

# Perceptions of income adequacy by low income families in New Zealand

in New Zealand

## THE ISSUE

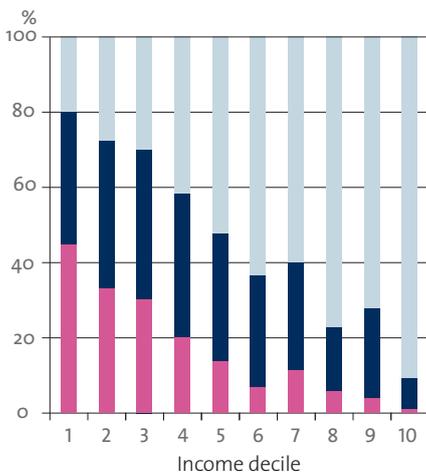


Many low income New Zealand families say that their income meets their everyday needs. Researchers talked to low income families earning between \$22,000 and \$55,000 to learn what is behind judging their income to be 'enough' or 'not enough'.



MORE THAN **1/2**

of families in the bottom income decile (decile 1), say that their income meets their needs according to Household Economic Survey data.



KEY:  
■ Enough or more than enough  
■ Only just enough  
■ Not enough

Unexpected expenses and chance events can cause 'enough' families to have 'not enough' income

“ One of my whānau dying would be it for me ”



“ If you do end up in debt you've gotta have a plan on how to get out of it ”

Families may not be able to afford the costs of chance events and may need support to have 'enough' income



## NOT ENOUGH

### FAMILIES REPORTING 'NOT ENOUGH' INCOME TEND TO:

- receive a government benefit
- have unpredictable income
- rent their home
- juggle expenses



## ENOUGH

### FAMILIES REPORTING 'ENOUGH' INCOME TEND TO:

- have paid employment and a regular income
- own their home
- have financial planning skills
- have confidence in their ability to manage

