

# WELLBEING SUMMIT

## WORKSHOP GROUPS - NOTES

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### Workshop 4 :All Families in Waitakere Have Enough to Live On

#### What would it look like?

- Healthy, happy and productive
- Participating
- Ability to meet necessities and have enough left over for desires
- Provide well for your children
- Access to resources
- Capacity to make good choices
- Free education/free good health services
- Housing
- Minimum income
- Freedom to express view – diversity
- Tax 80%
- More facilities for youth
- No gambling machines
- Loan sharks negotiated – affordable interest rates
- Distribution of wealth – equitable/needs based
- Plenty of apprenticeships

#### Story/Underlying Causes

- Consumerism
- Alcoholism/gambling
- Lack of resilience to overcome adverse situations – ignorance
- Family structure
- Feeling of hopelessness
- Lack of aspiration and hope
- Lack of accommodation/celebration of diversity
- Colonisation
- Low affordability
- Lack of education
- Financial literacy – money management
- Lack of employer flexibility
- Debt – ease of getting from loan sharks/banks etc
- Not enough money
- Policies/legislation → income → market driven economy
- People are stupid
- Cyclic poverty → intergenerational
- Cultural considerations/obligations/values
- Lack of planning
- Low pay
- Discrimination
- New to country – integration
- Not enough focus on equity by decision makers
- High accommodation
- Children are expensive
- Sickness – mental health issues
- Illness

#### What would it take to succeed?

- Legislation changes, ie loan sharks
- Financial literacy
- Input into/influence school curriculum around societies issues, ie understanding finance
- Target “younger generation” – educate, making it relevant
- Community driven policies
- Education – community based
- Empowering communities to access
  - Education
  - Benefits entitlement
  - Services
  - Become more informed
- Advocates to support various groups in community (disadvantaged groups)
- Utilise and access “community functioning bodies”
- Community based resources to build/support community enterprises to earn revenue
- Low decile schools
- Sectors – need to work together to support communities, govt agencies
- One stop shop collective of agencies to support community
- Advocates/agencies that support and facilitate family, community requirements to empower and inform – follow requirement processes
- Neutral independent and resourced
- Financial literacy
- School curriculum relevant to life knowledge needs
- Teacher training institutions
- Expand proactive role of budget advisors
- Rebrand community groups
- Financial workshops
- Empower communities to access:
  - Education
  - Benefits entitlement
  - Services
  - Become more informed
- Waitakere round table/peoples centre

SUMMARY FEEDBACK given at end of Summit

Workshop 4 :**All Families in Waitakere Have Enough to Live On, Oranga Whanau, Manaakitanga**

- Increase financial literacy e.g. thru school curriculum (use real life examples) especially for young children and young people (proactive approach before need to use skills)
  - Regulate financial sector (non banking - lending agencies)
  - Advocates & agencies to support people to access services (1 stop shop) – to help people learn so can advocate and access services themselves
  - Waitakere round table with community level empowerment
- NB other factors e.g. health can contribute to financial stress

Where's the template summary sheet?

ACTIONS??