single heater.”

National Literature Insights:

“The odds of material hardship in later life also increased for those who did not have a tertiary education, those with prolonged unemployment ages 55-64, onset of prolonged illness or disability ages 55-65, and relationship loss ages 45-54.” (Allen, 2019, p. 4).

“In the current model of survey data, odds of material hardship in older age were higher for Māori, those who have no tertiary qualifications, and those not in a married or de facto relationship.” (Allen, 2019, p. 21).

“Not owning a home in later life predicted experiences of material hardship in later life, along with not being in the paid workforce long term, being single, owning a house with a mortgage, having/having held a non-professional occupation, and having no tertiary qualification.” (Allen, 2019, p. 4).

“The results...show that, as predicted, economic living standards are significantly related to mental health, such that those with lower living standards are more likely to report poorer mental health.” (Stephens et al., 2010, p. 53).

“Those [older] adults who experience economic hardship are also more likely to experience such social vulnerability and exclusion and hence have lower perceptions of social support.” (Stephens et al., 2010, p. 50).

“Economic hardship is one of the important factors that can influence older people's perceptions of social support. Perceptions of social support and feelings of loneliness have been established as an important factor in regards to the mental health of older people.” (Stephens et al., 2010, p. 53).

“Around 16% of New Zealand adults aged 45-64 and 6-7% of adults over the age of 65 experience levels of material wellbeing classified as representing material 'hardship'.” (Allen, 2019, p. 7).

“In the New Zealand Living Standards survey, eight percent of older New Zealanders reported [experiencing some level of economic] hardship. This population survey also showed that these circumstances diminish with age which may be an effect of increased mortality for those at the lowest end of the SES scale.” (Stephens et al., 2010, p. 50).

“The proportion of older people in some degree of hardship was 12 percent for 65-69 year olds, 11 percent for 70-74 year olds, 4 percent for 75-79 year olds, and 4 percent for people aged 80 years and over. Although the percentages of older adults living in hardship are relatively small in our society at present, they are sufficient to warrant concern and also reason to believe that with decreasing home ownership among succeeding generations these percentages will increase.” (Stephens et al., 2010, p. 50).

“An important variable here was accommodation costs. As [it] might be expected, mortgage-free homeowners were more likely to report higher living standards than renters on the same income...However, if an [older] individual has no savings and no home ownership they may be living in hardship.” (Stephens et al., 2010, p.50).

National Media Insights:

“We are finding that those that are really struggling don't come out a lot. They generally stay at home and they become very lonely. Loneliness is probably one of the biggest killers of older people in New Zealand and it's an unrecognisable disease.” (Hall, 2023).

IN 2022, AROUND 842,000 PEOPLE WERE AGED 65 AND OVER, WITH THAT NUMBER EXPECTED TO REACH 1,000,000 BY 2028.

Stats NZ.



IN JUNE 2024, 82,512 NEW ZEALANDERS AGED 55-64 WERE RECEIVING A BENEFIT, COMPARED WITH 64,956 IN JUNE 2019 – A 27% INCREASE.

Ministry of Social Development, Benefit Fact Sheets.



Increased Pressure on those with Health Conditions or Disabilities

People with health conditions or disabilities in Aotearoa New Zealand face significant income barriers due to challenges in accessing benefits and financial assistance (Social Security in New Zealand, 2019; Ministry of Social Development, 2019). Despite making up the largest group of benefit recipients, they often encounter complex administrative processes, low awareness and uptake of available supports, and ethnic inequities in benefit distribution (Neuwelt-Kearns et al., 2020). These systemic issues, combined with long-term reliance on inadequate incomes and insufficient support for returning to work, exacerbate poverty and deepen existing inequities (Neuwelt-Kearns et al., 2020; Ministry of Social Development, 2019).

Researchers are calling for a comprehensive review of the disability income support system to address these issues and break the “disability-poverty cycle” (Neuwelt-Kearns et al., 2020).

Community Insights:

“There are a number of jobs available... but there are a number of people that are not fit for employment with health needs. Mental health is a big one, still.”
“Some might say it’s a choice [being on the benefit], but actually, it’s not for some families. That’s not actually a choice.”

National Literature Insights:

“Having health conditions or disabilities imposes extra costs on individuals. Calculating the costs of a health condition or disability is difficult. There is no agreed way of calculating it.” (Ministry of Social Development, 2019, p.3).
“As at September 2018, people with health conditions or disabilities made up the largest group (49%) of working-age people receiving benefits.” (Ministry of Social Development, 2019, p.10)
“Disabled people were also less likely to earn income from wages and salaries, and self-employment.” (Social Security in New Zealand, 2019, p. 10).

“The [financial assistance] system involves multiple agencies, is complex for people with health conditions and disabilities to navigate and is not user-centred.” (Social Security in New Zealand, 2019, p. 3).

“Various barriers to uptake of the DA [Disability Allowance] have been identified. These include the high administrative burden, and distrust and reluctance to engage with MSD.” (Neuwelt-Kearns et al., 2020, p. 18).

“Uptake of the CDA [Child Disability Allowance] is relatively low among families with disabled children, in part reflecting the lack of easily accessible information about disability supports.” (Neuwelt-Kearns et al., 2020, p. 14).

“More could be done to support returns to work for people with work-limiting health conditions and disabilities.” (Ministry of Social Development, 2019, p.3).

“It is time to change this discriminatory situation. The adoption of our 11 recommendations for reform would reflect significant progress in breaking the disability-poverty cycle, ensuring all disabled children are provided with opportunities to ‘live well’ in Aotearoa.” (Neuwelt-Kearns et al., 2020, p. 22).

“The median weekly income (from all sources collected) for disabled people was \$358, about half that of non-disabled people.” (Ministry of Social Development, 2019, p.10).

OVER 630,000 NEW ZEALANDERS RECEIVE SOME FORM OF WELFARE PAYMENT EACH YEAR (EXCLUDING SUPERANNUATION), WITH **54% OF RECIPIENTS HAVING A HEALTH CONDITION OR DISABILITY.**



54%

Welfare Expert Advisory Group
- Kia Piki Ake, 2022.

Being Rural Costs More

Rural families face heightened financial pressure due to the increased costs of accessing services such as travel, postage, and internet. Additionally, living in remote areas results in higher expenses for utilities and infrastructure because obtaining resources is more challenging (Rees et al., 2020).

Community Insights:

“Everything for Ruapehu is magnified. If there’s a housing issue, it’ll be worse. There’s a cost of living, it’ll be worse, there’s a health issue, it’ll be worse.”

“The choices are a lot more challenging here, because we are so more remote and rural.”

“You might have one of those wireless transmitters around or you may not and if you do, it’s really expensive [rural internet].”

“High prices in anything and everything here because we are rural and it is hard to get resources into us because we’re two and a half hours out of any city or main town, so it is a bit of a mission.”

National Literature Insights:

“As people move further and further away from urban settings, their suburban communities become dominated by private vehicles, which use large transport corridors to travel between home and places of work and health and social services. The lower density and larger distances typical of these suburban communities also make it much more difficult to provide public transport alternatives.” (Rees et al., 2020, p.23).

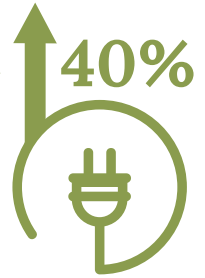
ACCORDING TO 2018 DATA, 16.3% OF NEW ZEALANDERS LIVED IN RURAL AREAS.

16.3%

Environmental Health Intelligence New Zealand (EHINZ).



IN 2021, AREAS WITH LOWER MEDIAN INCOMES LIKE KERIKERI AND WESTPORT FACED ELECTRICITY PRICES APPROXIMATELY 40% HIGHER THAN NEARBY CITIES WITH HIGHER MEDIAN INCOMES SUCH AS AUCKLAND AND CHRISTCHURCH, RESPECTIVELY.



Consumer NZ.

IN JUNE 2023, THE COST OF RURAL BROADBAND WITH AN AVERAGE SPEED OF 9 MBPS (COPPER) WAS COMPARABLE TO FIBRE PLANS OFFERING 300 MBPS IN URBAN AREAS.

New Zealand Commerce Commission.

IN JUNE 2023, STARLINK SATELLITE BROADBAND DELIVERED SPEEDS OVER 100 MBPS AND MADE UP 5% OF RURAL BROADBAND CONNECTIONS, INCREASING FROM 1,900 TO 12,000 CONNECTIONS IN ONE YEAR.

New Zealand Commerce Commission.

It is Impacting our Children

Many children in Aotearoa New Zealand, especially Māori, Pacific, and those from low-income households, live in material hardship, lacking basic necessities that affect their health, wellbeing, and development (Shi, 2024). These issues are worsened by poor nutrition, higher rates of obesity, hospitalisations due to inadequate housing conditions, and barriers to education and support services. Recent cost-cutting measures, such as reducing the government's school lunch programme, have raised concerns about further deepening these problems (Asher et al., 2023; Haigh, 2021; de Graaf, 2024).

National Literature Insights:

“Children living in poverty are at greater risk of behavioural and emotional problems.” (Haigh, 2021, p.90).

“The leading cause overall of such hospitalisations for children is respiratory illnesses – often ‘diseases of poverty’ which are worsened by cold, damp, crowded homes.” (Asher et al., 2023, p.2).

“Children living in areas of higher deprivation were least likely to meet the recommended guidelines for fruit and vegetable intake.” (Morton et al., 2020, p. 97).

“Children aged 2-14 years from deprived areas are less likely to have breakfast at home, and are more likely to eat fast foods and be obese than children from the least deprived areas.” (Haigh, 2021, p. 81).

“Based on data from 2014/15 and 2015/16 combined, compared to children in food-secure households, children in food-insecure households were significantly more likely to...not meet fruit and vegetable consumption guidelines, eat breakfast at home for fewer than five days per week, eat fast food and drink fizzy drinks three or more times a week, be obese or overweight.” (Haigh, 2021, p. 87).

“Children living in high deprivation areas faced more frequent barriers to attending school regularly, such as transportation issues and family financial constraints.” (Morton et al., 2020, p. 120).

“Barriers to accessing support services are more pronounced for families in high deprivation areas, with financial constraints and limited availability of services cited as major challenges.” (Morton et al., 2020, p. 64).

“Poverty during the early years of childhood can be particularly detrimental, with negative educational effects persisting at least into middle years of schooling, even when family incomes improve.” (Haigh, 2021, para. 4).

“Over 20% of children living in households with a total income between \$30,000 and less than \$70,000 experienced material hardship, with 8% of these children living in severe material hardship.” (Shi, 2024, p. 74).

“Material hardship (going without six or more common household necessities) was experienced by one in ten children and was more common among Māori (19%) and Pacific (23%) children and those living in high deprivation areas (33% of children living in NZDep decile 10).” (Morton et al., 2020, p. 74).

“Material hardship is found among children living at all levels of area-level deprivation, but a higher proportion of children living in the most deprived areas did not receive essential consumption items because their families could not afford them.” (Morton et al., 2020, p. 74).

“Two out of every five children reported that they ‘always’ worry about their family finances (39%, n=1732), and this response was similar in different areas of deprivation.” (Morton et al., 2020, p. 76).

“Approximately 202,100 children live in low-income households...That is about 1 in every 6 children, or 17.5% of the total number of children in New Zealand.” (Shi, 2024, p.5).

National Media Insights:

“There is a need for free school lunches, and we need to resource that need. If we don't, we'll be resourcing the consequences. School lunches work. Kids with full bellies learn better.” (de Graaf, 2024).

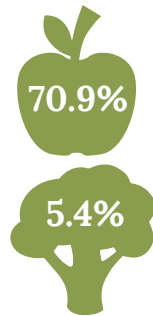
BY JUNE 2023, 12.6% OF CHILDREN LIVED IN HOUSEHOLDS EARNING LESS THAN 50% OF THE MEDIAN HOUSEHOLD INCOME OF \$97,468, A 3.9% RISE SINCE 2018.

Stats NZ, Child poverty statistics: Year ended June 2023.



AMONG CHILDREN AGED 2-14 YEARS, 70.9% ATE THE RECOMMENDED AMOUNT OF FRUIT (1 TO 2 SERVINGS, DEPENDING ON AGE), BUT ONLY 5.4% CONSUMED THE RECOMMENDED AMOUNT OF VEGETABLES (2.5 TO 5.5 SERVINGS).

NZ Health Survey 2022/23.



IN 2022/23, AROUND 110,000 CHILDREN AGED 2-14 YEARS (13.5%) WERE CLASSIFIED AS OBESE, UP FROM 11.6% FIVE YEARS EARLIER.

NZ Health Survey 2022/23.



National Context

National Literature Review

In this section, we examine a diverse array of research materials, including scholarly articles, meta-analyses, theses, reports, discussion papers, and book chapters, to gain a comprehensive understanding of the financial health landscape from a national perspective. Each source provides unique insights and evidence, enriching our understanding of the factors influencing financial health across Aotearoa New Zealand.

Please note that while we examine a diverse array of materials, this review captures high-level research and is not intended to be a comprehensive study. Instead, it aims to build on subsequent sections of this report and provide additional perspectives and considerations relevant to financial health in Aotearoa New Zealand.

Low Incomes vs. Bad Debt

Research shows that low incomes significantly contribute to indebtedness, often involving 'bad debts' such as personal loans and overdrafts, hire purchases, mobile and fixed term contracts, with income increases viewed as the 'only way out' (Gilbert & Scott, 2023; Legge & Heynes, 2009). Legge and Heynes (2009) found that more severe levels of indebtedness tend to be felt by families with both low incomes and children. This issue is further exacerbated by income inequality and declining income support (Carroll et al., 2011, p. 3; Boston, 2014, p. 980).

"The most pronounced indicator of social inequality in New Zealand over the preceding two decades was the growth in income inequality" (Carroll et al., 2011, p. 3).

"Living on a low income for a long period was found to be a major cause of indebtedness in some recent New Zealand case studies, and increasing income is considered the only way out." (Legge & Heynes, 2009, p. 34).

"Over-indebtedness tends to affect families that have both low incomes and children; among families without children, low income does not seem to make much difference. In other words, having children and low income is a better predictor of problem debt than low income alone". (Legge & Heynes, 2009, p. 32).

"We also observe that many of the 'bad' debts respondents hold are also associated with higher over-indebtedness, including personal loans, overdrafts, hire purchases, mobile and fixed term contracts." (Gilbert & Scott, 2023, p. 14).

"The real value of income support for most low-to-middle income families has been declining steadily for about six years." (Boston, 2014, p. 980).

Unregulated Buy Now Pay Later Schemes

Millennials and Generation Z are increasingly opting for Buy Now, Pay Later (BNPL) services due to their familiarity with digital transactions and the immediate access to credit these services provide. They also bypass the need for credit checks, making them particularly appealing to those with limited financial experience, credit history, or lower income (Wang, 2023).

This trend has increased indebtedness among BNPL users, many of whom struggle with poor financial management. As a result, they are more likely to incur additional fees due to being unable to meet their BNPL obligations. (Gilbert & Scott, 2023; Wang, 2023). The absence of strict regulations for BNPL schemes, compared to traditional credit options, also poses significant risks, especially for economically vulnerable young adults (Gilbert & Scott, 2023; Wang, 2023).

In response, the government has introduced new consumer protections for BNPL services, effective from September 2, 2024. These new customer protections aim to safeguard consumers from potential financial harm while ensuring continued access to affordable credit. Key protections of BNPL include requiring lenders to treat borrowers fairly and disclose key contract information. Borrowers will also be protected from unreasonable fees, have access to financial mentoring if they miss payments, and can apply for repayment variations in cases of hardship (Ministry of Business, Innovation and Employment [MBIE], n.d.).

“If a consumer fails to meet the repayment terms, they can quickly find themselves in a cycle of debt, especially if they have multiple BNPL plans running concurrently.” (Wang, 2023, p. 11).

“Millennials and Generation Z show a preference for fintech solutions such as BNPL as they are increasingly comfortable with technology and digital transactions.” (Wang, 2023, p. 15).

“Younger individuals have little to no credit history and limited financial experience of debt use. As a result, BNPL services attracted a population historically wary of traditional credit lines and have effectively created new debtors.” (Wang, 2023, p. 15).

“BNPL services may lead to the accumulation of debt, as the instant gratification provided by these services dissociates the pleasure of acquisition from the payment responsibility.” (Wang, 2023, p. 11).

“Our results provide strong evidence that BNPL is associated with higher over-indebtedness in young adults. We observe those who use BNPL more frequently and those who display poor use of BNPL, i.e., incurring late fees, incurring fees more often, incurring fees due to being unable to repay their BNPL, and using debt to repay their BNPL, are associated with respondents having more indicators of over-indebtedness.” (Gilbert & Scott, 2023, p. 7).

“BNPL services provide immediate access to credit without delay by forgoing the need for a credit check. This makes them an accessible option for lower-income individuals who may not qualify for traditional credit options.” (Wang, 2023, p. 17).

“Laybuy, over 25% of their revenue was derived from late penalties.” (Wang, 2023, p. 13).

“BNPL currently falls outside the purview of consumer finance regulation.” (Wang, 2023, p. 10).

“Our findings raise the possibility that BNPL, certainly in its current unregulated form, could do significant damage to an economically vulnerable group, young adults. Mistakes made in early adulthood are difficult to undo and may impact financial stability moving forward. Some regulatory effort to mitigate or limit poor use of BNPL is therefore warranted.” (Gilbert & Scott, 2023, p. 16).

“The Government has introduced new protections for consumers using Buy Now Pay Later, effective from 2 September 2024. This is part of the Government’s work to ensure consumers are protected from potential financial harms, while enabling continued access to low-cost credit.” (Ministry of Business, Innovation and Employment [MBIE], n.d., para 1).

“BNPL lenders will have to disclose key information about credit contracts and any variations.” (Ministry of Business, Innovation and Employment [MBIE], n.d., para 11).

“Borrowers will be protected from unreasonable default fees.” (Ministry of Business, Innovation and Employment [MBIE], n.d., para 11).

“BNPL lenders will be required to provide information to borrowers who miss payments about financial mentoring services.” (Ministry of Business, Innovation and Employment [MBIE], n.d., para 11).

“Borrowers facing unforeseen hardship can apply to the lender to have their repayment contract varied.” (Ministry of Business, Innovation and Employment [MBIE], n.d., para 11).

Lack of Financial Literacy

Research indicates that while many New Zealanders are aware of the financial challenges they face, they often lack the necessary knowledge and skills to make informed financial decisions. According to research from Widdowson & Hailwood (2007), higher education is linked to better employment opportunities, higher income, and improved financial literacy, all of which contribute to better debt management and a reduced reliance on services such as BNPL schemes. This underscores the importance of addressing knowledge gaps to help those at risk of making uninformed financial decisions (Legge & Heynes, 2009; Gilbert & Scott, 2023).

- “The surveys have indicated that New Zealanders are aware of some of the financial issues that they face, but they are ill-equipped to make financial decisions” (Widdowson & Hailwood, 2007, p. 44).*
- “There is a widely-recognised need for further measures to strengthen financial literacy and capability among the general public” (Widdowson & Hailwood, 2007, p. 46).*
- “Higher education is likely to mean more stable employment and higher income, as well as better financial literacy.” (Legge & Heynes, 2009, p. 34).*
- “We observe clear evidence that those with higher debt literacy and money management skills use BNPL better with less likelihood of using debt to repay BNPL, lower incidence of incurring fees and are more likely to have simply forgotten their repayment than being unable to pay.” (Gilbert & Scott, 2023, p. 19).*
- “Financial literacy has a clear relevance for the ability of households to manage debt...Over the decade to December 2006, household debt has increased almost three times. This is mostly housing debt, which has tripled, while consumer debt has more than doubled. Total household debt is now more than \$150 billion, and around 155 percent of household disposable income.” (Widdowson & Hailwood, 2007, p.38).*

Financial Stress can Contribute to Poor Mental Health

Research shows that financial stress significantly affects mental health, often resulting in low self-esteem, negative emotions, depression, and anxiety across various demographic groups. These impacts are particularly pronounced among populations facing disproportionately high rates of deprivation, such as Māori, Pacific peoples, individuals with disabilities, and LGBTQI+ youth. Effective financial counselling and targeted policies are essential to decrease financial stress and overall wellbeing (Afzali et al., 2023; Hassan et al., 2021; Lange & Byrd, 1998; Asher et al., 2023; Haigh, 2021).

- “Generally, financial stress has been a predictor of low self-esteem, negative emotions, depression, and anxiety in all population groups.” (Afzali et al., 2023, p. 5).*
- “Economic hardship was found to be a risk factor for major depression.” (Hassan et al., 2021, p. 18).*
- “Financial strain was associated with general mental health problems and depressive symptomatology.” (Hassan et al., 2021, p. 11).*
- “Current hardship was associated with the increased risk to mental health problems” (Hassan et al., 2021, p. 5).*
- “Levels of daily financial stress were associated with individuals’ perceptions of manageability and internal control regarding their financial situation. These factors, in turn, directly influenced the students’ levels of psychological well-being.” (Lange & Byrd, 1998, p. 193).*
- “Chronic financial strain was shown to influence students’ psychological well-being by negatively affecting the degree of comprehensibility regarding their situation as well as their senses of control and self-esteem.” (Lange & Byrd, 1998, p. 193).*
- “Students’ confidence in financial status was negatively related to mental health issues such as hopelessness, exhaustion, sadness, depression, and being overwhelmed.” (Afzali et al., 2023, p. 5).*
- “Greater anxiety and stress were significantly linked to higher compulsive purchasing ratings and lower perceived financial wellbeing.” (Hassan et al., 2021, p. 14).*

“Respondents in low-income areas (21%) were around twice as likely as respondents from middle (11%) and high-income (9%) areas to report having attempted suicide in the last 12 months.” (Asher et al., 2023, p. 3).

“Participants’ higher estimates of their current debt level were associated with higher perceptions of the stresses associated with meeting their daily financial needs.” (Lange & Byrd, 1998, p. 204).

“Poverty is not only about a lack of employment, but about having no margin for error while living with constant stress and unpredictability.” (Haigh, 2021, p. 96).

“Thus, it may prove beneficial for programmes providing financial counselling for students to concentrate on techniques to improve students’ sense of coherence and sense of control regarding their situation as well as offering money-management techniques and budgeting skills.” (Lange & Byrd, 1998, p. 207).

“The results of this study suggest that individuals’ sense of coherence about their long-term financial distress as well as their long-term sense of psychological wellbeing will also be negatively affected.” (Lange & Byrd, 1998, p. 208).

“Mental health burdens disproportionately affect Māori, Pacific, disabled, care-experienced and LGBTQI+ youth more frequently. Most of these populations face inequitably high rates of deprivation.” (Asher et al., 2023, p. 3).

“This study provided a comprehensive overview of the bidirectional relationship between socioeconomic conditions and mental health. Emphasising the need to develop policies to address the drivers of poor mental health during times of economic downturn.” (Hassan et al., 2021, p. 9).

Periods of Unemployment can be Devastating

Research shows that periods of widespread unemployment, such as economic recessions or the COVID-19 pandemic, have profound effects on financial security and mental wellbeing (Hassan et al., 2021; Cunningham et al., 2022). These impacts often lead to heightened distress, mental health issues, and even an increase in suicidal behaviour, particularly among individuals facing unemployment or reduced work hours (Cunningham et al., 2022; Every-Palmer et al., 2020; Gasteiger et al., 2021).

Although government support measures provided temporary financial relief during the likes of the pandemic, frontline employment services are crucial for addressing the challenges associated with unemployment and financial distress (Cunningham et al., 2022; Campbell et al., 2015).

“Previous economic recessions have been associated with increases in poor mental health outcomes and suicidal behaviour, particularly via unemployment.” (p. 4073)

“[The] Recession not only affected older adults’ financial wellbeing but also adversely affected mental health.” (Hassan et al., 2021, p.5).

“A COVID-19-related recession also has the potential to lead to increased rates of suicide.” (p. 4073)

“Previous New Zealand research estimates a two to three-fold increased risk of suicide with being unemployed, with around half of the association attributed to mental illness.” (Cunningham et al., 2022, p. 60).

“Mental illness is important for employment status, as a history of illness may make an individual more likely to lose their job. Development, or the exacerbation, of mental illness among individuals during periods of unemployment may make it harder for them to re-enter the workforce, placing them at further risk of suicidal behaviour.” (Campbell et al., 2015, p. 60).

“Prior to adjustment, being unemployed (OR: 3.71, 95% CI: 3.46–3.94) or NILF (OR: 3.19, 95% CI: 2.97–3.42) was associated with a higher likelihood of a hospital/emergency visit for self-harm compared to being employed.” (Cunningham et al., 2022, p. 4071).

“Our results clearly demonstrate that having a job is associated with better mental health, supporting previous mental health research which also documents these effects.” (Cunningham et al., 2022, p. 4072).

“Substantially increased rates of distress were seen among those who reported having lost their jobs or experienced a reduction in work as a result of the pandemic” (Every-Palmer et al., 2020, p. 7).

“Those who had lost jobs or had less work, those with poor health status, and who had past diagnoses of mental illness showed poorer psychological outcomes.” (Every-Palmer et al., 2020, p. 1).

“Changes such as wearing face masks, ceased interpersonal interaction through social distancing, loss of income and lockdowns have also been reported to impact mental health...Other possible stressors may include redundancies, border closures, changed events (eg, funerals and weddings) and significant changes in the working hours of the employed.” (Gasteiger et al., 2021, p. 16).

“Common stressors that cause poor mental health in young adults include exams and study, paying rent, affording a house, pressure to succeed, career prospects, job instability, appearance and lower finances and living security.” (Gasteiger et al., 2021, p. 12).

“The pandemic and social distancing regulations may have further exacerbated stress in younger populations, by causing unemployment and financial problems, limiting social interaction and support, and requiring students to study remotely while experiencing academic uncertainty.” (Gasteiger et al., 2021, p. 12).

“The COVID Income Support Payment provided temporarily higher benefits to those who have lost employment.” (Cunningham et al., 2022, p. 4073).

“Work and Income New Zealand (WINZ), the national provider of employment services and financial assistance, is on the ‘frontline’ with respect to unemployment, and as such, would be a logical starting point for potential interventions.” (Campbell et al., 2015, p. 60).

Financial Barriers to Healthcare

Significant cost barriers prevent many New Zealanders, particularly those from lower-income households, those who have high health needs, working-age adults (24–35 year olds), and females, from accessing primary health care (Jeffreys et al., 2023; Jeffreys et al., 2021). These barriers include not only direct costs but also associated expenses such as travel, childcare, and time off work (Jeffreys et al., 2022). Various studies highlight the extent of the issue, with a notable proportion of individuals deferring medical consultations and treatments due to financial constraints (Jeffreys et al., 2023; Jeffreys et al., 2022).

“The “cost” of seeing the GP is not only the user charge made to the practice, but also, for example, the cost of travel or childcare and for care for other dependents, and the cost of any time off work.” (Jeffreys et al., 2022, p. 2).

“In the fully adjusted model, important predictors of experiencing a cost barrier were being of working age, being female, having low household income and having high health needs.” (Jeffreys et al., 2023, p.4).

“Working age adults (25–34 year olds) were at the highest risk of not being able to afford to see a GP or collect a prescription.” (Jeffreys et al., 2023, p.4).

“There are significant cost barriers to accessing primary health care in Aotearoa New Zealand, arising from the fact that government funding does not fully fund such care.” (Jeffreys et al., 2022, p. 2).

“Of the total of 18,320 respondents, 2845 (15.5%), 4175 (22.8%), and 1165 (6.4%), reported that they had deferred seeing their doctor/s, dentist and buying a prescription, respectively, at least once during the preceding 12 months, because they could not afford the cost of a visit or prescription.” (Jeffreys et al., 2022, p. 3).

“Children from households with incomes up to \$50k were more likely to face barriers to primary health care than those from households with higher incomes.” (Jeffreys et al., 2021, p. 38).

“Results from the Commonwealth Fund Survey showed that New Zealanders were twice as likely as Australians to not consult a doctor due to cost and 40% more likely to skip a consultation, test, or medication due to cost.¹⁹ Further results showed that consultations, tests, or medications were skipped due to cost by 27% of low income New Zealanders; the second greatest proportion of the 11 participating countries.” (Jeffreys et al., 2023, p.4).

“Across all years, 14% of people reported not having seen a GP when in need, during the past 12 months, due to cost. This proportion remained static over the 8 years of analysis (±1%).” (Jeffreys et al., 2023, p. 3).

“Although changes to policy, in terms of reducing or eliminating user charges, are important in removing a key barrier to access to care, the removal of such charges has not removed all financial barriers that service users face in seeing a GP.” (Jeffreys et al., 2022, p. 2).

“Children living in the 40% poorest neighbourhoods consistently experience inequitably higher rates of potentially avoidable hospitalisations than the better-off 60%...Māori, Pacific and ‘MEELA’ children also face inequitably high rates of such admissions.” (Asher et al., 2023, p. 2).

“For immunisation coverage at six months, the equity gap between least and most deprived deciles increased from 17.5 percentage points in 2020 to 22.5 percentage points in 2022.” (Asher et al., 2023, p. 2).

“The current system of enrolment in primary care significantly disadvantages children living in poverty. Those who haven’t been enrolled have much lower immunisation rates.” (Asher et al., 2023, p. 2-3).

“Children living in high deprivation areas were more likely to report their own health as poor (8%) compared with 5% in medium and low deprivation areas.” (Morton et al., 2020, p. 87).

“For children aged 14 and over, families have to pay for their GP visits as free doctors’ visits are only offered to children aged 13 and under.” (Morton et al., 2020, p. 5).

“Nearly one in three mothers reported that they postponed or put off [their child] visiting the dentist (28%, n=1397), and one in five mothers reported that they could not afford an unexpected \$500 expense in the next week without borrowing money to pay for it (19%, n=924).” (Morton et al., 2020, p. 74).

Ethnic Disparities in Access to Healthcare

There are significant ethnic disparities in primary health care access in New Zealand, with Māori and Pacific populations facing greater financial barriers compared to other groups (Jeffreys et al., 2022; Jeffreys et al., 2023). These obstacles are often linked to socioeconomic factors, including household income, cost barriers to accessing GP appointments and prescription payments, the inability to take time off work, and travel costs (Jeffreys et al., 2022; Jeffreys et al., 2023).

“A total of 325 children (5.5%) faced a barrier to seeing a GP at 54 months. This was more common in Māori compared to non-Māori (9.0% vs. 4.3%) and in Pacific compared to non-Pacific (9.1% vs. 4.6%) children.” (Jeffreys et al., 2022, p.7).

“[Cost] barriers [to seeing a GP] were more prevalent among Māori (the indigenous people of Aotearoa New Zealand), and among Pacific, compared to New Zealand European children.” (Jeffreys et al., 2022, p. 1).

“A total of 279 children (4.7%) faced a barrier to seeing a GP in the previous 12 months at age 24 months. This was more common in Māori compared to non-Māori (8.3% vs. 3.5%) and in Pacific compared to non-Pacific (7.0% vs. 4.1%) children.” (Jeffreys et al., 2022, p. 6).

“Household income, size, and deprivation explained about half of the inequity in barriers to primary health care between Māori and non-Māori.” (Jeffreys et al., 2023, p. 3).

“Māori were nearly 3 times as likely to report not being able to fill a prescription due to cost, having accounted for survey year and age group.” (Jeffreys et al., 2023, p. 3).

“Recent data from the New Zealand Health Survey show that young Māori (<15 years) are 3 times more likely to have not seen a GP due to cost in the past 12 months.” (Jeffreys et al., 2023, p. 5).

“Across all years, 22% of Māori (13% non-Māori) experienced a cost barrier to seeing a GP, and 14% of Māori (5% non-Māori) reported a cost barrier to collecting a prescription.” (Jeffreys et al., 2023, p. 2).

“Interestingly, patients in areas served by the providers “Hauora Tairāwhiti” (40%) and “Counties Manukau” (34%) were most likely to report not being able to afford taking time off work as an explanation of the cost barrier, compared with the 25% national average; both are areas comprising high proportions of Māori populations. This has implications for large providers of primary health care in these areas, where many of their practices only offer walk-in services. Although this means that potentially people can get seen on the day they need care, it also highlights a barrier for patients who are paid by the hour, and for whom spending time in a waiting room means hours unpaid.” (Jeffreys et al., 2023, p.4).

“In total, 90% (85% for Māori) of patients stated that it was the cost of the appointment that was the barrier. Māori were more likely than other ethnicities to report that travel costs were a barrier (18%, compared with 8% for non-Māori, non-Pacific, non-Asian people).” (Jeffreys et al., 2023, p.4).

Housing Affordability and Inequity

Research indicates that the housing affordability crisis in New Zealand disproportionately affects younger generations, Māori, Pacific populations, single parent and lower-income households, while wealthier property investors and earlier homeowners benefit significantly (McArthur, 2020). This crisis is exacerbated by rising housing costs, with many households spending a substantial portion of their income on housing, leading to severe housing-related stress and widening wealth inequality (Tindale, 2019; Legge & Heynes, 2009).

“Between 2015 and 2018, the wealthiest 20% of households saw their net worth increase by \$394,000 on average, and, in total, more than everyone else combined. The net worth of the lowest 20% increased by just \$1000.” (McArthur, 2020, p.8).

“The affordability crisis is not a crisis for everyone: some groups bear significant social costs while others, like property investors or those who purchased when prices were significantly lower, reap significant benefits. A recent investigation found that the most prolific property investors ‘flipping’ properties in Auckland held properties an average 46-84 days, realising an average gain of \$55,000-91,000. The costs are borne disproportionately by Māori and Pacific populations, single-parent households, and younger generations.” (McArthur, 2020, p.8).

“Home ownership for 25-40-year-olds dropped from 46% to 35% between 2001-2013. Combined with the financial burden of student loans, unaffordable housing creates a substantial and sustained impact on younger generations for whom home ownership is out of reach.” (McArthur, 2020, p.8).

“Across New Zealand about one in eight households (12.1%) spent 40% or more of their total household income on housing costs. This figure rose to about one in five households (22% or 381,900 households) which spent 30% or more.” (Tindale, 2019, p. 21).

“The report...acknowledges that persons in severe housing stress ‘are likely to find it difficult to afford their housing and pay for other necessities.’” (Tindale, 2019, p. 10).

“Median mortgage servicing ratios clearly decline over the life cycle and are generally higher for families with lower incomes. In other words, families with lower incomes allocate more of their income to servicing a mortgage.” (Legge & Heynes, 2009, p. 35).

High Rent vs. Low Incomes

Between 2018 and 2023, regions including Northland, Bay of Plenty, Gisborne, Hawke's Bay, Manawatū-Whanganui, Marlborough, and Southland saw significant declines in affordable rental housing, severely impacting low-wage working households (Waite, 2024). While a higher proportion of rentals remain affordable for those on median incomes, the options for low-wage earners are much more limited, with many affordable rentals being substandard (Waite, 2024; Tindale, 2019). This situation leaves many families struggling to cover basic living costs (Waite, 2024).

"Of the current housing stock, too many are unaffordable for low-income families, and what is available to them is often substandard, poorly insulated, damp and unhealthy." (Tindale, 2019, p. 23).

"Most regions have seen large declines in their share of affordable rental housing, particularly Northland (-14%), Bay of Plenty (-11%), Gisborne (-14%), Hawke's Bay (-17%), Manawatū-Wanganui (-22%), Marlborough (-13%) and Southland (-26%)." (Waite, 2024, p. 7).

"Between 2018 and 2023, most regions of New Zealand experienced significant declines in the share of private rentals that are affordable to low-wage working households." (Waite, 2024, p. 10).

"These affordable rent thresholds are also based on extensive work by the WEAG [Welfare Expert Advisory Group] on how much income households need to afford a basic standard of living. We should pay attention when we see supply changes which suggest many more families are paying rents which leave them unable to cover everyday living costs." (Waite, 2024, p. 9).

"As you would expect, a much higher proportion of rental properties are affordable on median incomes (58% in 2023, average for all dwelling sizes) than for low wages (41%) and benefits (35%)." (Waite, 2024, p. 5).

Housing, Heat or Eat?

Many households are facing significant financial stress due to high housing costs, leading to a difficult choice between heating their homes and affording other essentials like food—a dilemma often described as "heat or eat" (Howden-Chapman et al., 2011; Tindale, 2019). This strain also limits families' ability to cover other necessities, such as rent, further compounding their hardships (Haigh, 2021; Howden-Chapman et al., 2021; Clark et al., 2021).

"The high cost of heating homes means that disposable income is used for other necessities such as food and rent, creating a trade-off described in the American literature as 'heat or eat?'" (Howden-Chapman et al., 2011, p. 136).

"High rents affect the affordability of good food, fuel for the winter, and access to leisure pursuits." (Haigh, 2021, p. 31).

"More than one-quarter of households are struggling with energy poverty; that is, paying more than 10 percent of their income on household (non-travel) energy costs." (Howden-Chapman et al., 2021, p. 18).

"15% said that their families often/always worry about paying for housing costs." (Clark et al., 2021, p. 4).

"One in three children living in public rentals at eight years of age had experienced a major heating problem with their home (32%, n=76), and a further 36% (n=87) had a minor heating problem." (Morton et al., 2020, p. 81).

"Housing quality and affordability are big issues facing New Zealanders, and are particularly critical for children in poverty. Some low-income families pay more than half their income on rent. Many cannot afford to heat their homes which contributes to dampness and mould." (Tindale, 2019, p.23).

Housing Deprivation Impacts Health

Research highlights that poor-quality housing and overcrowding, as a result of poor financial health, are major challenges in Aotearoa New Zealand, especially for low-income families (Tindale, 2019; Asher et al., 2023). These conditions contribute to various health problems, including respiratory illnesses, mental health issues, and increased hospitalisations, which place a heavy strain on the healthcare system (Clark et al., 2021; Howden-Chapman et al., 2021).

“Damp or mouldy housing conditions are associated with the most hospitalisations, with close to 6300 hospitalisations annually resulting in approximately 37,000 nights in hospital and \$36 million in direct costs to the health care system.” (Howden-Chapman et al., 2021, p. 24).

“Poor quality housing and overcrowding are causes of many health issues for children, such as respiratory illnesses and spread of infectious diseases” (Tindale, 2019, p. 23).

“Housing deprivation was strongly associated with poor mental health. Students who had experienced housing deprivation were significantly more likely to report serious depression symptoms and serious thoughts of suicide in the past 12 months.” (Clark et al., 2021, p. 9).

“Housing deprivation was associated with poorer overall wellbeing and more problems accessing healthcare when needed (foregone healthcare), compared to young people who did not report housing deprivation.” (Clark et al., 2021, p. 8).

“The leading cause overall of such hospitalisations for children is respiratory illnesses – often ‘diseases of poverty’ which are worsened by cold, damp, crowded homes.” (Asher et al., 2023, p. 2).

High Transport Costs

Research shows that high costs associated with car ownership and public transport in Aotearoa New Zealand create additional financial hardship for many, often limiting access to employment. For low-income households owning a car is often necessary yet unaffordable, resulting in less money for necessities like food and healthcare (Rees et al., 2020; Rose et al., 2009). Although public transport is a potential alternative, it is perceived as costly, unreliable, with inadequate personal space, making car ownership a more appealing option despite its financial burden (Rose et al., 2009).

Active transport options like cycling and walking, whilst slower and weather dependent, are viewed as more cost-effective, and praised for congestion reduction and their ability to improve overall wellbeing (Raerino et al., 2013).

“New Zealand research estimates that 30% of New Zealanders do not have access to a car, in part due to the lack of ability to afford the costs of ownership, licensing and fuel.” (Rees et al., 2020, p. 21).

“Some research also suggests that ‘forced car ownership’ or owning a car despite being unable to afford it is also a significant cause of financial hardship in low-income communities in New Zealand.” (Rees et al., 2020, p. 21).

“Many described the increasing cost of petrol and car ownership as having a negative impact on access to employment. This resulted in reduced financial security and increased stress as whānau attempted to manage their car reliance on a limited budget.” (Raerino et al., 2013, p. 58).

“Meeting this cost is often achieved through income from employment. However, employment is overwhelmingly dependent on having a driver’s licence.” (Raerino et al., 2013, p. 59).

“Access to employment, the major mediator between income and health, is strongly determined by car ownership in New Zealand, and lack of access to a car is a significant barrier to employment for Māori job-seekers.” (Raerino et al., 2013, p. 56).

“This can entail compromise in other critical areas of household expenditure (food, healthcare, education) and lead to a disproportionate amount of household income being spent on the car.” (Rose et al., 2009, p. 200).

“Often the vehicle, the cost of petrol, comes before the food.” (Rose et al., 2009, p. 197).

“More often than not, the expense cut back on was food, a potent symbol of how significant running a car is to households.” (Rose et al., 2009, p. 197).

“A number of people perceived the cost of public transport as more expensive than owning a private motor vehicle.” (Rose et al., 2009, p. 200).

“Multiple public transport trips to get to a destination mean multiple ticket payments. When people travel with their family, costs can easily increase.” (Rose et al., 2009, p. 200).

“So there’s four of us going into town, now why would you take a bus? \$6.10 each, each way, so multiply that by 10, that’s \$61 times 4. There is no way running a car could possibly compare with that.” (Rose et al., 2009, p. 200).

“For many, access to employment was dependent on car use, as alternatives such as public transport or cycling were perceived as being too unreliable, slow, or dangerous.” (Raerino et al., 2013, p. 58).

“The cost of public transport was also considered challenging. In assessing the relative costs of different options for getting to work many participants concluded using the car seemed more cost effective.” (Raerino et al., 2013, p. 58).

“How many people can’t get to work regularly? Not ‘cause they can’t work, because they can’t get to work. If they were spending fifty bucks on transport just getting to work, because they’re generally low paid it ain’t worth working.” (Raerino et al., 2013, p. 58).

“Active transport is cost effective, as cycling and walking lanes are cheaper to make and maintain than roads. Additionally, it reduces congestion and can improve people’s moods.” (Rees, Masari, & Appleton-Dyer, 2020, p. 27).

“Investing in footpaths is associated with boosts to the local economy and increases in the overall quality and value of businesses and homes, and it provides financial savings from transportation-related costs.” (Rees, Masari, & Appleton-Dyer, 2020, p. 27).

“Living on a low income for a long period was found to be a major cause of indebtedness in some recent New Zealand case studies, and increasing income is considered the only way out.”

(Legge & Heynes, 2009, p. 34).

Snapshot of National Media

This analysis provides an in-depth review of media coverage relating to financial health in Aotearoa New Zealand. The goal of this review is to highlight the public discourse surrounding financial health and provide a current snapshot of how financial health issues are portrayed in the media. This ensures our understanding of the financial health landscape stays informed by the latest discussions and developments.

Overview of Media Coverage

Our examination includes 124 articles published in the last 12 months, dating back to August 2023, contributed by prominent New Zealand media sources. Below (see figure 10), we indicate the frequency of media reports by month, highlighting increases and decreases in discussions during specific periods.

In addition to visualising the frequency of media coverage, we identified the common themes across all articles. These key themes are:

- 1 Increases in Debt
- 2 Changes to Lending Regulations
- 3 Navigating the Risks of Buy Now, Pay Later Schemes
- 4 Debt Solution Providers Struggling With Funding Despite Demand
- 5 Debt and Dependency in New Zealand’s Welfare System
- 6 Rising Financial Hardship Drives Early Withdrawals
- 7 Financial Literacy
- 8 Impact of Funding Challenges on Essential Services
- 9 The Future of School Lunch Programmes
- 10 No More Fees-Free Policy
- 11 The Financial Burden of Unpaid Healthcare Placements
- 12 Mortgage Pressure
- 13 Rising Costs of Household Costs
- 14 Providing Shelter for Homeless Youth
- 15 New Requirements for Jobseekers
- 16 Economic Strain and Mental Health
- 17 Financial and Social Barriers Faced by our Ageing Population
- 18 The Importance of being Financially Prepared

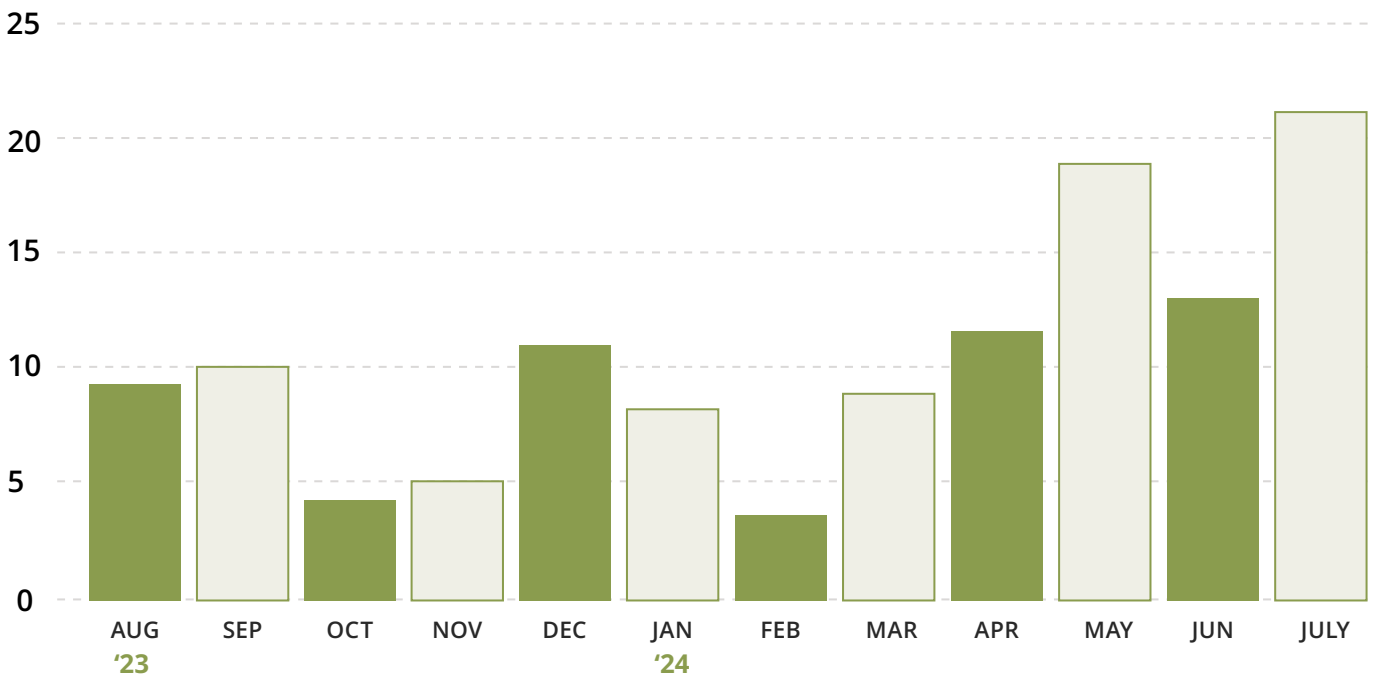


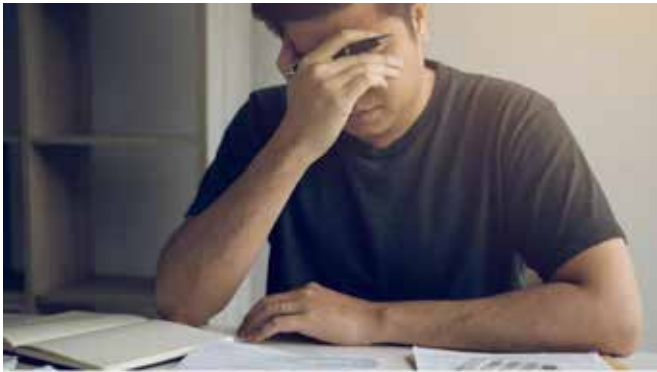
Figure 10 - Monthly Frequency of Media Publications on Financial Health.

Increases in Debt

Many media reports highlight the growing financial strain in Aotearoa New Zealand due to rising living costs and inflation, leaving a large portion of the population struggling with debt. Reports show that over 460,000 people are behind on debt payments, with growing arrears in mortgages and vehicle loans.

“Credit company’s Centrix’s April Credit Indicator report showed consumer arrears climbed to 463,000 in March, up 6000 month-on-month. This equals 12.7 per cent of the credit active population and is 7.4 per cent higher year-on-year.” (NZ Herald, 2024).

“Mortgage arrears were up 13 per cent...Vehicle loan arrears rose sharply to 6.5 per cent in March, compared to 4.9 per cent for March 2023.” (NZ Herald, 2024).



1 MAY 2024

Cost-of-living squeeze: More than 460,000 Kiwis behind on debt payments

The number of Kiwis behind on their debt repayments remains high as people wrestle with rising inflation and a cost-of-living squeeze...

NZ Herald, May 2024.

Changes to Lending Regulations

Some media reports highlight recent changes to lending regulations in Aotearoa New Zealand. The reports discuss how the government has removed affordability assessment requirements, which were previously criticised for being too strict and limiting access to credit. However, this change has raised concerns among financial mentors about the potential risks to vulnerable borrowers, prompting calls for tighter regulations on high-cost lenders and stronger protections against risky lending practices.

“This first stage of financial services reform will require lenders to be responsible and not lend if it will cause hardship but removes an affordability assessment process that has been critiqued as overly prescriptive.” (Newsroom, 2024).

“With the removal of affordability assessments regulations, it will be key to ensure that other changes are made to ensure vulnerable borrowers are protected.” (Newsroom, 2024).



10 JUL 2024

Push for crackdown on costly lenders as affordability rules axed

As lenders celebrate the Government’s removal of affordability assessment regulations, those dealing with the fallout of bad debt are thinking about how to protect vulnerable consumers...

Newsroom, July 2024.

Navigating the Risks of Buy Now, Pay Later Schemes

Media reports show that Buy Now, Pay Later (BNPL) schemes are becoming more popular, particularly among younger consumers. However, there are growing concerns about how these schemes affect financial health. While they offer convenience, experts are calling for stronger regulations to protect consumers from building up unmanageable debt and people can afford to repay their debts on time, pointing out that current New Zealand laws don't do enough to prevent financial strain on vulnerable populations.

“The fairly recent introduction of buy-now-pay-later into New Zealand has been a convenient and low-cost form of credit for many people, but has inadequate protections for consumers who may struggle to make repayments.” (Newsroom, 2023).

“Buy-now-pay-later added new risks for consumers, with no checks on how many accounts a consumer can collect, or whether a consumer can afford to pay off each account on time.” (Newsroom, 2023).



5 SEPT 2023

Buy now, pay more for it later

Cabinet accepts that buy-now-pay-later loans should be exempt from affordability and suitability assessments. This is not good news for consumers...

Newsroom, September 2023.

Debt Solution Providers Struggling with Funding Despite Demand

Media reports highlight the financial challenges faced by organisations that help people manage debt in Aotearoa New Zealand, especially as government funding is being reduced despite growing demand for their services due to economic pressures like COVID-19, rising living costs, and increasing interest rates. Many of these organisations are struggling to meet this rising demand with limited resources and express disappointment over the lack of ongoing government funding.

“Our workload has increased due to Covid firstly, then the cost of living, then the interest rate increases,” says Christine Liggins from Debtfix. “New Zealand relies heavily on the social sector and unfortunately everyone is chasing the same pot of funding. It is a great disappointment that the Government don't see the need to fund us.” (1News, 2023).



23 APR

Debt help service faces budget squeeze

The charity has partly relied on \$490,000 a year from the Ministry for Social Development (MSD) to help meet the cost of budget and finance advice for Kiwis who fall into difficulty with debt...

1 News, April 2023.

Debt and Dependency in New Zealand's Welfare System

Media reports highlight the growing debt problem among beneficiaries in Aotearoa New Zealand, where many low-income people are stuck in a cycle of poverty due to debts owed to government agencies. One major type of debt is "advance payments," which are loans provided by MSD for essential needs such as bill payments and overdue rent. These loans must be repaid, which often worsens financial hardship as beneficiaries struggle to cover everyday expenses while managing their debt. As a result, the welfare system, meant to support vulnerable individuals, is seen as contributing to their financial difficulties by creating a debt trap that is hard to escape.

"The debt owed by hundreds of thousands of people to government agencies has soared in recent years... Figures from the Ministry of Social Development show that total debt has climbed by more than \$1 billion since 2018 to \$2.61 billion in the year to March this year, and the number of people with debts has increased by tens of thousands, to 621,541. (Newsroom, 2024).

"The problem with MSD is that you're on a benefit, you owe money to the government, they then take that from your benefit, and it becomes a cycle. You just can't get out of that debt. (Newsroom, 2024).



20 JUN 2024

The benefit system that holds the poor in poverty

Debt owed to government agencies by the country's poorest residents adds up to more than \$3 billion, and there's no easy solution...

Newsroom, June 2024.

Rising Financial Hardship Drives Early Withdrawals

Media reports highlight the rising trend of early KiwiSaver withdrawals due to financial hardship, with numbers of such cases doubling compared to previous years. This reflects the growing financial strain on New Zealanders, exacerbated by rising living costs and economic challenges.

"The amount of money withdrawn from KiwiSaver due to financial hardship doubled, from \$10.3 million in October 2022 to \$21.5 [million] in October 2023." (NZ Herald, 2023).



3 DEC 2023

KiwiSaver: Early withdrawals double as purses put under strain

The money withdrawn early from KiwiSaver funds due to financial hardship has doubled compared with a year ago, with significantly more people taking money out before retirement.

NZ Herald, December 2023.

Financial Literacy

Media reports highlight the Labour Party's plan to make financial literacy mandatory in New Zealand schools, aiming to fill gaps in students' financial skills and improve life outcomes. While the initiative is widely supported for focusing on essential life skills, concerns have been raised about overloading the curriculum and the potential strain on teachers.

"Evidence tells us the current approach means too many students leave school without the financial skills they need" - Chris Hipkins, Labour leader. (RNZ, 2023).

"It was 'fantastic news' that every school would be required to teach financial literacy... Financial literacy is a life skill that every single person utilises throughout their life, and it has such a major impact on their life outcomes and the choices that they have." (RNZ, 2023).

"The ministry would need to be careful not to simply add more to the mandatory curriculum on top of what was already there... we seem to be in an additive mode, adding more and more to an already very full curriculum." (RNZ, 2023).



21 AUG 2023

Financial literacy policy has principals wary of curriculum overload

Labour is adamant its push for compulsory financial literacy classes in schools will not simply load more work onto already stressed teachers - and one provider of such classes is backing the move.

RNZ, August 2023.

Impact of Funding Challenges on Essential Services

Media reports highlight significant funding challenges across multiple sectors in Aotearoa New Zealand, including healthcare, disability services, research, and the justice system. These reports suggest that inadequate funding is leading to higher fees, reduced services, and the potential loss of key workforce members, all of which is raising concerns about the accessibility and affordability of essential public services.

"We need to understand that general practice is not fully funded," Betty said. "So the patient does have to pay to see a doctor to actually cover the cost of delivering healthcare, the extra cost. So this year the fees that patients pay to see the doctor will have to go up in order to cover the cost of continuing to deliver healthcare." (RNZ, 2024).



19 JUL 2024

Doctors warn fees will need to rise due to funding 'shortfall'

Primary health providers are rejecting Health NZ / Te Whatu Ora's increase of 4 percent to core general practice funding...

RNZ, July 2024

The Future of School Lunch Programmes

Media reports indicate that the school lunch programme is facing major challenges as the New Zealand government plans significant cost reductions. While the government aims to cut expenses by \$107 million annually, concerns have been raised about the potential negative consequences on the quality and accessibility of meals provided to students. These reports also suggest that the cuts could undermine the programme's effectiveness in improving student attendance and behaviour, particularly in socio-economically disadvantaged areas.

"The change will see the cost of the programme set up under the Labour government reduced by approximately \$107 million each year."

"There is a need for free school lunches, and we need to resource that need. If we don't, we'll be resourcing the consequences. School lunches work. Kids with full bellies learn better." (RNZ, 2024).



4 APR 2024

Free school lunches making a real difference - Northland principal

A Northland school is urging the government to rethink its plans to cut back the free lunches programme, saying the meals have greatly improved student attendance and behaviour.

RNZ, April 2024.

No More Fees-Free Policy

Media reports discuss that the New Zealand government is scrapping the "first year fees free" policy, which had previously covered the first year of tertiary education for eligible students. The new policy, set to begin in 2025, will instead cover the final year of study, aiming to incentivise students to complete their education. However, this shift has faced criticism, with concerns being raised that it may exacerbate existing inequalities and increase administrative burdens on educational institutions.

"The new government plans to change the policy that since 2018 has covered eligible students' fees for the first year of tertiary studies. Instead, the Government will cover final-year fees... Presumably, funding the final - rather than the first year - of study will act as an incentive for students [to complete their education]." (NZ Herald, 2024).

"But if the aim is to address equity, year one is where we must start. Otherwise, you're incentivising those who could already afford to study." (NZ Herald, 2024).

9 FEB 2024

The Government is scrapping first-year fees free: What you need to know

The new government plans to change the policy that since 2018 has covered eligible students' fees for the first year of tertiary studies. Instead, the Government will cover final-year fees.

NZ Herald, February 2024.

The Financial Burden of Unpaid Healthcare Placements

Recent media reports highlight the financial struggles faced by healthcare students, particularly nursing and midwifery students, due to unpaid mandatory placements. These placements are causing significant financial strain and leading to high dropout rates, especially among Māori and Pacific students. The lack of financial support, combined with the demanding nature of these placements, makes it difficult for students to balance work, study, and personal life, creating major challenges in recruiting and retaining healthcare workers.

"I didn't have like any way to get to the births, so my family had to help me out with buying a car and then on top of that, you know, you're trying to pay for your petrol... you're also having to pay for things like uniforms and then equipment, like stethoscopes." (RNZ, 2024).



23 JUL 2024

Would-be midwives quitting over costs

"I don't know how much more broken the system can get." That is the message from a community midwife of over 20 years, battling burnout and calling for urgent support to keep students and improve working conditions.

RNZ, July 2024.

Mortgage Pressure

Media reports describe the challenges homeowners in Aotearoa New Zealand have faced in recent years due to rising interest rates. Many are being forced to sell their homes because mortgage payments have become unaffordable, with interest rates climbing from 2% to as high as 9%.

More recently, however, there have been cuts to the Official Cash Rate (OCR) announced, with experts suggesting that mortgage rates may decrease to around 5% or slightly higher in the near term, providing some relief for struggling homeowners.

"They're in a position where they have to sell because they can't afford the payments based on the fact interest rates have gone from 2% to 9% in some cases and their house prices might have dropped 20%." (Stuff, 2024).

"I've had a [person] saying 'Brooke is going to sell it or the bank is'... it's something I've seen numerous times." (RNZ, 2024).

"New Zealanders are being told yesterday's unexpected cut to the Official Cash Rate (OCR) will provide some relief for those struggling with the cost of living crisis." (RNZ, 2024).



19 AUG 2024

OCR coming down, how far will home loan rates fall?

The official cash rate (OCR) has been cut and banks have trimmed many of their home loan rates. But, with the OCR forecast to fall through the next couple of years, how far are mortgage interest rates really likely to drop?

RNZ, August 2024.

Rising Costs of Household Costs

Media reports show that many New Zealand households are facing growing financial pressure due to rising living costs, such as higher rent and transport expenses. Energy hardship is also a major concern, with many families struggling to afford adequate heating and resorting to drastic measures like rationing power or going without it entirely.

“Each year around 40,000 New Zealanders are disconnected from the power supply for non-payment, according to Consumer NZ. They are surviving winter in cold, dark homes without access to a warm shower or a home cooked meal – some for months.” (NZ Herald, 2024).

“The house was freezing and we had no hot water or anything. I was so ashamed and sad for my children.” (NZ Herald, 2024).

8 JUL 2024

Four months with no electricity: New Zealand families rationing and living without power to eat

Each year around 40,000 New Zealanders are disconnected from the power supply for non-payment, according to Consumer NZ.

NZ Herald, July 2024.

Providing Shelter for Homeless Youth

Media reports have highlighted several success stories of individuals overcoming financial challenges, such as housing insecurity, through resilience, innovation and community support. A standout example is a couple in Auckland who are using their own resources to build New Zealand's first 24-hour youth emergency centre, aimed at providing comprehensive support for homeless youth.

“[The idea came] in an attempt to provide a response to youth homelessness and to ensure that no young person ends up in motels anymore, because that system is just completely destroying young people's lives and causing immense harm and suffering to them.” (RNZ, 2024).

“We started because we recognised that there were some key gaps in services and supports for rangatahi who experience homelessness, and want to be a part of the solution.” (RNZ, 2024).

“The service is going to help [youth] to get into sustainable housing as swiftly as possible, or [to] get [youth] reconnected to whanau or whatever it is that you really need.” (RNZ, 2024).



3 JAN 2024

Auckland couple going without to help homeless youth

A young Auckland couple are digging into their own pockets to build the first 24-hour youth emergency centre in the country.

Source: RNZ, January 2024.

New Requirements for Jobseekers

Media reports outline the government's new requirements for jobseekers receiving benefits, which include mandatory seminars after six months of unemployment. These changes are part of a larger plan to make the welfare system more proactive and ensure that those able to work are actively looking for jobs. However, critics argue that these requirements may further stigmatise and disadvantage people on benefits, rather than helping them find meaningful employment.

"This government believes those who can work, should work, because having a job is the best way for people to lift themselves and their families out of hardship." (RNZ, 2024).

"The government is more interested in punishing the poor than actually helping people into good employment." (RNZ, 2024).



24 JUN 2024

Job seekers now required to attend a seminar after six months on the benefit

A work check-in requirement for those on the jobseeker benefit starts today. Anyone who is considered 'work-ready' will have to attend a seminar after six months, to assess how...

RNZ, June 2024.

Economic Strain and Mental Health

Media reports show a growing connection between economic hardship and mental health problems, especially in families. Financial instability, often hidden by parents, has a profound impact on both parents and children, causing behavioural problems and emotional distress. This is made worse by the fact that many families experience fluctuating economic conditions, which adds to the stress experienced by both adults and children.

"First, we found that many families' economic situations varied over time – they were doing fine with money in some months and struggling during others. And second, we found that when teenagers said they and their families were experiencing hardship, those teens had more behavioural problems... In the months when teens reported experiencing these hardships, they were more likely to feel depressed and get in trouble at school." (NZ Herald, 2024).

"We can hardly survive. My family are in financial hardship at the moment, because I have cancer and depression. Considering that I only work for a limited number of hours due to my ill health, it's next to impossible to survive considering the prices." (NZ Herald, 2024).



9 MAR 2024

Teenagers' mental health challenges linked to knowledge of family money problems, research says

When parents try to shield their kids from financial hardship, they may be doing them a favour...

NZ Herald, March 2024.

Financial and Social Barriers Faced by our Ageing Population

Media reports highlight that New Zealand's ageing population faces a range of financial challenges, including the ongoing burden of student loan repayments and the need for early KiwiSaver withdrawals due to rising living costs. As a result, many retirees are still managing student debt, while others are forced to dip into their retirement savings to cope with financial hardship.

"They wouldn't be repaying [student loan] on a benefit ... I don't think people realise when they go on to a pension they have to start repaying their student loan from a pension." (NZ Herald, 2024).

"The Retirement Commissioner is joining budget advisers in raising alarm over a steep rise in people withdrawing their savings from KiwiSaver as they struggle with rising prices...Inland Revenue's latest figures show more [retired] people in financial hardship are withdrawing their savings from KiwiSaver - taking out a combined \$21.5 million in October, double that of October's \$10.3m last year." (NZ Herald, 2023).



25 MAY 2024

Tens of thousands of pensioners still paying off student loans, government figures show

Tens of thousands of people past retirement age are still paying off their student loans, government figures show.

NZ Herald, May 2024.

The Importance of being Financially Prepared

Many media reports offer crucial advice on managing financial challenges amid rising living costs. They highlight the importance of establishing an emergency fund for stability during unexpected crises, recommend seeking help from financial mentors when overwhelmed by debt, and encourage prioritising financial preparedness by utilising available resources and expert guidance to navigate tough economic conditions.

"Having an emergency fund is one of the most essential financial practices you can adopt, providing you with access to cash when you need it most." (NZ Herald, 2024).

"For a lot of people, it can be intimidating dealing with a bank or a finance company, but it's a lot easier with a mentor in your corner." (Stuff, 2024).

"The sooner you have that conversation [with financial mentors], the more options you have." (Stuff, 2024).



4 MAY 2024

In a financial black hole? Here's where to get help

It's been a week of depressing economic data – living costs are up, more homeowners are falling behind on mortgage payments and unemployment is increasing.

Stuff, May 2024.

Local Context

Community Insights

In this section, we delve into the lived experiences of the communities we engaged with, drawing on insights from our Equity and Wellbeing profiles and discussions with industry experts. Our focus is on identifying themes that reflect the main concerns from the community's perspective within the financial health landscape in Aotearoa New Zealand.

Although we have aimed to capture the primary concerns, we acknowledge that we likely haven't heard everything. What we share here aims to shine a light on what these communities deemed important, providing a foundation for understanding the financial health landscape from the communities perspective.

Affording Early Childhood Education

Whilst government subsidies and some Early Childhood Education (ECE) centres make it more affordable for some parents and/or caregivers, many believe that paying for ECE itself, along with associated transport costs, remains costly, consuming a significant portion of their household incomes. For some, particularly those with lower incomes, staying at home to care for their children or keeping older children home from school to care for younger siblings, so that parents and/or caregivers can still go to work, is seen as a more economical option.

"I have a daughter who's a chartered accountant, so [she's] on a fairly good wage, and even she finds the cost really difficult. Really, is it worth working, or is it worth not working? The cost is exorbitant."

"Put all the money in [ECE] at the beginning and it will get you good results."

"High early childhood education attendance is because we are a low socio-economic area and have a lot of money and effort thrown into this."

"We only cost \$2 a session, so money isn't stopping people coming to Playcentre. And we'll take children from zero [to] six years old."

"My partner is thinking of leaving work because it's cheaper to have kids out of daycare than it is to have them in there."

"Of my 30 or so hours of work a week, at least half of that was going to childcare. It's like the privilege of going to work."

"I'm actually amazed at the childcare prices that parents are paying, that's more than their wage sometimes."

"You are definitely doing that math of like, how much more do I need to work and the game of what you pay vs. what you earn."

"We see the tension it causes the parents, do I work or send the children to childcare, or do I sacrifice income to stay with children."

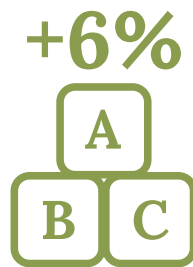
“We send our youngest to daycare. Cost is probably a big prohibitor. Our daughter’s two and a half, so we have to pay for that, and by the time my partner works, a big portion of her salary goes to pay the daycare. I can imagine that would put a lot of families off.”

“Given that people do have government support, there is still a financial component; even with the subsidy, it still isn’t viable.”

“Often these families don’t have transport and there are lots of barriers around getting to kindergarten, so we can support them in that way.”

THE NUMBER OF CHILDREN ATTENDING LICENSED EARLY CHILDHOOD SERVICES **GREW FROM 181,045 IN JUNE 2022 TO 191,602 IN JUNE 2023, A 6% INCREASE.**

Education Counts, Annual ECE Census 2023: Fact Sheets.



Affording Quality Schooling

While some families choose to send their children to schools outside their own regions due to poor-quality local education, financial constraints prevent many lower-income or high-deprivation families from doing so. As a result, these families often have to ‘make the most of’ what is available locally. Additionally, some feel that whilst some scholarships exist to enable students, especially those from low-income families, to get access to better quality schooling elsewhere, some believe that these scholarships are not equitable, as they are perceived to be available only to those who are skilled in sports.

“For a number of their families, that’s just simply not affordable and not an option. So they don’t have a choice of moving them out of the system, they are stuck in that system.”

“Yeah, if you’ve got the money you send your kids elsewhere to school, and that’s just a fact of life.”

“It worries me but we’re not in a position to want to send our kids away for education because we choose not to afford it. And it’s not affordability just with money, it’s the affordability of time. Having to drop them off, having to pick them up, we don’t have that time to do that, we aren’t able to commit to doing that, so we can’t afford it.”

“So, as a parent of children looking at going to school, what are my choices? I’ve got to travel. I’ve got to pay for boarding fees to go an hour away, which we’re not in the financial situation to do. The travel to and from, that’s unreasonable.”

“Particularly in rural [areas], they send their kids to boarding schools, whether that’s in New Plymouth or Whanganui. So, a lot of rural farming families send their kids, even to Manawatu. But that’s obviously not an option for everyone.”

“One area that is maybe not as well-known is scholarships, you know, for kids whose parents can’t afford it, but they might be talented, particularly at sport. But that again, they [scholarships] are not equitable; you’ve got to be good at sport to get that opportunity.”

Education vs. Supporting Family

Some children are unable to prioritise their education and are instead leaving school early to help support their families financially, either by working themselves, or caring for siblings, which allows their parents to maintain employment and provide for the household.

“What the principal from Taumarunui was saying is that the kids are leaving early because they are kind of almost expected to go out and find a job to support their families instead of going to that higher level of education.”

“I’ll give you an example. I was at a meeting last week at King Country R.E.A.P. They have a contract with the Ministry of Education to look at the absentee list. The month of March the list was 49. So we had the names of 49 kids in all of their caregivers and families. When you look at that list of compounding problems, they can literally track the family issues impacting on attendance at the high school. So then that becomes a much bigger issue.”

IN 2022, 68.8% OF STUDENTS FROM DECILE 1 SCHOOLS STAYED IN SCHOOL UNTIL AGE 17, COMPARED TO 90.8% OF STUDENTS FROM DECILE 10 SCHOOLS.

Figure NZ.



Affording Tertiary Education

Many feel that the high costs of tertiary education and the associated broader expenses such as affording transport, board or rent, can be a challenge for many medium income families who are unable to access student allowance support, as well as low income families who are able to access support. Due to the significant cost barriers, some youth are instead choosing to work, only pursuing higher education when they are confident it aligns with their goals.

“They’d rather go out to work and are much more conscious of the debt, much more conscious of the debt and the cost of living that they’re going to be facing if they do go.”

“Also the cost of university is huge! Just being able to access it due to the cost can be the barrier.”

“They would base your student allowance on your parents income. I lived with my dad, he was on a low income but my mum, I didn’t live with her, she was on a really high income. So that determined how much I was getting. It was quite difficult and it’s a broken system.”

“For families on middle income, it’s a massive financial burden because they can’t get the student allowance.”

“I still study through Massey with the old distance courses and all that and maybe the cost of it sometimes, averages about \$1000 a paper, sort of thing. I’m lucky that I have had employment that has contributed to that, but if people are earning \$42,000 a year, \$1000 isn’t going to be possible for further education.”

“They don’t have access to academic opportunities if they don’t have that mode of transport, also affording rent, boarding etc.”

“(Accommodation costs are) \$150/\$200 over the student allowance maximum, so where is this money meant to come from?”

“She went to Dunedin, from Hāwera, and she was 16 turning 17... it was difficult for her. Flatting and the financial pressure, you know, she was on student study allowance. She had to work to pay rent, food and all of those things.”

“The access thing, no public transport, it just makes it too difficult, no one is taking them, this is yet another barrier to overcome.”

“The terrible thing is there is a bus, but they (students) can’t catch it, or they have to pay for it, and that is above what they can afford on the student allowance.”

“New Plymouth has computer and programming courses that students from Hāwera would find difficult to attend, because they’re not run through the Institute of Technology and they have to make their own transport up there. They can still get on the bus but at a cost to them.”

“If somebody wants to do a carpentry course, and they live in Pātea and they have children, it’s impossible for them because they would have to leave Pātea at about six o’clock in the morning to come to Hāwera to catch a bus to get up to New Plymouth to be in class. Then by the time they get back, it would be like six o’clock at night.”

OVER THE PAST DECADE, TERTIARY EDUCATION PARTICIPATION IN NEW ZEALAND HAS **DECLINED**, WITH UNIVERSITY ATTENDANCE FALLING FROM 3.0% TO 2.7%, TE PŪKENGĀ (POLYTECHNICS) FROM 1.7% TO 1.1%, PRIVATE TRAINING ESTABLISHMENTS FROM 1.0% TO 0.6%, AND WĀNANGA FROM 0.6% TO 0.4%.

The Facts NZ, 2023.



THE AVERAGE TIME TO REPAY A STUDENT LOAN FOR A BACHELOR’S DEGREE IS 8.7 YEARS.

Universities New Zealand, 2018.

8.7 YEARS



THE UNEMPLOYMENT RATE FOR PEOPLE WITH A BACHELOR’S DEGREE OR HIGHER IS APPROXIMATELY 3%, ABOUT HALF THE RATE OF ALL 25-29 YEAR OLDS. **IN CONTRAST, 97% OF UNIVERSITY GRADUATES ARE EMPLOYED.**

Universities New Zealand, 2018.

Affording to Play Sports

Some believe that young people have ample opportunities to access school sports and related facilities affordably, with some local sports clubs working to reduce cost barriers by offsetting fees through alternative funding sources.

Many others, however, feel that the lack of public transportation, the significant travel time required to participate in sports, and associated expenses, such as the cost of uniforms, memberships, and facility access fees, can limit participation in sports across the regions. This is especially true for families with multiple children involved in sports or those with limited incomes.

“Just because the facilities are there doesn’t necessarily mean that they are accessible for all people in the community.”

“If you are in the big city, you have a long way to travel, it’s a lot more expensive, whereas a lot of our sports clubs here fund the fees themselves. For example, you can join athletics in Eltham for \$10 a child. They offset the fees with other funding sources.”

“Funding always seems to be there for children that might not have enough money or [for] families that might not have enough money for uniforms. I’ve never heard of anyone being restricted from participating.”

“I’m not being a dick, but I can afford to take my children to Whanganui for gym on Saturday morning if I want. I can make the time and I can afford the petrol but lots of people can’t so I really felt passionate about that. I wasn’t there for my children but for the greater good of the community.”

“A lot of the rural rugby clubs have closed or amalgamated, so for people having to travel for practice, that becomes really difficult.”

“Because of the drop in population, a lot of our sports people have to travel out of town to participate in their sports, that is even for school children too, and costs of travel are a barrier.”

“We have to be able to provide transport there, get equipment, and if deprivation levels are so high they might not be able to afford it. It may be cheaper to sit the kids in front of the TV with a bag of chips.”

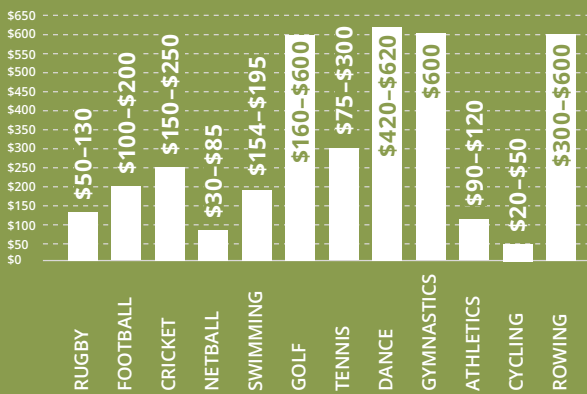
“If you want to go and be competitive, representative type stuff, obviously you have to be able to travel outside of the district to be able to do it.”

“If you’re playing football or rugby or netball, and you’re wanting to do an event, even squash, you’ve got a lot of travel involved. There’ll be the people who can afford it or run drivers but they get burnt out because it’s the same people doing it all the time.”

“It’s just the cost of it, that becomes out of reach for a lot of people. Especially if they have multiple children – wanting to play different sports too.”

“The cost is horrendous for these parents, even for the children to just join, things like lifesaving etc... All of these things are just big inhibitors for the children to be involved, the cost of fuel too.”

AS OF FEBRUARY 2024, THE AVERAGE COSTS FOR SPORTS ACTIVITIES IN AOTEAROA, NEW ZEALAND ARE AS FOLLOWS:



Prices show averages with the marker starting at the lowest average and the top being the highest average price for the associated sport.

NZ Herald.

AVERAGE TRAVEL TIMES TO SPORTS FACILITIES TYPICALLY RANGE FROM 10 TO 30 MINUTES, DEPENDING ON LOCATION.



NZ Herald.

Affordable Things for Youth to do

While most regions offer natural resources for youth to enjoy, such as rivers, the sea, parks, walking tracks, swimming pools, skateparks, playgrounds, and tennis courts, many feel their regions lack affordable entertainment options, especially on rainy days. For the entertainment options that do exist, socioeconomic factors like limited income and transportation prevent many, particularly those from lower-income households, from accessing these resources.

As a result, many believe that youth are often left bored with little to do, which can lead to issues such as drug use, alcohol consumption, vandalism, ram raids, and reckless driving as ways to occupy their time. This is especially true for youth from challenging home environments, where they are left unsupervised more frequently because their parents are financially strained and must work full-time to make ends meet.

“There are some great things for youth to do but they cost and if people are strapped for cash, and all of these things cost money, then they get bored because they can’t afford it.”

“People always say that [kids are bored] because there’s no shopping mall, Timezone or mini putt. But there’s so much to do in the district and a lot is free. Whether you take those opportunities up or not is a different story.”

“Recreation facilities are not too bad and of course the natural environment there is heaps to do.”

“There is no youth centre here, where they can go and just be. And that’s all just a lack of funding. There is not much for them to do here.”

“If you bring in that stuff, it needs to be financially viable, all very well going bowling each week, but if you’re having to pay each time, it’s not possible.”

“Sports and education, it’s all good for schools to provide those things but parents have to be able to afford the uniforms and things.”

“I think that earlier slide said, you know, Ruapehu is a good place to live. You know, good outdoors. That’s access. That’s money. If you want to go skiing, that’s transport. If you want to go out and walk in the bush, that’s money. If you want to go fishing or hunting, that’s money.”

“You know, there’s so many activities happening in town. You know, every night of the week, there is something but parents can’t always go 45 minutes one way to get their children into town to an event. It’s just not doable.”

“There are a lot of natural [attractions], but it requires a parent to take the initiative and take you out on a hike or have the time and the money to do those things, to transport you to those places. Those in the lower socioeconomic area wouldn’t have those same opportunities.”

“The parents can’t, whether it’s because they have five kids, they are a solo parent, or they just have low income and can’t afford [travel], especially with the rising food costs and costs of living.”

“People could come and use our pools, [it would] cost them nothing... Even though we try and keep our fees as low as we possibly can, there’s still elements of our community who still can’t afford to bring their family to the pool, or go play basketball, volleyball, or whatever, because the cost is still prohibitive.”

“My daughter complains there is nothing to do so they end up having parties and drinking alcohol and that is when they get into trouble isn’t it. I can see that being a battle on the horizon.”

“[There are] a number of things, one, deprivation, two, boredom, and boredom is a big one.”

“There is just not much to do, for the teenage population especially, instead they are congregating at the park and doing drugs, pills, snorting, etc.”

“The whole framework for the family shifts. Often you got both parents working now and that makes it hard. So you got a whole lot of kids between 3 and 5 o’clock with not much to do but get into trouble.”

“You can see why some of the children are reacting the way they are. It is due to parents being under stress. They are financially strained. They struggle with drugs and alcohol.”

“It’s the kids living in poverty without shoes or [the kids that] can’t go to school because they can’t afford a jacket so the kids home school.”

“How does a school teacher see that their kid is potentially being damaged by seeing violence at home or a kid that has always got a \$20 note when it comes to lunches, but has never gotten the money for paying other things that the school might have? Now, they’re learning bad financial habits to learn how to put their hand out instead of their hand up.”

BY THE YEAR ENDING JUNE 2023, THE NUMBER OF YOUNG PEOPLE CLASSIFIED WITH SERIOUS AND PERSISTENT OFFENDING BEHAVIOUR INCREASED BY 26%, FROM 694 TO 877.



New Zealand Ministry of Justice.

IN 2023, THE RATE OF YOUTH COURT APPEARANCES AMONG YOUNG PEOPLE INCREASED BY 22%, FROM 113 TO 138 PER 10,000.



New Zealand Ministry of Justice.

Unhealthy Food is Cheaper

As food insecurity rises in many households, and with many medium- and low-income families perceiving healthy food as too expensive, many are instead opting for unhealthy alternatives like takeaways and processed foods that are seemingly cheaper. This shift is believed to be contributing to poorer health outcomes and, in some cases, obesity.

Additionally, some believe supermarkets prioritise profit over wellbeing by selling and promoting poor quality and unhealthy food options, and overcharging for fresh fruit and vegetables, which further contributes to poor health outcomes for families.

"You're putting less and less in your shopping cart, because the prices are just so high, and you're constantly having to take things off your list."

"You can understand where the insecurity comes from, given the prices in the supermarkets, the horrendous prices for some basics of foods as well."

"I know that there are a lot of good families out there that can't afford to feed their kids and that's not right."

"With the rising cost of food, it is easier to go to the local fish and chip shop and spend \$5 on the \$5 pack and it is cheaper than the supermarket... it fills up their tummy."

"The cost of living crisis is gonna hit and is hitting everywhere. The scary thing is, nationwide, it's more affordable to eat unhealthy [food]. They don't have – the education in the home and the convenience factor to overrule the [cost] benefits."

"As an outsider coming in. I don't understand why fresh vegetables are so damned expensive when they're grown here. When you're growing stuff on your doorstep, there's no reason why you should have to pay \$7 for a cauliflower."

"It's hard when you only have \$50 in your account, you can't go to a market and buy fresh produce."

"If I'm second guessing myself when I'm making this purchase. I can only imagine what someone with younger children or less money is thinking."

"It relates to the quality of food, there's cheap food in the shops, high carbs, unhealthy fats... instant noodles, cheap fillers with zero nutrition and that is what leads to obesity."

"Obesity is a sign of poverty, and again, not being able to afford food, and not being able to afford to join sports clubs."

"In Marton and Rangitikei, they only have limited options in terms of where they can buy their kai, from New World and Countdown, two of the most expensive (supermarkets). So for low socio-economic whānau, there are no options."

"Obesity is consistent with deprivation, soft drinks and takeaways, they are foods that are cheap."

"It's specifically the crappy food, even at the supermarket it is cheaper. So, of course our tamariki are going to be tracking above in obesity statistics."

"Things have gone upside down out there, as far as food prices are concerned. You can buy soft drinks that are cheaper than milk."

"With the cost of living, it's cheaper to buy junk food, not the good food, the healthy stuff."

THE 2020/21 NEW ZEALAND HEALTH SURVEY FOUND THAT 12.7% OF CHILDREN AGED 2-14 WERE CLASSIFIED AS OBESE, AN INCREASE FROM 9.5% IN 2019/20.



Ministry of Health, Youth Obesity Rates.

Stigma around Free Food

Whilst some food banks are making efforts to provide healthier food items and have found ways to reduce the shame around accessing free food, many food bank volunteers still believe that stigma or shame remains a major barrier to people using food banks. Additionally, there is also the perception by some that providing people with free food doesn't address the deeper issues people are facing, but instead allows them to spend their money on things like alcohol and cigarettes, potentially enabling unhealthy habits to continue.

“We have about 95% walk-ins, which has increased in the last 18 months. These are people who would have never thought they would walk into our door.”

“We moved the Bull's Pantry to a side street, so people felt that they could come in and not feel judged or be seen by someone driving past. The reason we wanted to do it was because we wanted to make people feel more comfortable about coming.”

“I'd like to think that people see that they can trust me, they can reach out and not feel ashamed that they need assistance.”

“By not being means tested, or having to take too much personal information from our customers, it removes those barriers.”

“There's a huge stigma about food pantries, and only poor people should come to it and you know, or those in disadvantage or poverty.”

“That stigma is huge, it has always been there and it is not going away.”

“There's still a bit of a stigma for older people. They just don't want to do it, which is a shame.”

“There is a lot of pride, people not owning up to the fact that their children are hungry, you hear stories about children saving lunch so they can eat it at night-time.”

“Some people think that we are enabling people to keep buying their cigarettes or whatever they think they're buying by giving them free food.”

“If you can't eat, if you're not getting food at all, and you're not getting decent food regularly, how are you supposed to function? How are you supposed to do what you need to do if you don't have the nutrients to do it?”

“There is a real need for people to access food either inexpensively or for free.”

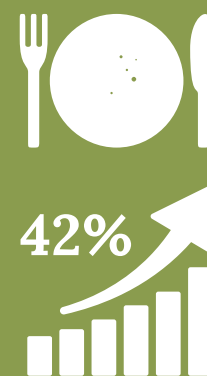
“We are seeing more people walk through the doors, we are seeing a lot of people that would normally go under the radar.”

“In the most recent couple of years, we've had a cost rise and cost of living so we're seeing families who have never had to access support services before coming in and saying, 'my kid just needs some warm clothes, because it's winter and we can't afford to get new clothes.'”

“Community foodbanks, they just give food out. They might say, go and visit budget services to sort out your budget, but it doesn't really underpin the reasons for them needing food, and how we can help them in other ways.”

THE NEW ZEALAND FOOD NETWORK (NZFN) SURVEYED 51 OF ITS REGISTERED FOOD HUBS ABOUT THE CURRENT STATE OF FOOD SUPPORT, AND REVEALED A **42% INCREASE IN DEMAND FOR FOOD SUPPORT IN THE 12 MONTHS LEADING UP TO APRIL 2024.**

New Zealand Food Network.



OVER 320,000 HARDSHIP ASSISTANCE PAYMENTS WERE MADE IN THE JUNE 2018 QUARTER, **WITH FOOD CONSISTENTLY BEING THE PRIMARY REASON FOR NEEDING SUPPORT.**

Welfare Expert Advisory Group - Kia Piki Ake, 2022.



Free Food in ECE's and Schools

Many commend the free food provided in some ECEs and schools across their regions for increasing access to nutritious meals, which are seen to improve children's moods and concentration levels while also reducing the financial strain on families.

However, whilst school-provided lunches are advantageous for families, some households may struggle to provide meals during school holidays. These families can find it challenging to readjust their budgets to accommodate the extra expenses, leading to financial strain during these periods.

"For some of these kids - this is the only meal they get."

"Sometimes kindy is the only nutritional food they'll get."

"Where my son attended, which is just an early childhood centre, they do massive fruit and vegetable platters for the kids as part of the lunches and the sandwiches and [the] food that they generally give to them is generally jam-packed full of vegetables and lots of healthy options. So starting from a young age, [it's] getting them used to it."

"I think it's an incredibly good service to have in the community as it just takes that little bit of pressure off families trying to feed their kids."

"It's had an impact on families' food budgets because getting lunch together for your kids to go to school is a big expense."

"We have school lunches. We also have breakfast in schools... Since they've been doing breakfasts in schools, we've noticed that it's actually moved them up in their achievement and their behaviour has changed."

"That's why the free lunches were brought in. With the whole effect of these kids coming to school hungry and not being able to concentrate and all the rest of it."

"What really grinds my gears around those lunches in schools. Great. But how many families would have struggled over this Christmas break to make sure they had enough food in their house to feed them what they would have been fed in school?"

"During school they are saving \$80 a week, not buying lunches for their kids. But, then when it comes to the holidays, how do they re-budget and afford buying the right type of food for their kids so that they can eat during the holiday period."

THE MINISTRY OF
EDUCATION IS SET
TO SPEND **\$234.8**
MILLION ON SCHOOL
LUNCHES IN THE 2025
SCHOOL YEAR.

Ministry of Education.



\$234.8
MILLION

Growing your own Kai

With a sense that fruit and vegetables grow well across the regions, many have noticed a shift in growing efforts and knowledge, with some community members now taking advantage of their land to grow their own food, while also sharing their excess with their local communities who may not have the time, space, and expertise to do the same.

“To be honest, I think more people are becoming self-sustained. The more people I talk to, are looking at growing their own vegetables and having a little veggie garden and that, because of the price of vegetables, it’s just horrendous.”

“The people that come in, I say ‘hey, do you want some seedlings, do you want me to help you start a garden’, it’s an avenue for getting the people who are most likely to need it.”

“I don’t know if it’s more in the Rangitikei than other areas, but certainly apples, pears, you can grow it all sorts here without any trouble at all.”

“When I first moved here, I couldn’t believe the size of cabbage and cauliflower in the gardens, so we can grow really good stuff here and the Rangitikei.”

“There’s lots of gardens here, and they get free apples at the schools, and a lot of people grow their own vegetables.”

“Fruit grows here in abundance on sides of [the] street as well as in backyards.”

“We grow our own, they can eat it and it’s free. Elderly grow veggies and you go knock on the door if you need anything.”

“There’s [a] lot of horticulture in our town, stuff grows here really well. We plant fruit trees, we have a community garden we put money into here. And we have abandoned sections with fruit trees. There’s lots of free food available.”

“In a month or two, I will have over 1000 pears that I’ll be trying to offload to people. Everybody’s, you know, at feijoa season you are having to tell people, ‘oh, no thanks. I’ve got 1000 at home’.”

“Foraging is still really big aye... like giving the neighbour what you’ve got leftover. And that’s just part of our culture.”

“We don’t even have a garden at home anymore. You’re just so time-poor, you’re so busy at work and you haven’t got time to tend to a garden.”

“The other unfortunate thing is around not understanding or having the confidence to grow food.”

“People adjust their lifestyle to their income... you’re used to having cash and splashing cash so you don’t get to teach yourself how to grow a veggie garden.”

High Transport Costs

Many believe the increasing costs of travel, such as petrol and car maintenance, are leading to transport being a huge barrier for many to access employment, education, essential services and recreational activities. With very limited public transport available across the regions, and many not owning vehicles or possessing drivers' licences, some, especially those facing financial hardship, are forced to carefully plan their travel or limit their trips so that they can manage expenses.

Taxi and shuttle services are also viewed to be both costly, and scarce, causing additional barriers, particularly for elderly, and those with disabilities.

“But for those [people] that can drive, they’ve still got to be able to purchase a vehicle, pay a vehicle off, pay for fuel, those maintenance costs, but most people actually can’t. So for people to get from A to B, that’s a real challenge. It’s also an extra cost.”

“Accessibility is an issue, even being able to get to the doctors or the hospital is hard and has a cost.”

“We don’t have public transport, we probably never will to the extent that we probably need it, because it’s like everything else, you know, we don’t want to actually put in the infrastructure and spend the money.”

“We need to recognise those [challenges of] poverty, homeownership, access to cars, access to technology, having no public transport, you know?”

“If you don’t have a car, you don’t move out of the Raetihi environment.”

“I drive to Ohakune probably at least once a day taking my grandson to nursery or going shopping or something. You know, it’s a 24km round trip. It’s actually quite expensive. Those expenses you don’t have if you live in a town.”

“A lot of it is transportation. A lot of them don’t have cars or don’t have licences. They just get around somehow. I don’t actually know how they get around.”

“The libraries and those sorts of places are really essential. But still, kids and adults still have to get there and how do they get there without a car, without petrol and all that sort of thing. That’s pretty hard.”

“If I had to go to doctors in Whanganui I wouldn’t go. It’s an hour out of my day to travel alone, and you’ve got to put gas in the car.”

“The other big issue is transport, we used to have a bus network all through the area but now we have got nothing. They can’t access education because they have no transport (all areas including Whanganui).”

“We have people ask us for petrol vouchers for appointments. So that is telling us that people are willing to travel, and even have transport, they just cannot afford it.”

“My concern is for the older people who don’t travel, may not be driving, and their ability to move around in the local community is somewhat difficult because we don’t have a taxi service. We actually do have one taxi for the elderly and disabled, but it is just one taxi.”

“The other one is transport issues, we don’t have public transport. So if you don’t have a car or you don’t have a way to get around, you can’t get to work.”

“A lot of the farm jobs around here too, you need transport and there is no bus service around here that people can get to work.”

“Travel is a huge problem in South Taranaki and has a huge flow-on effect with employment. A lot of it is transportation. A lot of them don’t have cars or don’t have licences. They just get around somehow. I don’t actually know how they get around.”

NEW ZEALAND RESEARCH ESTIMATES THAT **30% OF NEW ZEALANDERS DO NOT HAVE ACCESS TO A CAR, PARTLY DUE TO THE UNAFFORDABILITY OF OWNERSHIP, LICENSING, AND FUEL COSTS.**

Rees et al., 2020, p. 21.



THE COST OF OWNING A CAR IN NEW ZEALAND HAS INCREASED, WITH **VEHICLE RUNNING COSTS RISING BY 14.1% IN THE YEAR TO DECEMBER 2022.**

CEIC Data.

Restricting Power to Save

Many feel there has been a significant increase in the cost of power across the regions, making it a huge expense for all, particularly for medium- and low-income households. This is leading some to restrict power usage to save on costs, especially during winter, such as going without heaters or using wood burners as a more cost-effective alternative for heating. Some express concerns that this reduced heating may be creating homes that are cold, damp, and prone to mould, which has ripple effects on health, particularly for young children and the elderly.

“The whole ‘power poverty’ thing is massive for our people. Do you pay the power bill? Or do you turn the heater on or off? Or do you buy some food?”

“Power is a large expense, huge, particularly in winter for those on fixed incomes.”

“I’m astounded that the power and utilities are more expensive and we’re one of the lowest income towns in New Zealand.”

“In the last six months, we have seen such a rise in energy costs and activities, kind of double what we were budgeting for.”

“My power bill has just gone up a huge amount just recently, and I am not excessive with anything I do.”

“The houses that need the most [heating] are usually the ones that are cheapest to rent, but also the houses that need the most heating. What people save on rent, they spend on heating.”

“That’s where the opportunity exists, I mean, we’re the biggest oil, gas, and energy areas of the country, and you know, there’s no benefit to the region at a consumer level because of that, when in theory, it’s got the least distance to travel.”

“Heating, they can’t afford to heat their houses, particularly for elderly, but families as well.”

“Sometimes people aren’t using heaters and things in winter because of the cost, and then that whole ripple effect in relation to sickness, asthma, etc.”

“There might come a time where we don’t turn the heater on, where you’re gonna have to put your hoodie and your blanket around your legs because power is getting expensive. It’s ridiculous.”

“That is where my clients are really good scrimpers on [power]. But is it good or is it detrimental to their health?”

“They see older people living on pensions in old draughty homes or renting council flats that are cold, dark, and dingy so [my parents] are wanting to think ahead, so that once we hit retirement age, we can buffer those types of things and we’re not sitting shivering over a single heater.”

“We wonder why our elderly get sick, because they don’t have the money, they don’t heat their homes, they put extra clothes on or sit in blankets. Very rarely did she use her oven; she’d cook things in a pot so that it uses less power.”

“If we have a look at our resource contents, quite a lot are for the installation of a burner. It is a popular form of heating.”

“You will find in the Taranaki region there is a heap of wood fires, which keeps those energy bills down. There’s an endless supply of firewood.”

THE AVERAGE NEW ZEALAND HOUSEHOLD USES AROUND 7,000 KWH ANNUALLY. AT THE CURRENT RATE OF 33.6 CENTS PER KWH, THIS AMOUNTS TO \$2,352 PER YEAR, OR \$196 PER MONTH SPENT ON POWER.

Canstar, May 2024.


\$2,352
PER YEAR

\$196
PER MONTH

ELECTRICITY PRICES IN NEW ZEALAND HAVE RISEN BY AN AVERAGE OF 3% PER YEAR.

The Ministry of Business, Innovation and Employment.



IN MARCH 2006, THE COST OF ENERGY WAS 18.87 CENTS PER KILOWATT-HOUR (KWH). BY MARCH 2022, THIS HAD INCREASED TO 30.22 CENTS PER KWH, MARKING A SIGNIFICANT CUMULATIVE INCREASE OF APPROXIMATELY 60% OVER THE 16 YEAR PERIOD.

The Ministry of Business, Innovation and Employment.

Affording the Internet

Some, particularly low-income households, single parents, and the elderly, can no longer afford the internet, making it often the first bill to cancel when money is tight.

While some public facilities offer free computer and internet access, these resources are not available to everyone, leaving those without the internet feeling disadvantaged and unable to access essential services such as online learning, banking, or the ability to fill out forms and applications for additional support.

Additionally, some low-cost internet options, such as Skinny Jump, struggle to accommodate the volume of users due to the need to increase the capacity of the infrastructure, meaning some cannot access these more affordable rates.

“There’s no money, there’s no housing, there’s no food. You can’t even fill the bottom of Maslow’s triangle. So do you have Wifi?”

“All the libraries here have computers and the internet and people can use it with no cost.”

“My budget just goes on electricity and gas and internet. But it’s just basic. I don’t count it as a luxury, the internet is not a luxury. It’s a basic. It’s a necessity, like electricity.”

“They have got access but again it comes down to budgets... again, financial.”

“We (Hakeke Street Community Centre) do skinny jump here, but our cell towers are overloaded... It’s now to the point where we can no longer connect people with the internet because the infrastructure doesn’t have the capacity. That will continue to be a problem until the capacity is increased so that the number of people using the internet can increase. We have to say no to a few because there’s just no room on the internet for them.”

“The whole banking system has changed, everything is now online. Work and Income, Inland Revenue, all of those things are mostly online these days. There’s just all these barriers in the way.”

“I don’t think a lot of people, especially the older generation, actually realise how debilitating that is to not have the internet.”

“It definitely impacts them. If they have kids they are supposed to be doing school work and they can’t do it. It makes everything that much harder. We rely on the internet so much now, even for entertainment.”

“That [no internet] has an impact on a lot of things, like organising transport, applying for jobs, being able to access information that anyone else could probably get if they had [the] internet.”

“These people [without internet] as well, they just wouldn’t have access to any information, education, booking online systems, all that stuff we sort of take for granted.”

“I’m trying to work, my children are at home trying to do homeschooling, and we don’t have unlimited internet, so we have to keep upping our amount of gigs. That comes at a much higher price than urban.”

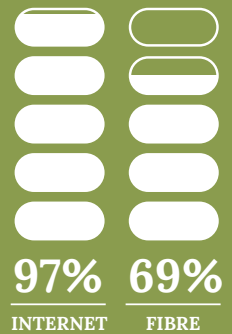
“It’s hard for rural areas to actually get that sort of infrastructure, unless you have an excess amount of people that will want it... We live in a little no exit that can only get ADSL, so in order for us to get Fibre, there has to be more than ten families that want it, and it’ll cost us \$1500 each.”

“If people are experiencing more deprivation, they’re not going to be able to afford the cost [of internet].”

“A lot of people that we support don’t have [the] internet, because it’s unaffordable. I think it’s something that I would have imagined is a trend.”

AS OF 2023, 97% OF NEW ZEALAND HOUSEHOLDS HAVE INTERNET ACCESS, UP FROM 94% IN 2018. HOWEVER, ONLY 69% OF HOUSEHOLDS HAVE ACCESS TO FIBRE-BASED INTERNET.

New Zealand’s Internet Insights 2023, Internet NZ.



Affording Healthcare

Whilst some people have seen cheaper GP visit fees in their region, this isn't always the case. Others believe that the rising costs of public and private healthcare are prohibitive for many low-income families, forcing some to choose between medical care and basic necessities like groceries.

"We have a rural doctor service now at the hospital, which takes the overflow from the A&E. But it's not subsidised, so you're still paying at least \$40 for a consultation. Which for some families is groceries."

"This is the one where every cloud has a silver lining. It's really cheap to go to the doctor here. If they are accessible, it's equally accessible to anybody."

"Accessing essential health care is a problem for some and the Robert Bartley health bus is one very active way of addressing that problem."

Drugs are Getting Cheaper

Some believe that drug use, particularly MDMA and methamphetamine, is widespread within the community, spanning all ages and backgrounds. There are growing concerns over the accessibility and affordability of methamphetamine, which is reportedly now cheaper and easier to obtain than marijuana. Many also believe that methamphetamine use is leading to devastating outcomes in the lives of users and their families, resulting in lost relationships, unemployment, and changes in personal character.

Many are also concerned that, due to the price increase of cigarettes, people (including youth) are now turning to vaping, as it is much more affordable and accessible. There are also concerns that many are doing so without being aware of the negative implications for their health. Some, however, still choose to continue smoking despite the additional financial strain it places on them and their families.

"It's a huge issue and a lot of them are saying it [meth] is cheaper than buying marijuana, that is a major issue!"

"That is the stuff we need to be concentrating on is the P, that is the big killer, and it is getting our kids."

"And we're going to end up with the same scenario as Philadelphia with all those zombies on the side of the street, it's just creating more homeless."

"The amount of youth that can get their hands on drugs. We used to worry about cannabis, but we've got our youth getting their hands on methamphetamine now. It's so much more accessible than cannabis."

"Not only marijuana due to its perceived accessibility but also the cost of meth is cheaper than marijuana."

"Yeah, methamphetamines. Huge down south. It has been for quite a while, and it seems to be currently spiking a little more recently as well. I think it's become cheaper down there again."

"I think it relates back to people not being able to cope with their daily lives."

"The cause [of increased drug use] is poverty, all of these other things are just symptoms."

“I vape. I used to smoke. It’s still just as bad for me. But the reason why they got into vaping is because it’s more affordable. It’s cheaper to go get a \$10 vape device with two pods for \$10. That will last you a week as opposed to the \$60 for a pouch of tobacco or the \$40 for a pack of 25 cigarettes.”

“What defines smoking because if it’s talking about smoking tobacco, sure, but if it’s vaping, no, because it’s all the ones that have stopped smoking tobacco have generally jumped on to the vape.”

“They do seem to smoke down there quite a bit, which is quite surprising because they cost 5 bucks a cigarette.”

“Cost has a lot to do with it, although it hasn’t stopped me it has stopped a lot of people.”

Drug Addiction, Family Harm and Financial Stress

Many believe that substance abuse, family harm, and financial troubles are highly intertwined with one another, along with many other social issues such as low incomes, unemployment and food insecurity. When already limited funds are used to sustain drug habits, putting further financial strain on these families, the cycle perpetuates, often leading to further stress, harm and substance abuse.

Some also believe that being financially dependent or entangled with a family or household may be a reason victims of family violence cannot leave, with some stating that controlling financial behaviours are a leading cause of harm.

“I’m not saying that they’re not offending out there. I suspect they are, and I suspect they are to fund lifestyles. I think there’s a lot of drugs out there and they cost money. I think a lot of the offending is probably around that issue.”

“I think this is a whole lot of drug use, social issues, they are all intertwined.”

“Drugs also lead to the violence, offending, probably related to the education levels as well.”

“It would also link back to not having enough food and all of that lingers, money is being spent on drugs, it’s all part of the picture.”

“One of the main instigators of domestic violence is lack of income, lack of money to be able to run the household and feed the kids. The pressures that brings.”

“Probably the biggest hurdles and challenges that we face are probably drugs and alcohol, poverty and hardship for them...it’s the drug and alcohol, it’s the stresses of the family, it’s the schooling, the education, the mahi.”

“And so they’re in this cycle of not being able to leave because if they leave, they might miss a week’s pay and everything gets messy and then, you know, it doesn’t help sometimes.”

“If they have no or little money where would they go? They could go walking. That is a relevant comment. There isn’t much here to do which is concerning.”

NATIONALLY, 1.1% OF ADULTS (ABOUT 47,000 PEOPLE) REPORTED USING AMPHETAMINES LIKE METHAMPHETAMINE IN 2022/23.

New Zealand Drug Foundation, 2022/2023.



THE NEW ZEALAND HEALTH SURVEY SHOWS THAT **DAILY SMOKING RATES DROPPED TO 6.8% IN 2022/23, DOWN FROM 8.6% THE PREVIOUS YEAR AND 16.4% IN 2011/12.**

Ministry of Health, 2023.



MDMA (ALSO KNOWN AS ECSTASY) IS NEW ZEALAND’S SECOND MOST COMMONLY USED ILLICIT DRUG, WITH 3.6% OF ADULTS REPORTING USE IN THE PAST YEAR. **MDMA USAGE IS HIGHER AMONG YOUNGER PEOPLE, WITH 8.1% OF THOSE AGED 15–24 (ABOUT 52,000 PEOPLE) REPORTING USE IN THE SAME PERIOD.**

New Zealand Drug Foundation, 2022/2023.

“If you can’t pay the bills, you can’t feed the kids, life sucks. People can lash out, and again sometimes people just boil over, it’s heartbreaking.”

“Family violence exists because people are using drugs, their finances may go there, tension can rise.”

“Only the people that have been in it understand that it is hard for a victim to walk away, because the unknown of not having a man bring in a little bit of money, even though she gets a hiding, at least she’s feeding her children. So she’s not gonna say anything to get kicked out.”

“Definitely the emotional and psychological... yeah, like controlling, and financially controlling people.”

NEW ZEALAND POLICE
RECORDED 177,452
FAMILY HARM
INVESTIGATIONS IN THE
YEAR TO JUNE 2023, A
49% INCREASE SINCE
2017.



NZ Police annual report, 2022/23.

PEOPLE LIVING IN THE MOST DEPRIVED NEIGHBOURHOODS REPORT HIGHER RATES OF PAST-YEAR USE OF CANNABIS, MDMA, AMPHETAMINES, OPIOIDS, AND PSYCHEDELICS COMPARED TO THOSE IN THE WEALTHIEST AREAS.

New Zealand Drug Foundation, 2022/2023.

MĀORI REPORT THE HIGHEST RATES OF PAST-YEAR CANNABIS USE (30.1%) AND WEEKLY USE (11.3%). THEY ARE ALSO 4.01 TIMES MORE LIKELY TO REPORT OPIOID USE COMPARED TO OTHER ETHNICITIES.

New Zealand Drug Foundation, 2022/2023.

Mental Health vs. Financial Stress

Some believe that, due to the perceived economic downturn, rising cost of living, and increased financial strain now facing many households, there is increased pressure on people’s mental health, even among those not previously considered predisposed to distress.

There is also a noted link between individuals predisposed to mental health conditions and those facing financial difficulties, which may make it more difficult for them to manage their money, make wise choices, and access the best support. Without these, their mental health conditions can deteriorate, with some even becoming suicidal as they cannot see a way out.

“Financial wellbeing is having a real detrimental and negative effect on people’s mental health.”

“From a mental health perspective, that has a knock on effect on anxiety to make ends meet especially if you’ve got family to feed and you’ve got to choose between feeding your family and heating the house.”

“I mean, there’s the whole epidemic with the rural sector. You know, with the downturn in the economy and all of that, that puts pressure on people that potentially weren’t needing mental health services that now are.”

“Mental health, put that in capital letters! Just about every client we [a budget service] see is experiencing some form of depression, anxiety or mental health conditions linked to other addictions (and whatever else), but that is a present thing now.”

“Each client is going to be different. But I think we can say [that] obviously sometimes we’ll have pre-existing conditions. We see probably a disproportionate number of people because they have a pre-existing condition which may make it more difficult for them to manage their money and to make wise choices and maybe to access the best support.”

“But then on the other hand, when people are experiencing financial stressors, it becomes a big contribution to poor mental health, to all sorts of things, of course.”

“The people we see, they’re always going to be experiencing some level of stress, anxiety, depression. It just goes with the territory.”

“Suicidal too. Some people will be at risk of suicide or spiraling into deeper mental illness.”

“Financial abuse is not at all unusual as well. Especially when people are financially stretched. There’s somebody vulnerable, who they can take advantage of.”

“Clients argue in front of us, over who needs to pay what... the home is broken.”

“Financial need is what we see but there are many other needs; housing, welfare, mental and physical health etc.”

“Some people come in defeated, don’t see a way forward because [of] just too much debt. A lot of people come in depressed because, once again, there is no hope.”

“People living in poverty, everything is hard and it doesn’t take much to tip them over the edge.”

“Once you’re in that mental capacity, where you’re just running the treadmill, saving so minimum, then if the washing machine breaks down you lose the momentum. It’s hard to think that you’re ever going to get anywhere.”

THE NZ SOCIAL SURVEY REVEALED A **SIGNIFICANT RISE IN THE PROPORTION OF PEOPLE WITH POOR MENTAL WELLBEING, INCREASING FROM 22% IN 2018 TO 28% IN 2021.**

NZ Social Survey, 2022.



Drugs can be a ‘Cheaper Therapy’

With many in crisis facing multiple barriers to accessing affordable and timely support services, they are instead turning to substance addiction to escape (or address) what is happening to them, as substances are viewed as cheaper and more accessible than seeking professional help and support.

“Adults are having lots of trouble finding access to counselling, affordable counselling. How can you fix all this intergenerational, underlying, complex trauma if you’re not offering the means for people to address it?”

“Not enough support in the country to help people heal from their trauma so people aren’t getting the help they need.”

“There’s so many really good services, but they’re overloaded, they have massive waiting lists. They don’t have the capacity to be able to meet the needs of the community.”

“There’s been years and years of not funding mental health and mental health services properly, and we’ve got to the point where it’s become a crisis now.”

“Bigger agencies where they work with mental health or addiction, a lot of them have screening tools and scores that will dismiss people if they don’t meet a ‘certain score’ and send them back out into the community. Unless you have hit bottom they won’t take you.”

“People don’t have access to support services, making drugs a more affordable way to deal with trauma.”

“We haven’t got the facilities, we haven’t got drug rehab and all that that can hold the capacity of the needs we have, and that is why it [drug use] is getting worse and worse and worse.”

“So yeah, of course, someone’s gonna drink a glass of wine or have a smoke or whatever, you know, like, they’re looking for ways to escape the situation. An immediate escapism, versus I know I’ve got to wait three weeks or four weeks. So what the hell, you know?”

“It doesn’t matter how minor the offence, it is mainly that it is more widely accepted, you know, with everything going on in the world too, that people are reaching for substances versus, especially, what’s available to support people.”

“But when you’re in that less hopeful optimistic frame of mind, you will drink or smoke or whatever. It’s difficult to lift yourself out of that and give up those habits. I know I’m not alone. When you’re struggling you do waste money on stuff like this [smoking] that you can’t afford.”

“Yeah, definitely the vapes or the smokes, the dope or alcohol, is that release outlet.”

OVER ANY 12-MONTH PERIOD, MORE THAN 20% OF NEW ZEALANDERS ARE LIKELY TO EXPERIENCE SOME FORM OF MENTAL ILLNESS, WITH 47% EXPECTED TO FACE MENTAL ILLNESS AT SOME POINT IN THEIR LIVES.

Te Ara, 2022.

Low Incomes vs. Cost of Living

Whilst some feel that lower wages align with the lower costs associated with living rurally, many perceive that a large proportion of people, including those who are highly skilled, are on low wages, increasingly unable to afford the rising costs of living and in need of further support. There is a sentiment that wages across the regions are not keeping up, and some feel this is starting to affect everyone, not just those on low incomes. An additional strain is felt by seasonal workers, who face the additional challenge of not having a consistent annual income.

Many believe that if employers continue to offer low wages, it will only drive more people in the regions to leave, as they seek better pay elsewhere.

“Employers want people to come in with all the qualifications in the world. They don’t want to train them, pay to train them, and they want to pay them less and as little money as possible. That’s got to change!”

“Inflation is not unique to Rangitikei, we have lower wages but may also have lower housing costs, but then we will have higher transportation and food costs.”

“I’ve got one client who worked nearly 70 hours a week to be able to pay the bills.”

“There is more pressure now with the price of living and interest rates going up that will make it even harder for a lot of people.”

“A lot of our people in the north are manual labourers, they would be getting between \$25-\$30 an hour, so you’re not getting that \$50-\$60 an hour for trades, and we also don’t have the businesses where you would be getting that top level \$100,000 plus, just the type of businesses and work in the area.”

“We have a lot of people on low wages who are still unable to afford costs of living and need more support.”

“Low wage jobs lead to poverty and hardship.”

“They come home tired, they come home frustrated, because they know they’ve got bills to pay. And they are just meeting the mark.”

“It’s not just people on low wages affected; everyone is.”

“For the staff that have stayed a long time in their job, and that’s the majority of workers, their rate of pay is not being kept up to date with what’s happening on a national level.”

“We are seeing more clients who are in employment. Income is not keeping up with current costs. So it used to be the working poor, it’s now the middle class. They are in the same bucket now.”

“If you’ve had a reasonable income, you can afford to pay debt okay, but maybe the income has stayed static, while prices have risen, then the debt starts to become unaffordable, there’s less in the pot basically, less available.”

“So when they’re on seasonal employment while they’re employed, and maybe working even more than full time hours, they’re living to their income level. Then the employment drops off and they can’t manage, and I don’t know how that can be fixed.”

“I’m hearing of a few people that are looking at going overseas, which is again, that’s going to affect that shortage even more. And of course, it’s the lifestyle and the money and that’s why they want to go.”

“People are overworked and undervalued so people have left.”

“The mentality that ‘we pay people less because that is what we do here’, that is not acceptable here.”

“Most businesses, you see them advertising for positions, and it’s like, are you serious? You’re asking somebody that, and you’re gonna pay the minimum wage? We still see ads in the paper between \$20 and \$25 an hour. \$20 isn’t even minimum wage.”

NEW ZEALAND’S MEDIAN HOUSEHOLD INCOME ROSE FROM \$98,120 IN JULY 2023 TO \$101,379 IN JULY 2024.

Stats NZ, 2024.

Some Forced to get ‘Creative’

For those living in high deprivation, making ends meet can be challenging, often requiring them to work multiple jobs or resort to unlawful activities just to survive or supplement their income, such as leaving children at home unattended to work, growing and selling illegal substances, or having side hustles for extra cash.

Some feel that for families in survival mode, it is perpetuating issues around crime and bad behaviour; “They do what they need to do to get by.”

“The informal economy, families are innovative with how they go about daily survival...It might be by hunting, fishing, bartering, it might be by selling substances. A whole lot of that happens here.”

“The ones that are in these situations do what they need to do, whether it be stealing, lying, you know, it’s what people do when they are in survival mode.”

“Yep, definitely here we saw that during COVID-19 when we’re doing their welfare stuff. Hearing some of the stories, some of the households and yeah, with everything only going up in price is hard.”

“It also means people have to do unlawful things to survive as the benefit is not enough anymore.”

“There are a lot of people looking to supplement their income. And you know, Taumarunui is notorious for – resilience in that area in terms of the tonne of people who do markets and you know, have little side hustles that are not necessarily legit, in order to top up their income.”

“Leaving children at home unattended, under age. That’s happening. School aged children but under aged. They are at school but over the holidays their parents have to work.”

“When you’re trying to get by you’ll do anything to get a bit of extra money. We toyed with the idea, to get ahead, to plant some weed and I’m just average Joe Bloggs, you know. I don’t smoke or do drugs, it’s just about what we can do to get ahead.”

“Either steal food from the supermarket, or steal metal to sell for food at the supermarket. So those are things that I’ve seen a lot. Those are things that I’ve heard of a lot. So scrap metal. Stainless steel, copper, all those sorts of things.”

Living in Debt

Whilst some believe that living with debt is normal and beneficial when managed responsibly, many feel that an increasing number of people are being drawn into unmanageable levels of “bad debt.”

Many believe that the growing presence of unregulated “buy now, pay later” schemes, along with related media advertising and messaging, and the ease of accessing credit or loans, is putting those who can least afford it at financial risk. This is proving detrimental to these financially vulnerable individuals, leading them to accumulate debt they cannot pay off.

“Stuff is serious now. People are living not within their means and representing huge debt. Like 50 grand used to be quite the highest debt back in the day. Now we’re in the hundreds of thousands. Some of our clients, they’re going to be paying it their whole life, then the rest of the debt will go to their children.”

“Most people are in debt, but it’s the risk vs. reward and the ability to manage what you’re doing with that debt.”

“The amount of even my team that are living paycheck to paycheck is scary because of their debt.”

“So when we see clients I’ve got to stress this. We don’t see them with just one type of debt, we see them with multiple debts, and behind on a lot of things, they get behind on their power, behind on their rent, behind on their mobile phone payments, behind on their credit contract payments. We wouldn’t have a job if it was only one bill coming through.”

“The Commerce Commission has prosecuted a couple of car finance companies. I’ve had dealings with one of them recently, over some months...this major investigation that has brought up a whole lot of issues about their lack of compliance with the law.”

“It’s usually a whole range of factors that goes into something like this. It’s not just financial literacy that’s going to resolve it.”

“The poverty trap isn’t just that people are not getting enough money to live off, they are getting caught through finance schemes and not being financially literate.”

“People are sucked in and taken advantage of because they aren’t actually able to afford that thing. So, people are left with a huge bill.”

“These clients are so, so vulnerable and they (financial lenders) need to take some responsibility to look after them.”

“Those who use these lenders are often those who mostly shouldn’t have the ability to use them.”

“Afterpay is the latest example... it is evil... these lenders are not taking note of whether the person signing the line is actually able to pay it off.”

“A lot of people who get into financial difficulty take out a loan but haven’t gone through the process of considering if they can afford the loan, nor has the lender, this is a downward spiral.”

“One of the other things that we see a lot of is lenders not actually applying the law in terms of their affordability assessments before they grant loans. So we see people who probably should never be granted loans in the first place. And that causes some extreme hardship.”

“I know that the credit contracts and Consumer Finance Act was amended in 2020/2021 to make it more difficult for people to get loans. It closed down a lot of the dodgy players, but then it created a vacuum and into buy now pay later schemes.”

“They [BNPL schemes] have taken the place to make it very, very easy for people to purchase items, purchase things that they can’t afford, and to stack up debt on debt on debt on each item.”

“They can have multiple Buy Now Pay Later over each different scheme, my client had 27 at once, ended up being \$200 out of his income per week to pay it back.”

“What’s sad about it now is that even my friends are using [Buy Now Pay Later] to buy the groceries each week. So instead of the people using the credit cards to go to the local supermarket are now using buy now pay later. Same thing just without the interest.”

“So, what happens is that if people start to experience some financial difficulty, then they look for ways of fixing it, which is either to get another loan to use a credit card, or to purchase on Buy Now Pay Later. The last thing they do is to come and see us.”

Lack of Financial Literacy

Many feel that many people in their communities lack essential financial management skills, which is attributed to a lack of early education in families and schools. Some also feel that literacy and language barriers further contribute to people signing up for things they don't understand, resulting in large, unmanageable amounts of debt.

“The lack of financial literacy is just crazy, I'd like to take our education system and just shake it.”

“Case managers, with working age clients, high hardship users, there is that lack of money management there.”

“There is a lot around education and financial literacy, even for myself. I grew up in the countryside, I felt like I wasn't prepared to even understand what happens when you took on a huge student loan. I had no idea how interest rates worked.”

“This is huge - many of our clients can't read and write - and are signing up to things they don't understand.”

“Language barriers, a huge one too as we've experienced quite a lot this year. Our clients don't understand the contracts, even what they're signing for. They don't understand our own contracts. But you'll see them with \$20,000 loans. This happens for English as their second language and basic reading and writing skills.”

“It makes it tremendously difficult for schools in terms of all the things they are expected to cover, i.e. educating about finances in school.”

“Just things we notice because we work in the system, we get people coming in and a lot, especially in the South, they may not know how to make their money go further. However, they don't have any money.”

“Credit card debt is one of the biggest ones and they lack financial literacy massively.”

“I think one big factor is the lack of education. I don't mean primary or secondary education, there is no actual financial education that is out there for young people to learn about what finance really is, and what financial products are, and what the rules, and the regulations, and the obligations and the rights [are] and so on.”

“The people really don't get taught what fishhooks to be aware of, what dangers to be aware of, and we see so many people who are deeply overextended in debt because it's so easy to get it.”

“If his mum wasn't a budget advisor he wouldn't know anything, and that's the sad part about it. It's not my job. He goes to school to learn. There should have been the responsibility to teach my child how to save, what the cost of living is and how to do things.”

“What we see is, and it should surprise nobody at all, the way that people manage their finances is what was normal for them growing up.”

“If they lived in a family that lived from day to day, week to week, always in debt, then that is a normal life for them. So unless that cycle is broken, somehow, they're going to continue doing the same thing.”

“So the only students that they were going to put through for a budgeting course...were those not on the academic string, because it doesn't contribute to the overall NZQA points.”

Seeking Budget Services

Whilst there is a growing awareness and acceptance among some people dealing with financial issues that they need support, some still feel that pride, independence, and a sense of shame may cause people to seek financial help too late.

Additionally, some recognise the valuable role that budget advisors play in their lives, especially as financial complexities increase; however, there is often a misconception that their role is limited to budgeting advice. In reality, their job involves much more, including addressing a wide range of challenges that go beyond financial decisions. This responsibility can take a significant emotional and physical toll on advisors as they navigate the intense pressures and complexities of their clients' financial and personal needs.

"I've had burnout twice in the last five months. It's real. I don't think people recognise what we're dealing with."

"I took on a very public creditor on behalf of a suicidal client, I called their bluff, they ended up wiping nearly \$14,000 off this clients debt and he was able to breathe for the first time in four years."

"It is rare, but amazing when they come back to us and say I don't want to do this anymore, I need help."

"Somebody walking alongside them, being not alone is huge."

"There are benefits of using (budget) services, getting financial help, but it also means I am not as isolated and able to connect."

"There is a perception that 'if I go to budgeting they will fix my crisis'."

"Clients come with 14 problems and we are skilled to help them with just one."

"People are far more likely to talk about their sex life, than their money."

"They have got to be desperate to admit that they are in a hole and not in control of their money."

"People think as financial mentors, we just deal with a budget and we send you on your way. Now you guys are getting an understanding that we're tackling all those things that we've been talking about."

"Trying to come to work and be on point and making sure I'm not making mistakes and delivering is a massive burden. Because whatever I say can be used in a court of law. If I get it wrong, I impact somebody's house, or family, so you have to be on point all the time. But people forget that we're human too."

"We've had people come from Levin to come to us. We're all the way in Marton. Palmerston North, they won't go in their own town so they'll come to little places like us because no one knows them, and I get it. Whanganui clients come to us, they don't want to be in the same town."

"So we need to know what their income is. We need to know what all of their debts are. So we need to know what all of the expenses are and we put that together and budget, debt schedule and so on. Then we have to prioritise you know, what's the most important? What's most critical? Is there a crisis? And deal with the crisis first."

"Very often clients are really scared to talk to people that they owe money to because they're worried that it will just make things worse. In fact, it usually makes things better, then at least a creditor knows what's happening and they know that something's been done about it."

"What we do is we give the client options and they have to make the decisions. We can't do anything for the clients. We can say "This is your situation. Is there anything that you can see here that you could change that you would be willing to sacrifice at least temporarily? Is there any way we can reduce this deficit?"

SUPPORT FOR BUDGETING SERVICES FROM THE MINISTRY OF SOCIAL DEVELOPMENT DECREASED FROM JUST OVER \$22 MILLION IN 2023 TO \$19.5 MILLION IN JULY 2024, FOLLOWING THE END OF A TEMPORARY CASH BOOST DURING THE COVID PANDEMIC.

Ministry of Social Development, July 2024.



Intergenerational Reliance on Welfare

Some believe there is a growing dependence on financial support in New Zealand, contributing to an intergenerational reliance on welfare, where families across generations may find it difficult to move beyond benefit dependence. This pattern is seen as a result of both individual choices, such as a lack of motivation or engagement, and broader systemic challenges, including upbringing, education, and regional economic conditions, which together may limit opportunities for change.

“It’s learnt behaviour, if you grow up in a household where you don’t have any incentive to follow your dreams and aspirations in another direction, you’re more than likely just going to follow the same pattern.”

“There are some people that genuinely do want help, do want to better themselves, but they are also individuals that are just not interested and are completely disengaged.”

“Generational unemployment, some of that in Marton is a lifestyle.”

“If we were to bring them through the facility we’d get a lot of ‘don’t touch that person, don’t employ them’. So, I’d say a fair number of that might be because they are unemployable.”

“Becomes an intergenerational cycle of poverty and not being able to step outside of their own experience.”

“People move to smaller, cheaper regions, because it’s cheaper to live here on your job seeker support payment than it is to manage it in Whanganui or anywhere else in our region.”

“I can definitely agree to that. I used to fall on the wayside when it comes to employment. I mean, I grew up in a family where most of them were on the benefit outside of Taumarunui where they just said – ‘oh, don’t worry about getting a job, just jump on the benefit, Auntie Cindy got you’, and stuff like that.”

“The upbringing will hold them back; their attitude to work, their attitude to taking instructions, and then you get into competence and literacy.”

“I was standing in WINZ... reading the list of all the jobs available in South Taranaki. There must have been about 30 and they weren’t all requiring qualifications... So the jobs are there. We just have lazy people in our community.”

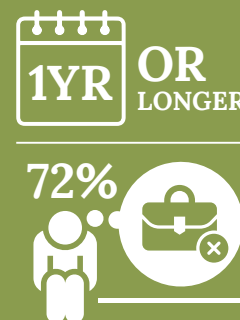
“Why go to work when I can just stay at home and relax, there is that bit of attitude here.”

“You repeat the cycle, the cycle repeats. So in terms of being on a benefit, that repeats and then it repeats to the next generation, that’s my experience anyway.”

“The people in Eltham are happy to be unemployed, they are second, third generation. They know how to work the system.”

275,589 NEW ZEALANDERS HAVE BEEN RECEIVING A BENEFIT FOR ONE YEAR OR LONGER, WHICH MAKES UP 72% OF ALL BENEFICIARIES.

Ministry of Social Development, Benefit Fact Sheets, June 2024.



BY THE END OF JUNE 2024, 380,889 PEOPLE WERE RECEIVING A MAIN BENEFIT, AN INCREASE OF 29,130 (8.3%) COMPARED TO JUNE 2023.

Ministry of Social Development, Benefit Fact Sheets.

MAIN BENEFIT RECIPIENTS IN NEW ZEALAND FOR THE SECOND QUARTER OF 2024 ARE AS FOLLOWS:

JOBSEEKER SUPPORT: 196,434



SUPPORTED LIVING PAYMENT: 103,152



SOLE PARENT SUPPORT: 76,959



OTHER MAIN BENEFITS: 4,344



Ministry of Social Development, 2024.

Barriers to Seeking Welfare Support

Many feel that insufficient support services and systems are disconnecting people from the resources they need to escape bad situations, leading to further poverty and hardship. Some also observe that people seeking help often face multifaceted challenges, from homelessness to family issues, making their situations complex and difficult to address without highly qualified assistance.

Accessing welfare assistance is also not viewed as an easy process by many, as they face challenges with forms, processes, and the terminology used in applications, as well as struggling with the multiple hoops they must jump through to prove they need support, especially those with comprehension barriers. Some people also struggle to overcome their pride when seeking welfare support, as they don't want to be seen as struggling.

"I think it speaks volumes to the complexities that people come in with, or come on our radar with... we know that sometimes access is a barrier and we have services in place to support access in particular, but quite often, someone will present for one need but in conversation and assessment, they're actually there for 10 things not one thing."

"Most that come through are complex, they might be homeless... single parents, big families, that just can't afford to continue on."

"[They'll say] 'we haven't got food, and this has happened in the family, and this has happened, and this happened, and this'. Then it becomes multiple issues that surround that person. That is really hard to navigate unless you are well qualified."

"Employment is how people develop better opportunities and better lifestyles, so for people on the lower end you can see it is perpetuating the cycle."

"It is very hard to get full wrap-around services for these families too."

"If you want food from the City Mission, you need to go through MSD, get your letter, show your bank statement and prove you haven't bought booze recently and then, like, go through their system... If I was coming here, already feeling kind of whakamā (ashamed), that wouldn't be a very inviting situation."

"People on the fringe can't even read and write and they are embarrassed about that, they can't fill in forms."

"People don't know what is available to them and the process isn't easy."

"You almost have to prove you don't need support to get support."

"Statutory agencies are causing a lot of issues for whānau and forcing people back into bad situations."

"They have moved forward and come this far, we don't want to get their hopes up and then... boom!"

"Some of it is that there is still that stigma around asking for help as a parent. I see it all the time talking to parents on Facebook, and they're like, 'Oh, man, I feel so bad asking, but I can't afford to get nappies.'"

"Particularly in rural areas, men are notoriously bad at asking for help, in general. But especially when they've become dads, they don't want to put their hand up if they're struggling."

"These people have no drive, no motivation, because they've been constantly let down from services."

"I said to them, we should be sharing some of this information, because what's going to happen is we're all going to be ringing all these vulnerable people in our community, and they're going to get bamboozled and, sure enough, it happened."

IN 2017, NEARLY 90,000 WORKING-AGE PEOPLE CANCELLED THEIR MAIN BENEFIT AFTER SECURING FULL-TIME EMPLOYMENT.

Ministry of Social Development, 2019.

Welfare Provides More Security than Employment

Whilst transitioning into employment has many benefits, many believe that some people prefer staying on benefits over seeking employment due to its predictability and consistency, allowing them to maintain their lifestyles without interruption. Some also believe there is more to lose by coming off benefits than to gain, as incomes from benefits can outweigh full-time employment, particularly when considering the added costs associated with working, such as transportation, food, and childcare.

Wrap-around support systems are also no longer available to people once they are employed, meaning reliance on the benefit system continues for some, as it can offer a better quality of life.

"You've gotta take the leap if you want to change your life. You can't look at it like monetary value all the time. I chose the option that wouldn't have the most monetary value, I chose the option that was going to add to the person I would become, skills, attributes and experiences I could learn along the way."

"When somebody goes from not being employed at all, to having a well-paid job, it is absolutely transformative for their household. They actually can have a real meal. That's number one. Number two is being able to have food, power, all those utilities that they haven't been able to have, including phone and internet, which other people take for granted."

"I mean, that's the thing, the pride that they often feel, in terms of being one of the few in the family who's got a full-time job, or got some training, even real basic things like getting their boots, just really cool to see."

"What I was getting paid, somebody on the unemployment benefit with the low energy payment got paid more than I did. So what's your incentive to go out and get a degree? Why would I? When I could stay at home and make more money than you. I can't fight that."

"Is it actually worth working when you weigh it up? If I went to work, I'd get however much extra, but then I'm paying for fuel to get to work. Is it worth the stress?"

"Many are concluding that actually, they don't want to work 40-50 hours a week to only gain an extra \$50-100 a week."

"Going into work gives you all sorts of headaches. With IRD, you need to declare your income, and - every time they access your benefit there is the opportunity for it to be stuffed up. So people get afraid to move off the benefit. It's their security blanket, they know that that's coming in each week."

"It is probably because we don't have a lot of places paying above the board wages, so if you're going to go to work and not earn as much as the benefit, then the benefit is the more attractive side of things."

"It's tough if you go out... let's say you're 17. You've left school. You want a job. You've asked a few times. Nothing happens. You can stay at home and go on the unemployment benefit, life is sweet. Or you can go to Hamilton, pay a bond to get into a flat and then start looking for work. That's a big challenge for young people. So it's easy to stay at home."

"The problem that we have is that MSD has a lot of wrap-around services, right? So if you're on the benefit, and you can't pay your power bill, they help you, but you can't get and you're in paid employment, your employer doesn't pay your power bill."

"Also we know, and MSD also knows this... when you are on a benefit you have a number of support systems wrapped around you, including if you can't pay your power you can get the interest free loans or extra support from WINZ."

"When you are employed, you don't have those support services wrapped around you so actually people stay on the benefit because of those support systems."

"Some are quite content to stay on a benefit because it's consistent, they know what's coming in. They rely on that, and the lifestyle, with no interruptions, so you know for some it probably is just that predictable income."

"The government allows us to not push ourselves, [not] to look at opportunities to work, [because] we can take, maybe not the better option, but the easier option."

"If you start going into a pay scale, where actually you're not getting any support, you're actually at a disadvantage more than those who are getting government support funding."

"Then you have added costs onto that which are your travel costs, your groceries because you have to change the way you do your meals, and of course childcare. It almost costs them more to work, than to not work."

Working Full Time vs. Family

With rising living costs and low incomes, many parents feel pressure to return to work, feeling as if they have “no choice” but to put their children in childcare. As a result, many are missing key developmental and learning milestones with their children. Many feel this is a national issue, causing significant guilt among parents with young children. Many parents working full-time also experience little time to prioritise themselves and their health and wellbeing, often being too busy and unable to attend appointments without taking time off work. This is felt even more by single parents, who face additional barriers in accessing the support they need.

“The rising cost of living means parents have to have two incomes and have to look at going back to work, but then you end up paying for the childcare, so that you can go to work.”

“Very few families now can raise a family on one income. No matter who is earning it, they don’t earn enough.”

“You do feel like you’re missing out on bonding with your kids because of the pressure to go to work.”

“One of the things we have seen is that 75% of our kindergartens in Whanganui now are full year services, which supports that more families are needing to work more.”

“Parents are having to race back to work after the maternity leave finishes because actually surviving on one income is hard. So there are more babies, baby-babies, under one year olds in early childhood care.”

“Some parents can’t be active parents because they have other things taking their money, time, energy etc, not because they don’t want to.”

“The sad thing is for a lot of parents, there is no choice - I am a firm believer in parents as the first teachers - but this isn’t possible in today’s world.”

“It can be an obligation and a sense of grief and feeling of guilt of not being able to be there for children and guilt when finances are tight.”

“It’s a no-win situation for some parents. Some have to lose money if they are ever going to spend any time with their children.”

“It’s especially hard for single parents. We see some at the end of their tether. “I need this income, but I also need rest.”

“They [single parents] are either caught in the system, or fighting the system to get by.”

“That whole thing about missing personal appointments, or having no free time, it’s not necessarily to volunteer but it’s to be a part of things where you feel like a person instead of an employee or a parent. That whole cycle of losing yourself, that has a massive toll on your mental health.”

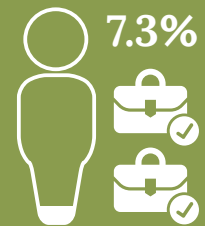
“Access to various health care services is always going to be difficult when you’re working full time, and some organisations still only offer 5 days sick pay, so you can’t take time off to take your kids to the doctor or the dentist. We need to get better at that.”

“Working the long hours, long days. Then there’s no time or energy left for you to pursue something else.”

“Probably more now for Whanganui, where both parents are having to work and work full time and have various pressures on the family.”

IN THE JUNE 2019 QUARTER,
7.3% OF ALL EMPLOYED
PEOPLE HELD MULTIPLE
JOBS.

Stats NZ, 2019



Decrease in Volunteerism

Many perceive a decline in community volunteering over the years due to the rising cost of living and increased work commitments, with many families needing dual incomes to make ends meet, subsequently leaving little time for volunteering. Some believe volunteers are also becoming more hesitant to gift their time, especially if it requires losing income for callouts or time off. For some, paid roles are more desirable than volunteering out of love for their community, as it can be difficult to justify this to their families.

As a result, while many organisations are actively trying, they are experiencing challenges with recruiting and retaining volunteers due to many volunteer roles being unpaid. Some feel, however, that when volunteers become paid employees, their motivation may shift from personal interest and donation of their time to financial necessity, leading them to not do as good of a job.

“Going back a little bit further. It was usually one income earner in the home. Now while our standard of living has undoubtedly improved, people are busy making ends meet and there just isn't the volunteerism that there used to be.”

“There are so many more demands on people's time now, as opposed to what there may have been a few years back. We are more time poor now than we used to be.”

“It's changed too, there is a cultural shift from, I'm doing this for the betterment of the community to what can this give me? There's a big cultural shift there.”

“Yeah, but it's harder to get volunteers. Because people need to make money to prop up their incomes or their pension. To be fair, those volunteers are usually in the older bracket by the way.”

“We're just too proud to go and get any money from the government. Also too busy to be a job seeker. We're very lucky that we have husbands who earn enough to keep us going, kind of thing.”

“People aren't putting their hands up to do the mahi that they used to.”

“The first one, yeah. I saw an ad on Facebook asking for volunteers for the SPCA op shop just this morning. So getting volunteers is definitely an issue...”

“The membership has declined, the average age has gotten older, and people are less inclined to put their hands up for volunteer work, but nevertheless, we seem to be almost as active as we were two years ago. It's just that fewer members are putting their hands up to do things.”

“It is hard mahi aye, trying to put out a scrub fire. You know you are probably going to be there for a few days, and if you are, you are going to have a loss of income from your job and it's like, well why bother?”

“We bought two employees on last year, which were volunteers originally. Going into the paid space changed the whole dynamic of how they offered their time and that didn't quite work out. It tripled my workload and was really unexpected.”

“There's a lot of people that can't volunteer all the time, because they've got family, jobs. People are working all weekend. They don't stop.”

“We just talked about the sports teams and volunteers after school, and that's because the cost of living is high and both parents have to work.”

“It's so hard now because people want to be paid for something. They want some form of reimbursement. We probably get more retired people that volunteer in our secondhand shops and like our foodbanks, and things like that.”

Affording to Buy

Whilst those fortunate enough to have bought homes before prices boomed have seen significant growth in the equity of their property, and the regions we researched still have lower house prices than some larger cities, many believe that homeownership, particularly for younger generations, has become unattainable due to incomes in these regions not rising at the same pace as the housing market.

Furthermore, some believe that the escalating cost of living makes achieving significant financial goals, like homeownership, increasingly out of reach. Instead, many feel trapped on the “treadmill of life,” managing daily expenses while saving very little for a home. For those living in deprivation or relying on benefits, their income is no longer sufficient to afford a house as it once was.

Additionally, many feel there is an overarching lack of education, advice, budgeting support, and other services in the regions to bridge the knowledge gap for families regarding home purchasing, such as understanding how mortgages and Kiwisaver work.

“We still have locals who can’t buy. They are never going to be able to buy. And there [are] no rentals, so what do they do?”

“A lot of people would have experienced that growth in equity in their property. When you go around some parts of the town, you can see it and the updating of the properties.”

“Some of the people from Auckland or Tauranga are coming to South Taranaki for the lifestyle. A \$1 million house in Auckland, or a \$2 million house in Auckland can buy a \$500,000 house in Hāwera and I can sit back and put my feet up.”

“What you’re saying is people in the bigger cities selling those \$800,000 homes and then coming down and snapping up a bargain.”

“When we bought our house it was \$250 grand and now we could sell it for \$600 or \$700 grand. What the heck, it’s so not worth it.”

“House prices still aren’t where they used to be, you know, rocking up and getting a place for under 100k. That was only a few years ago.”

“The median house price seems affordable at \$430,000. But our median income hasn’t gone up along those lines. The people who can afford to buy houses for \$430,000 are in the minority.”

“Whilst house prices are relatively low, I can remember 10 years ago, you could buy a house and Raetihi for 100k. But those people who live in Raetihi are probably still earning the same amount of money now as they did 10 years ago. So because those house prices [are] low compared to the national average. It’s still out of reach for most that live here.”

“Again comes back to no jobs, no jobs and if you are living on a benefit, home ownership must not even seem like an option. With the prices going up, even more so. It fits with the high deprivation levels.”

“It’s huge, that is a major upset within our community you definitely can’t even afford to pay rent, let alone a mortgage on a benefit.”

“It still links into the fact that we have the enormous amount of deprivation here that people simply aren’t going to be able to afford to buy a house, even if it is a little bit cheaper than it is nationally.”

“A lot of our people in Taumarunui don’t understand the market, how it works and they don’t understand how mortgages work. A lot of them are not good with money. Just in terms of not saving it in terms of wise spending.”

“I think there’s a lack of education about things like KiwiSaver. We’ve got a lot of people who have lots in KiwiSaver but just don’t know how to access it and use that to their advantage.”

“Housing is, of course, you don’t need me to talk about housing, because I’m sure you know perfectly well what the landscape looks like there, and it’s really not so great.”

“I sure as heck wouldn’t be trying to get into the housing market now if I wasn’t in the fortunate position of already owning. I haven’t got half a million.”

“One of the reasons for moving back to South Taranaki was to purchase a house. But even then, I was really surprised at the price of housing and how hard it was to secure that.”

“The concept is changing, the concept of owning a house is going to have to change because that’s the old school thinking and very few people have got the money or support from their parents.”

“It’s just so hard to get into housing. There are no houses for the start, to buy. Therefore, you’re left with, what, building a house? Not many people can afford to do that.”

“A lot of people I work with in their 30s and that, they can’t imagine owning their own home. They haven’t got into one now so they are going to find it really hard with prices going up constantly and affordability.”

“We lost the house so we’ve not been able to get back on the housing market. We’re too busy trying to live the treadmill of life, with the living costs, to be able to get on the market again.”

“How the hell are our future generations going to afford to buy a house? They can barely afford rent. They are going to end up in the whānau house where the grandparents are still there and, you know, have generational families in one house because they can’t afford any[where] else.”

“They might be lower [housing prices], but no one can actually [afford it], if they’re on the lower income amounts... then they’re not actually gonna be able to get a mortgage.”

IN THE YEAR ENDING JUNE 2023, NEW ZEALAND HOUSEHOLDS WITH A MORTGAGE HAD AN AVERAGE WEEKLY PAYMENT OF \$605.60, A 27.5% INCREASE FROM \$475.00 THE PREVIOUS YEAR. THIS IS THE LARGEST SINGLE-YEAR RISE SINCE 2008.

Stats NZ, Household income and housing costs, June 2023.



ACCORDING TO THE 2018 CENSUS, 65% OF NEW ZEALANDERS LIVED IN THEIR OWN HOME, MARKING THE LOWEST RATE IN NEARLY 70 YEARS, DOWN FROM A PEAK OF 74% IN THE EARLY 1990’S.

Stats NZ, 2018 Census.

IN APRIL 2024, THE AVERAGE MORTGAGE FOR FIRST HOME BUYERS IN NEW ZEALAND WAS \$554,629, DOWN FROM \$591,300 IN APRIL 2022.

Canstar, May 2024.



Affording to Rent

Whilst some property owners, having faced their own struggles, are more empathetic and charge below market rates to make renting more affordable, most are taking advantage of the rising rental market, making prices in the regions we researched increasingly unaffordable. This especially affects those on low incomes, welfare support, or single parents, who reportedly spend a large portion of their earnings on rent. For some, their welfare support no longer even covers the cost.

As rental prices increase, many people are now having to make compromises or sacrifices just to make ends meet. In some cases, they must choose what to prioritise: “Do I pay for power, do I pay my rent, or do I buy food?”

“We don’t charge market rent on our place, it’s probably me and my too bigger heart. We charge \$300 when it should be \$400 according to the agent. But I’ve been there before, I’ve struggled.”

“The prices of rent that people are ending up paying are leaving them so, so short for other basic necessities but there isn’t another option for them.”

“If you’re working, you should be able to afford a place to put your family in, but you can’t do that here. It’s disgusting!”

“The lack of rentals here is phenomenal, the lack of housing full-stop. We need more houses.”

“You can’t rent a property for love nor money, they have all gone!”

“I’m living in a house that I am not comfortable in and it is not up to standard, but I can’t afford to leave because rents are too high (elsewhere).”

“Even if their mortgages aren’t as much, they can charge that much (rent), because people are desperate.”

“Now in town we are getting these absorbent rents. People buying houses and deciding they can charge Palmerston North rent in Taihape; \$600 for a single mom for a two bedroom place.”

“Rent, power and food... our clients can’t even afford the basics.”

“So the economy is really stretched, against those with low incomes, they’re in a bind in a lot of ways, food, a roof over your head, power, you are pretty much shot.”

“If they’re on their own, unless they’re living with whānau, they can’t afford it. It’s about \$300 a week, \$350 a week, and the pension is \$750. So, you wouldn’t be able to afford power and food in that house.”

“It’s the market right at the moment, though. Yeah, that’s extremely high. You might pay \$400 but that will be for a shit house, a really under par house.”

“House prices have increased so much here, but what’s really awful is the rent, it’s impossible. I don’t know how people are affording the rent.”

“Rentals, whilst they might say more affordable, when you’ve got rent of \$400 for a three bedroom home and you’re on the benefit. Your benefits are only \$300, maybe \$320 if you have got temporary additional support. That’s still more than 100% of your income.”

“When I was looking from Waiouru, for somewhere to rent, there was nothing so I hit the Airbnb and Book a Bach website and contacted everyone... We were a full-time professional couple, with only one small dog at that stage, and shit, we were paying \$480 a week to live in National Park, which had a gas station and a pub.”

“What we hear in Whanganui about the housing situation is from a lower socioeconomic end of the spectrum, but it’s absolutely an issue at the higher levels as well. It’s full spectrum housing.”

“We do pay slightly more than we should be. But it’s a set of circumstances where we are powerless, well we feel quite powerless.”

“So my landlords live in Rotorua, and they basically have so much power, because when I say ‘oh, we need to fix this or that’ they said ‘we may have to put the rent up’. So, we do everything we can ourselves, we pay for our own way, because we know there’s nowhere to go.”

“The biggest thing is the lack of houses now and rental prices, living costs are higher and the wages are not matching.”

IN JULY 2024, THE AVERAGE NEW ZEALAND HOUSEHOLD SPENT 29% OF ITS INCOME ON RENT, THE SAME PERCENTAGE AS IN JULY 2020.

MBIE, Tenancy Services.

THE STOCK MEASURE INDEX FOR RENTAL PROPERTY PRICES INCREASED BY 0.3% IN SEPTEMBER 2023 COMPARED TO AUGUST 2023.

Stats NZ, 2023.



IN 2022, 279,283 PEOPLE RECEIVED THE ACCOMMODATION SUPPLEMENT, WITH 19% BEING NON-BENEFICIARIES.

Welfare Expert Advisory Group - Kia Piki Ake, 2022.

Downstream Impacts of Unaffordable Housing

Many who cannot afford to pay for a rental are also unable to access emergency housing, due to a shortage across the regions we researched. As a result, they are finding themselves turning to temporary accommodations such as hotels, motels, camping grounds, or unconventional and often substandard living arrangements, including garages, cabins, or sheds.

Additionally, many feel there is an increasing number of homeless individuals and families who cannot find anywhere to live, turning to couch surfing, living in cars, or residing in overcrowded houses.

"I just came from Te Oranganui, there were families on our books that had 12 to 15 people living in a four bedroom house."

"Like a lot of other communities, a lot of our hospitality, like our hotels, have been taken up with the emergency housing, a lot of those people have come from other areas and shifted up to Taihape."

"We have no emergency housing at all, none, these are only hotels that might take people."

"It has definitely risen significantly over the last three years. There are so many people in emergency housing."

"For Taumarunui, there were over 200 people waiting [on the housing waitlist] when I started. But as I mentioned, many of the people were kaumatua, so some have unfortunately passed on or moved away so I've been able to get that down."

"In Ohakune there are [many] on the social housing waitlist."

"The only housing that's in Raetihi that is in the public sector is all the flats on Seventh Street that were, you know, were originally created for retirees, that have sort of become social housing."

"One story, on the ground story... They had to live in our garage until they found something, so that took a few months. Because there was nothing, no emergency housing, nothing actually on the ground."

"Over in Pātea, there's a section down the road [from] me that's [got] four cabins on it, one bedroom, and there is a shed and outside laundry and they are paying \$300 a week for a cabin, which I thought would have been impossible for somewhere like Pātea."

"People who are sleeping rough, that don't even have an oven, they don't have a microwave, or they're living in motels, they've just got a microwave."

"You just need to drive around some of the streets in Whanganui and you will see people living in their cars."

"Is it because a lot of people will live communally to avoid being homeless? Their whānau will look after them, so they're not homeless but in a sense they are."

"If things don't change in the next two years, we will find a lot more (people) will be homeless and that will be (whole) families (affected)."

"A lot of families when they do get those census, they just say "it's just our family living here" and they don't really say "oh, yeah, but we've got other families living with us too". So it doesn't show that full picture of homelessness."

"We have got overcrowding in houses, they'll go live with family, some of them have to leave the region, they don't have a choice, but generally they will live with family and in houses that aren't healthy."

"I've had some students living in my car park at our campus and not say anything to me because they've been too embarrassed but still committed to coming to the courses to get those tickets so they can get employment to get a house."

"When they can't find a house to live in, and they're going to stay with whānau and doubling up in a house thinking we'll be able to find something soon but there's nothing available."

"Housing too. We have stories of people who, you know, can't keep jobs because they can't find a house. They're living out of the car, and that's no way [to] live every day."

"Yeah, it's very, very hard, like super hard. There's more homeless people or rough sleepers. We have clients who sleep in their cars."

"There have been, probably, three occasions of us being notified of people living in the stadium. Someone was living in the toilets. It's terrible. It's really terrible."

IN JUNE 2024, 22,923 NEW ZEALANDERS WERE ON THE EMERGENCY HOUSING REGISTER, UP FROM 12,312 IN JUNE 2019.

Ministry of Social Development, Housing Register, July 2024.



22,923



Pathways Forward: Opportunities for Addressing Disparities in Financial Health



With a solid understanding of the financial health landscape, we now focus on identifying pathways for progress. The “Pathways Forward: Opportunities for Addressing Disparities in Financial Health” section aims to pull together everything we have learned, and highlights the emerging opportunities identified by the community, media and national research, as well as bringing in learnings from successful methods, interventions, and organisations from around the world and Aotearoa New Zealand. With this, our goal is to inspire and empower people at all levels to start or strengthen their efforts toward better financial health outcomes.

At the end of this collection, we expand on one specific opportunity that was frequently mentioned by our sources and believed to hold significant potential for positive impact. Turn to the ‘Highlighted Opportunity for Action’ on page 150 to learn more.

Easier Access to StudyLink Support

Helping individuals interested in further education access financial support with more ease, such as the process of obtaining assistance via StudyLink.

Community Insights:

“So all of my degrees are extramural and I did them at home and I got my student allowance at home but no one in my community helped me learn how to do that.”

More Transport to Tertiary Education

Providing more regular and affordable transport services, such as public buses or shuttles, for students to commute to tertiary education facilities, to alleviate the financial burden of travelling to and from their campus.

Community Insights:

“Our closest tertiary provider would be Te Awamutu or Taupo, which is an hour and a half, so yeah, I think if there was more access to regular transport, that might make a difference.”

“Need a system put in place around public transportation between regions, but who is going to do it?”

“It should be a matter of all the (tertiary) training providers all pitching in, contributing a certain amount to keep it (a bus service) sustainable.”

Increase Tertiary Scholarship Awareness and Applications

Building greater awareness of, and encouraging students to apply for, scholarships as a vital means of reducing financial stress and enabling focused academic success. Scholarships not only alleviate the burden of worrying about education costs, as experienced by many, but also provide an essential layer of support that allows students to concentrate on their studies.

National Media Insights:

“The scholarship went a long way in helping to not worry about the financial side of studying.” (NZ Herald, 2024).

“To any Waikato high schoolers thinking about how to fund the next stage of their education, applying for scholarships is a great way to help you with your studies – it is another level of support and allows you to focus.” (NZ Herald, 2024).

“Johnstone’s vision for the trust was to provide financial assistance to deserving students, especially those who might not otherwise be able to expand their knowledge and make higher academic achievements.” (NZ Herald, 2024).

Paid Placements for Students

Advocating for better financial support for students in unpaid work placements to alleviate stress, enhance their sense of reward, and make professional training more accessible.

National Media Insights:

“Money became one of my primary stressors, more than placement itself.” - Isla (1News, 2024).

“There was no financial freedom... There would be times I wanted to go home for mental support but I couldn’t afford the flights.” - Isla (1News, 2024).

“It’s really hard when you’re working super hard and it feels like you’re not being rewarded.” - Isla (1News, 2024).

“We have shortages across all industries with unpaid placements... we’re not making it easier to get more people trained in these professions if we ask them to do unpaid work.” - Bex Howells (1News, 2024).

Public Access to Shuttle Services

More transport services, in general, are needed across the region to provide people with better and more affordable access to health services, employment, education, and sports. This could be achieved by allowing the public to access private shuttle services when seats are available and collaborating with organisations to enhance transportation options, such as using vans for community transport.

Community Insights:

“Sometimes it is (about) looking outside the box at what is available and reaching out to the community.”

“But we’re looking at ways to collaborate with organisations, the RSA sometimes have vans, get those vans and go and transport people to and from.”

“Definitely some more transport services and what that looks like... I know we’ve had feasibility studies done on taxi services and things like that, but definitely more of our people helping our own people? However that might look.”

FEATURED GOOD MAHI

Whānau Manaaki

Where: Whanganui, New Zealand

Description: Whānau Manaaki is a non-profit organisation offering free early childhood education (ECE) and supporting families with other community services, such as a free transport service, to help break down the transportation barriers preventing children from attending ECE.

“We want to improve the relationships and connectedness with our communities. It is just continuing to always build relationships, talking with families and knowing where they are going to need support.”

“We have our transport run which supports our families out in the Castlecliff and Gonville area, it can transport up to 40 children a day, pick-ups and drop-offs.”

“Often these families don’t have the transport and there are lots of barriers around getting to kindergarten so we can support them in that way.”



Reinstating Rail Links

Reactivating the rail transport networks as a form of public transport across and through the regions, such as a high-speed rail stopping in the centres of Auckland or Wellington, to help alleviate some of the transport issues experienced in many of our more rural regions.

Community Insights:

“We need to get our rail up and running asap.”

“If we had commuter trains, it would be very helpful.”

“We really want to think about getting people – out of their cars, getting fleet off the roads and on the trains.”

“A high speed rail that stopped through the central platter to Auckland or Wellington. You could commute to Wellington every day if you wanted to.”

Active Transport

Promoting investment in active transport infrastructure, such as cycling and walking lanes, as a cost-effective solution that not only reduces congestion but also enhances mood and wellbeing.

National Literature Insights:

“Active transport is cost effective, as cycling and walking lanes are cheaper to make and maintain than roads. Additionally, it reduces congestion and can improve people’s moods.” (Rees, Masari, & Appleton-Dyer, 2020, p. 27).

“Investing in footpaths is associated with boosts to the local economy and increases in the overall quality and value of businesses and homes, and it provides financial savings from transportation-related costs.” (Rees, Masari, & Appleton-Dyer, 2020, p. 27).

Lower Costs for Sports

Making sports more affordable and accessible, such as by offering subsidies for recreational facilities and sports teams, would alleviate some financial stress on families and increase participation rates.

Community Insights:

“It’s trying to keep things affordable and offer activities that address the needs of our community.”

“A lot of our activities, especially for the kids, [are] around that \$2 to \$3 charge because we don’t want cost to be a burden and an excuse for people not to participate.”

“I’ll definitely say cost is one part of it. So if there’s an opportunity to subsidise that to help people get into that, it would be massive.”

“If there [are] ways, maybe whether it’s council or funders can work with the gyms to make that more accessible, there’s an opportunity there.”

FEATURED GOOD MAHI

Taumarunui Youth and Community Trust

Where: Taumarunui, New Zealand

Description: The Taumarunui Youth and Community Trust (TYCT) is a charitable trust that supports and coordinates sporting, recreational, and cultural activities in the Taumarunui community. TYCT aims to boost participation and volunteerism, enhance community connectedness, and promote sustainable growth by providing structured systems and shared resources through partnerships and collaborative efforts.

“It’s a way of trying to channel our kids and using sport as a vehicle to try and keep our kids on track and have opportunities and know that they don’t have to move out of town. But really, to have those opportunities.”

“The establishment of the trust came about by being part of multiple [sport] community groups, and lacking volunteers, really. Another thing was the lack of money available. We were all wanting to try and look for funding and apply for funding, but didn’t have the legal identity to be able to do that. [So] we pitched the idea to be able to try and create a one stop shop, like a hub, to be able to have all of these groups come under [one] hub.”

“We’re already isolated in regards to having some opportunities available. So setting up at the trust was able to have opportunities that were a bit more affordable for our community.”



Affordable Events and Entertainment for Youth

Creating more engaging, accessible, and affordable community spaces, activities, entertainment, and events for youth (and their families) to participate in to keep them off the streets and out of trouble.

Additionally, regional Council's investing in Event Coordinators to drive the organisation and awareness of these types of events for their communities.

Community Insights:

"I was in Rotorua a couple of weeks ago, there's quite a large new facility that's like Timeout on steroids. It's actually out in the suburbs. And it was packed. It had a range of activities that were family orientated."

"Back in our day we had Night Rider. It gave us somewhere to go, something to do."

"My ideal would be there will be a youth hub somewhere but I want it in collaboration with the rūnanga's, they do a lot of collaboration in that area and the local school, so it's not driven just by Council."

"They did a survey and they actually said that's not what we want. We want a space to go as part of the community, not to be shoved off."

"When they did the research about the hub, talking to youth, they didn't want a space in the hub just for them, they wanted to be integrated."

"It's trying to, [whether] through the council or the community, find ways to try to help our kids become engaged again, [so] they don't think about smashing a window, or stealing a car."

"Running a firework display or an event at the park, or having movies at the park or something that people can just come to... It's something free for the family, it's something they can actually afford to take the family to, as long as they've got a vehicle to drive there."

"We do the annual residence survey. We asked residents for their opinions on various things, and then the verbatim comments every year, it's the same; we need more for young people to do. We just get that comment frequently, year after year."

"There needs to be something here to occupy them. We have the skatepark, but we have a lot of empty buildings here that could be a bowling alley or a pool. I don't know, something to get them off the streets causing mischief."

"So we want to have, you know, a place where the kids can come and drop in, in the evening and hang out with their friends and have use of the resources and create what they want to create and somebody who's going to facilitate."

"This is an area that Council can get involved in, you know, they can promote these things. That's one way the Council could help just ensure that public facilities are available so these things can happen. Otherwise where are they going to do it? The corner of the street?"

"We often talk in the community about how it'd be really good for the Council to have, kind of, an event coordinator because obviously events that you hold in a small town are a real boost to the local economy."

FEATURED GOOD MAHI

EmpowerYouth

Where: Whanganui, New Zealand

Description: EmpowerYouth aims to provide a platform where youth can share their views, collaborate on innovative ideas, and actively participate in the growth and development of South Taranaki.

“Our mission is to first be the advocacy, or the youth voice for our district. Our second goal is to simply engage our youth within our communities across South Taranaki. We aim to do this by working with the South Taranaki District Council, whether that looks like sending submissions on council projects for our youth voice, or running events within our community aimed at youth to get them out and about and involved within our community.”

“The struggles that I feel that youth are facing at the moment [are] motivation and confidence to do something. There are so many opportunities out there for rangatahi, communities are sometimes even dangling them on a carrot, and no one steps forward to take advantage of those opportunities. Rangatahi quite often see the barriers before they see what the opportunity really is”.

“Empower Youth is a youth committee in South Taranaki that aims to engage, connect, and inspire rangatahi of South Taranaki to be involved within our community.”



FEATURED GOOD MAHI

Everybody's Theatre

Where: Ōpunake, New Zealand

Description: Everybody's Theatre is a community-owned cinema, managed by a dedicated committee of volunteers since 1980. Volunteers are essential to its operation, ensuring it remains open for everyone to enjoy. Everybody's Theatre supports the youth and their families in the community by holding events that they feel resonate with community members.

“The community was so passionate that they rallied around, did fundraising and purchased [the theatre] themselves to keep it in the community.”

“We also work with Ōpunake High School for student volunteers. This came about because quite a few of our volunteers here had students at the high school who would come along and volunteer. It was our way of showing the other kids down here, that ‘hey you can come along, you can volunteer in your community and help out a little bit.”

“We try to keep our prices down, we like to have it as a whole family event, and without volunteers, we just could not do that.”



FEATURED GOOD MAHI

Forge Boxing

Where: Marton, New Zealand

Description: Forge Boxing is a community initiative in Marton that empowers youth through boxing, teaching them resilience, discipline, and self-worth, with strong support from local individuals and organisations. It aims to reduce troubled behaviour and inspire positive change for youth.

“One of the ideas that was put forward on the table was actually by one of our local policemen who had talked about kids getting picked up and really having nowhere for them to be directed to.”

“To put the ones on the right path, that are walking down the wrong path. And that we can be a place that gives them a sense of belonging, and self-worth, and all those good things that make good adults.”

“After we started, all the ‘troubled youth’ sort of dissipated, and they became just ‘youth’. We were getting just the occasional ‘in-trouble kid’. And slowly it turned into no kids getting in trouble.”

“That was really where the idea was born, as it’s an opportunity, not just to teach them [youth] how to fight, but to use fighting and boxing skills to teach them resilience, self-discipline, all those good things that make successful adults.”



Lifting Incomes

Offering better-paying jobs and/or raising incomes, particularly for low-to-middle income earners, or introducing a “living wage” to support the bottom line of people across the regions.

Community Insights:

“Lifting people’s income streams becomes really important. It’s a challenge for policy, workforce development and for education.”

“We need to grow job availability and that skill base. What this stat is telling me is that our jobs are at the bottom end of the pecking order. So, with these new jobs the capability and skill base over all in the district will increase.”

National Literature Insights:

“Living on a low income for a long period was found to be a major cause of indebtedness in some recent New Zealand case studies, and increasing income is considered the only way out.” (Legge & Heynes, 2009, p. 34).

Getting Youth into Work

Increasing upfront investment in young people, focusing on getting them into employment, so that unemployment doesn’t become intergenerational. This could be achieved by providing additional wrap-around support services to ensure youth have a smooth transition into employment.

Community insights:

“We need to change expectations and hopes and goals to break out of intergenerational patterns.”

“So what can we do when it is multi-generational unemployment? They need an extra wrap around.”

“For young people, everyone is different, so it’s all very well saying ‘oh you know I can give you a job’ and you go off into a job. But actually, [asking] have you got a licence to get there? Have you got the tools you need for it? So through Whai Mahi, we’re able to resource and support all those things in an ongoing way.”

“We have an urgency to support people into paid employment with all of the benefits that come with being employed, the income, all the different impacts on my life, my whānau and their life, my sense of community, my choices, all of the things that can support me.”

FEATURED GOOD MAHI

100% Sweet

Where: Whanganui, New Zealand

Description: 100% SWEET is a programme that offers vocational pathway planning and work experience opportunities to prepare youth for their transition into the workforce.

“100% Sweet was born from industry getting together and saying “we need young people that are work-ready into employment, but we’re having difficulty recruiting them”.”

“It’s kind of learnt, giving them the skills and the tools to be able to then face the reality of what it is to be an adult and actually be in the big wide world and compete with everybody else in the workplace.”

“They’ll always need support in CVs, they’ll always need support with interviews, they’ll always need support with building their confidence and self-belief.”

“Some kids transition quite easily and some need a little bit more hand-holding and support, we’re able to provide that by supporting them and catching them before they fall.”

“We want all our young people to have the ability to thrive, and to move into employment, sustainable employment, not just a casual job.”

“We cover big achievements, teamwork, communication, mock interviews, and CVs. All those life skills that will help them transition easier into the world of work.”



FEATURED GOOD MAHI

Central King Country R.E.A.P

Where: Ruapehu, New Zealand

Description: Central King Country R.E.A.P provides education services to the Central King Country region, promoting lifelong learning and community development. They offer key initiatives that support youth in the community, such as He Roopu Wahine Matariki (designed specifically for young women, and emphasises the importance of building connections and fostering personal growth), Attendance Service (emphasises the importance of regular school attendance for children’s learning and development), and Kāhui Ako (programme that aims to ensure that youth achieve their full potential through a cooperative approach to education).

“You can get a job and can get into employment, but actually the support you need behind you, and the things you might need in order to get and keep those jobs, are the people that surround you that care.”

“With supporting rangatahi, we have a programme called Mayors Taskforce for Jobs. [So for] anyone in search of employment, we make sure that they’re work ready and any training that’s required of them to transition into mahi a little bit easier, we can provide that.”



Better Role Models

Fostering better role models within families and the broader community to challenge the intergenerational perception of what is considered “normal life” for those stuck in the unemployment cycle. By providing positive examples, we can empower young people to believe that “life can be done differently” and inspire them to break free from these cycles.

Community Insights:

“The way we get people out of poverty, I think, is by empowering them. It’s like teaching a man to fish, that’s way more useful, rather than just doing hand-outs.”

“If they are not getting that role modelling, the family is deprived, they haven’t got the money, they have to worry about where the next meal is coming from, there is no time or energy for role modelling.”

“For generations coming up its normal life unless people are exposed to opportunities, ideas or the fact that life can be done differently.”

“I think it needs to be nurtured within the home.”

National Literature Insights:

“[The children have] been proud of me actually... ‘I’ll be like ‘the savings has hit this much, are you proud of me?’ And they’re ‘yeah, we’re definitely proud of you mum.’” (RNZ, 2024).

“The savings have just given me a positive spin. And I know that I’m not going to be struggling as much as I was. So, I’ve changed my mindset.” (RNZ, 2024).

First 1000 Days

Shifting the focus of community development to support families during the first 1,000 days of a child’s life as an attempt to break the intergenerational cycle.

Community Insights:

“I think it’s a really interesting concept for Councils to think of as we ensure that we do everything in that first 1000 days to protect our families in their communities, then we’re doing everything we can to reduce crap lives in the future, because pretty much guaranteed everyone will have it if you’ve got a crappy first 1000 days. It’s not going to be good for you in the future.”

Breaking Down the Support Stigma

Reducing stigma and encouraging people to reach out for help proactively, before they get into financial trouble.

Community Insights:

“Creating that space where they can kind of build that confidence to go, ‘Hmm, I might need help here,’ and creating that safe space where they are really willing to ask questions and be redirected without being judged or anything is quite good.”

“It’s breaking that stigma of ‘My contribution isn’t enough’ or ‘I don’t need to ask for help because I’m not really poor, my kids have food on the table’... and I’m like, no, if you use our service, then you bring your stuff back, then other people get to use it too.”

“Message needs to be ‘we want to see you before you get into trouble.’”

“There are some really good ideas to help take the pressure off, particularly around food in our community at the moment. But it’s about the right people getting access to it, not the ones who just know about it.”

“We try to make sure that anybody can feel free to come and ask for a food parcel. We want to get the word out there that people can come to us if they have a need.”

Accommodation Supplement Increase

Increasing the accommodation supplement to better match the rising rent costs, ensuring that people can afford stable housing in the face of increasing living expenses.

National Literature Insights:

“Their rents increase, so shouldn’t their accommodation supplement increase? No, they’re at the maximum of their accommodation.”

Alternative Ways of Purchasing a Home

Providing alternative ways for low-income families to purchase property, such as home loans, buy-back or rent-to-buy schemes, and savings or retirement plans, for those who might otherwise be unable to buy a home.

Additionally, educating these people on how to live within their means, with the hope that they can purchase and maintain ownership of their homes.

Community Insights:

“There are lots of places someone could have bought at a reasonable price and been encouraged to do up. Those sort of initiatives are not there for people. Or even ‘rent to buy’.”

“Even home ownership in some cases, working with those organisations that can help people into a savings plan or retirement plan.”

“This [household income] was a driver for what we did when we looked at the housing models. When we were juggling the ideas between how we would build the housing, what was going to be affordable and the different mixed models of homeownership. So, if we were going to attract homeownership, we’re basing it off the median income, that means home loans, or buybacks, or rent to buys. This is something we can definitely consider.”

“There needs to be lots more rent-to-buy options like when we first purchased our house there was Māori Affairs at the time who had first home loan options. Otherwise, we probably wouldn’t have got a home.”

“Yes absolutely, I look at it too, those that live here have the opportunity to actually purchase their own home but because there is no education and no advice and no budgeting and no services and that to help them to actually understand what it’s about when purchasing the house that actually makes them settle. Whereas a lot of them just see it as a bill, but not seeing it as it’s a home for your family for the rest of your life, it’s about changing that mindset of thinking.”

“So we have got to find ways on how you can teach those sorts of programmes while you’re on the benefit. This is what MSD should be looking at.”

“There’s gonna have to be a lot more education in regards to teaching people to how to live within their means to be able to keep owning their own home.”

FEATURED INTERVENTION

Affordable Homes Programme (AHP)

Location: England

Year Implemented: 2016

Description: The Affordable Homes Programme (AHP) is a government-funded initiative in England, launched in 2016, aiming to deliver around 180,000 new affordable homes by 2026 with a budget of £11.5 billion. Its primary purpose is to increase access to secure and affordable housing for those unable to afford market prices, while promoting homeownership and benefiting communities. However, due to rising costs and policy changes, the programme is now expected to deliver fewer homes than initially planned, with a 60% decline in housing starts in 2023/2024, though the government denies any funding shortfall.

“The programme’s main objectives as identified by the Theory of Change (ToC) presented in this report are: ‘To increase access to secure and decent homes for households who cannot otherwise afford to buy or rent a home at the market price; to increase homeownership across England amongst those that might not otherwise be able to buy their own home; and to achieve positive impacts for wider communities and society.” (Milcheva et al., 2022, p. 4).

“The latest official data on affordable house-building shows that grant-funded starts of social rent, affordable rent and shared ownership properties collapsed by 60% year-on-year in England in the first half of the 23/24 financial year.” (Griffiths, 2023, para. 4).

“The baroness admitted that the affordable homes programme (AHP) – originally conceived to deliver up to 180,000 homes between 2021 and 2026 – will now deliver fewer homes than planned, but she refused to say exactly how many.” (Griffiths, 2023, para. 1).

“‘We do not believe there is any funding gap.’ So said junior housing minister Baroness Scott last month, pressed by MPs on the housing select committee over the government’s troubled £11.5bn affordable housing programme.” (Griffiths, 2023, para. 2).

Improving Rental Skills

Educating renters through workshops and ready-to-rent programmes on how to be good tenants and how to secure and maintain their rentals.

Community Insights:

“Running ready to rent type programmes; helping people build knowledge around how to be a good tenant and improve people’s rental skills so that they stay competitive in the limited rental market.”

“There is a need for education around how to keep buildings healthy and dry, and rolling out more renting workshops across the region.”

Alternative Housing Solutions

Being more open to different housing solutions, such as trailer parks, communal living, shared land arrangements, smaller homes (as seen in Hong Kong), or repurposing vacant buildings for short-term housing, to provide immediate shelter solutions.

Community Insights:

“One of the things that will immediately create growth, I think, is subdivision of lifestyle blocks and cross-lease of sections. Where those larger areas with a house can cross lease and put another dwelling on their property.”

“So in the United States they have trailer parks. And in these trailers are no maybe 15 square metres or no slightly bigger than then maybe 30 square metres. They get routinely ripped up by tornadoes. They’re a way of living, owning the trailer or renting the trailer on somebody else’s land.”

“So we need to be open to different solutions in the city. Why does every house have to have a kitchen and a laundry and a bathroom? Why can’t a number of houses share those facilities?”

“In Hong Kong. The flats are really small. It’s not common to invite somebody to your home and Chinese culture. You meet at a cafe. So these homes are really small. They do the cooking in the home and the sleeping in the home. All of the communal space. You know the lounges that’s out in the open because the open courtyards are designed for people to socialise together. And so why are we building 200 square metre homes with three lounges and two garages?”

“Creating that space where they don’t have to pay a mortgage or pay rent or that they can continue to live sustainably on super as much as they can. Because they don’t have a lot of extra income at all, because they worked low-income jobs most of their lives.”

“Yeah, there’s lots of empty buildings, but I can see why with the earthquake side of it. I just feel like it could be utilised for housing, even, like, short term housing to help people because there’s just so many of them.”

Establishing Emergency Funds

Encouraging people to build financial security by establishing an emergency fund that can cover their expenses for a period of time in the event of a sudden or unexpected loss of income.

National Media Insights:

“Having an emergency fund is one of the most essential financial practices you can adopt. Ask yourself, how much would you need to get by for three to six months if you were suddenly unable to earn your income? An emergency fund will give you security and confidence.” (Jarden, 2024).

Better Financial Education for All

Equipping everyone with better money management and financial literacy skills through education and workshops to improve their understanding of income, expenditures, savings, budget management, and consumer rights.

Community Insights:

“When you’re trying to do something on a budget, there may need to be more education around that. Does MSD have support in that space?”

“Understanding how to manage your finances or basics around, say, interest rates. They are real things and they can make a big difference in how you manage your life.”

“Consumer rights, consumer rights, consumer rights. I cannot stress that, because it’s not just people who are not good with their money that don’t understand consumer rights.”

“It doesn’t matter if you’re a child, at primary school, or you’re my age or grandparents’ age. Education has the power to get in there and start teaching our elderly, start teaching our children how to save, and teach them the basics, some foundation to grow from.”

“Making [education] fit for purpose for the audience. So if I’ve got 16 elderly over here, I’m going to deliver it and be more aware of their needs, and it’s about the needs and what is going to be appropriate for the audience. When you’re talking to five year olds or 16 year olds, their attention span is so much shorter, alright, and then you get an elderly that’s probably can’t hear you after the second or third word.”

“When we’ve done presentations to, say, younger age groups or something, you know, we use games, and we use visuals, and we use things like that.”

“People learn really differently ‘too... I’m a visual learner, and that’s what I’m trying to say is everybody learns differently. So if you’ve got a whole group of them in the room, only some of them are going to absorb it, based on how they receive information. So there’s a whole lot of factors that just opens up Pandora’s box.”

National Literature Insights:

“Financial literacy – the ability to make informed judgments and decisions regarding the use and management of money – is important for individual consumers of financial services, the financial system, and the wider economy. It influences how people save, borrow, invest, and manage their financial affairs.” (Widdowson & Hailwood, 2007, p. 37).

“Improved financial literacy can benefit individuals and families by giving them more control over their money and helping them make better financial decisions.” (Widdowson & Hailwood, 2007, p. 46).

FEATURED GOOD MAHI

Whanganui Learning Centre

Where: Whanganui, New Zealand

Description: The Whanganui Learning Centre provides free, holistic education and whānau advocacy services, focusing on long-term, transformational change for individuals and families in the community. They have supported Whanganui for 45 years with a whānau-centred approach, helping families with education support in areas such as housing, technology, health and wellbeing and better managing their finances.

“The Learning Centre has been going strong in this rohe for 45 years delivering a range of educational activities in response to what the community needs. 300-400 families a year come through our door.”

“Education is always at the core of it. But how do you define education? So we just see that as everyday, thriving in your community, and what does that look like?”

“We’ve helped with housing, we have put in some drug and alcohol referrals, we’ve looked at food parcels for people, and then we’ve done technology assistance, health and wellbeing classes, confidence classes, budgeting, there’s a whole array of things.”



FEATURED INTERVENTION

MoneySense

Location: Singapore

Year Implemented: 2003

Description: MoneySense, launched in Singapore in 2003, is a national financial education programme aimed at enhancing financial literacy and helping individuals of all ages manage their finances more effectively. It offers resources on money management, insurance, and investing, while empowering Singaporeans to make informed financial decisions and plan for long-term needs. The programme has positively influenced budgeting and savings habits while continuing to expand initiatives to address gaps in understanding financial concepts and improve long-term financial planning.

“Our aim is to help Singaporeans to manage their money well, and make sound financial decisions on their own.” (MoneySENSE, n.d., para 1).

“The MoneySense National Financial Capability Survey (NFCS) 2021 found that Singapore residents generally adopted good financial behaviours in money management. More respondents budgeted and kept track of their spending, and maintained at least three months of expenses as emergency savings as compared to 2017.” (Monetary Authority of Singapore, 2022, para 2).

“While MoneySense has made progress to inculcate positive money management behaviours and habits in Singaporeans, we recognise that more can be done to uplift knowledge of financial concepts and encourage longer-term financial planning among Singaporeans.” (Monetary Authority of Singapore, 2022, para 2).

“Another useful tool that Singaporeans can tap on is MoneySense’s digital financial planning service, ‘MyMoneySense’. This service allows individuals to automatically consolidate their financial data from government and banks through the Singapore Financial Data Exchange (SGFinDex).” (Monetary Authority of Singapore, 2022, para 4).

Financial Mentors

Better connecting people with financial mentors to gain an objective perspective and uncover support options they may not be aware of, such as low or no interest loans for urgent needs, debt consolidation solutions, and social services.

National Media Insights:

“Even if you’re feeling swamped, things might not be as dire as you think and a financial mentor can offer an objective view. They can also suggest other support and help you probably aren’t even aware of.” (Stuff, 2024).

“I feel like there’s always something you can do and mentors know all the safety valves they might not be able to erase your problems but they can ease the pressure.” (Stuff, 2024).

“They can put you in touch with organisations offering small, low- or no-interest loans to help with urgent needs (think medical, dental or school costs) and minor debt consolidation. For larger or more complicated debts, they can suggest other solutions, including debt consolidation loans or mortgage refinancing.” (Stuff, 2024).

“A mentor can also connect you to networks and social services like Iwi, Work and Income, health support services and housing providers who might be able to help.” (Stuff, 2024).

FEATURED GOOD MAHI

Marton Budget Services

Where: Marton

Description: Marton Budget Services provides free, confidential, and culturally aware budget advice, delivered by trained and certified advisers in a supportive environment.

“What we do is we give the client options and they have to make the decisions. We can’t do anything for the clients. We can say ‘This is your situation. Is there anything that you can see here that you could change?’”

“So financial capability services across the country have developed a very good reputation with a lot of businesses, a lot of creditors, a lot of financial institutions, that once we’re on board will hold off on any action and wait to see if there’s any options that we can offer.”

“Very often clients are really scared to talk to people that they owe money to because they’re worried that it will just make things worse. In fact, it usually makes things better.”



Professionalise the Budgeting Sector

Professionalisation of and increased investment in the budgeting sector, such as establishing a required registration process to become a Budget Advisor.

Community Insights:

“For quite some years I’ve been talking about how to professionalise our sector. We would like to have some form of registration, because at the moment anybody can set themselves up and call themselves a budget advisor.”

“They don’t have to have any formal training or anything like that, in order to have a contract with MSD we do have to have training but it’s still not a recognised profession. So that would be awesome.”

“You say you don’t think there’s enough of us? Or you suspect there’s not enough of us? Probably not. However, the government has dropped funding available, which actually means that there’s more funding pressure and financial pressure on services.”

“In the last financial year, which finished on the 30th of June, we had a 47% increase on the amount from the previous 12 months, and other budgeting services are looking similar around about 40% increase in demand. So, we don’t anticipate it reducing for some time.”

More Accountability for Vulnerable Clients

Strengthening the accountability of businesses, including financial lenders and Buy Now, Pay Later schemes, to ensure they take responsibility for their more vulnerable clients.

Community Insights:

“They (financial lenders) don’t see the raw stories, they need to get the core facts of the truth behind that person as a number. This is where we have to challenge them - it is jolly hard.”

National Literature Insights:

“The lack of stringent regulations, like those for standard credit options, can pose risks. Consequently, BNPL’s regulatory environment may not always enforce consumer protections to the extent of other credit models, leaving a gap that could harm consumer finances.” (Wang, 2023, p. 11).

“This regulatory ‘black hole’ allows BNPL providers to lend to applicants with few restrictions... The lack of affordability and suitability checks both for individual platforms, but also across the industry, mean unwise BNPL use could lead to users becoming over-indebted in ways other forms of debt cannot.” (Gilbert & Scott, 2023, p. 15).

National Media Insights:

“With the removal of affordability assessments regulations, it will be key to ensure that other changes are made to ensure vulnerable borrowers are protected.” (Newsroom, 2024).

“These payment schemes should be regulated in the same way as credit cards and hire purchases - if it looks like debt, it should be treated as debt.” (NZ Herald, 2024).

Education on Growing Food

Providing education and support for families to grow their own food, such as fruit and vegetables, to become more self-sufficient, improve family health outcomes, and reduce household costs.

Community Insights:

“When you see that obesity is on the rise. When you see crime is on the rise because people are not able to feed themselves. If there was more education around meals that you could cook and grow your own produce. I think we’d see a shift in many areas.”

“It’s all about education as well, around food. Whether this is a community thing or whatever it is, it’s trying to create opportunities to educate people around growing their own foods.”

“I think education around being more self-sustainable, that should be more prevalent out there as well.”

“Get them involved from the garden, to the plate, to the home.”

“Probably not just managing their money wisely, but with the cost of food, knowing how to prepare cheap, nutritious meals would be an issue as well.”

Free Community Food Options

Investing in ways to grow and provide more free food in communities, such as food-scaping in local parks, creating community vegetable gardens, and planting more fruit trees on streets, while working with regional councils to determine how to make this happen.

Community Insights:

“One of the suggestions I’ve made to the manager of Parks and Recreation here is that we start doing foodscaping in our parks, and that we plant fruit trees and plant vegetables and we enable people who really need this food and have a hard time finding it.”

“We did actually approach the council to see if they would allow us to plant fruit trees around the streets and they said ‘no’, we were going to pay for that but apparently it’s a wasp issue.”

FEATURED GOOD MAHI

Community Fruit Harvest Manawatu

Where: Manawatu, New Zealand

Description: Community Fruit Harvest Manawātū collects excess fruit from people's backyards and orchards in the Rangitīkei and Manawātū areas, and redistributes it to those in need through local charities and food banks, helping to address rising produce costs and food insecurity in the community.

“All this fruit, or any of the fruit that we've collected, goes to places like Just Zilch, businesses, social services, Salvation Army, the food banks.”

“I also offer [food] outside my house because not everybody goes to food banks. Families have lives, are busy trying to survive, and don't have time to wait in line, especially when it's for fruit. My house is a lot more convenient. You know, they just pull up, chuck what they need in their car. And then off they go.”

“We also do a lot of workshops when it comes to preserving fruit and stuff.”

“The aim is to get people to think about what's in their backyard, who they can share it with. You know, and if they can share it all with their immediate neighbourhood in the immediate community, then we're not needed... I'd be quite happy if this group wasn't needed.”



FEATURED GOOD MAHI

Bulls Food Pantry

Where: Bulls, New Zealand

Description: Bulls Food Pantry is a free food store focused on rescuing and redistributing food to the community, where people can take what they need without questions or referrals. They also occasionally offer household goods and clothing, with urgent parcels that can be arranged through MSD referrals.

“Once upon a time, you'd just see the big cities or big towns needing food bank support, but now it's all of these out of the way places that are feeling the pinch as well.”

“We get donations from within the community, from businesses, as well as other locals, people with fruit trees on their property.”

“The community doesn't know. We've got free food, we've got stuff here that needs to go out the door, so come and take it.”

“Not being means tested, or having to take too much personal information from our customers, removes those barriers, and we are seeing more people walk through the doors. We are seeing a lot of people that would normally go under the radar, which is fantastic.”



FEATURED GOOD MAHI

City Mission Whanganui

Where: Whanganui, New Zealand

Description: City Mission Whanganui provides essential food parcels to nearly 3,000 families annually while also empowering them with life skills, such as debt relief, to foster long-term wellbeing and self-sufficiency in the community.

“We are providing food for people that are in need and struggling with their financial security and their food security.”

“The community just rise to it. A lot of it is just people giving regularly and because they choose to help meet the need.”

“We can suggest to them sometimes “hey, we can see you’ve got your warrant due and you can go and get that tyre that’s needed, we’ll give you a food parcel.” That way, they can still continue to look after their needs. They’re not worried about getting a fine because they’ve got no warrant and that sort of thing. So we just keep having those conversations.”

“We also have a fantastic budgeting programme and so if we know people’s needs, and they come to us often needing a food parcel, we can suggest that they get the budgeting assistance. We can work through their finances with them.”



FEATURED INTERVENTION

Supplemental Nutrition Assistance Program (SNAP)

Location: United States of America

Year Implemented: 1974

Description: The Supplemental Nutrition Assistance Program (SNAP), established in 1974, is a federal initiative in the United States that provides food-purchasing benefits to low-income households, the elderly, and individuals with disabilities. Its primary goal is to reduce hunger and improve access to nutritious food, helping families achieve self-sufficiency while also improving long-term health outcomes. SNAP has significantly reduced food insecurity, lifted millions out of poverty, and contributed to lower healthcare costs for participants, particularly benefiting children and low-income adults.

“SNAP provides important nutritional support for low-paid working families, low-income older adults (60 years and older) and people with disabilities living on fixed incomes, and other individuals and households with low incomes.” (Center on Budget and Policy Priorities, 2023, para 1).

“SNAP raised the income of 7.3 million people above the poverty line in 2016—including 3.3 million children” (Keith-Jennings et al., 2019, p. 1637).

“SNAP may also help participants take required medications by allowing them to spend money on medicine that they would have spent on food. Elderly individuals who participated in SNAP were 30% less likely to take less medication than prescribed because of cost than were nonparticipants” (Keith-Jennings et al., 2019, p. 1638).

“Low-income SNAP-participating adults have annual health care costs that are on average nearly 25% (about \$1400) less than those of nonparticipants.” (Keith-Jennings et al., 2019, p. 1638).

“SNAP participation reduced health care costs of as much as \$5000 per person per year” (Keith-Jennings et al., 2019, p. 1639).

“Children receiving SNAP report better health status than do their counterparts who are not recipients, and their households are less likely to have to sacrifice health care to pay for other necessary expenses” (Keith-Jennings et al., 2019, p. 1637).

“Receiving SNAP in early life can lead to improved outcomes later on... adults who were able to receive food stamps as young children had lower risks as adults of obesity and other conditions related to heart disease and diabetes” (Keith-Jennings et al., 2019, p. 1638).

Healthy and Cost-Effective Meal Education

Educating people on how to prepare cost-effective and nutritious meals to improve their ability to eat well on a limited budget.

Community Insights:

“How to better equip our families with meal ideas, meals on a budget, to get some ideas around eating healthy on a budget.”

“Understanding how to substitute items, so if they don’t have pasta sauce, then how do I make the pasta sauce? Looking at their pantry and in the fridge and going ‘what have I got in my fridge that I can make something with’ as opposed to ‘I have to go now to the supermarket.’”

Expanding Pharmacies’ Consultation Services

Expanding pharmacy consultation services to alleviate the financial strain on patients and pressure on the broader healthcare system.

Community Insights:

“Some of the pharmacists that I know, they’re gearing up to provide more consultation, they’re using other forms of technology to take care of some of that day-to-day admin. Which I think will be really good.”

Promoting Telehealth Services

Promoting the use of telehealth services, such as Healthline, which offer free advice and quick answers to health-related questions, to increase accessibility, reduce costs, and shorten wait times for families seeking simple medical guidance.

Community Insights:

“We’re always talking to families about the fact that they don’t have to wait to ring their midwife to ask some questions. They don’t have to talk to their doctor to ask some questions. They can use [a] helpline, and it doesn’t cost anything. It’s making people aware that there are services out there that will answer some of those questions.”

Getting Lower Power Prices

Supporting people in doing their due diligence by checking power price comparisons, such as calling around and doing research, to find a lower price.

Community Insights:

“People need to ring around and ask “what can you do for me, what can you offer me”. They will offer you a lower price.”

“Organisations helping those in poverty, they could say “here’s a strategy” to get lower (power) prices.”

FEATURED INTERVENTION

Nau Mai Rā

Location: New Zealand

Year Implemented: 2019

Description: Nau Mai Rā, founded in 2019, is a kaupapa Māori power company in New Zealand focused on supplying energy to vulnerable whānau across the country, aiming to eliminate energy hardship. Their mission is to ensure every family can afford to keep warm, with a belief that access to power is a right, not a privilege. While the company has made a positive impact by saving whānau over \$100,000 and donating over \$118,000 to community initiatives, it has faced challenges with high electricity bills and customer service issues, prompting efforts to expand support for affected customers.

“Connected by our purpose to make sure every whānau in Aotearoa can afford to keep their families warm.” (Nau Mai Rā., n.d., para 2).

“We believe that power is a right not a privilege, that people are more important than profits and that through the spirit of manaakitanga we can eliminate energy hardship” (Nau Mai Rā., n.d., para 1).

“Together with our customers/our whānau, we’re stoked with what we’ve achieved in such a short amount of time. We’ve kept the lights on for hundreds of vulnerable whānau, we’ve supported local marae, and we even bought a bus for a kura kaupapa in Taitokerau. And we’re just getting started.” (Nau Mai Rā., n.d., para 1).

“Savings: \$100,000.00+. We’re stoked at how much we’ve been able to save whānau, while still allowing them to give back.” (Nau Mai Rā., n.d., para 1).

“Our whānau has donated over \$118,567.89 to our range of kaupapa, while paying less or the same for their power bill.” (Nau Mai Rā., n.d., para 1).

“Customers with huge electricity bills are being left in the dark, unable to connect with their provider Nau Mai Rā as the invoices keep rolling in...”One week our power was ridiculous, it was \$275. I don’t know how. We’re a low-income family so it didn’t go out and we were overdrawn in our account. Then the next week they tried to take out even more. At the end of the month, we had \$1596 owing.” (RNZ, 2023)

“Nau Mai Rā co founder Ezra Hirawani told Checkpoint it was heartbreaking to hear the customers’ stories. “We really do care, and we are trying our best to support all our whānau, which contradicts the way they’re feeling, and their feelings are most important.”” (RNZ, 2023)

“When asked about customers who said they had had huge increases in their bills, Hirawani said meter issues could be the culprit, or incorrect billing periods.” (RNZ, 2023)

“He said Nau Mai Rā was working on increasing the size of its customer service team to deal with the extra demand.” (RNZ, 2023)

Enhancing Workforce Inclusion for Individuals with Health Conditions and Disabilities

Expanding efforts to support the return to work for people with work-limiting health conditions and disabilities.

National Literature Insights:

“More could be done to support returns to work for people with work-limiting health conditions and disabilities.” (Ministry of Social Development, 2019, p.3).

FEATURED GOOD MAHI

Workbridge

Where: Whanganui, New Zealand

Description: Workbridge is a free employment service for individuals with disabilities, injuries, or illnesses, helping them set work goals, develop job search skills, and secure paid employment. Their services cover areas including Patea, Ohakune, Taihape, Whanganui, and Marton.

“We need to ensure we look at each person as an individual, “You tell us what will work for you, or what hasn’t worked, and then we can work together to figure it out.”

“Same disability, different experience, so treating people like individuals, a person, is really important. We have a whole person approach because that’s what’s gonna support a person best to get them into work, and retain that work.”

“Manakitanga - being interested in who they are, where they come from, offering a cup of tea, baking them cake, creating that safe space where you don’t have to ask too many questions - people just share.”

“62% of those that come in our doors walk out with a job - we are pretty proud of this!”

“It’s all about looking for solutions for people in the workplace and making their job just as able as for a normal person.”



Easing Financial Strain on Elderly

Being more proactive in finding ways to reduce the financial strain on the elderly, who are facing significant housing and living costs, such as providing discounts on other services and everyday essentials.

Community Insights:

“People that are coming through that [were] 45, are now reaching 65, obviously 20 years ago now. A lot of those people never bought their own homes, because rent was cheap. So there is not as much wealth coming in for them, that’s where the gap is.”

“A lot of our elderly are actually moving in with their children because the market rents are just horrendous. Yeah, and they can’t survive on that. On a pension.”

“They see older people living on pensions in old draughty homes or renting council flats that are cold, dark, and dingy, so [my parents] are wanting to think ahead, so that once we hit retirement age, we can buffer those types of things and we’re not sitting shivering over a single heater.”

“We only have one taxi service but I don’t know what the availability and catering is like for the elderly, and cost is something to consider too.”

“My concern is for the older people who don’t travel, may not be driving, and their ability to move around in the local community is somewhat difficult because we don’t have a taxi service. We actually do have one taxi for the elderly and disabled, but it is just one taxi.”

FEATURED INTERVENTION

SuperGold Card

Location: New Zealand (also accepted in Aus)

Year Implemented: 2008

Description: The SuperGold Card, introduced in New Zealand in 2008, offers people aged 65 and older discounts on everyday essentials such as food, electricity, healthcare, and free off-peak public transport. It also provides discounts on travel, entertainment, and retail, and is accepted in Australia through the Australian Seniors Card programme. The card helps retirees save money, especially on public transport, enhancing their quality of life by allowing them to spend more on other activities and enjoy greater mobility.

“SuperGold - or the ‘gold card’ as some people know it - gives you golden opportunities to stretch your money further. There are thousands of instant discounts and special offers. You will find all sorts of ways to make instant savings every day – near you, across New Zealand and in Australia.” (SuperGold, n.d., para 1).

“You can use SuperGold to get discounts and special offers when you’re visiting Australia through the Australian Seniors Card programme. Each Australian state/territory runs its own independent programme.” (SuperGold, n.d., para 2).

“The card gives you: instant savings on everyday essentials like electricity, insurance, food and healthcare; discounts on entertainment, travel and in retail stores; free off-peak public transport.” (SuperGold, n.d., para 1).

“The SuperGold card’s benefits extend to discounts on electricity, healthcare, food, insurance, entertainment and travel. This card is a key benefit to New Zealand retirees as a token of appreciation for their societal contributions and hard work over the decades.” SuperGold, n.d., para 5).

“As a result of the SGC, many over 65s who were public transport users, were saving on transport costs, and some were spending more in other areas, and doing more paid work.” (Burns, 2009, p. 6).

We now direct our attention to a singular opportunity, known as the *‘Highlighted Opportunity for Action,’* which strongly resonated with the Impact Collective team. In this opportunity, we will explore its potential impact on financial health before posing a thought-provoking question to inspire reflection on how we can collectively turn these insights into actionable steps.

Financial Education in Schools

Many community members emphasise the need for financial literacy to be incorporated into school curricula, highlighting essential life skills such as money management, budgeting, and understanding legal protections. Currently, financial education is often only offered through local initiatives, and its non-NZQA accreditation limits its reach to students outside academic pathways, making it less accessible and undervalued.

National literature and media voices also emphasise the importance of financial literacy, noting its role in empowering individuals to manage their money and contributing to personal and economic wellbeing (Widdowson & Hailwood, 2007). Prominent figures like Chris Hipkins and Neil Edmond highlight its significance alongside health and mental education, calling for schools to equip young people with the financial knowledge needed for informed decision-making, including investing and managing financial products (Widdowson & Hailwood, 2007).

This opportunity aims to integrate accredited financial literacy education into schools, equipping all students with essential money management skills and financial knowledge for better decision-making and long-term economic resilience.

Community Insights

“Life skills, essential skills you might need to survive or to be self-reliant or resilient. Like money management and budgeting. I don’t remember learning anything about that at school.”

“Financial literacy needs to be something the schools pick up.”

“There is a huge need for some sort of financial education to be compulsory in schools.”

“I know of one or two budget services that do budgeting education in schools, but that is really a local initiative and it’s up to the school, whether they allow them to come in, clearly they’ve built a good relationship with the school. We’ve tried it in the past and it was just not taken up.”

“It [financial literacy/ budgeting] is not an NZQA accredited programme.”

“So the only students that they were going to put through for a budgeting course...were those not on the academic string, because it doesn’t contribute to the overall NZQA points.”

“One step that could make a difference is to have NZQA recognise financial education. Make it valuable within the education system.”

“We were taught to save as kids, so our banks used to have the old bank books and we used to get the piggy bank too...you’d put 20 cents in every week and put it on your pig and people would stamp your bank books, it was a whole thing. But that was forty years ago, my son has gone right through school and hasn’t learned anything.”

“I think there are a number of aspects to it [making financial literacy a NZQA recognised course]. One is how to manage personal finance. Another one will be about how to make decisions about financial products and to understand what financial products are, what the pros and cons are. So not just what’s a bank account and what’s a credit card, but understanding things like different insurance policies, different types of loans and different types of credit. What does interest mean, how does simple interest work? How does compound interest work? What’s the difference?”

“Red flags would be good to teach in schools. The document from the Commerce Commission about red flags, that would be amazing to see

what’s there. It’s a set of guidelines put out by the Commerce Commission, 12 red flags, which very basically outlines what things to look out for which may be breaches of the law, and then what to do if you suspect that the law has been breached. So the rules around repossession, rules around fees and interest, the rules around, credit contracts. Really, really useful. I think it’s brilliant.”

“One step that could make a difference is to have NZQA recognise financial education. Make it valuable within the education system.”

Literature Insights

“There is a widely recognized need for further measures to strengthen financial literacy and capability among the general public... there is also significant scope to further integrate financial literacy programs into the school curriculum and provide other forms of educational material via community programs.” (Widdowson & Hailwood, 2007, p. 46).

Media Insights

“Financial literacy is a life skill that every single person utilises through their life, and it has such a major impact on their life outcomes and the choices that they have.” - Neil Edmond, CEO of MoneyTime. (RNZ, 2023).

“Investment is something that young people need to know about... I would be really happy for them to know investing, full stop.” - Jan Tinetti, Labour education spokesperson

“To me, it’s as important as health and sexual education and mental health. It’s one of those things that affects every single person.” - Neil Edmond. (RNZ, 2023).

“Evidence tells us the current approach means too many students leave school without the financial skills they need.” - Chris Hipkins (RNZ, 2023).

FEATURED INTERVENTION

Talk Money

Location: Australia

Year Implemented: 2022

Description: Talk Money, launched in Australia in 2022 by the Ecstra Foundation, is a financial education programme aimed at teaching essential money management skills to students in Years 5-10. It offers facilitator-led workshops focusing on practical financial concepts such as saving, spending, tax, and financial independence, with additional resources for home and classroom learning.

In 2023, the programme reached over 156,000 students across 756 schools, significantly improving students' confidence in managing money, their ability to discuss financial matters, and their intention to achieve financial goals and filling a crucial gap in financial education that would otherwise be left unaddressed in schools (Talk Money with Ecstra Foundation, 2023).

“Talk Money with Ecstra Foundation is designed to help Australian students learn money lessons for life, to be confident talking about money and to make informed financial decisions.” (Ecstra Foundation, n.d., para 1).

“Content is tailored to different year groups. Year 5 & 6 cover: Money conversations, Creating saving habits, Needs v wants; Year 7 & 8 cover: Spending and saving choices, Commercial influences, Setting financial goals; Year 9 & 10 cover: Making money, Tax and super, Work rights and financial independence.” (Talk Money, n.d., para 1).

“In 2023, Talk Money reached 156,199 students across 3,904 workshops in 756 schools, delivering face-to-face workshops in all Australian states and territories.” (Talk Money with Ecstra Foundation, 2023, p. 2).

“After the workshops, students who participated in Talk Money indicated improvement across multiple financial capability domains. All participants are more confident to manage and talk constructively about money, and their intent to achieve financial goals increased.” (Talk Money with Ecstra Foundation, 2023, p. 6).

“Teachers agree the program supports schools in covering financial education topics and concepts that otherwise would not have been taught.” (Talk Money with Ecstra Foundation, 2023, p. 6).

“Talk Money is highly relevant and fills a clear gap... supporting students to spend smarter, have money conversations, and navigate the workplace.” (Talk Money with Ecstra Foundation, 2023, p. 6).

Envisioned Impact

If financial literacy were fully integrated into school curricula and recognised as a valuable part of education, it would have widespread positive impacts. Students would graduate with essential money management skills, including budgeting, understanding interest, and making informed decisions about financial products. This would lead to a generation of more financially resilient individuals who are better equipped to avoid debt traps, understand legal protections, and navigate complex financial situations.

The broader economic impact would be significant as well. Empowered with financial knowledge, individuals would be more likely to save, invest wisely, and manage their finances responsibly, contributing to greater economic stability and reducing the need for financial intervention programmes. In turn, this could lead to a more informed and financially capable society, where individuals have greater control over their financial futures and the economy benefits from their improved decision-making skills.

How might we integrate comprehensive financial literacy into school curricula in a way that is NZQA-accredited and accessible to all students, ensuring they gain essential life skills such as money management, budgeting, and understanding financial products and legal protections?





Bridging Insights to Action



As we conclude this report, we shift from exploring various aspects of financial health to offering practical steps forward. In this final segment, we present high-level recommendations and key considerations that individuals and organisations can utilise to help them address financial health-related disparities within their communities, regardless of their current stage in the process.

What's in this Section:

- **Recommendations:** We present three strategic recommendations to turn the insights from this report into concrete actions. These include deepening research methodologies, initiating community-led actions, and fostering ongoing learning—all of which can be supported by the Impact Collective by facilitating the collection of additional insights.
- **Considerations:** We identify key considerations in addressing complex community concerns, such as cultural sensitivity, ethical practices, and adaptable strategies, to ensure actions meet diverse community needs. These considerations are essential for guiding the development of initiatives and ensuring any actions effectively implemented.

Recommendations

This section outlines three high-level recommendations designed to guide efforts in addressing financial health-related disparities. Each recommendation represents an important component in the broader Impact Collective co-design process (see Figure 11), from initial understanding through to the implementation and subsequent evaluation of solutions.

These recommendations are intentionally broad to avoid prescribing specific actions, instead they offer flexibility for individuals or organisations to adapt them based on their current stage in the journey toward an financial health landscape that fosters equity and wellbeing.

The recommendations include:

- **Deepen Research:** Invest in comprehensive research to enhance the understanding of the current financial health landscape. This research will lay the groundwork for informed, community and data-driven actions.
- **Establish Community-Led Initiatives:** Develop and implement community-led initiatives through the ideation and co-design of interventions with active participation from the community.
- **Engage in Continuous Learning:** Evaluate and adapt implemented solutions to ensure they remain effective, responsive, and aligned with evolving community needs.

Whether you are just beginning to gather knowledge, are in the process of developing and testing ideas, or are evaluating and evolving existing interventions, these recommendations aim to provide a non-linear roadmap for addressing financial health-related disparities.

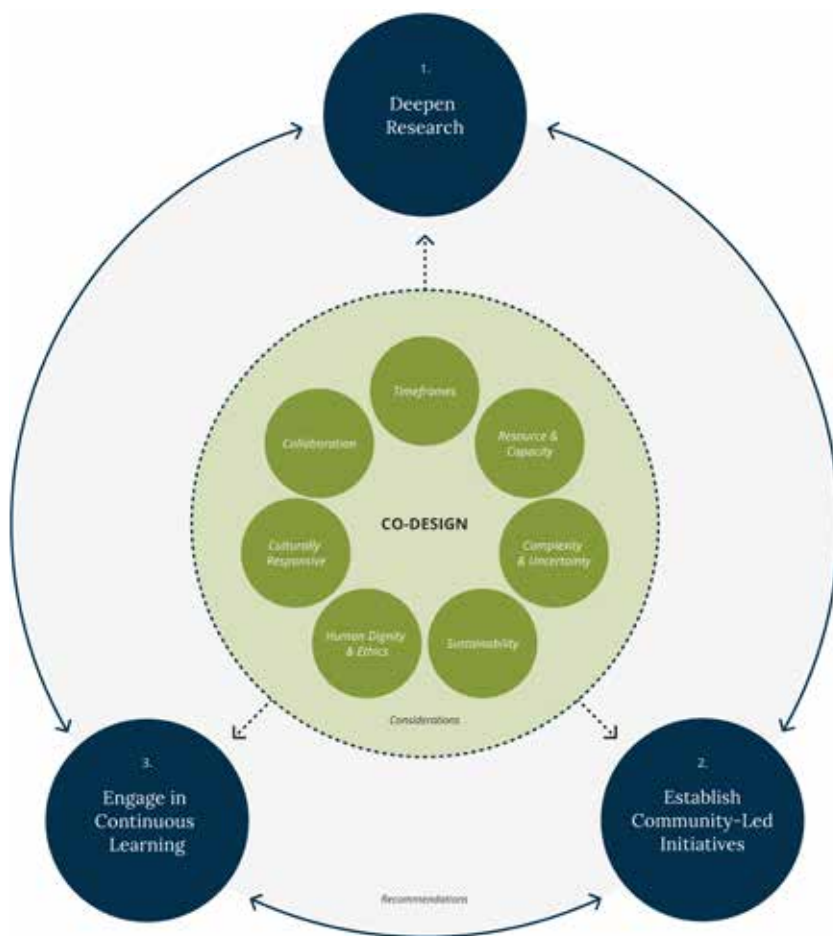


Figure 11 - High-level Impact Collective Co-Design Process.

Deepen Research

While this report provides an introductory view into the financial health landscape at systemic, national, and individual levels, it represents just a 'window' into the wider topic. To comprehensively understand the myriad factors contributing to financial health and its diverse manifestations across different communities, we recommend undertaking further in-depth research. This is crucial because financial health is influenced by a multitude of socio-economic, cultural, and personal factors, which are often interlinked. Additional research is necessary to fully grasp these complexities, ultimately ensuring that interventions are effectively tailored and responsive to the actual needs they aim to address.

Considerations:

- **Diverse Stakeholder Involvement:** It is essential to involve a broad range of stakeholders, including individuals from the community, financial institutions, financial advisors, and broader related support service providers. This diverse engagement helps to capture an array of perspectives and deepens insights, ultimately avoiding one-sided or biased perspectives.
- **Inclusive Research Design:** Ensure the research methodologies include both qualitative (data) and quantitative (personal narratives and experiences) to enhance the validity of research.

Potential Action Steps:

- **Conduct Focus Groups and Discussions:** Conduct focus groups and one-on-one discussions with diverse stakeholders to capture in-depth qualitative insights.
- **Partner with Support Programmes:** Partner with established support programmes to gain insight into their on-the-ground experiences.
- **Engage with National Experts:** Working with the Impact Collective, bring together experts from various fields to discuss their knowledge on the latest research, findings and best practices through engagement forums.

Establish Community-Led Initiatives

Building on the insights and opportunities identified through this report and further research, we strongly recommend initiating further community-led co-design processes to examine options for improving financial health outcomes. This process serves as a crucial bridge from research to practical application, ensuring solutions are not only grounded in the community's actual needs but also driven by their direct involvement. By embedding the voices and priorities of those facing financial health barriers into every stage, we enhance the solutions' relevance and ensure they address real needs.

Active participation and ongoing collaboration with these key people from the outset are crucial. Their involvement not only improves the solutions' effectiveness but also fosters a sense of ownership and commitment to the outcomes. By empowering participants to have a significant role in shaping the interventions that will impact their lives, community-led initiatives dramatically increase the likelihood of long-term success and sustainability.

The outputs from this co-design process can vary widely, ranging from policy changes and service enhancements to community awareness campaigns. However, what matters most is that outputs respond to and directly address the authentic needs of the community.

Considerations:

- **Diverse Representation:** Ensure the co-design process includes a broad and diverse representation of community members, especially those who are often marginalised or underrepresented.
- **Building Local Capacity:** Building capacity within the community is important for effective participation in the co-design process. This can empower them to not only contribute more but also sustain and evolve the initiatives independently over time.
- **Supportive Facilitation:** Effective facilitation is key to managing the co-design process. Facilitators should be adept in conflict resolution and encouraging productive discussions to ensure every participant feels heard and valued.
- **Design with Adaptability in Mind:** Design interventions with flexibility in mind, allowing for adjustments and pivots as new feedback is received. This adaptability is key to responding to the complex and ever-changing nature of complex community concerns.

Potential Action Steps:

- **Identify Areas for Intervention:** Utilise the insights from research to identify specific areas for potential interventions, focusing on those with the highest potential for addressing community needs.
- **Identify and Engage Key Stakeholders:** Identify and engage a diverse group of stakeholders who represent all facets of financial health within the community. Ensure that all voices, especially those less heard, are included in the co-design process.
- **Facilitate Co-design Workshops:** Conduct workshops that bring together the identified stakeholders to collaboratively define problems, brainstorm solutions, and design interventions.
- **Prototyping and Testing Solutions:** Pilot the co-designed solutions in controlled settings or real-world contexts to monitor and evaluate their effectiveness. Iterate and adjust the solutions based on both stakeholder and community feedback and observed outcomes.
- **Share Successes with the Community:** Communicate the successes and lessons learned with the broader community to maintain trust, support, and engagement with those directly and indirectly involved.

Engage in Continuous Learning

As interventions addressing complex community concerns, such as financial health, are implemented, their initial effectiveness must remain relevant over time. This relevance can only be sustained if interventions continuously evolve to meet the changing needs and dynamics within the communities they serve. Therefore, we recommend establishing a cycle of continuous learning where stakeholders can actively participate in a dynamic process of reflection and adaptation. This ongoing cycle is crucial for assessing what is working, what could be improved, identifying new challenges, and integrating lessons along the way.

The importance of continuous evolution cannot be overstated—it ensures interventions remain responsive to the changing landscape of complex community concerns, preventing them from becoming outdated as needs shift. By using a process of continuous learning, interventions can adapt to new challenges and opportunities, thereby enhancing their long-term impact and relevance. This adaptive approach not only prevents stagnation but also ensures that solutions continuously align with the evolving needs of the community.

Considerations:

- **Support a Learning Culture:** It is important to cultivate a culture that values learning and adaptation, where stakeholders are encouraged to view adaptations as opportunities for improvement rather than failures.
- **Inclusive Research Design:** Gathering feedback through both qualitative and quantitative methods is essential. This dual approach allows for a more comprehensive understanding of the impacts of interventions.
- **Assessing and Allocating Resources:** Assigning adequate resources for the continuous learning process is essential to ensure sufficient funds, personnel, and time are dedicated to effectively support the iterative process of feedback collection, analysis, and implementation of changes.

Potential Action Steps:

- **Implement Feedback Mechanisms:** Establish continuous feedback mechanisms to gather regular feedback and monitor the effectiveness of interventions. This can involve digital tools, feedback forms, and community meetings.
- **Conduct Reviews and Impact Evaluations:** Schedule regular review sessions and impact evaluations to assess the effectiveness of interventions in achieving desired outcomes.
- **Facilitate Reflective Workshops:** Conduct workshops where stakeholders can reflect on their experiences, share successes, and discuss challenges, enabling them to collaborate on effective practices and areas needing adjustment.

Considerations

When addressing complex community concerns, it is crucial to identify and understand the key factors that can influence the success of interventions. This section summarises these factors, explaining their relevance and significance in effectively addressing community issues.

By considering these factors, stakeholders can better address root causes and maintain positive outcomes in both the short and long term. Moreover, taking these factors into account ensures that interventions are culturally sensitive, ethically sound, and responsive to the unique dynamics within the communities they aim to serve.

Following are a list of considerations to guide decision-making and action-taking processes.

Timeframes

When addressing complex community concerns, it is important to set clear and realistic timelines for achieving milestones and objectives. Recognising that some goals may require extended periods to accomplish is essential. Additionally, maintaining flexibility to accommodate the evolving complexities of these challenges ensures that responses can adapt as situations change.

Resource and Capacity

It is essential to evaluate the availability and adequacy of resources—financial, human, and material—to determine if current resources meet the needs of financial health interventions. This evaluation will help ascertain whether additional funding is required, if staffing levels are adequate, or if there is a need to expand collaborations to effectively support and sustain initiatives.

Complexity and Uncertainty

Acknowledging the intricate and ever-evolving nature of complex community concerns is crucial to avoid oversimplification. These problems, often characterised by complexity, uncertainty, and intersectionality, cannot be effectively addressed with simple, isolated, one-size-fits-all solutions. Instead, they require continual learning, flexible approaches, and more nuanced and tailored interventions.

Sustainability

It is vital to adopt a long-term perspective when addressing complex community concerns is vital to ensure approaches are resilient, responsive, and capable of adapting to and withstanding evolving conditions over time. With this approach, interventions are more likely to contribute to lasting benefits rather than providing temporary relief.

Human Dignity and Ethics

When addressing complex community issues, it is important to respect and uphold the rights, dignity, and wellbeing of everyone involved. Discussing topics such as family harm or mental health can be particularly sensitive, especially for vulnerable people. Therefore, adopting this approach is vital for creating safe, inclusive, and trusted environments, and supporting the development of long-term, positive change within communities.

Culturally Responsive

With some populations disproportionately affected by complex community concerns, it is essential to understand and respect the cultural backgrounds and specific needs of the community being served. Cultural sensitivity is key to ensuring that approaches are culturally reflective and appropriately tailored. This involves aligning interventions with the diverse values, traditions, and challenges of varied communities to ensure effectiveness and acceptance.

Collaboration

Fostering collaboration among diverse stakeholders—including healthcare providers, law enforcement, social services, and community organisations—is important when addressing complex community concerns. This collaboration ensures that individuals receive holistic support, addressing various aspects of their wellbeing comprehensively. By working together, interventions can significantly enhance their impact, providing more integrated and effective solutions for the community.

Conclusion

Financial insecurity weaves through the fabric of Aotearoa New Zealand, touching individuals and whānau alike. Our exploration reveals systemic barriers - from rising living costs to income gaps and limited support services - that disproportionately affect certain groups such as Māori, Pacific, elderly, rural communities, low-income families and individuals living with health conditions and/or disabilities.

These pervasive challenges demand urgent, strategic action. We need solutions that address immediate needs while tackling root causes. Long-term, preventative measures grounded in lived experiences are crucial. Systemic reform, community-driven initiatives, and equitable resource access are key to building financial resilience and wellbeing.

The way forward is collective. We call on organisations, funders, and policymakers to join the Impact Collective. Together, we can leverage insights from this report, foster collaboration, and gather data to ensure our efforts remain impactful and adaptable.

Let's commit to creating equitable financial outcomes for all, anchored in tino rangatiratanga, partnership, and community empowerment. Our goal: a future where financial health isn't a privilege, but a foundation for wellbeing accessible to every New Zealander.

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