

# Ka Mākona 2023

Income adequacy in Aotearoa New Zealand: Three Household Scenarios



**kore hiakai**

Zero Hunger Collective

## Mai te Whai-ao, ki te Ao mārama

This part of the whakapapa of creation speaks of the coming of dawn, of hope and the potential of the new day. Our vision is that this hope and potential can be realised for all in Aotearoa.

## Ka Mākona 2023

### Income adequacy in Aotearoa New Zealand: Three Household Scenarios

Kore Hiakai Zero Hunger Collective have a vision for a food secure Aotearoa, where everyone in Aotearoa New Zealand has dignified access to **enough** good food. This is what lies behind the **Ka Mākona** – Income Adequacy in Aotearoa Report. In this report we explore what it might mean that everyone has **enough to thrive**, not just survive. Ka Mākona 2023 continues to build on the work laid out in the 2021 and 2022 reports, examining the basic costs of living for households on low incomes in Aotearoa. We examine three household scenarios, formed using publicly available data, to explore whether households on low income have sufficient financial resources to cover basic costs of living. Insufficient resource can lead to experiences of food insecurity, disadvantage and exclusion. 2023 has seen costs of living, especially food costs, escalate, yet incomes continue to be inadequate to enable people to thrive despite wage and benefit increases.

The hardship experienced by many continues to be compounded by systemic issues which reinforce gender and racial inequities, leaving Māori and Pasifika women parenting alone worst affected, and their children most at risk of adverse long-term health and educational impacts. Our 2023 report recognises this by shining a light on four areas with significant populations experiencing food insecurity – Māngere, Waitangirua, Aranui and Kaitaia. These centres are included in our print edition, while our online edition also includes the eight centres modelled previously and extends to look at Hokitika as a rural centre in Te Waipounamu. We include demographic information to highlight the high proportion of people living with the levels of income inadequacy modelled in this report.

**Ka Mākona 2023 continues to express the hope that all in Aotearoa might have enough to thrive.**

### Acknowledgements/ Ngā mihi maioha

to our partner organisations whose frontline work informs these findings, and to Ariki Creative for weaving their magic over our words to create the visuals that bring this report to life.

## 2023 Ka Mākona Findings

**Ka Mākona 2023 shines a light on areas experiencing high levels of food insecurity.**

In Ka Mākona 2023, we continue to explore what it might mean for everyone to have enough to thrive, not just survive. Food is only one part of that. Thriving requires sufficient resources, including income, to be able to participate fully in one's community. This includes affordable housing, affordable living costs such as power and transport, as well as dignified access to enough good food. All these are needed to enable whānau to thrive. The household models in Ka Mākona show that current costs and income levels leave whānau with insufficient means to thrive.

**Wage and Income Support Increases help – but more is needed**

The Government continued to implement benefit and minimum wage increases in 2023. These have not kept pace with cost-of-living price rises. Again, most households continue to have barely sufficient income to cover their basic fixed household expenses of housing, transport and utilities, basic healthcare and a basic food basket. There is little or nothing remaining to cover the variable costs of essentials such as clothing, insurance, debt repayments, childcare, appliances, school, sport or cultural activities, gifts and any unexpected expenses.

**Regional centres faced steeper increases in housing and living costs**

Food and grocery price escalations in 2023 have been widely reported. In our modelling the food cost increases for the two adult two child households averaged around \$40–\$50 more each week. Sole parent households' food costs increased by around \$30/wk. Tāmaki Makaurau Auckland saw the smallest increase in food cost –\$15–\$20 for households with children. Ōtautahi Christchurch food prices rose the most, with the two adult two children household facing \$54.38 more for food each week. This correlates with the spike seen in Special Needs Grants for food – MSD benefit factsheets reported a 5 year high for SNGs for food in the Canterbury region in Q1 2023.<sup>1</sup> These households also faced similar increases in fixed living cost expenses. The urban centres saw little or small changes to rental costs. However, it is the significant increase in rental prices for 3-bedroom houses in Kaitaia (\$70/wk) and Stratford/ Whakaahurangi (\$85/wk) that are astounding. Combining these cost increases sees households with children in Kaitaia and Stratford between \$95 and \$160 worse off each week than in Q1 2022, after taking wage and benefit increases into account.

**Changes in Income & Expenses since 2022**

The summary tables on pages 10 and 11 illustrate the income and cost increases from 2022 to 2023 experienced by households across the eight suburbs modelled. Shown is the \$ amount/week that these households are better or worse off than they were in 2022.

The single adult household appears better off as we changed our modelling for their rental costs to being based on a shared housing scenario, rather than adult living alone in a stand-alone unit. This change from using 1-bedroom units as in previous reports was due to both lack of availability of such units as well as lack of affordability. From this we determined that flattening reflects a more realistic scenario. This shift means single adult housing costs reduced in most areas, however they also received less accommodation supplement support, so the financial gain due to reduction in rental expense is offset slightly by a reduction in income. We note that fixed living costs of these households might be reduced slightly too, with electricity becoming a cost shared between other household members, however this premise is not reflected in the figure used in the models.

We acknowledge these models indicate that a small number of family households may be \$10–15/wk better off in 2023 – these are the single adult and two adult households in Auckland and Wellington with children, receiving a supported living payment (payment for those with, or caring for someone with, a significant health condition, injury or disability).<sup>2</sup> However, we note that these households also often face increased health expenses that this extra \$10–15 may not cover. Once again, however, the majority of families are struggling to make the budget stretch over the increased costs of food and housing. Even those who have had an improvement still face a substantial deficit in their budget with little or nothing to cover variable expenses, unexpected costs or debt repayments.

## Shining a light on food-related poverty for Māori and Pasifika

Aotearoa is an island of rich natural resources sitting within Te Moana a Kiwa, a place of abundance and plenty. We know there are adequate resources within Aotearoa for all to have enough to thrive. Kore Hiakai recognise that the burden of food insecurity, which is a symptom of poverty, falls more heavily on Māori and Pasifika, on women, people parenting alone and on those with disabilities. More than one-third of Pasifika children and one in four tamariki Māori live in households that sometimes or often ran out of food.<sup>3</sup> Our systems reinforce gender and racist inequalities.

Kore Hiakai acknowledge that successive governments have failed to fully honour Te Tiriti o Waitangi and have enacted laws and policies that have diminished the ability for Māori as Tangata Whenua to live on their lands, to sustain their communities and whānau as iwi and hapū would choose. Enduring injustice towards Māori has resulted in Tangata Whenua experiencing poverty on a variety of levels including spiritual, cultural, physical, health and wellbeing, economic including access to land and resources, and relational. Loss of land has resulted in loss of access to mahinga kai, lost mātauranga around traditional food and thus the loss of Māori food economies. The prevalence of food insecurity among Tangata Whenua can be traced back to these decisions throughout our history. Kore Hiakai also recognise the dynamic history of Pasifika peoples in Aotearoa, whilst adding a richness to our identity as a Pacific nation, has been laced with discrimination and difficulty. We recognise that drawing Pasifika people to Aotearoa initially for unskilled low paid work over many decades has shaped an economy that generally pays Pasifika people less and creates less

secure employment. This means that Pasifika people experience poverty at a higher rate than any other group within our population.

Our research shows that Māori and Pasifika households in the four suburbs spotlighted (Māngere, Waitangirua, Aranui and Kaitaia) are working very hard trying to make their budget stretch. However, their income is more likely to be below the New Zealand median income. In these suburbs, the median income is between 37% and 47% of the NZ median income. This highlights the extent of the Ethnic Pay Gap. The recent Te Kāhui Tika Tangata Human Rights Commission Pacific Pay Gap Inquiry Report found that in 2021 for every dollar earned by a Pākehā man, Pakeha women earn 89 cents, Māori men earn 86 cents, Māori women and Pacific men earn just 81 cents and Pacific women only 75 cents.<sup>4</sup> In 2023 Government introduced plans for a gender pay gap reporting system, but has yet to address the Ethnic Pay Gap.

We affirm and appreciate the mahi of community food organisations in seeking to mitigate food insecurity for whānau. However, we acknowledge that it is the broken elements within our government and economic systems that perpetuate discrimination and the ensuing poverty that results in the food insecurity being experienced by these whānau. Our hope is that this report will build on our previous reports to inform and help shape and generate conversations about what could happen to transform our systems, to enable Ka Mākona – to enable an Aotearoa in which all are food secure, in which all can fully participate and thrive.

Around 900,000 Māori, Tangata Whenua from over 100 iwi, make up 17% of the population of Aotearoa New Zealand. Greater Auckland/Tāmaki Makaurau is home to a quarter of Aotearoa's Māori population, with Northland, Gisborne and Bay of Plenty regions also home to significant Māori communities. Around half of the Māori population are tamariki and rangatahi aged under 25.

Pasifika Peoples, around 400,000 from 17 different cultural groups, make up 8% of the population of Aotearoa New Zealand. Just over 300,000 Pasifika People live in the greater Auckland area making it one of the largest Pasifika cities in the world. Two-thirds were born in Aotearoa, and half are aged under 25.<sup>5</sup>

*Kore Hiakai note that 'Pacific Peoples' and 'Pasifika' are a post colonial western way of referencing the many peoples of the many islands and nations within Te Moana a Kiwa/ the Pacific. In this report we use the term 'Pasifika' which we understand recognises the many identities from across the Pacific.*

*All demographic statistics in this report are taken from census data, which may not capture the complete picture of those who reside in Aotearoa. Therefore there are some whose voices are not heard or seen in these systems of measurement.*



## Systemic inequalities persist

### Accommodation Supplement

As noted in previous Ka Mākona reports, the methods used for calculating accommodation supplement for low-income families continue to create inequity across the country. The mechanism for calculating accommodation supplements urgently needs to be addressed. The current calculations are based around areas determined in 2018. The rental increases seen in the regional models this year show the inadequacy of this tool to meet the level of need households currently experience. We note the challenges of navigating WINZ systems to discover what level of supplement individuals might be eligible for – in the process of modelling these scenarios the MSD site<sup>6</sup> repeatedly gave different answers for the same scenario. This undoubtedly adds to the issue raised by many budget advisors that people are not always receiving what they are fully entitled to.

### Gender and Ethnic Inequity

These models illustrate the continuing systemic inequality experienced by those on low incomes. A sole parent support beneficiary is more often a Māori or Pasifika woman with young children. Fincap's recent Voices<sup>7</sup> report shows that these sole parent households also carry high levels of debt to MSD, often debt due to recoverable grants for educational expenses. For those in work, the Gender and Ethnic Pay Gaps further underpin these inequities. Children in these households are at greater risk of poverty-related health and educational impacts.

### Accessing food

Kore Hiakai research into ongoing need for food assistance across Aotearoa shows that the level of need still sits at twice what it was prior to the March 2020 pandemic. At the same time the cost of supplying food for foodbanks is sitting at twice what it was prior to March 2020 due to the cost of food and transport increasing. Our research indicates that the same families that seek Special Needs Grants for Food from MSD also come for food assistance from foodbanks, when they have exhausted their allocated number of Special Needs Grants. While we, as a society, still strive to meet the hunger experienced within our communities, our lack of ability to address the root causes is seeing a steady increase in those going hungry.

### The reality of debt

Omitted from this modelling is any budget for debt repayments. Fincap's Voices<sup>7</sup> report indicates that individuals on low incomes spend on average 15% of their income servicing debt. They note higher levels of debt among Pasifika households. Household debt repayments for Fijian households sit around 26% of household income, Samoan at 21% and Tongan at 22.5% – significantly higher than the average. Fincap notes that buy now pay later debt has doubled in the past year, including people using this to buy groceries. Many of these individuals also have debt to MSD, and it is noted that a number of budgeting clients are not accessing their full entitlement from WINZ. Fincap observe that where past experiences

with WINZ have caused harm or trauma, clients will not enter or approach WINZ for support even when they are eligible for it. "Clients are fearful to go to WINZ." This reinforces the systemic issues also reported by the Productivity Commission's "A Fair Chance for All" Enquiry, which notes "factors that protect against disadvantage include adequate income, housing, health, and social connection; cultural identity and belonging; knowledge and skills; access to employment; stable families; and effective government policies and support." However, "in the absence of effective support, temporary disadvantage can persist and compound, trapping people in multiple, complex disadvantage".<sup>8</sup>

***"... factors that protect against disadvantage include adequate income and housing, effective government policies and support."***

**A Fair Chance For All Enquiry Report, NZ Productivity Commission<sup>8</sup>**

## Conclusion

For the third year running our research continues to indicate that more needs to change to enable low-income whānau to thrive. Government has tried to offer solutions to mitigate the hardship experienced in our low-income communities. Changes in benefit and wage rates have helped but have been outstripped in the past year by rises in rents and costs of living, particularly food costs. The small tweaks are not enough to address the systemic issues that perpetuate the hardships embedded in our communities. Most of the households in our models continue to face a deficit each week after trying to meet their basic fixed expenses, before they have paid for any variable expenses or made debt repayments. The only households that consistently do not exist in deficit in our modelling are single person households and this is because we changed their housing model to shared housing. This is for some a limiting of their personal autonomy or mana motuhake. The households we have modelled struggle therefore to provide adequate food for their families. Our ongoing need research shows the impact of debt and the extent to which

whānau lean on community food organisations and MSD special needs grants for food support because their incomes are simply inadequate to meet even their basic needs.

We have noted that the weight of this food insecurity falls on Māori and Pasifika, women, people parenting alone and those with disabilities. This is a symptom of the discrimination experienced by these groups, traced back to decisions throughout Aotearoa history that have created systemic disadvantage. These are systems that have been created by people and so they can be changed by people. It requires determination and commitment by both government and society to make that happen. It remains a choice to keep systems in place that perpetuate discrimination and disadvantage.

More needs to be done to create healthier communities, greater well-being for all so that all families in Aotearoa have enough to thrive.

This is the Aotearoa Kore Hiakai continues to strive for, where all families have enough to thrive.

*Mō tātou, ā, mō kā uri  
ā muri ake nei –  
for us and our children  
after us.*

Ngāi Tahu whakataukī

## Further insights into the impacts of inadequate income and food insecurity on Aotearoa's whānau

[Kore Hiakai Papers on the Place of Food in the 2023 General Election](https://www.zerohunger.org.nz/the-place-of-food-in-the-2023-general-election), <https://www.zerohunger.org.nz/the-place-of-food-in-the-2023-general-election>

[Fincap: Voices: Indicators of financial wellbeing for whānau supported by financial mentors in 2021 and 2022](https://www.fincap.org.nz/wp-content/uploads/2023/09/230915-Final-Voices-report.pdf) <https://www.fincap.org.nz/wp-content/uploads/2023/09/230915-Final-Voices-report.pdf>

[Te Kāhui Tika Tangata Human Rights Commission Pacific Pay Gap inquiry: Voices of Pacific Peoples - Eliminating pay gaps](https://76v71b.p3cdn1.secureserver.net/wp-content/uploads/2022/11/Voices-of-Pacific-Peoples-Pacific-Pay-Gap-Inquiry-Report.pdf) <https://76v71b.p3cdn1.secureserver.net/wp-content/uploads/2022/11/Voices-of-Pacific-Peoples-Pacific-Pay-Gap-Inquiry-Report.pdf>

[Massey University: The silent expense of keeping the whānau fed: Māmā Ki Tama: Feeding Families in a Food Insecure Environment](https://www.massey.ac.nz/about/news/the-silent-expense-of-keeping-the-whānau-fed/) <https://www.massey.ac.nz/about/news/the-silent-expense-of-keeping-the-whānau-fed/>

[Auckland University of Technology: Pacific Islands Families Study: Household Food Security during](#)

[Pregnancy and Secondary School Educational Achievement](https://www.mdpi.com/2072-6643/15/19/4131) <https://www.mdpi.com/2072-6643/15/19/4131>

[CPAG: Food Crisis Toolbox](https://www.cpag.org.nz/media-releases/election-2023-food-crisis-toolbox) <https://www.cpag.org.nz/media-releases/election-2023-food-crisis-toolbox>

[NZCCSS: The cost of complexity](https://nzccss.org.nz/election-2023-blog-the-cost-of-complexity/) <https://nzccss.org.nz/election-2023-blog-the-cost-of-complexity/>

[New Zealand Productivity Commission: A Fair Chance for All](#)

[Growing up in New Zealand: Now we are 12 Food Insecurity Snapshot](https://www.growingup.co.nz/growing-up-report/food-insecurity) <https://www.growingup.co.nz/growing-up-report/food-insecurity>

## Our methodology

The household scenarios are modelled using accessible public information, it is kept intentionally simple. We model three types of households: a single adult; a single adult parenting alone with two children aged 10 and 4; and two adults with two children aged 10 and 4. Demographic data is from the 2018 Census, giving population of the area being modelled, median age and the percentage of that population who live with income of minimum wage or less, and those of median wage or less. These demographics show that a majority of the populations of these suburbs fit into these scenarios. Note that the demographic income data is for individuals not households. We explore five urban centres: Auckland Tāmaki Makaurau (Māngere); Wellington Pōneke (Kilbirnie); Porirua (Waitangirua); Christchurch Ōtautahi (Aranui) and Dunedin Ōtepoti (South Dunedin) And five regional centres: Kaitaia; Gisborne Tūranga (Central Gisborne); Stratford Whakaahurangi; Timaru (Parkside) and Hokitika.

The print edition of Ka Mākona 2023 includes models for the four suburbs spotlighted: Māngere, Waitangirua, Aranui and Kaitaia. The full models for all centres can be found in the online edition on our website.

## Income methodology

### Income Includes:

1. Income Support<sup>10</sup> (as at 2023 benefit increases):

- base Job Seeker/Sole parent or Supported living benefit
- accommodation supplement
- Working for Families and/or Disability Allowance

2. Minimum wage: \$22.70 (1 April)

3. Living wage: \$23.65 (2022/2023)

4. Median Wage: \$29.66 (Q1 2023)

### Excludes:

Temporary Additional Support (TAS) (must be reapplied for every 12-13 weeks, not easily accessible information and most households receive less than \$50/wk in TAS.)

Winter Energy Payment (WEP) (Only for those on WINZ support, for part of the year, extra \$20/adult or \$32/family.)

While the extra \$20-50 in TAS and \$20/\$32 WEP makes a difference, it does not alter the reality of living with deficit.

## Expenses methodology

**Housing:** In 2023 we modelled the single adult as living in a shared flat. Family households are modelled on 3-bedroom rentals, in keeping with Kainga Ora guidelines that children 10 years and over of different gender should have their own bedroom.<sup>11</sup> Rent figures are from Tenancy Services<sup>12</sup> Q1 2023 lower quartile rental data for each suburb. Single adult rent figure is average of rent for available single rooms within shared flat/house on Trademe<sup>13</sup>. Rental cost and percentage of income shown. Government acknowledges that housing costs above 30% of income are unaffordable. Bank mortgage calculators allow 40% of income for housing.

## Fixed Living Costs:

Are taken from IRD Household Expenditure Guide<sup>14</sup> average expenses, CPI adjusted for Q1 2023. Includes: transport and vehicle expenses; utilities, telephone and internet; minimal health and medical costs. Excludes insurance.

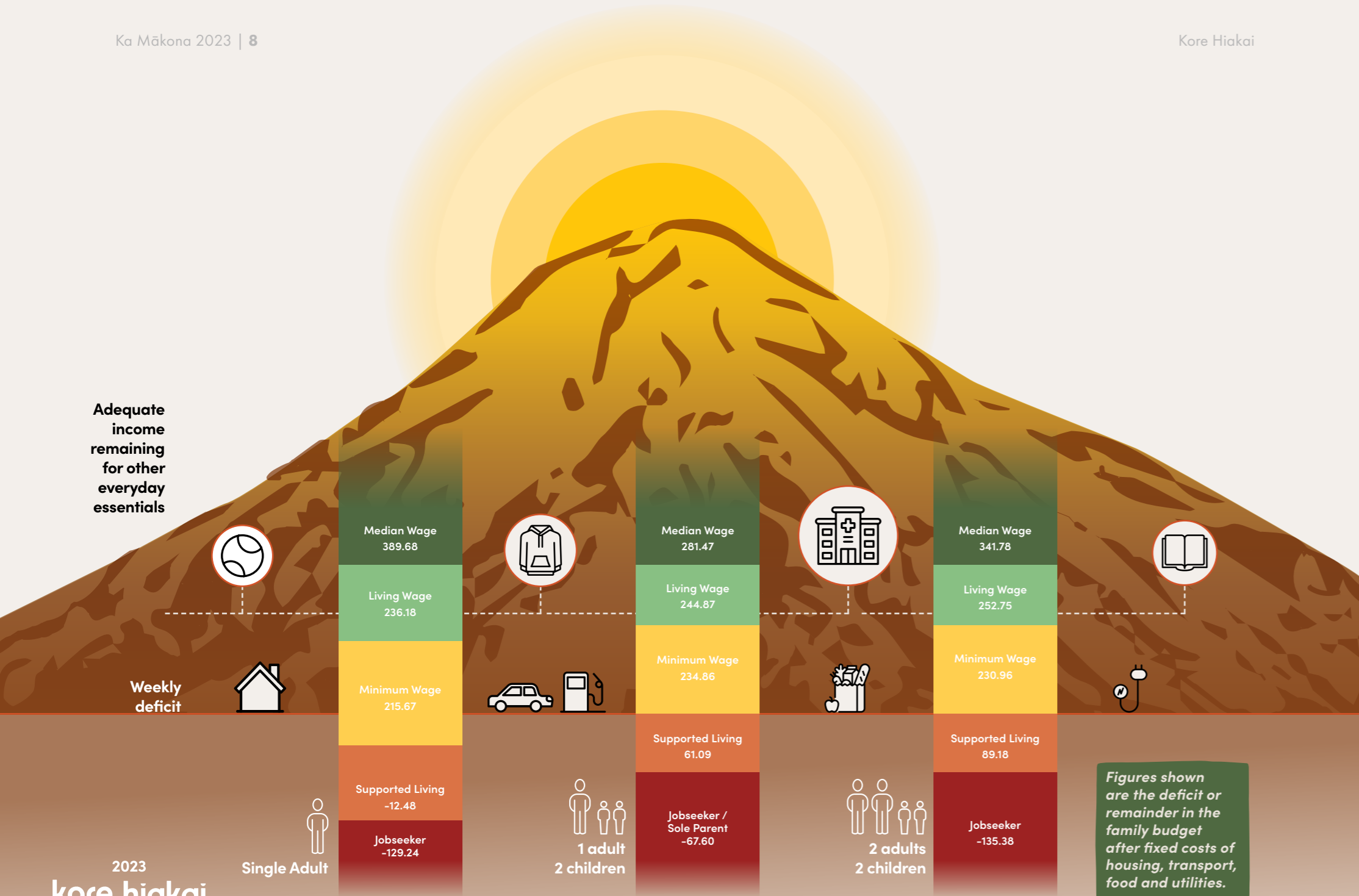
## Food & Grocery Costs:

Taken from a "basic" food basket in The University of Otago Food Survey 2023.<sup>15</sup> The figure includes a small amount for non-food cleaning and hygiene items. Food cost and percentage of income After Housing Costs (AHC) are shown. Food Affordability benchmarks food costs at 25% of AHC income. Food costs of more than 30% of AHC income puts households into "food stress".<sup>16</sup>

## The remainder left over after basic expenses:

The final column on the models is a remainder of income after the basic expenses are taken from income. Where it is a deficit figure it is shown in red. This figure must cover the following variable/discretionary costs: debt repayments; insurances; appliances and IT devices; clothing; childcare; education, school activities and uniform; cultural, sporting and recreational; gifts and holidays; savings; any unexpected expenses.

Where there is a deficit remainder figure, any variable costs might need to be met by taking on further debt, or unrecorded paid work, seeking food or other assistance from social services or other means or going without.



Figures shown are the deficit or remainder in the family budget after fixed costs of housing, transport, food and utilities.

### Appendix One: Income Adequacy: Average across Aotearoa New Zealand

	Income (gross)	Income (net)	Accomm supplement	Other supplements <sup>1</sup>	Total net income	Housing cost <sup>2</sup>	housing as % of income	AHC income <sup>3</sup>	Fixed living costs <sup>4</sup>	Food & grocery cost <sup>5</sup>	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	89.90		427.64	208.90	49%	218.74	238.41	109.57	50%	-129.24
supported living	443.73	384.92	84.48	75.00	544.40	208.90	38%	335.50	238.41	109.57	33%	-12.48
minimum wage <sup>6</sup>	908.00	754.05	18.50		772.55	208.90	27%	563.65	238.41	109.57	19%	215.67
living wage <sup>7</sup>	946.00	781.96	11.10		793.06	208.90	26%	584.16	238.41	109.57	19%	236.18
median wage <sup>8</sup>	1186.40	946.56			946.56	208.90	22%	737.66	238.41	109.57	15%	389.68
<b>1 adult 2 children family</b>												
jobseeker/sole parent	550.24	472.79	201.60	249.00	923.39	501.40	54%	421.99	263.74	225.85	54%	-67.60
supported living	616.65	527.58	200.50	324.00	1052.08	501.40	48%	550.68	263.74	225.85	41%	61.09
minimum wage	908.00	754.05	181.80	290.00	1225.85	501.40	41%	724.45	263.74	225.85	31%	234.86
living wage	946.00	781.96	171.90	282.00	1235.86	501.40	41%	734.46	263.74	225.85	31%	244.87
median wage	1186.40	946.56	105.90	220.00	1272.46	501.40	39%	771.06	227.09	198.07	29%	281.47
<b>2 adults 2 children family<sup>9</sup></b>												
jobseeker	689.90	606.86	196.14	249.00	1052.00	501.40	48%	550.60	372.13	313.85	57%	-135.38
supported living	786.08	686.20	191.36	399.00	1276.56	501.40	39%	775.16	372.13	313.85	40%	89.18
minimum wage	1362.00	1140.50	104.84	173.00	1418.34	501.40	35%	916.94	372.13	313.85	34%	230.96
living wage	1419.00	1193.79	88.34	158.00	1440.13	501.40	35%	938.73	372.13	313.85	33%	252.75
median wage	1779.60	1455.56	16.60	57.00	1529.16	501.40	33%	1,027.76	372.13	313.85	31%	341.78

<sup>1</sup> Working for Families, Disability supplement

<sup>2</sup> Based on average of actual rents in five main centres and five regional centres, from Tenancy Services Median Rental figures Oct-Mar 22-23; average room rental on Trademe for single adult.

<sup>3</sup> AHC: After Housing Costs

<sup>4</sup> Based on average across five main centres and five regional centres from IRD Household Expenditure Guide, using Statistics NZ 2019 Household Economic Survey, CPI adjusted for Q1 2023. This figure includes transport, utilities, phone/internet, vehicle costs, health and medical. Doesn't include any insurances, clothing, school or childcare costs.

<sup>5</sup> Based on average across five main centres and five regional centres of the basic diet from Otago University Food Cost Survey 2023, plus non-food grocery expenses.

<sup>6</sup> \$22.70/hr for 40 hour/wk

<sup>7</sup> \$23.65/hr for 40hr/wk

<sup>8</sup> \$29.66/hr for 40hr/wk, median income as per Statistics NZ employment indicators for March 2023

<sup>9</sup> Two adult family income is calculated at 1.5FTE, as per living wage calculations.

## Changes from 2022 to 2023 for four urban centres

	Auckland			Wellington			Christchurch			Dunedin		
	Change in income	Change in expenditure	\$ more or less than 2022	Change in income	Change in expenditure	\$ more or less than 2022	Change in income	Change in expenditure	\$ more or less than 2022	Change in income	Change in expenditure	\$ more or less than 2022
<b>Single adult</b>												
jobseeker	-4.26	-52.17	<b>47.91</b>	22.74	-104.08	<b>126.82</b>	-28.26	-78.65	<b>50.39</b>	13.74	-53.79	<b>67.53</b>
supported living	-5.08	-52.17	<b>47.09</b>	30.92	-104.08	<b>135.00</b>	-29.08	-78.65	<b>49.57</b>	13.92	-53.79	<b>67.71</b>
minimum wage	5.05	-52.17	<b>57.22</b>	32.05	-104.08	<b>136.13</b>	-6.95	-78.65	<b>71.70</b>	23.05	-53.79	<b>76.84</b>
living wage	-3.05	-52.17	<b>49.12</b>	23.95	-104.08	<b>128.03</b>	-6.05	-78.65	<b>72.60</b>	18.95	-53.79	<b>72.74</b>
median wage	14.26	-52.17	<b>66.43</b>	51.26	-104.08	<b>155.34</b>	51.26	-78.65	<b>129.91</b>	51.26	-53.79	<b>105.05</b>
<b>1 adult 2 children family</b>												
jobseeker	<b>61.83</b>	66.04	<b>-4.21</b>	48.83	41.97	<b>6.86</b>	41.83	52.61	<b>-10.78</b>	48.83	72.34	<b>-23.51</b>
supported living	76.52	66.04	<b>10.48</b>	57.52	41.97	<b>15.55</b>	50.52	52.61	<b>-2.09</b>	57.52	72.34	<b>-14.82</b>
minimum wage	48.05	66.04	<b>-17.99</b>	36.05	41.97	<b>-5.92</b>	29.05	52.61	<b>-23.56</b>	36.05	72.34	<b>-36.29</b>
living wage	47.95	66.04	<b>-18.09</b>	35.95	41.97	<b>-6.02</b>	28.95	52.61	<b>-23.66</b>	35.95	72.34	<b>-36.39</b>
median wage	57.26	66.04	<b>-8.78</b>	45.26	41.97	<b>3.29</b>	38.26	52.61	<b>-14.35</b>	45.26	72.34	<b>-27.08</b>
<b>2 adults 2 children family</b>												
jobseeker	76.86	76.31	<b>0.55</b>	57.86	64.05	<b>-6.19</b>	48.86	73.57	<b>-24.71</b>	57.86	92.24	<b>-34.38</b>
supported living	91.20	76.31	<b>14.89</b>	73.20	64.05	<b>9.15</b>	63.20	73.57	<b>-10.37</b>	73.20	92.24	<b>-19.04</b>
minimum wage	67.04	76.31	<b>-9.27</b>	48.04	64.05	<b>-16.01</b>	39.04	73.57	<b>-34.53</b>	48.04	92.24	<b>-44.20</b>
living wage	70.20	76.31	<b>-6.11</b>	149.85	119.21	<b>30.64</b>	42.20	73.57	<b>-31.37</b>	51.20	92.24	<b>-41.04</b>
median wage	72.48	76.31	<b>-3.83</b>	53.48	64.05	<b>-10.57</b>	57.48	73.57	<b>-16.09</b>	67.48	92.24	<b>-24.76</b>

## Changes from 2022 to 2023 for four regional centres

	Kaitiaki			Gisborne			Stratford			Timaru		
	Change in income	Change in expenditure	\$ more or less than 2022	Change in income	Change in expenditure	\$ more or less than 2022	Change in income	Change in expenditure	\$ more or less than 2022	Change in income	Change in expenditure	\$ more or less than 2022
<b>Single adult</b>												
jobseeker	32.74	-6.34	<b>39.08</b>	22.74	-89.34	<b>112.08</b>	24.74	53.66	<b>-28.92</b>	22.74	-20.84	<b>43.58</b>
supported living	40.92	-6.34	<b>47.26</b>	30.92	-89.34	<b>120.26</b>	40.92	53.66	<b>-12.74</b>	23.92	-20.84	<b>44.76</b>
minimum wage	42.05	-6.34	<b>48.39</b>	32.05	-89.34	<b>121.39</b>	34.05	53.66	<b>-19.61</b>	32.05	-20.84	<b>52.89</b>
living wage	28.95	-6.34	<b>35.29</b>	23.95	-89.34	<b>113.29</b>	23.95	53.66	<b>-29.71</b>	28.95	-20.84	<b>49.79</b>
median wage	51.26	-6.34	<b>57.60</b>	51.26	-89.34	<b>140.60</b>	51.26	53.66	<b>-2.40</b>	51.26	-20.84	<b>72.10</b>
<b>1 adult 2 children family</b>												
jobseeker	48.83	179.96	<b>-131.13</b>	48.83	134.96	<b>-86.13</b>	48.83	194.96	<b>-146.13</b>	48.83	168.96	<b>-120.13</b>
supported living	57.52	179.96	<b>-122.24</b>	57.52	134.96	<b>-77.44</b>	57.52	194.96	<b>-137.44</b>	59.52	168.96	<b>-109.44</b>
minimum wage	36.05	179.96	<b>-143.91</b>	36.05	134.96	<b>-98.91</b>	36.05	194.96	<b>-158.91</b>	36.05	168.96	<b>-132.91</b>
living wage	35.95	179.96	<b>-144.01</b>	35.95	134.96	<b>-99.01</b>	35.95	194.96	<b>-159.01</b>	35.95	168.96	<b>-133.01</b>
median wage	45.26	179.96	<b>-134.70</b>	45.26	134.96	<b>-89.70</b>	45.26	194.96	<b>-149.70</b>	45.26	168.96	<b>-123.70</b>
<b>2 adults 2 children family</b>												
jobseeker	58.86	182.34	<b>-123.48</b>	57.86	137.34	<b>-79.48</b>	57.86	197.34	<b>-139.48</b>	72.86	171.59	<b>-98.73</b>
supported living	87.20	182.34	<b>-95.14</b>	73.20	137.34	<b>-64.14</b>	73.20	197.34	<b>-124.14</b>	101.20	171.59	<b>-70.39</b>
minimum wage	49.04	182.34	<b>-133.30</b>	48.04	137.34	<b>-89.30</b>	48.04	197.34	<b>-149.30</b>	63.04	171.59	<b>-108.55</b>
living wage	52.20	182.34	<b>-130.14</b>	51.20	137.34	<b>-86.14</b>	51.20	197.34	<b>-146.14</b>	66.20	171.59	<b>-105.39</b>
median wage	67.48	182.34	<b>-114.86</b>	67.48	137.34	<b>-69.86</b>	67.48	197.34	<b>-129.86</b>	67.48	171.59	<b>-104.11</b>

Appendix Two: Spotlight on 4 of our 10 geographies who experience significant food insecurity

**Income Adequacy: Māngere, Tāmaki Makaurau / Auckland**

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	138.00		475.74	280.00	59%	195.74	230.31	107.37	55%	-141.94
supported living	443.73	384.92	129.00	75.00	588.92	280.00	48%	308.92	230.31	107.37	35%	-28.76
minimum wage	908.00	754.05	72.00		826.05	280.00	34%	546.05	230.31	107.37	20%	208.37
living wage	946.00	781.96	63.00		844.96	280.00	33%	564.96	230.31	107.37	19%	227.28
median wage	1186.40	946.56	3.00		949.56	280.00	29%	669.56	230.31	107.37	16%	331.88
<b>1 adult 2 children family</b>												
jobseeker/sole parent	550.24	472.79	305.00	249.00	1026.79	600.00	58%	426.79	195.56	220.55	52%	10.68
supported living	616.65	527.58	304.00	324.00	1155.58	600.00	52%	555.58	195.56	220.55	40%	139.47
minimum wage	908.00	754.05	287.00	290.00	1331.05	600.00	45%	731.05	195.56	220.55	30%	314.94
living wage	946.00	781.96	278.00	282.00	1341.96	600.00	45%	741.96	195.56	220.55	30%	325.85
median wage	1186.40	946.56	218.00	220.00	1384.56	600.00	43%	784.56	195.56	220.55	30%	368.45
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	290.00	249.00	1145.86	600.00	52%	545.86	312.72	305.55	56%	-72.41
supported living	786.08	686.20	276.00	399.00	1361.20	600.00	44%	761.2	312.72	305.55	40%	142.93
minimum wage	1362.00	1140.50	207.00	173.00	1520.50	600.00	39%	920.5	312.72	305.55	33%	302.23
living wage	1419.00	1193.79	192.00	158.00	1543.79	600.00	39%	943.79	312.72	305.55	32%	325.52
median wage	1779.60	1455.56	102.00	57.00	1614.56	600.00	37%	1014.56	312.72	305.55	30%	396.29

**Income Adequacy: Waitangirua, Porirua**

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	75.00		412.74	190.00	46%	222.74	179.68	111.37	50%	-68.31
supported living	443.73	384.92	66.00	75.00	525.92	190.00	36%	335.92	179.68	111.37	33%	44.87
minimum wage	908.00	754.05	9.00		763.05	190.00	25%	573.05	179.68	111.37	19%	282.00
living wage	946.00	781.96	0.00		781.96	190.00	24%	591.96	179.68	111.37	19%	300.91
median wage	1186.40	946.56	0.00		946.56	190.00	40%	756.56	179.68	111.37	15%	465.51
<b>1 adult 2 children family</b>												
jobseeker/sole parent	550.24	472.79	220.00	249.00	941.79	516.00	55%	425.79	228.75	229.55	54%	-32.51
supported living	616.65	527.58	220.00	324.00	1071.58	516.00	48%	555.58	228.75	229.55	41%	97.28
minimum wage	908.00	754.05	202.00	290.00	1246.05	516.00	41%	730.05	228.75	229.55	31%	271.75
living wage	946.00	781.96	193.00	282.00	1256.96	516.00	41%	740.96	228.75	229.55	31%	282.66
median wage	1186.40	946.56	133.00	220.00	1299.56	516.00	40%	783.56	228.75	229.55	29%	325.26
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	220.00	249.00	1075.86	516.00	48%	559.86	352.88	319.55	57%	-112.57
supported living	786.08	686.20	217.00	399.00	1302.20	516.00	40%	786.2	352.88	319.55	41%	113.77
minimum wage	1362.00	1140.50	137.00	173.00	1450.50	516.00	36%	934.5	352.88	319.55	34%	262.07
living wage	1419.00	1193.79	122.00	158.00	1473.79	516.00	35%	957.79	352.88	319.55	33%	285.36
median wage	1779.60	1455.56	32.00	57.00	1544.56	516.00	33%	1028.56	352.88	319.55	31%	356.13

Population 78459

Mean age 29

Pasifika 60%

Māori 16%



60% earn minimum wage or less



80% earn median wage or less

Māngere median income = 47.5% of NZ median

Population 4650

Mean age 26

Pasifika 66%

Māori 29%



71% earn minimum wage or less



88% earn median wage or less

Waitangirua median income = 37% of NZ median

### Income Adequacy: Aranui, Ōtautahi / Christchurch

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	54.00		391.74	160.00	41%	231.74	274.23	110.37	48%	-152.86
supported living	443.73	384.92	45.00	75.00	504.92	160.00	32%	344.92	274.23	110.37	32%	-39.68
minimum wage	908.00	754.05			754.05	160.00	21%	594.05	274.23	110.37	19%	209.45
living wage	946.00	781.96	0.00		781.96	160.00	20%	621.96	274.23	110.37	18%	237.36
median wage	1186.40	946.56	0.00		946.56	160.00	17%	786.56	230.31	110.37	14%	401.96
<b>1 adult 2 children family</b>												
jobseeker / sole parent	550.24	472.79	199.00	249.00	920.79	435.00	47%	485.79	257.82	228.55	47%	-0.58
supported living	616.65	527.58	189.00	324.00	1040.58	435.00	42%	605.58	257.82	228.55	38%	119.21
minimum wage	908.00	754.05	181.00	290.00	1225.05	435.00	36%	790.05	257.82	228.55	29%	303.68
living wage	946.00	781.96	172.00	282.00	1235.96	435.00	35%	800.96	257.82	228.55	29%	314.59
median wage	1186.40	946.56	112.00	220.00	1278.56	435.00	34%	843.56	257.82	228.55	27%	357.19
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	175.00	249.00	1030.86	435.00	42%	595.86	365.8	317.55	53%	-87.49
supported living	786.08	686.20	161.00	399.00	1246.20	435.00	35%	811.2	365.8	317.55	39%	127.85
minimum wage	1362.00	1140.50	92.00	173.00	1405.50	435.00	31%	970.5	365.8	317.55	33%	287.15
living wage	1419.00	1193.79	77.00	158.00	1428.79	435.00	30%	993.79	365.8	317.55	32%	310.44
median wage	1779.60	1455.56	0.00	57.00	1512.56	435.00	29%	1077.56	365.8	317.55	29%	394.21

Population 4370  
Mean age 30

Pasifika 17.6%  
Māori 30%

69% earn minimum wage or less

85% earn median wage or less  
Aranui median income = 41% of NZ median

### Income Adequacy: Kaitaia, Te Tai Tokerau / Northland

	Income (gross)	Income after tax	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	Food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	80.00		417.74	225.00	54%	192.74	242.94	109.37	57%	-159.57
supported living	443.73	337.74	80.00	75.00	539.92	225.00	42%	314.92	242.94	109.37	35%	-37.39
minimum wage	908.00	384.92	14.00		768.05	225.00	29%	543.05	242.94	109.37	20%	190.74
living wage	946.00	781.96	5.00		786.96	225.00	29%	561.96	242.94	109.37	19%	209.65
median wage	1186.40	946.56	0.00		946.56	225.00	24%	721.56	242.94	109.37	15%	369.25
<b>1 adult 2 children family</b>												
jobseeker / sole parent	550.24	472.79	160.00	249.00	881.79	470.00	53%	411.79	302.71	225.55	55%	-116.47
supported living	616.65	527.58	160.00	324.00	1011.58	470.00	46%	541.58	302.71	225.55	42%	13.32
minimum wage	908.00	754.05	142.00	290.00	1186.05	470.00	40%	716.05	302.71	225.55	31%	187.79
living wage	946.00	781.96	133.00	282.00	1196.96	470.00	39%	726.96	302.71	225.55	31%	198.70
median wage	1186.40	946.56	73.00	220.00	1239.56	470.00	38%	769.56	302.71	225.55	29%	241.30
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	160.00	249.00	1015.86	470.00	46%	545.86	401.35	313.55	57%	-169.04
supported living	786.08	686.20	160.00	399.00	1245.20	470.00	38%	775.2	401.35	313.55	40%	60.30
minimum wage	1362.00	1140.50	77.00	173.00	1390.50	470.00	34%	920.5	401.35	313.55	34%	205.60
living wage	1419.00	1193.79	62.00	158.00	1413.79	470.00	33%	943.79	401.35	313.55	33%	228.89
median wage	1779.60	1455.56	0.00	57.00	1512.56	470.00	31%	1042.56	401.35	313.55	30%	327.66

Population 6310  
Mean age 32

Pasifika 8%  
Māori 66%

76% earn minimum wage or less

88% earn median wage or less  
Kaitaia median income = 38% of NZ median



Appendix Three: Scenarios for previously modelled centres

**Income Adequacy: Kilbirnie, Pōneke / Wellington**

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	105.00		442.74	254.00	57%	188.74	179.68	111.37	59%	-102.31
supported living	443.73	384.92	105.00	75.00	564.92	254.00	45%	310.92	179.68	111.37	36%	19.87
minimum wage	908.00	754.05	39.00		793.05	254.00	32%	539.05	179.68	111.37	21%	248.00
living wage	946.00	781.96	30.00		811.96	254.00	31%	557.96	179.68	111.37	20%	266.91
median wage	1186.40	946.56	0.00		946.56	254.00	27%	692.56	179.68	111.37	16%	401.51
<b>1 adult 2 children family</b>												
jobseeker / sole parent	550.24	472.79	220.00	249.00	941.79	695.00	74%	246.79	228.75	229.55	93%	-211.51
supported living	616.65	527.58	220.00	324.00	1071.58	695.00	65%	376.58	228.75	229.55	61%	-81.72
minimum wage	908.00	754.05	202.00	290.00	1246.05	695.00	56%	551.05	228.75	229.55	42%	92.75
living wage	946.00	781.96	193.00	282.00	1256.96	695.00	55%	561.96	228.75	229.55	41%	103.66
median wage	1186.40	946.56	133.00	220.00	1299.56	695.00	53%	604.56	228.75	229.55	38%	146.26
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	220.00	249.00	1075.86	695.00	65%	380.86	352.88	319.55	84%	-291.57
supported living	786.08	686.20	220.00	399.00	1305.20	695.00	53%	610.20	352.88	319.55	52%	-62.23
minimum wage	1362.00	1140.50	137.00	173.00	1450.50	695.00	48%	755.50	352.88	319.55	42%	83.07
living wage	1419.00	1193.79	122.00	158.00	1473.79	695.00	47%	778.79	352.88	319.55	41%	106.36
median wage	1779.60	1455.56	32.00	57.00	1544.56	695.00	45%	849.56	352.88	319.55	38%	177.13

**Income Adequacy: South Dunedin, Ōtepoti / Dunedin**

	Income (gross)	Income after tax	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	Food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	71.00		408.74	185.00	45%	223.74	274.23	110.37	49%	-160.86
supported living	443.73	384.92	63.00	75.00	522.92	185.00	35%	337.92	274.23	110.37	33%	-46.68
minimum wage	908.00	754.05	5.00		759.05	185.00	24%	574.05	274.23	110.37	19%	189.45
living wage	946.00	781.96	0.00		781.96	185.00	24%	596.96	274.23	110.37	18%	212.36
median wage	1186.40	946.56	0.00		946.56	185.00	20%	761.56	274.23	110.37	14%	376.96
<b>1 adult 2 children family</b>												
jobseeker / sole parent	550.24	472.79	160.00	249.00	881.79	455.00	52%	426.79	257.82	227.55	53%	-58.58
supported living	616.65	527.58	160.00	324.00	1011.58	455.00	45%	556.58	257.82	227.55	41%	71.21
minimum wage	908.00	754.05	142.00	290.00	1186.05	455.00	38%	731.05	257.82	227.55	31%	245.68
living wage	946.00	781.96	133.00	282.00	1196.96	455.00	38%	741.96	257.82	227.55	31%	256.59
median wage	1186.40	946.56	73.00	220.00	1239.56	455.00	37%	784.56	257.82	227.55	29%	299.19
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	160.00	249.00	1015.86	455.00	45%	560.86	365.80	316.55	56%	-121.49
supported living	786.08	686.20	160.00	399.00	1245.20	455.00	37%	790.20	365.80	316.55	40%	107.85
minimum wage	1362.00	1140.50	77.00	173.00	1390.50	455.00	33%	935.50	365.80	316.55	34%	253.15
living wage	1419.00	1193.79	62.00	158.00	1413.79	455.00	32%	958.79	365.80	316.55	33%	276.44
median wage	1779.60	1455.56	0.00	57.00	1512.56	455.00	30%	1057.56	365.80	316.55	30%	375.21

**Population 5080**  
**Mean age 35.8**

**Pasifika 11%**  
**Māori 13%**

**54% earn minimum wage or less**

**69% earn median wage or less**

**Kilbirnie median wage = 61% of NZ median**

**Population 2540**  
**Mean age 49**

**Pasifika 4%**  
**Māori 10%**

**73% earn minimum wage or less**

**88% earn median wage or less**

**South Dunedin median wage = 44% of NZ median**


### Income Adequacy: Gisborne / Tūranga

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	80.00		417.74	212.00	51%	205.74	242.94	109.37	53%	-146.57
supported living	443.73	384.92	80.00	75.00	539.92	212.00	39%	327.92	242.94	109.37	33%	-24.39
minimum wage	908.00	754.05	14.00		768.05	212.00	28%	556.05	242.94	109.37	20%	203.74
living wage	946.00	781.96	5.00		786.96	212.00	27%	574.96	242.94	109.37	19%	222.65
median wage	1186.40	946.56			946.56	212.00	22%	734.56	242.94	109.37	15%	382.25
<b>1 adult 2 children family</b>												
jobseeker / sole parent	550.24	472.79	160.00	249.00	881.79	525.00	60%	356.79	302.71	225.55	63%	-171.47
supported living	616.65	527.58	160.00	324.00	1011.58	525.00	52%	486.58	302.71	225.55	46%	-41.68
minimum wage	908.00	754.05	142.00	290.00	1186.05	525.00	44%	661.05	302.71	225.55	34%	132.79
living wage	946.00	781.96	133.00	282.00	1196.96	525.00	44%	671.96	302.71	225.55	34%	143.70
median wage	1186.40	946.56	73.00	220.00	1239.56	525.00	42%	714.56	302.71	225.55	32%	186.30
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	160.00	249.00	1015.86	525.00	52%	490.86	401.35	313.55	64%	-224.04
supported living	786.08	686.20	160.00	399.00	1245.20	525.00	42%	720.20	401.35	313.55	44%	5.30
minimum wage	1362.00	1140.50	77.00	173.00	1390.50	525.00	38%	865.50	401.35	313.55	36%	150.60
living wage	1419.00	1193.79	62.00	158.00	1413.79	525.00	37%	888.79	401.35	313.55	35%	173.89
median wage	1779.60	1455.56		57.00	1512.56	525.00	35%	987.56	401.35	313.55	32%	272.66

Population 37300  
Mean age 37

Pasifika 5%  
Māori 52%

 61% earn minimum wage or less

 76% earn median wage or less

Gisborne median wage = 49% of NZ median


### Income Adequacy: Stratford / Whakaahurangi

	Income (gross)	Income after tax	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	Food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	70.00		407.74	200.00	49%	207.74	242.94	109.37	53%	-144.57
supported living	443.73	384.92	70.00	75.00	529.92	200.00	38%	329.92	242.94	109.37	33%	-22.39
minimum wage	908.00	754.05	4.00		758.05	200.00	26%	558.05	242.94	109.37	20%	205.74
living wage	946.00	781.96			781.96	200.00	26%	581.96	242.94	109.37	19%	229.65
median wage	1186.40	946.56			946.56	200.00	21%	746.56	242.94	109.37	15%	394.25
<b>1 adult 2 children family</b>												
jobseeker / sole parent	550.24	472.79	120.00	249.00	841.79	485.00	58%	356.79	302.71	225.55	63%	-171.47
supported living	616.65	527.58	120.00	324.00	971.58	485.00	50%	486.58	302.71	225.55	46%	-41.68
minimum wage	908.00	754.05	102.00	290.00	1146.05	485.00	42%	661.05	302.71	225.55	34%	132.79
living wage	946.00	781.96	93.00	282.00	1156.96	485.00	42%	671.96	302.71	225.55	34%	143.70
median wage	1186.40	946.56	33.00	220.00	1199.56	485.00	40%	714.56	302.71	225.55	32%	186.30
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	120.00	249.00	975.86	485.00	50%	490.86	401.35	313.55	64%	-224.04
supported living	786.08	686.20	120.00	399.00	1205.20	485.00	40%	720.20	401.35	313.55	44%	5.30
minimum wage	1362.00	1140.50	37.00	173.00	1350.50	485.00	36%	865.50	401.35	313.55	36%	150.60
living wage	1419.00	1193.79	22.00	158.00	1373.79	485.00	35%	888.79	401.35	313.55	35%	173.89
median wage	1779.60	1455.56		57.00	1512.56	485.00	32%	1027.56	401.35	313.55	31%	312.66

Population 6120  
Mean age 40.5

Pasifika 8%  
Māori 66%

 61% earn minimum wage or less

 76% earn median wage or less

Stratford median wage = 49% of NZ median

### Income Adequacy: Timaru

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	80.00		417.74	200.00	48%	217.74	242.94	110.17	51%	-135.37
supported living	443.73	384.92	73.00	75.00	532.92	200.00	38%	332.92	242.94	110.17	33%	-20.19
minimum wage	908.00	754.05	14.00		768.05	200.00	26%	568.05	242.94	110.17	19%	214.94
living wage	946.00	781.96	5.00		786.96	200.00	25%	586.96	242.94	110.17	19%	233.85
median wage	1186.40	946.56			946.56	200.00	21%	746.56	242.94	110.17	15%	393.45
<b>1 adult 2 children family</b>												
jobseeker /sole parent	550.24	472.79	160.00	249.00	881.79	438.00	50%	443.79	302.71	227.15	51%	-86.07
supported living	616.65	527.58	160.00	324.00	1011.58	438.00	43%	573.58	302.71	227.15	40%	43.72
minimum wage	908.00	754.05	142.00	290.00	1186.05	438.00	37%	748.05	302.71	227.15	30%	218.19
living wage	946.00	781.96	133.00	282.00	1196.96	438.00	37%	758.96	302.71	227.15	30%	229.10
median wage	1186.40	946.56	73.00	220.00	1239.56	438.00	35%	801.56	302.71	227.15	28%	271.70
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	160.00	249.00	1015.86	438.00	43%	577.86	401.35	315.75	55%	-139.24
supported living	786.08	686.20	160.00	399.00	1245.20	438.00	35%	807.20	401.35	315.75	39%	90.10
minimum wage	1362.00	1140.50	77.00	173.00	1390.50	438.00	31%	952.50	401.35	315.75	33%	235.40
living wage	1419.00	1193.79	62.00	158.00	1413.79	438.00	31%	975.79	401.35	315.75	32%	258.69
median wage	1779.60	1455.56		57.00	1512.56	438.00	29%	1074.56	401.35	315.75	29%	357.46

**Population 28600**  
**Mean age 40.7**

**Pasifika 7%**  
**Māori 13%**

**60% earn minimum wage or less**

**76% earn median wage or less**

**Timaru median wage = 52% of NZ median**

**Population 2892**  
**Mean age 47.5**

**Pasifika 2%**  
**Māori 20%**

**60% earn minimum wage or less**

**74% earn median wage or less**

**Hokitika median wage = 52% of NZ median**

### Appendix Four: New Scenario for rural Te Waipounamu: Income Adequacy: Hokitika, Te Tai Poutini/Westland

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Fixed living costs	Food & grocery cost	food as % of AHC income	remainder income / deficit
<b>Single adult family</b>												
jobseeker	386.54	337.74	70.00		407.74	183.00	45%	224.74	242.94	107.37	48%	-125.57
supported living	443.73	384.92	61.00	75.00	520.92	183.00	35%	337.92	242.94	107.37	32%	-12.39
minimum wage	908.00	754.05	4.00		758.05	183.00	24%	575.05	242.94	107.37	19%	224.74
living wage	946.00	781.96			781.96	183.00	23%	598.96	242.94	107.37	18%	248.65
median wage	1186.40	946.56			946.56	183.00	19%	763.56	242.94	107.37	14%	413.25
<b>1 adult 2 children family</b>												
jobseeker /sole parent	550.24	472.79	160.00	249.00	881.79	395.00	45%	486.79	302.71	220.55	45%	-36.47
supported living	616.65	527.58	160.00	324.00	1011.58	395.00	39%	616.58	302.71	220.55	36%	93.32
minimum wage	908.00	754.05	142.00	290.00	1186.05	395.00	33%	791.05	302.71	220.55	28%	267.79
living wage	946.00	781.96	133.00	282.00	1196.96	395.00	33%	801.96	302.71	220.55	28%	278.70
median wage	1186.40	946.56	73.00	220.00	1239.56	395.00	32%	844.56	302.71	220.55	26%	321.30
<b>2 adults 2 children family</b>												
jobseeker	689.90	606.86	147.00	249.00	1002.86	395.00	39%	607.86	401.35	305.55	50%	-99.04
supported living	786.08	686.20	133.00	399.00	1218.20	395.00	32%	823.20	401.35	305.55	37%	116.30
minimum wage	1362.00	1140.50	64.00	173.00	1377.50	395.00	29%	982.50	401.35	305.55	31%	275.60
living wage	1419.00	1193.79	49.00	158.00	1400.79	395.00	28%	1005.79	401.35	305.55	30%	298.89
median wage	1779.60	1455.56		57.00	1512.56	395.00	26%	1117.56	401.35	305.55	27%	410.66

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**Holo pe tu’u he ko e ngalu e fasi – Stand firm and the waves will break.**

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Paper prepared by Jennie Sim, for  
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