Health inequalities and need in Aotearoa New Zealand

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Child poverty and family incomes policy in New Zealand

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Introduction

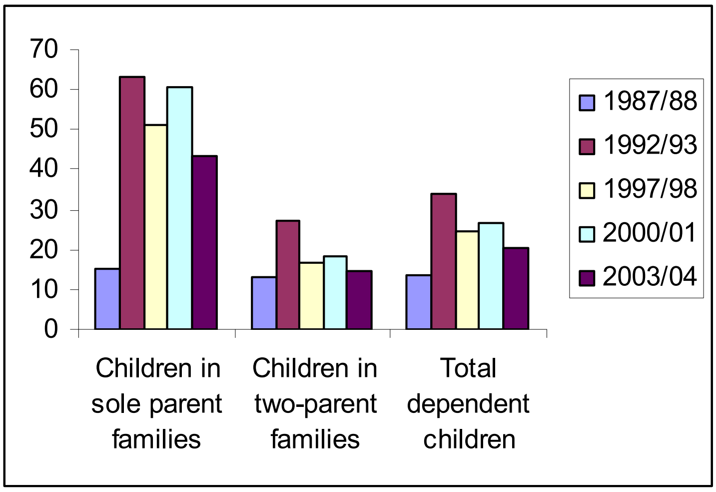
The rise of the children's movement in New Zealand and internationally reflects not only the increased awareness that children have unalienable rights as citizens but also a growing appreciation that a failure to invest adequately in children carries high long-term social and economic costs. Child poverty is a complex problem defying simple measurement. Its symptoms are manifested in New Zealand in many ways such as in a high incidence of third world diseases, high school transience,, food hunger, need for food banks, failure to learn and child abuse (Child Poverty Action Group, 2003; St John, Dale, O'Brien, Blaiklock, & Milne, 2001).

There are no easy or quick fixes to child poverty, and improving income alone is not an adequate measure of the success of poverty reduction policies. Nevertheless income is widely implicated in wellbeing outcomes for children (Duncan, 2006). An obvious contributing factor to the growth and severity of child poverty in New Zealand has been the neglect of preventative measures aimed at supporting family incomes (St John, 2004). The New Zealand government is now seeking to remedy that by improving disposable income of those with children with its Working for Families policies and will monitor such policies with income measures:

... there is a strong rationale for using an income approach at least as a key component in a measurement regime: current income is a reasonable indicator of the consumption opportunities available to a citizen; and income support is one of the most powerful instruments that a government has at its disposal for its poverty alleviation and resource redistribution goals (Perry, 2004, p 23).

The crude poverty figures based on disposable income alone clearly show that the economic position of New Zealand children sharply deteriorated in the early 1990s and Figure 1 confirms that despite the strong economic growth of the early 2000s, a very large number of children, at least one out of every five, still exist at the margins of society in 2004.

Figure 1 Proportion of children below the poverty line* 1988 to 2004



*This is not an official poverty line, but one of those used by the Ministry of Social Development. It is 60 percent net-of-housing median equivalised family disposable incomes (benchmarked to 1998 median)

Source: derived from Perry (2005)

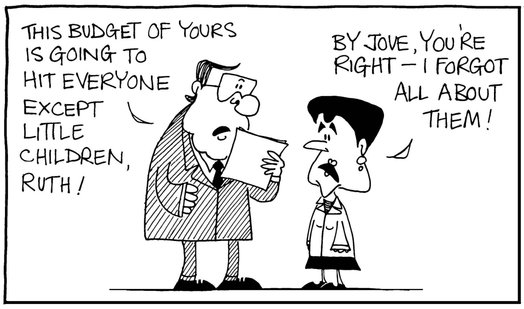
For the past ten years, I have worked as an academic and with the policy group, Child Poverty Action Group (CPAG), focusing attention on the impact of the neglect of the family income assistance system. During the 1990s New Zealand fell far behind countries like the UK and Australia, let alone the Scandinavian countries in supporting families with children (Stephens, Gray, & Preston, 1996). It should have been easy to make the case for substantially increasing child benefit-type payments yet it proved surprisingly difficult to attract political attention let alone action (St John, 2004). It was not until the 2004 budget's 'Working for Families' package that there was any substantial attempt to boost family incomes. This package offered no immediate relief however, with assistance being phased in over three years from 1 April 2005 to 1 April 2007. Another boost for working families was promised by Labour in the run-up to the election in September 2005, but unfortunately, the needs of the poorest children who were not in 'working' families were ignored (St John & Craig, 2004).

While the significant real redistribution to low income working families is welcome, the poorest children's needs have been subordinated to the prevailing wisdom that work is the only way out of poverty. There is no doubt that secure, full-time adequately-paid work is fundamental to the security and wellbeing of most families and is the ideal to be strived for, but 250,000 children currently live in families dependent on a welfare benefit. For most of these families, full-time work is not possible regardless of the size of work incentives. This chapter turns the spotlight on the poorest children among this group whose relative economic position has continued to deteriorate, with worrying implications for child health outcomes.

The emergence of child poverty in New Zealand

Many factors have driven the alarming increase in child poverty as shown in Figure 1. Notable are the benefits cuts of 1991, the tax cuts of 1996 and the introduction of the Child Tax Credit, the lack of price indexation of Family Support, the explosion in housing costs, student loans, the casualisation of low wage employment, the greater exposure of families to social hazards such as drugs and gambling, and the generally more time-fractured nature of family living. Poor children in New Zealand have been largely politically invisible and it has been very easy for policymakers to ignore them.

The University of Auckland's 2004 winter lecture series called 'Trading in our Children's Future' focused on the concerns about child health in New Zealand. It was, unfortunately, reminiscent of a similar winter lecture series called the 'Status of Children' which was held in 1991. My contribution to the 2004 lecture series was a disconcerting echo of the one I had delivered 13 years ago. One of the illustrations I put up in 1991, with some indignation as I remember, was a cartoon in which the politician is saying to Ruth Richardson, the then Minister of Finance "This budget is going to hit everyone except little children, Ruth". She replies "By Jove you're right. I forgot all about them". [1] Perhaps the cartoonist intended the deep irony? [2] Of course, the 'mother of all budgets', as the 1991 budget was dubbed, in fact entailed a serious, but overt attack on the living standards of little children if we only viewed it with the eyes of the child.



But we have not taken that lens to view and audit policy. If children's wellbeing had been the focus in 1991, the mother of all budgets would never have seen the light of day. If 'Working for Families' had taken a child-focused approach it might have been differently named and would have placed far less emphasis on work as the solution to child poverty.

The income distribution (after allowing for taxes and benefits*)* has widened since the early 1980s as shown in Figure 2, which charts the changes in real disposable income for households arranged in tenths of the distribution (adjusted for household size). The top tenth of the distribution has dramatically improved its position, with significant overall real gains to the top half of the distribution. The lowest four deciles, where young children are disproportionately located, have all lost ground. [3] This data tells only a partial story as it

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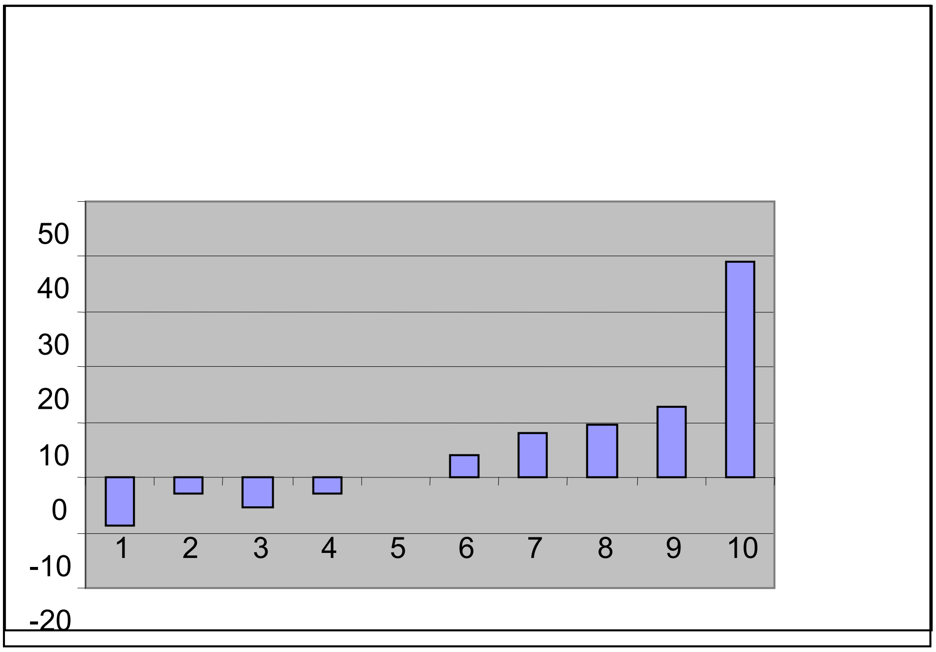
[1] The kind permission of David Fletcher to reproduce this cartoon is acknowledged.

[2] It was even more ironic in that Ruth had already attacked the universal child benefit which was amalgamated with Family Support prior to the 1991 budget.

[3] The figure for the lowest decile is an unreliable indicator of their access to resources. Expenditure in the lowest decile is much higher than declared income and may involve reported business losses, so that is more usual to aggregate the bottom deciles.

takes no account of the soaring cost of housing for poorer households, nor of the large capital gains in housing reaped by the top end.

Figure 2 Percentage change in average household equivalent disposable income by household decile 1982-2004

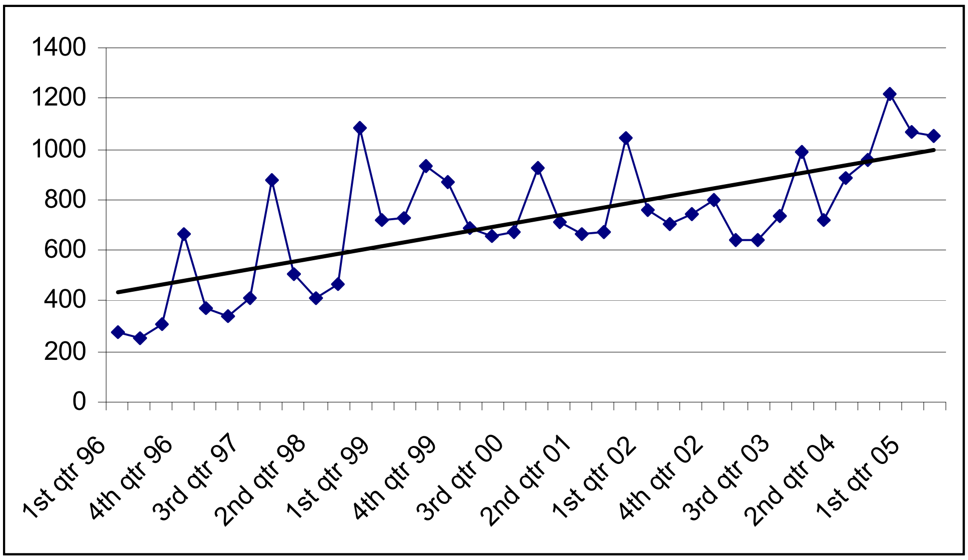


Source : Mowbray (2001) updated Statistics New Zealand, (2006).

The economy was particularly buoyant in the first 5 years of the new century and families should have been getting their heads above water. Indeed, the data used in Figure 2 show that between 2001 and 2004 middle income groups gained a significant 6%, but the bottom fifth's incomes hardly moved in real terms. It can be surmised that low wages have managed to negate the employment gains for this group. As well, Family Support remained virtually unadjusted for 9 years until 2004, with steady but low inflation seriously eroding its purchasing power. Over and above the picture painted by the figures, debt repayments, rising interest rates, higher energy costs and higher rents impact more severely on the lowest income groups affecting the actual money families have left to feed their families.

Thus, despite the so-called good times, it is understandable that the demand for food parcels by families at many of the major foodbanks in New Zealand continued to rise (Wynd, 2005). At the Auckland City Mission, record demand continued into 2005 as shown in Figure 3. These food parcels are not just the stop gap tin of baked beans. They are serious attempts to provide sufficient food for an entire family for 3-4 days. The increased demand is not because of poor budgeting or life skills but directly reflects a lack of income and an accumulated debt. The neglect of this issue over a long period has ensured that a mere increase in money income alone cannot immediately repair the accumulated damage. Families with inadequate incomes run down their assets and often must resort to high interest loans to cover normal expenses. They frequently owe money to Work and Income New Zealand that must be repaid. There is thus a danger in thinking that a mere inflation catch-up in child payments is all that is required to reduce the demand for foodbank services.

Figure 3 Quarterly Auckland City Mission figures showing number of food parcels given out, January 1996 - June 2005



Source: Wynd (Wynd, 2005)

Measuring child poverty

The definitions and measurement of poverty have spawned vast academic efforts and can be highly controversial. Poverty lines pose conceptual and practical measurement problems but are a necessary part of the measurement of the impact of policy changes (Perry, 2004).[4] It is important that relative poverty lines are used, because poverty is experienced by children relative to the standards of everyone else. However this does pose some perceptual problems: rising median incomes may increase relative poverty numbers while absolute living standards of the poorest may not be getting worse. Nevertheless the nature of the material things, whose lack can result in social exclusion, alienation and ultimately poor health, will change as technology and society advances. Merely maintaining sufficient for bodily sustenance is not appropriate for a developed country that seeks to maximize the productive potential of all its citizens. Thus, as advocacy groups have argued in the United Kingdom, it is best to use a mix of absolute and relative measures, preferably after housing costs and supplemented by surveys of perceived hardship. Poverty may be judged to be unambiguously improving only when poverty is falling on all measures (Dornan, 2004).

In 1999 the UK Prime Minister Tony Blair made a promise: "Our historic aim, that ours is the first generation to end child poverty forever… it's a 20 year mission but I believe it can be done". Since then much attention has been paid to family incomes and poverty lines. Billions of pounds have been spent on improving weekly supplements based on the level of parental income and numbers of children, and paid as tax credits through the tax system. The aim has been to reduce child poverty by a quarter by 2005, a half by 2010 and eliminate it by 2020. This is beginning to bear fruit with many children lifted out of income poverty, but it is clear that it is a tough road requiring much more to be done if the goal of halving child poverty by 2010 and eliminating it by 2020 can be met (Dornan, 2004).

In New Zealand, specific targets for child poverty reduction have not been formulated. Official recognition of the existence of child poverty first came in 2002 with a promise that it would be 'eradicated' (Ministry of Social Development, 2002). But since then there have been no timelines for such eradication. It was not until the 2004 budget that specific policies to improve low family income emerged with the Prime Minister herself proclaiming that the Working for Families package "is the biggest offensive in the war

[4] Crude poverty line figures must be supplemented by other data as they do not measure the extent of poverty or its duration for example. Surveys of living standards such as reported by the Ministry of Social Development and described in Perry (2004) can be useful in giving a fuller picture.

against child poverty in decades." Because the 2004 budget projects a decline in child poverty by 2007 it is now clear that attention will be given, at last, to the monitoring of poverty levels.

If all the assumptions are met, such as a 100% take-up of the Working for Families package, and the economy neither slips into recession nor experiences higher inflation, projections show that by 2007/8 child poverty will be significantly reduced. Using a poverty line measure of 60% of the *before-housing* costs median disposable family income benchmarked to 1998, the 2004 budget projected a 30% reduction. This still leaves one in five New Zealand children in poverty on this measure (Perry, 2004).[5] This represents progress, but there is a lot of catching up to do and a current 60% median poverty line is needed to provide a relative measure, as well as one that takes housing costs into account.

Further progress may require the government to follow the United Kingdom by committing to poverty reduction goals with the ultimate aim to eliminate child poverty altogether. The lesson we can learn from the UK experience is that both political and public support for change is vital. It is clear that to make inroads into this problem, a sustained and generous programme of real redistribution to families is essential with full political commitment. The encouraging evidence from the UK is that more money does make a difference and that child poverty is not inevitable.

The neglect of family assistance

The history of family assistance in New Zealand has been one of neglect. From post-war security when there was a meaningful and universal family benefit, low cost medical care and affordable housing, New Zealand has increasingly adopted measures designed for the poorest families only. More recently it has introduced an unfortunate degree of discrimination against the non-working poor as discussed below (Child Poverty Action Group, 2002).

In 1986 Family Support was introduced as a per-week, per-child, tax credit based on family income. Also paid was the universal $6 per child per week Family Benefit. A one-

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[5] Estimates that take into account additional Working for Families spending for 2006 have not been made. This new spending does not affect the children in families on benefits.

child family receiving the maximum assistance was entitled to $42 a week. In 1991 the Family Benefit was absorbed into Family Support and all of it reduced against joint parental income. Over time, the effect of inflation in reducing the spending power of Family Support was considerable. In a much needed inflation adjustment, Family Support was increased by $20 per child per week in 1996, but $15 of this increase was carved off and renamed the Child Tax Credit (CTC). Children whose parental income was from a benefit of any kind such as a student allowance, accident compensation, superannuation, unemployment, sickness, and Domestic Purposes Benefit were ineligible to receive it.

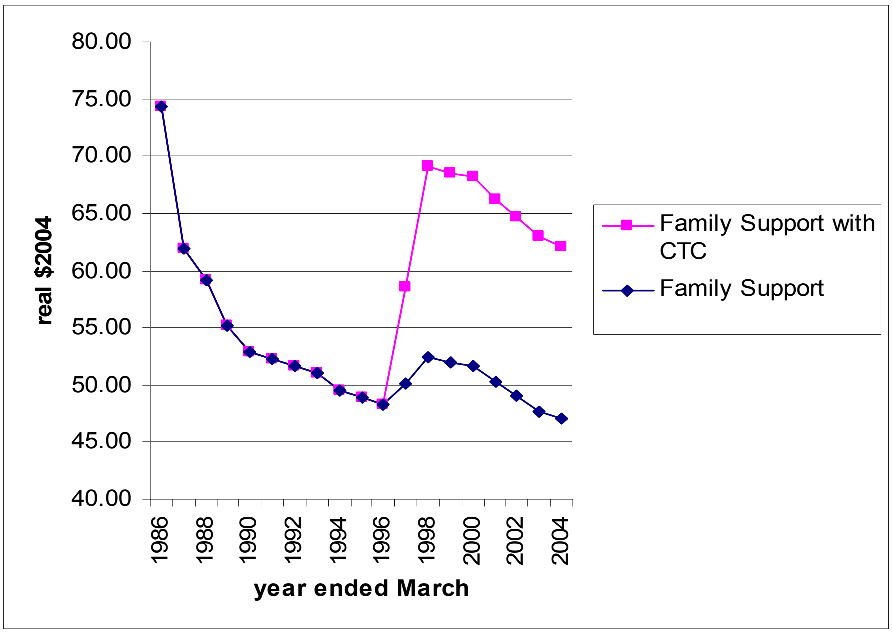
The prime focus when thinking about the effects of these changes and the implications for health inequalities has to be the poorest children. We can demonstrate the severe neglect of family assistance by thinking about the maximum value of family assistance. Only the poorest children get the maximum, so looking at the real value of the maximum assistance over time is a good indicator of how disadvantaged they have become.

To illustrate, just for the *poorest*, take the example of a one-child, 2-parent family on a benefit. In 1986 their combined Family Support and Family Benefit was $42 a week. In 2004 their maximum Family Support was just $47.[6] The loss of purchasing power was such that instead of $47 this one-child, very low income family should have been getting $75. The loss experienced by these families is illustrated in Figure 4.

Also shown in Figure 4 is the effect of the introduction of the Child Tax Credit in 1996. In effect what happened was that around 300,000 poor children were denied $15 of their rightful compensation for past inflation. They got only a $5 increase in their Family Support instead of the $20 given to the 'deserving' children with parents in paid employment. While $15 may not sound much, it is a highly significant amount for families on tight budgets and it buys a lot of bread and milk. One way to think about the price paid by families denied the Child Tax Credit is that they have saved the government over $2 billion since 1996. In turn this implies that denial of the Child Tax Credit has contributed to high debt levels found among poor families (Wynd 2005).

[6] This analysis focuses on children under 13. Older children have had a bigger increase in their family Support, but have also suffered increases in user pays costs for education.

Figure 4: One-child maximum real family assistance 1986-2004 ($2004)



Source: (St John & Craig, 2004)

The purpose of the Child Tax Credit

The "Work not welfare" mantra, common among politicians on the Right and Left has spawned welfare to work programmes in the US and in New Zealand, and was the ideological justification for the introduction of the Child Tax Credit in 1996 (O'Brien, 2005). The Child Tax Credit is a labour market tool, based on the idea that it is important for people in work to be better off than those on benefits. It applies selectively, however, as only those with children are entitled to it, even though it might be expected that childless young people are in more need of an incentive to work.

Because low wages are so low it is possible to give examples of how some parents in work are worse off unless there is something like the Child Tax Credit in place.[7] But numerous criticisms of its usefulness as a labour market incentive can be mounted (Child Poverty Action Group, 2000, 2002; St John & Craig, 2004). To begin, the Child Tax Credit rewards independence from the state, not extra hours worked. It is complex for parents to understand and difficult to administer. The criteria are crude and discriminatory, for

[7] See for example the Issues Paper for the 2001 Tax Review (McLeod, 2001), p98

example a child may be denied $15 per week because one parent is old or disabled, or unfortunate enough to need Accident Compensation for more than 3 months, or is a student on a student allowance. Rather than a carrot to encourage full-time work the Child Tax Credit may be seen as a punishment for those who rely on the state for any form of assistance.

Thus the Child Tax Credit must be judged harshly both on grounds of being a very poor work incentive and because it has intensified poverty and contributed to the build up in debt problems among poor families. Compared to the UK and Australia we are well out of step.[8] In both those countries per child weekly payments are the same for all children regardless of the source of their parents' low income, just as used to be the case in New Zealand before 1996.[9] Both countries have a more generous and less targeted approach and both regularly adjust their payments for inflation. In both countries there is a significant universal component to their family assistance. In the case of Australia the quasi-universal $21 a week per child is reduced, but only for those on very high incomes.

The 2004 budget and child poverty.

It was disappointing that there was nothing for poor children until April 2005 in the 2004 budget. It was hard to understand a budget that identified a serious problem and then denied any need to deal with it in the current budget year. Table 1 sets out the main changes to family assistance announced in the 2004 Budget and the additional improvements for 2006 announced pre-election in August 2005.

In April 2005 Family Support was increased by $25 a week for the first child, and $15 for subsequent children with another $10 promised in 2007. On the surface these changes will eventually restore the maximum purchasing power of Family Support, but the cumulative damage done by 18 years of diminished purchasing power remains.

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[8] For a full discussion of family tax credits in different countries see Nolan (Nolan, 2004a)

[9] There is a working tax credit in the UK but it is not confined to families, and most countries subsidise the costs of child care for those who are working

Table 1 Working for Families: Maximum family assistance 2005-2007

Maximum Family assistance	Pre April 2005	1 April 2005	1 April 2006	1 April 2007
Family Support *Ist child* *Subsequent children*	 47 32	 72 47	 72 47	 82 57
CTC *Each child*	15	15	0	0
IWP *Per family* $ per week	0	0	60 + $15 each child for 4 or more	60 + $15 each child for 4 or more
Thresholds for abatement 18% 30% 20%	 $20,356 $27,481	 $20,356 $27,481	 $35,000	 $35,000

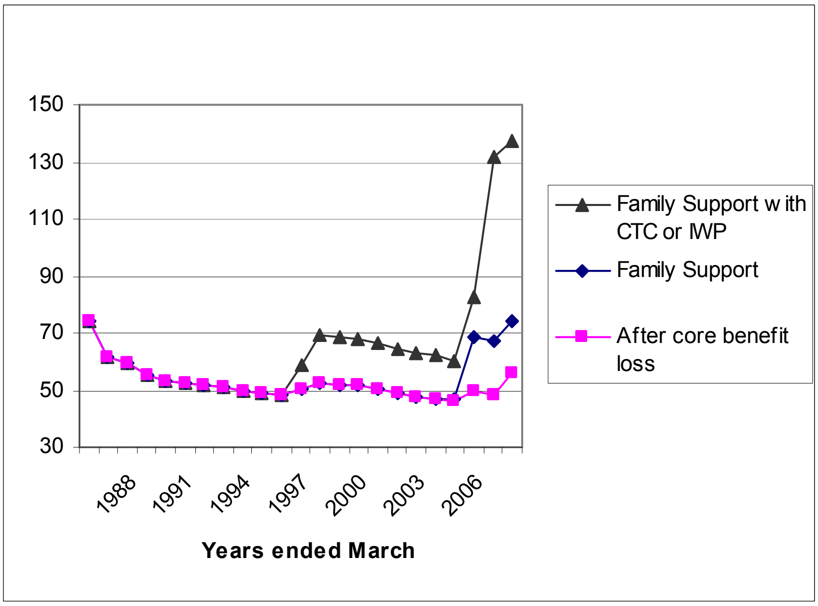
Source : MSD, Working for Families, Labour Party web site.

Figure 5 will be explained more fully below, but the top line shows that the picture is much improved by 2007/8 for those who get the In Work Payment (IWP). The In Work Payment is $60 a week, increased by $15 per child for families with more than 3 children. It certainly gives a boost, but drives a large wedge between those who qualify and the poorest in benefit-dependent families.

Children in families on benefits

Families who miss out on the work-related payments because of their relationship with the benefit system may appear to have their Family Support restored in real terms by 2007, as illustrated by the middle line in Figure 5, but their actual gain is usually far less. In 2005 the child-related component of the core benefits was removed for most families, for example a couple on a benefit with children lost $17.14 a week. Sole parents with more than one child lost $21.40. To illustrate the impact for the one-child couple family, a $20 adjustment is shown in Figure 5 by the third line.

Figure 5: One- child maximum per week real family assistance 1986-2008 ($2004)



Source : (St John & Craig, 2004)

Figure 5 makes clear that a bigger gap is opening up between the family 'in work' and those not 'in work'. For two and three child-families the gap is less pronounced as the In Work Payment is set at $60 for all families of 3 or fewer children, but for more children the gap again widens as the In Work Payment increases by $15 for the fourth and subsequent children. A minimum estimate of the number of poor children in families left behind can be gauged from the numbers recorded in families on benefits. In 2003 approximately a quarter of children under 18 (253,000 children) lived in families supported by a main social welfare benefit (Ministry of Social Development, 2004)

Another impact not shown in Figure 5 is the transformation of the third tier of supplementary assistance called the Special Benefit into Temporary Additional Support. While the full impact of this policy is not clear, it is certain that families on benefits and low wages will be eligible for far less support than is presently available from a Special Benefit (St John and Craig, 2004).

The 'In Work Payment'

As the 2004 Working for Families package stood, families faced very long income ranges over which extra money earned would not make very much difference to their take-home pay (Nolan, 2004b). For example, a family on an income of $38,000 would face a marginal tax rate of up to 74.2%. An extra $1000 earned would result in $330 tax, $300 loss of

Family Support including the In Work Payment, $100 repayment of student loan if there is one, and $12 in ACC levies. This leaves only $258 in the hand. In addition there may be other abatements that add cumulatively to the Effective Marginal Tax Rate (EMTR) such as child support payments, loss of the accommodation supplement and childcare subsidies. These high EMTRs can be assumed, a priori, to provide a significant disincentive to earn extra income.

The pre-election boost to the Working for Families package significantly raised the thresholds for abatement of Family Support and reduced the rate of abatement to 20 percent. This is welcome in two ways; first there is a significant boost to low wage family income from raising the threshold which should help children markedly in those families. Second the EMTR problem is reduced in a way that gives a much improved work incentive. The opportunity was not used however to redesign the In Work Payment itself, and failure to include beneficiary families adds to the relative income gap that will emerge.

The In Work Payment is very generous for small families as illustrated in Figure 5. Its addition provides a significant real redistribution to families by 2006/7 but it is designed to 'reward work' rather than alleviate child poverty. The New Zealand lump-sum In Work Payment, supposedly to reward not being on a benefit, has itself all the hallmarks of a welfare payment. The In Work Payment is complicated, requiring not only that neither parent be on a benefit, but also proof of hours worked. For a couple, 30 hours is required and 20 hours for a sole parent. It may prove even more difficult than its predecessor, the Child Tax Credit to administer.

Ironically the In Work Payment makes it easier for one parent to stay home where there is a full-time breadwinner, while essentially implying that a sole parent, regardless of numbers of children should work at least 20 hours a week. In reality, the In Work Payment is structured not so much as an incentive to be in paid work, but an incentive to not receive a welfare benefit at all and a punishment for the loss of a job.

The UK also has a working tax credit but it is not directly related to having children and can be received by the childless as well. The Australians also have a different approach (St John & Craig, 2004). First, they confine the EMTR problem by initially abating only part of family assistance so that there is a sizable amount that is essentially universal for most families except the highest income earners. Second, the tax on incomes up to $6000 is zero and part of the family assistance is abated against only the caregiver's income. Third, and most significant for work incentives, the 2004 Australian budget reduced the rate at which their family tax credits abate from 30 percent to 20 percent, a move now followed in New Zealand as discussed above.

Discussion: Assessing income policy for children

The major focus of family assistance being on work incentives rather than alleviating child poverty must be challenged. The In Work Payment is in need of rethinking. It has many undesirable features. It drives a large wedge in family assistance between families in work and those on benefits. The presence of children is a condition of its receipt, as is the requirement that families not be receiving a benefit and working the required number of hours. To that extent it is discriminatory and has been challenged in the courts (see www.cpag.org.nz). It will be hard to administer and complex for low-income families to comply with. With the loss of jobs in the expected recession it could result in a sharp drop in living standards for children whose parents need to access a main benefit. Over time the danger is that real increases in its level are achieved at the expense of real increases in Family Support and the focus on reducing child poverty will be lost altogether.

While the pre-election changes of 2005 have been in the right direction, increasing the threshold for abatement of Family Support and lowering the rate at which it is withdrawn, the poorest families were ignored. As the Australians have clearly shown, improved work incentives can be achieved while still treating all children in low-income families with equal generosity.

Recent studies show that poverty and poor health outcomes are clearly correlated (Shaw, Blakely, Crampton, & Atkinson, 2005). Without sustained intervention and prioritising the goal of reducing child poverty over work incentives, children unfortunate enough to be in benefit dependent families will continue to experience poor health outcomes, higher morbidity, lower life expectancy, more school transience and poorer educational achievement. While recent improvements in family income support measures will have a real impact on the working poor, stigmatising and excluding those on benefits cannot be in the long-term interests of society.

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