



Giving 2 Kids – 6: Having basic needs met

Children regularly miss out on the things they need because the family income is low and parents are making tough budgeting choices. Debt makes it even harder to buy the basics that families need. There are opportunities to supplement the incomes of children living in poverty through in-kind supports - providing practical goods needed, such as food banks, recreation opportunities, and needs in the home. There is also a place to advocate for better incomes, and to help young people and parents into work or higher paid work.

#	Ideas for investment	Why this matters	Target age
3.1	Provide microfinance <ul style="list-style-type: none"> Provide interest-free loans to microfinance organisations so they can use it to give no- or low-interest loans to eligible families in debt Donate to microfinance firms to help them maintain their services to families Provide budgeting support for low-income families, to help them prioritise their expenditure 	<p>Families with low incomes and few assets find it hardest to access loans that are cost-effective. An unexpected cost can create huge stress and throw a family into a cycle of debt, further reducing their usable income.</p> <p>Families may resort to high-interest private lenders, or retail trucks (that provide products now for small regular payments in future, but do not disclose the full cost of the product to the consumer). Reducing debt and helping families take control of their budgets helps them focus spending on the higher priority items they need.</p>	All families with children
3.2	Fund organisations helping babies in poverty <ul style="list-style-type: none"> Partner with community organisations to provide practical supports for babies in poverty - e.g. clothing, bassinets, sheets, towels, nappies, rear-facing car capsules, ear thermometers, food parcels with baby-appropriate foods. 	<p>Growing up in poverty can result in a poor start in life for babies, with damaged health, poor cognitive development, and poor parental bonding. These can have longstanding effects on the child's wellbeing.</p> <p>Communities often have the materials and volunteers to provide for families with new-borns, but they need resources to match the supply to the need. This includes coordinating donations of goods, warehousing and delivery.</p>	pregnancy - 2 yrs
3.3	Fund practical items for pre-school children <ul style="list-style-type: none"> Provide practical supports for infants/toddlers in poverty – e.g. cots, beds ,linen, car seats, safety gates, fireguards, thermostats for heaters, toy libraries, books for homes, musical instruments, Give grants for group lessons (e.g. swimming, music). 	<p>Families living in severe poverty go without basic things their children need. This can have lifelong impacts on children - including damaged health, poor cognitive development, poor socialisation and behaviour development, and preventable injuries.</p> <p>Being able to do what other children have access to, can avoid feelings of despondency and can improve children's self-esteem.</p>	2 to 4 years

#	Ideas for investment	Why this matters	Target age
3.4	<p>Provide practical items young children need</p> <ul style="list-style-type: none"> Partner with local organisations and schools to provide practical goods to young children in poverty who currently miss out. This could include food parcels, dental care kits, school uniforms, recreation equipment e.g. togs, sports gear or musical instruments, and/or grants for group lessons e.g. swimming, or music. 	<p>When children go without things they need, and the things they see other children having, they can feel stigmatised and feel left out.</p> <p>Low decile schools can be a route to delivering goods to a target group of children without stigmatising, e.g. giving raincoats, shoes, access to a service, or food in schools.</p>	5 to 12 years
3.5	<p>Establish a Child 'Gold Card'</p> <ul style="list-style-type: none"> Establish a 'gold card' package of discounted/free goods and services for children in low-income families, so they can have the same opportunities as other children Examples could include: swimming pool and recreation access, stationery, clothing, discounted transport, sports team fees, club fees, and retail discounts. 	<p>Children in poverty often miss out on opportunities to attend events, take part in sports and other recreation activities. Or they are unable to participate because they don't have things like sports gear. Some families struggle with the start of the school year due to stationery costs, camp fees or swimming lesson fees.</p> <p>If a discount/free system is introduced in a non-stigmatising way it can improve children's access to what they need to thrive. It can raise self-esteem, through development of skills such as swimming, team sports, music or kapa haka. It is important to focus on child wellbeing, and avoid discounts for fast food or products that can have negative consequences for a child.</p>	pregnancy - 18 yrs
3.6	<p>Advocate for, or deliver, family-friendly workplaces</p> <ul style="list-style-type: none"> Promote and support family-friendly work places. For example support working parents to attend school meetings and events; consider flexible working hours that cater for school drop-offs and pick-ups; provide facilities for employees who are breast-feeding to express and store milk at work; subsidise school holiday programmes; consider on-site child care for children of employees. 	<p>Families on low incomes need extra support and flexibility in the workplace, particularly sole-parent families.</p> <p>Employers who maintain family-friendly work places are likely to have a more positive standing in the community than those who don't. It's good for the brand and can mean lower staff turn-over.</p> <p>Parents who have family-friendly work places are more likely to talk positively about work, which improves perceptions of working among their children.</p>	pregnancy - 12 yrs

#	Ideas for investment	Why this matters	Target age
3.7	<p>Enable parents to work by providing affordable ECE</p> <ul style="list-style-type: none"> Subsidise or provide grants to cover child-care costs for sole parents, low wage earners or those trying to return to the workforce who do not qualify for free ECE 	<p>The cost of starting work includes securing a child care (early childhood education or ECE) placement, and can be costly if fees must be paid in advance. Some families cannot move out of poverty because the lack of affordable ECE reduces their job options. Very low income parents may receive government subsidies for ECE before a child is 3, but most struggling families do not qualify for these subsidies.</p> <p>In some cases, a grant to help a parent pay for childcare with a quality ECE provider can make a significant difference to the sustainability of their employment, and therefore family income.</p>	2 to 4 years
3.8	<p>Support benefit advocacy organisations</p> <ul style="list-style-type: none"> Help low income families to receive their full and correct entitlements to welfare supports, so their children don't miss out Fund organisations that do assessments, advocate for families, and help them to navigate the relevant agencies to receive the supports they need 	<p>It is known that many low income families particularly those receiving benefits are not getting their full and correct entitlement to welfare supports, such as accommodation supplement.</p> <p>Families with complex needs, such as those with disabilities, who have suffered bereavement or family break-down, who are indebted to the Crown, who are involved with the courts, and/or who have specialist health needs often find it hard to navigate through the variety of organisations to get through their day.</p> <p>A trusted advocate can help those families get what they need, and are entitled to, through the welfare system.</p>	All