

Ka Mākona 2022

Income adequacy in Aotearoa New Zealand: Three Household Scenarios



kore hiakai

Zero Hunger Collective

He kai kei āku ringaringa

I have food at the end of my hands

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.

What does it look like to have enough? **Enough** to thrive, not just survive? This is the question that 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**. Food is only one part – thriving requires sufficient income, to be able to participate fully in one's community, 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.

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 life to this report.

Ka Mākona 2022

Income adequacy in Aotearoa New Zealand: Three Household Scenarios

“Economic deprivation is the strongest determinant of food insecurity, with household income the strongest predictor.”¹

In 2021 Kore Hiakai released our ‘Ka Mākona report’ examining basic costs of living in Aotearoa and low incomes. These scenarios, formed using publicly available data, highlighted how households on low incomes had insufficient financial resources to cover basic costs of living, leading to experiences of food insecurity. In 2022 we have reviewed our 2021 report in light of benefit and wage increases and inflation adjustments to both wages and cost of living.

Our 2022 report revisits four urban centres, Auckland, Wellington, Christchurch and Dunedin, as well as extending our research to explore the experience of those living in four regional centres, Kaitaia, Gisborne, Stratford and Timaru. For 2022, we have included some demographic information on each centre to show the usual income range of each location, which highlights the high proportion of people living with the levels of income inadequacy modelled in this report. This provides an updated snapshot in time from mid-2022 of what the current experience is for many of our whānau in Aotearoa New Zealand.

This year has seen widespread acknowledgement of an overall increase in cost of living. The snapshots in this report starkly illustrate that despite recent wage and benefit increases, current incomes and income support continue to be inadequate to enable people to thrive. The picture of hardship is compounded by systemic issues which reinforce gender and racial inequities, leaving Māori and Pasifika women worst affected. When there is inadequate financial resource available for basic household expenses, food insecurity intensifies, leaving children and families at risk of adverse long term health impacts and developmental delays. Most of the households modelled continue to have barely sufficient incomes to cover basic fixed household expenses, with little or nothing remaining to cover the variable costs of other essentials or any unexpected expenses.

Our methodology for exploring the three household scenarios

The household scenarios are modelled using easily accessible public information. They are intentionally simple.

3 types of households:

- single adult living alone
- single adult with two children aged 10 and 4
- two adults with two children aged 10 and 4

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.²

We explore again the four urban centres:

- Auckland (Māngere)
- Wellington (Kilbirnie)
- Christchurch (Linwood)
- Dunedin (South Dunedin)

For 2022, we also explore four regional centres:

- Kaitaia
- Gisborne (Central Gisborne)
- Stratford
- Timaru (Parkside)

Demographic data is from the 2018 Census.

Ka Mākona 2022 again expresses the hope that all might have enough

Our hope is that this research will inform and shape more much needed conversations about what might happen next, to enable Ka Mākona – to enable an Aotearoa in which all are food secure, in which all can fully participate and thrive.

2022 Findings

Our methodology for exploring income data

Includes:

Income Support³ (as at 2022 benefit increases):

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

Minimum wage: \$21.20 (1 April 2022)

Living wage: \$22.75 (2021/2022)

Median Wage: \$27.76 (Q1 2022)

Excludes:

Temporary Additional Support (TAS)

- must be reapplied for every 12-13 weeks
- not easily accessible information
- most households receive less than \$50/wk in TAS

Winter Energy Payment (WEP)

- Only for those on WINZ support
- only 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 substantially alter the reality of living with deficit.

Increases in housing and living costs

Inflation and cost of living increases are reflected in the household scenarios, however these have spiked even further since Q1 2022. Estimates suggest grocery increases of around 10% in Q2, while fuel costs have also climbed substantially. New Zealand households' basic costs increased on average by "around \$70-\$100 per week" over the last (2021-2022) year.⁴

The regional modelling highlights the extreme increases in rental prices many of our smaller centres have experienced in the last three years. Gisborne is one of the areas with highest rental increases, jumping from an average of \$350 in 2019 to \$520 in 2022. The modelling shows this. Of the household scenarios in the regional centres, those facing the most struggle are in Gisborne.

Changes from 2021 models

The tables opposite contrast our 2022 modelling with the previous year. We note that some households in the main centres are better off each week by up to \$70/wk. However, the single adult living alone is worse off in every instance across the four centres, between \$20 to \$90/wk. Sole parents are mostly better off, except in Wellington where accommodation cost increases and inadequate accommodation supplement adversely affect this group. For two parent families on JobSeeker support in the main centres, although they are between \$17 and \$66 /wk better off, they still face deficits of between \$62 and \$285/wk after basic fixed expenses and modest food costs. Despite many of those families having income increases, there remains a substantial deficit in their budget.

Suburb scenarios reflect the majority of households

In 2022 we have included in the tables (see appendices) a brief demographic snapshot to give the population of the suburb being modelled, a median age of that suburb and the percentage of that population who live with income of minimum wage or less, and those of median wage or less. This demographic snippet suggests that a majority of the populations of these suburbs fit into these scenarios – between 54% & 76% live on minimum wage or less; 69%-88% live on median wage or less. Note that the demographic income data is for individuals not households.

Government initiatives have helped, yet more is needed

There has been a slight reprieve in recent months with the government implementing public transport and fuel subsidies and the cost-of-living payments for those not receiving government support. We acknowledge that without this additional help the situation could be worse. Yet these scenarios paint a grim picture that those on low incomes are still struggling to survive. The current inflation and cost of living rises means their reality is likely to be worse than our figures show.

Despite benefit and minimum wage increases, most of the households modelled 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.

Change from 2021 to 2022 for four urban centres

	Auckland			Wellington			Christchurch			Dunedin		
	2021 remainder /deficit	2022 remainder /deficit	\$ more or less than 2021	2021 remainder /deficit	2022 remainder /deficit	\$ more or less than 2021	2021 remainder /deficit	2022 remainder /deficit	\$ more or less than 2021	2021 remainder /deficit	2022 remainder /deficit	\$ more or less than 2021
Single adult												
jobseeker	-160.39	-189.85	29.46	-183.96	-229.13	45.17	-157.02	-203.25	46.23	-156.93	-228.39	71.46
supported living	-39.24	-75.85	36.61	-59.81	-115.13	55.32	-41.87	-89.25	47.38	-41.78	-114.39	72.61
minimum wage	171.44	151.15	20.29	147.87	111.87	36.00	181.81	137.75	44.06	181.90	112.61	69.29
living wage	219.97	178.16	41.81	196.40	138.88	57.52	233.34	164.76	68.58	230.43	139.62	90.81
median wage	299.33	265.45	33.88	307.76	246.17	61.59	362.70	272.05	90.65	359.79	271.91	87.88
1 adult 2 children family												
jobseeker	-3.60	14.89	18.49	-197.70	-218.37	20.67	-15.08	10.20	25.28	-60.81	-35.07	25.74
supported living	103.20	128.99	25.79	-82.90	-97.27	14.37	91.72	121.30	29.58	53.99	86.03	32.04
minimum wage	261.95	332.93	70.98	123.85	98.67	25.18	313.47	327.24	13.77	267.74	281.97	14.23
living wage	289.48	343.94	54.46	151.38	109.68	41.70	340.00	338.25	1.75	294.27	292.98	1.29
median wage	318.84	377.23	58.39	180.74	142.97	37.77	370.36	371.54	1.18	324.63	326.27	1.64
2 adults 2 children family												
jobseeker	-115.26	-72.96	42.30	-303.07	-285.38	17.69	-122.64	-62.78	59.86	-153.28	-87.11	66.17
supported living	96.68	128.04	31.36	-74.13	-71.38	2.75	89.30	138.22	48.92	75.66	126.89	51.23
minimum wage	311.06	311.50	0.44	106.25	99.08	7.17	300.68	321.68	21.00	270.04	297.35	27.31
living wage	354.66	331.63	23.03	149.85	119.21	30.64	343.28	341.81	1.47	313.64	317.48	3.84
median wage	426.50	400.12	26.38	221.69	187.70	33.99	440.12	410.30	29.82	418.48	399.97	18.51

The Single Adult household is consistently worse off in 2022 across all centres.

Wellington households are worse off than other centres.

For those 2 adult families on income support who are better off than they were in 2021, they still face considerable weekly deficit after basic fixed expenses.

Systemic inequalities

Our methodology for exploring basic household expenses data

Housing:

Rent figures from Tenancy Services⁸ Q1 2022 lower quartile rental data for each suburb. Rental cost and percentage of income shown.

The Government acknowledges that housing costs above 30% of income are unaffordable. Bank mortgage calculators allow no more than 40% of income.

Fixed Living Costs:

Taken from IRD Household Expenditure Guide⁹ average expenses, adjusted for Q1 2022.

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 2021,¹⁰ CPI adjusted for Q1 2022. The figure includes a small amount for non-food cleaning and hygiene items. Food cost and percentage of income After Housing Costs (AHC) 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'.¹¹

Accommodation Supplement

The methods used for calculating accommodation supplement for low-income families continue to create discrepancies that seem inequitable. We noted in the [2021 Ka Mākona report](#) that families with higher rent in Wellington received less supplement than those on lower rent in Auckland, simply because of the use of area-based calculations. A similar discrepancy emerged in the research around Taranaki locations in 2022. Our initial modelling used Waitara rentals, however lack of reliable rental data meant we switched to centre on Stratford. In the process, we discovered that a sole parent paying \$400 in rent in Waitara receives \$40 more per week than the sole parent paying the same rent in Stratford – because Waitara and other parts of Taranaki were moved up an 'area band' in 2018, when MSD last reviewed their areas. The mechanism for calculating accommodation supplements has not kept pace with actual rental figures. Government have committed to reviewing the accommodation supplement during their term, but there remains no clarity or timeframe on this much-needed review.

Benefit Abatement

The current system of benefit abatement (adjustments) sees those on lower incomes who find additional work to boost their income then receive less in accommodation supplement and Working For Families as their income increases. Our modelling shows how much this can affect overall income. For example, a sole parent on median wage earns \$150 more per week gross than one on minimum wage, but the decrease in accommodation supplement and WFF assistance means they may end up only around \$30-40/wk better off. The extra expenses of additional child-care and transport to work may not be offset by this slight increase in overall income.

Gender and Racial Bias

These models, alongside other Kore Hiakai research undertaken in the past 12 months, highlight the continuing systemic inequality experienced by those on low incomes. Many of these households, particularly those on sole parent support, are Māori and Pasifika, highlighting that poverty and inequality in Aotearoa New Zealand has a strong racial bias. It is widely reported that the sole parent support beneficiary is most commonly a Māori or Pasifika woman with young children. The Mind the Gap campaign in 2022 has highlighted the gender and ethnic pay gap, reporting that a Pasifika woman earns just \$0.75 for every \$1 a Pākehā male earns.⁵

The reality of debt

Omitted from this modelling is any budget for debt repayments. Recent Kore Hiakai research into the impact of debt on food-insecure households indicates that debt repayments of around \$110 per week are typical for many of these households. Research by the Social Wellbeing Agency indicates that a majority of benefit recipients have debt to MSD, and that the weight of debt falls on female recipients.⁶ MSD debt repayment is automatically deducted from their weekly benefit. For a female sole parent, this means an average of \$17.87/wk could be deducted to cover debts to MSD.⁷

Since the beginning of 2021, agencies providing assistance to people with problem debt have noted the marked increase in the use of after-pay or buy now pay later facilities by people on lower incomes. Of particular concern is that for some households this is used for everyday essentials such as groceries¹². The reality of these scenarios, where households are in deficit every week, is that there is little option for survival other than to take out various forms of debt to cover everyday costs, seek an MSD Special Needs Grant for hardship to pay for food, seek a food parcel from a social service provider or a combination of all three – thus creating a perpetual debt spiral. No debt is reflected in the Ka Mākona income/ expenditure scenarios, telling us that for many households their situation is even more dire than these models reflect.

Downstream Impacts

This inequality comes at a high cost to whānau themselves, but also to Aotearoa New Zealand in terms of long-term impacts such as increased health costs. Recent research from Canada indicates that “the healthcare costs incurred by a severely food-insecure adult in Ontario were more than double that of a food secure adult.”¹³ Research published in 2022 from the Growing Up In Aotearoa New Zealand study suggests 1 in 4 children face developmental delays due to socio-economic disadvantage. Dr Jin Russell, paediatrician and researcher says the biggest change that would directly affect child health and development outcomes in Aotearoa New Zealand is to introduce a liveable income.¹⁴ Resolving income adequacy is a long-term solution, providing a solid return on investment both economically and socially.

The remainder left over after basic expenses:

The final column on the models is a remainder 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 & uniform
- cultural, sporting and recreational
- gifts & holidays
- savings
- any unexpected expenses

Where there is a deficit remainder figure, these variable costs are usually met by taking on further debt, or unrecorded paid work.

Conclusion

Changes in benefit and wage rates in the past year alongside additional government initiatives to address the increased costs of living have made a difference to low income whānau. However, more needs to be done before low-income households have enough to thrive. These scenarios show that despite increases, many whānau continue to live with weekly deficit before all their everyday needs are met. This deficit contributes to levels of unsustainable debt as households try to find ways to make ends meet and put food on the table. Māori and Pasifika women continue to bear the burden of systemic injustice, leaving their children at risk of poor health and developmental delay. Many Aotearoa New Zealand social service agencies are calling for changes that would improve the wellbeing of these households. There is consistent voice noting the biggest difference would be regular increases in basic benefit and wage levels to keep in line with cost-of-living increases. The Salvation Army and Child Poverty Action Group (CPAG) have called for improvements to the system used for the accommodation supplement. New Zealand Council of Christian Social Services and CPAG have called for an overhaul of the Working For Families system. Kore Hiakai and others have written to highlight the burden of MSD overpayment debt and what the elimination of this debt could mean to the ability of low-income families to meet basic needs. There are small changes that could make an immediate difference, while much-needed large system reworks are scoped and begun.

We commend the actions government has taken to alleviate hardship in the last year. These have gone a long way to helping those on the lowest income to catch up, and yet more needs to be done for these families to have enough. Providing income adequacy for whānau will help create healthier communities and greater well-being for all in Aotearoa. This is the Aotearoa Kore Hiakai continues to strive for, where all families have enough to thrive – to eat healthily, to contribute to the wellbeing of their whānau and participate fully in their community.

Links to other social agencies:

[Fairer Future call for liveable incomes](http://www.fairerfuture.org.nz/seven-steps-for-a-fairer-future) <http://www.fairerfuture.org.nz/seven-steps-for-a-fairer-future>

[Salvation Army on Housing Support](https://www.salvationarmy.org.nz/sites/default/files/files/%5Bfile_field%3Atype%5D/sppu_housingsupportreform_man2022_final.pdf) https://www.salvationarmy.org.nz/sites/default/files/files/%5Bfile_field%3Atype%5D/sppu_housingsupportreform_man2022_final.pdf

[Child Action Poverty Group report on Accommodation Supplement](https://www.cpag.org.nz/publications/accommodation-supplement-wrong-tool?rq=accommodation%20supplement) <https://www.cpag.org.nz/publications/accommodation-supplement-wrong-tool?rq=accommodation%20supplement>

“In all my years at this school, I have never received pleas for warm clothing and underwear like I have this year. By the time the rent is paid, food and petrol bought, there is nothing left.”

Shirley Maihi, school principal of 35 years, Manurewa.

“Why doesn't middle-class NZ care about child poverty?”, Listener, 19 Sept 2022.¹⁵

[NZCCSS consultation on Working for Families](https://nzccss.org.nz/wp-content/uploads/NZCCSS-Consultation-Working-for-Families-May-2022.pdf) <https://nzccss.org.nz/wp-content/uploads/NZCCSS-Consultation-Working-for-Families-May-2022.pdf>

[CPAG on Working For Families](https://www.cpag.org.nz/media-releases/the-only-trade-off-that-matters) <https://www.cpag.org.nz/media-releases/the-only-trade-off-that-matters> (WFF)

[Save the Children on Working for Families](https://www.savethechildren.org.nz/media-hub/save-the-children-calls-for-better-support-for-nz-families/) <https://www.savethechildren.org.nz/media-hub/save-the-children-calls-for-better-support-for-nz-families/> (WFF)

- 1 Grace C. Macaulay, Jean Simpson, Winsome Parnell & Mavis Duncanson (2022): Food insecurity as experienced by New Zealand women and their children, *Journal of the Royal Society of New Zealand*, DOI: 10.1080/03036758.2022.2088574
- 2 p31, *Housing Children: South Auckland*, <https://cdn.auckland.ac.nz/assets/arts/schools/anthropology/rale-06.pdf>
- 3 Data drawn from MSD and WINZ websites, March–June 2022
- 4 <https://www.infometrics.co.nz/article/2022-02-chart-of-the-month-the-rising-cost-of-essentials>
- 5 <https://www.mindthegap.nz/pay-gaps-101>
- 6 *Understanding Debt and Debtors To Government*, Social Wellbeing Agency – February 2022
- 7 See Kore Hiakai Paper on Overpayment Debt and Ongoing Need for Food Assistance
- 8 <https://www.tenancy.govt.nz/rent-bond-and-bills/market-rent/>
- 9 <https://www.ird.govt.nz/-/media/project/ir/home/documents/forms-and-guides/ir100---ir199/ad164/2020.pdf?modified=20200907050256&modified=20200907050256>
- 10 <https://ourarchive.otago.ac.nz/handle/10523/12724>
- 11 *Food Costs for Families*, paper prepared for Wellington Regional Public Health by Vicki Robinson, November 2010. (updated 2012).
- 12 New televisions or trips to the dentist aren't the only kinds of goods and services that BNPL schemes enable – according to Vincent, nearly a quarter of the trust's clients reported using BNPL to buy groceries, with some commenting in a Ngā Tāngata survey that rising food prices have increased their supermarket bill. <https://thespinoff.co.nz/business/07-12-2021/buy-now-pain-later-the-potential-risks-of-the-latest-credit-craze/>
- 13 <https://proof.utoronto.ca/food-insecurity/what-are-the-implications-of-food-insecurity-for-health-and-health-care/>
- 14 <https://www.auckland.ac.nz/en/news/2021/08/02/jin-russell-poverty-impacts-child-development.html>
- 15 “Why doesn't middle-class NZ care about child poverty?”, *Listener*, 19 Sept 2022.



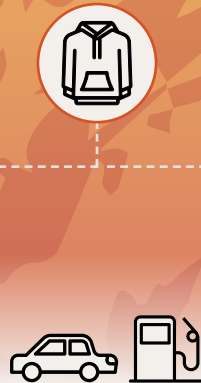
Mai te Whai-ao, ki te Ao mārama

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.

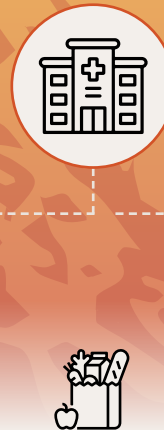
Adequate income remaining for other everyday essentials

Weekly deficit

Single Adult



1 adult
2 children



2 adults
2 children

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 ¹	Total net income	Housing cost ²	housing as % of income	AHC income ³	Fixed living costs ⁴	Food & grocery cost ⁵	food as % of AHC income	remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	94.13		409.13	285.75	70%	123.38	218.68	97.96	79%	-193.26
supported living	412.00	359.00	93.13	70.00	522.13	285.75	55%	236.38	218.68	97.96	41%	-80.26
minimum wage ⁶	848.00	715.00	35.13		750.13	285.75	38%	464.38	218.68	97.96	21%	147.74
living wage ⁷	910.00	758.01	20.00		778.01	285.75	37%	492.26	218.68	97.96	20%	175.62
median wage ⁸	1,110.40	895.30	5.00		900.30	285.75	32%	614.55	218.68	97.96	16%	297.91
1 adult 2 children family												
jobseeker/sole parent	511.65	440.96	184.75	232.00	857.71	475.63	55%	382.08	227.09	198.07	52%	-43.08
supported living	573.59	492.06	182.38	302.00	976.44	475.63	49%	500.81	227.09	198.07	40%	75.65
minimum wage	848.00	715.00	170.88	289.00	1,174.88	475.63	40%	699.25	227.09	198.07	28%	274.09
living wage	910.00	758.01	154.88	273.00	1,185.89	475.63	40%	710.26	227.09	198.07	28%	285.10
median wage	1,110.40	895.30	104.88	219.00	1,219.18	475.63	39%	743.55	227.09	198.07	27%	318.39
2 adults 2 children family⁹												
jobseeker	640.38	566.00	177.38	232.00	975.38	475.63	49%	499.75	343.01	275.97	55%	-119.23
supported living	730.08	640.00	170.88	372.00	1,182.88	475.63	40%	707.25	343.01	275.97	39%	88.27
minimum wage	1,272.00	1,077.46	102.38	180.00	1,359.84	475.63	35%	884.21	343.01	275.97	31%	265.23
living wage	1,365.00	1,145.59	78.38	156.00	1,379.97	475.63	34%	904.34	343.01	275.97	31%	285.36
median wage	1,665.60	1,374.08	19.13	71.00	1,464.21	475.63	32%	988.58	343.01	275.97	28%	369.60

¹ Working for Families, Disability supplement

² Based on average of actual rents in four main centres and four regional centres, from Tenancy Services Median Rental figures Oct-Mar 21-22. Averages are lower than 2021 due to inclusion of the regional centres.

³ AHC: After Housing Costs

⁴ Based on average across four main centres and four regional centres from IRD Household Expenditure Guide, using Statistics NZ 2019 Household Economic Survey. Averages are higher than 2021 due to inclusion of the regional centres. This figure includes transport, utilities, phone/internet, vehicle costs, health and medical. Doesn't include any insurances, clothing, school or childcare costs.

⁵ Based on average across four main centres and four regional centres of the basic diet from Otago University Food Cost Survey 2019, plus non-food grocery expenses. Averages are higher than 2021 due to inclusion of the regional centres

⁶ \$21.20/hr for 40 hour/wk

⁷ \$22.75/hr for 40hr/wk

⁸ \$27.76/hr for 40hr/wk, median income as per Statistics NZ employment indicators for March 2022

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

Appendix Two: Scenarios for four main centres

Income Adequacy: Māngere, Auckland

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost ²	housing as % of income	AHC income	Fixed living costs ⁴	Food & grocery cost ⁵	food as % of AHC income	remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	165.00		480.00	350.00	73%	130.00	218.83	101.02	78%	-189.85
supported living	412.00	359.00	165.00	70.00	594.00	350.00	59%	244.00	218.83	101.02	41%	-75.85
minimum wage	848.00	715.00	106.00		821.00	350.00	43%	471.00	218.83	101.02	21%	151.15
living wage	910.00	758.01	90.00		848.01	350.00	41%	498.01	218.83	101.02	20%	178.16
median wage	1,110.40	895.30	40.00		935.30	350.00	37%	585.30	218.83	101.02	17%	265.45
1 adult 2 children family												
jobseeker/sole parent	511.65	440.96	292.00	232.00	964.96	560.00	58%	404.96	185.87	204.20	50%	14.89
supported living	573.59	492.06	285.00	302.00	1,079.06	560.00	52%	519.06	185.87	204.20	39%	128.99
minimum wage	848.00	715.00	279.00	289.00	1,283.00	560.00	44%	723.00	185.87	204.20	28%	332.93
living wage	910.00	758.01	263.00	273.00	1,294.01	560.00	43%	734.01	185.87	204.20	28%	343.94
median wage	1,110.40	895.30	213.00	219.00	1,327.30	560.00	42%	767.30	185.87	204.20	27%	377.23
2 adults 2 children family												
jobseeker	640.38	566.00	271.00	232.00	1,069.00	560.00	52%	509.00	296.80	285.16	56%	-72.96
supported living	730.08	640.00	258.00	372.00	1,270.00	560.00	44%	710.00	296.80	285.16	40%	128.04
minimum wage	1,272.00	1,077.46	196.00	180.00	1,453.46	560.00	39%	893.46	296.80	285.16	32%	311.50
living wage	1,365.00	1,145.59	172.00	156.00	1,473.59	560.00	38%	913.59	296.80	285.16	31%	331.63
median wage	1,665.60	1,374.08	97.00	71.00	1,542.08	560.00	36%	982.08	296.80	285.16	29%	400.12

Population 78459
Mean age 29



60% earn minimum wage or less



80% earn median wage or less

Income Adequacy: Kilbirnie, Wellington

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost ²	housing as % of income	AHC income	Fixed living costs ⁴	Food & grocery cost ⁵	food as % of AHC income	remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	105.00		420.00	383.00	91%	37.00	170.30	95.83	259%	-229.13
supported living	412.00	359.00	105.00	70.00	534.00	383.00	72%	151.00	170.30	95.83	63%	-115.13
minimum wage	848.00	715.00	46.00		761.00	383.00	50%	378.00	170.30	95.83	25%	111.87
living wage	910.00	758.01	30.00		788.01	383.00	49%	405.01	170.30	95.83	24%	138.88
median wage	1,110.40	895.30	-		895.30	383.00	43%	512.30	170.30	95.83	19%	246.17
1 adult 2 children family												
jobseeker/sole parent	511.65	440.96	220.00	232.00	892.96	700.00	78%	192.96	217.53	193.80	100%	-218.37
supported living	573.59	492.06	220.00	302.00	1,014.06	700.00	69%	314.06	217.53	193.80	62%	-97.27
minimum wage	848.00	715.00	206.00	289.00	1,210.00	700.00	58%	510.00	217.53	193.80	38%	98.67
living wage	910.00	758.01	190.00	273.00	1,221.01	700.00	57%	521.01	217.53	193.80	37%	109.68
median wage	1,110.40	895.30	140.00	219.00	1,254.30	700.00	56%	554.30	217.53	193.80	35%	142.97
2 adults 2 children family												
jobseeker	640.38	566.00	220.00	232.00	1,018.00	700.00	69%	318.00	334.88	268.50	84%	-285.38
supported living	730.08	640.00	220.00	372.00	1,232.00	700.00	57%	532.00	334.88	268.50	50%	-71.38
minimum wage	1,272.00	1,077.46	145.00	180.00	1,402.46	700.00	50%	702.46	334.88	268.50	38%	99.08
living wage	1,365.00	1,145.59	121.00	156.00	1,422.59	700.00	49%	722.59	334.88	268.50	37%	119.21
median wage	1,665.60	1,374.08	46.00	71.00	1,491.08	700.00	47%	791.08	334.88	268.50	34%	187.70

Population 5080
Mean age 35.8



54% earn minimum wage or less



69% earn median wage or less

Income Adequacy: Linwood, Christchurch

	Income (gross)	Income (net)	Accomm supplement	Other supplements	Total net income	Housing cost ²	housing as % of income	AHC income	Fixed living costs ⁴	Food & grocery cost ⁵	food as % of AHC income	remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	105.00		420.00	270.00	64%	150.00	259.56	93.69	62%	-203.25
supported living	412.00	359.00	105.00	70.00	534.00	270.00	51%	264.00	259.56	93.69	35%	-89.25
minimum wage	848.00	715.00	46.00		761.00	270.00	35%	491.00	259.56	93.69	19%	137.75
living wage	910.00	758.01	30.00		788.01	270.00	34%	518.01	259.56	93.69	18%	164.76
median wage	1,110.40	895.30	-		895.30	270.00	30%	625.30	259.56	93.69	15%	272.05
1 adult 2 children family												
jobseeker/sole parent	511.65	440.96	206.00	232.00	878.96	435.00	49%	443.96	244.23	189.53	43%	10.20
supported living	573.59	492.06	196.00	302.00	990.06	435.00	44%	555.06	244.23	189.53	34%	121.30
minimum wage	848.00	715.00	192.00	289.00	1,196.00	435.00	36%	761.00	244.23	189.53	25%	327.24
living wage	910.00	758.01	176.00	273.00	1,207.01	435.00	36%	772.01	244.23	189.53	25%	338.25
median wage	1,110.40	895.30	126.00	219.00	1,240.30	435.00	35%	805.30	244.23	189.53	24%	371.54
2 adults 2 children family												
jobseeker	640.38	566.00	184.00	232.00	982.00	435.00	44%	547.00	346.61	263.17	48%	-62.78
supported living	730.08	640.00	171.00	372.00	1,183.00	435.00	37%	748.00	346.61	263.17	35%	138.22
minimum wage	1,272.00	1,077.46	109.00	180.00	1,366.46	435.00	32%	931.46	346.61	263.17	28%	321.68
living wage	1,365.00	1,145.59	85.00	156.00	1,386.59	435.00	31%	951.59	346.61	263.17	28%	341.81
median wage	1,665.60	1,374.08	10.00	71.00	1,455.08	435.00	30%	1,020.08	346.61	263.17	26%	410.30

Population 10460
Mean age 34.5



55% earn minimum wage or less



73% earn median wage or less

Income Adequacy: South Dunedin, Dunedin

	Income (gross)	Income after tax	Accomm supplement	Other supplements	Total net income	Housing cost	housing as % of income	AHC income	Living costs	Food & grocery cost ⁵	Food as % of AHC income	remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	80.00		395.00	268.00	68%	127.00	259.56	95.83	75%	-228.39
supported living	412.00	359.00	80.00	70.00	509.00	268.00	53%	241.00	259.56	95.83	40%	-114.39
minimum wage	848.00	715.00	21.00		736.00	268.00	36%	468.00	259.56	95.83	20%	112.61
living wage	910.00	758.01	5.00		763.01	268.00	35%	495.01	259.56	95.83	19%	139.62
median wage	1,110.40	895.30	-		895.30	268.00	30%	627.30	259.56	95.83	15%	271.91
1 adult 2 children family												
jobseeker / sole parent	511.65	440.96	160.00	232.00	832.96	430.00	52%	402.96	244.23	193.80	48%	-35.07
supported living	573.59	492.06	160.00	302.00	954.06	430.00	45%	524.06	244.23	193.80	37%	86.03
minimum wage	848.00	715.00	146.00	289.00	1,150.00	430.00	37%	720.00	244.23	193.80	27%	281.97
living wage	910.00	758.01	130.00	273.00	1,161.01	430.00	37%	731.01	244.23	193.80	27%	292.98
median wage	1,110.40	895.30	80.00	219.00	1,194.30	430.00	36%	746.30	244.23	193.80	25%	326.27
2 adults 2 children family												
jobseeker	640.38	566.00	160.00	232.00	958.00	430.00	45%	528.00	346.61	268.50	51%	-87.11
supported living	730.08	640.00	160.00	372.00	1,172.00	430.00	37%	742.00	346.61	268.50	36%	126.89
minimum wage	1,272.00	1,077.46	85.00	180.00	1,342.46	430.00	32%	912.46	346.61	268.50	29%	297.35
living wage	1,365.00	1,145.59	61.00	156.00	1,362.59	430.00	32%	932.59	346.61	268.50	29%	317.48
median wage	1,665.60	1,374.08	-	71.00	1,445.08	430.00	30%	1,015.08	346.61	268.50	26%	399.97

Population 2540
Mean age 49



73% earn minimum wage or less



88% earn median wage or less

Appendix Three: Scenarios for four regional centres

Income Adequacy: Kaitiāia

	Income (gross)	Income after tax	Accomm supplement	Other supplement	Total net income	Housing cost	housing as % of income	AHC income	Living costs	Food & grocery cost	food as % of AHC income	Remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	70.00		385.00	260.00	68%	125.00	227.06	96.59	77%	-198.66
supported living	412.00	359.00	70.00	70.00	499.00	260.00	52%	239.00	227.06	96.59	40%	-84.66
minimum wage	848.00	715.00	11.00		726.00	260.00	36%	466.00	227.06	96.59	21%	142.35
living wage	910.00	758.01	-		758.01	260.00	34%	498.01	227.06	96.59	19%	174.36
median wage	1,110.40	895.30	-		895.30	260.00	29%	635.30	227.06	96.59	15%	311.65
1 adult 2 children family												
jobseeker/sole parent	511.65	440.96	160.00	232.00	832.96	400.00	48%	432.96	222.97	195.33	45%	14.66
supported living	573.59	492.06	160.00	302.00	954.06	400.00	42%	554.06	222.97	195.33	35%	135.76
minimum wage	848.00	715.00	146.00	289.00	1,150.00	400.00	35%	750.00	222.97	195.33	26%	331.70
living wage	910.00	758.01	130.00	273.00	1,161.01	400.00	34%	761.01	222.97	195.33	26%	342.71
median wage	1,110.40	895.30	80.00	219.00	1,194.30	400.00	33%	794.30	222.97	195.33	25%	376.00
2 adults 2 children family												
jobseeker	640.38	566.00	159.00	232.00	957.00	400.00	42%	557.00	331.23	271.33	49%	-45.56
supported living	730.08	640.00	146.00	372.00	1,158.00	400.00	35%	758.00	331.23	271.33	36%	155.44
minimum wage	1,272.00	1,077.46	84.00	180.00	1,341.46	400.00	30%	941.46	331.23	271.33	29%	338.90
living wage	1,365.00	1,145.59	60.00	156.00	1,361.59	400.00	29%	961.59	331.23	271.33	28%	359.03
median wage	1,665.60	1,374.08	-	71.00	1,445.08	400.00	28%	1,045.08	331.23	271.33	26%	442.52

Population 6310
Mean age 32



76% earn minimum wage or less



88% earn median wage or less

Income Adequacy: Gisborne

	Income (gross)	Income after tax	Accomm supplement	Other supplement	Total net income	Housing cost	housing as % of income	AHC income	Living costs	Food & grocery cost	food as % of AHC income	Remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	80.00		395.00	330.00	84%	65.00	227.06	96.59	149%	-258.66
supported living	412.00	359.00	80.00	70.00	509.00	330.00	65%	179.00	227.06	96.59	54%	-144.66
minimum wage	848.00	715.00	21.00		736.00	330.00	45%	406.00	227.06	96.59	24%	82.35
living wage	910.00	758.01	5.00		763.01	330.00	43%	433.01	227.06	96.59	22%	109.36
median wage	1,110.40	895.30	-		895.30	330.00	37%	565.30	227.06	96.59	17%	241.65
1 adult 2 children family												
jobseeker / sole parent	511.65	440.96	160.00	232.00	832.96	500.00	60%	332.96	222.97	195.33	59%	-85.34
supported living	573.59	492.06	160.00	302.00	954.06	500.00	52%	454.06	222.97	195.33	43%	35.76
minimum wage	848.00	715.00	146.00	289.00	1,150.00	500.00	43%	650.00	222.97	195.33	30%	231.70
living wage	910.00	758.01	130.00	273.00	1,161.01	500.00	43%	661.01	222.97	195.33	30%	242.71
median wage	1,110.40	895.30	80.00	219.00	1,194.30	500.00	42%	694.30	222.97	195.33	28%	276.00
2 adults 2 children family												
jobseeker	640.38	566.00	160.00	232.00	958.00	500.00	52%	458.00	331.23	271.33	59%	-144.56
supported living	730.08	640.00	160.00	372.00	1,172.00	500.00	43%	672.00	331.23	271.33	40%	69.44
minimum wage	1,272.00	1,077.46	85.00	180.00	1,342.46	500.00	37%	842.46	331.23	271.33	32%	239.90
living wage	1,365.00	1,145.59	61.00	156.00	1,362.59	500.00	37%	862.59	331.23	271.33	31%	260.03
median wage	1,665.60	1,374.08	-	71.00	1,445.08	500.00	35%	945.08	331.23	271.33	29%	342.52

Population 37300
Mean age 37



61% earn minimum wage or less



76% earn median wage or less

Income Adequacy: Stratford

	Income (gross)	Income after tax	Accomm supplement	Other supplement	Total net income	Housing cost	housing as % of income	AHC income	Living costs	Food & grocery cost	food as % of AHC income	Remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	68.00		383.00	175.00	46%	208.00	227.06	96.59	46%	-115.66
supported living	412.00	359.00	60.00	70.00	489.00	175.00	36%	314.00	227.06	96.59	31%	-9.65
minimum wage	848.00	715.00	9.00		724.00	175.00	24%	549.00	227.06	96.59	18%	225.35
living wage	910.00	758.01			758.01	175.00	23%	583.01	227.06	96.59	17%	259.36
median wage	1,110.40	895.30	-		895.30	175.00	20%	720.30	227.06	96.59	13%	396.65
1 adult 2 children family												
jobseeker/sole parent	511.65	440.96	120.00	232.00	792.96	400.00	50%	392.96	222.97	195.33	50%	-25.34
supported living	573.59	492.06	120.00	302.00	914.06	400.00	44%	514.06	222.97	195.33	38%	95.76
minimum wage	848.00	715.00	106.00	289.00	1,110.00	400.00	36%	710.00	222.97	195.33	28%	291.70
living wage	910.00	758.01	90.00	273.00	1,121.01	400.00	36%	721.01	222.97	195.33	27%	302.71
median wage	1,110.40	895.30	40.00	219.00	1,154.30	400.00	35%	754.30	222.97	195.33	26%	336.00
2 adults 2 children family												
jobseeker	640.38	566.00	120.00	232.00	918.00	400.00	44%	518.00	331.23	271.33	52%	-84.56
supported living	730.08	640.00	120.00	372.00	1,132.00	400.00	35%	732.00	331.23	271.33	37%	129.44
minimum wage	1,272.00	1,077.46	45.00	180.00	1,302.46	400.00	31%	902.46	331.23	271.33	30%	299.90
living wage	1,365.00	,145.59	21.00	156.00	1,322.59	400.00	30%	922.59	331.23	271.33	29%	320.03
median wage	1,665.60	,374.08	-	71.00	1,445.08	400.00	28%	1,045.08	331.23	271.33	26%	442.52

Population 6120
Mean age 40.5



61% earn minimum wage or less



76% earn median wage or less

Income Adequacy: Timaru

	Income (gross)	Income after tax	Accomm supplement	Other supplement	Total net income	Housing cost	housing as % of income	AHC income	Living costs	Food & grocery cost	food as % of AHC income	Remainder income / deficit
Single adult family												
jobseeker	359.00	315.00	80.00		395.00	250.00	63%	145.00	227.06	96.59	67%	-178.66
supported living	412.00	359.00	80.00	70.00	509.00	250.00	49%	259.00	227.06	96.59	37%	-64.66
minimum wage	848.00	715.00	21.00		736.00	250.00	34%	486.00	227.06	96.59	20%	162.35
living wage	910.00	758.01			758.01	250.00	33%	508.01	227.06	96.59	19%	184.36
median wage	1,110.40	895.30	-		895.30	250.00	28%	645.30	227.06	96.59	15%	321.65
1 adult 2 children family												
jobseeker/sole parent	511.65	440.96	160.00	232.00	832.96	380.00	46%	452.96	222.97	195.33	43%	34.66
supported living	573.59	492.06	158.00	302.00	952.06	380.00	40%	572.06	222.97	195.33	34%	153.76
minimum wage	848.00	715.00	146.00	289.00	1,150.00	380.00	33%	770.00	222.97	195.33	25%	351.70
living wage	910.00	758.01	130.00	273.00	1,161.01	380.00	33%	781.01	222.97	195.33	25%	362.71
median wage	1,110.40	895.30	80.00	219.00	1,194.30	380.00	32%	814.30	222.97	195.33	24%	396.00
2 adults 2 children family												
jobseeker	640.38	566.00	145.00	232.00	943.00	380.00	40%	563.00	331.23	271.33	48%	-39.56
supported living	730.08	640.00	132.00	372.00	1,144.00	380.00	33%	764.00	331.23	271.33	36%	161.44
minimum wage	1,272.00	1,077.46	70.00	180.00	1,327.46	380.00	29%	947.46	331.23	271.33	29%	344.90
living wage	1,365.00	1,145.59	46.00	156.00	1,347.59	380.00	28%	967.59	331.23	271.33	28%	365.03
median wage	1,665.60	1,374.08	-	71.00	1,445.08	380.00	26%	1,065.08	331.23	271.33	25%	462.52

Population 28600
Mean age 40.4



60% earn minimum wage or less



76% earn median wage or less



kore hiakai

Zero Hunger Collective

Paper prepared by Jennie Sim, for Kore Hiakai Zero Hunger Collective, Oct 2021

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