Kua Mahue | Left Behind

Poverty in Aotearoa in 2026

If you know someone who doesn't have any clothes or food, you shouldn't just say, "I hope all goes well for you. I hope you will be warm and have plenty to eat."
What good is it to say this, unless you do something to help?
James 2: 15,16

I orea te tuatara ka patu ki waho
A problem is solved by continuing to find solutions

New Zealand Council of Christian Social Services

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Acknowledgments

We gratefully acknowledge the contributions of all those who have supported or contributed to this piece of work. We wholeheartedly thank the member organisations under the umbrella of the New Zealand Council of Christian Social Services, while not all of the organisations are reflected in the insights provided in this paper, the work that they do and the services they provide shape and ground our work. Additionally, we thank the organisations outside of our membership who have helped to shape both this piece of work directly and more broadly the Free from Poverty campaign. The stories, guidance and support of these organisations have been integral.

New Zealand Council Of
Christian Social Services

Our mission is to call forth a just and compassionate society for Aotearoa, through our commitment to our faith and Te Tiriti o Waitangi.

The New Zealand Council of Christian Social Services (NZCCSS) has six foundation members: the Anglican Care Network, Baptist Churches of New Zealand, Catholic Social Services, Presbyterian Support and the Methodist and Salvation Army Churches.

Through this membership, NZCCSS represents...

over 100 organisations delivering community, health and social services across Aotearoa New Zealand.

5,000 full-time kaimahi and
over 6500 part-time kaimahi

an estimated 2 million volunteer hours each year

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Executive Summary

Poverty is experienced when an individual's or household's income is not enough to cover everyday living costs. This can include a shortage of money, lack of access to food, housing, healthcare or education.

The Household Income and Living Survey (HILS) highlighted the high rates of poverty in the population as a whole in Aotearoa in 2025:

- 10.2% of people experience income poverty
- income poverty rates increase to 16.5% after housing costs are deducted
- 9.1% of the population experience material hardship, going without essential items

New Zealand is performing poorly on an international stage, with income poverty rates higher than the OECD average. While legislation was introduced in 2018 to tackle the rising rate of child poverty in the form of the Child Poverty Reduction Act, child poverty and material hardship persist and it is unlikely that we will meet the 2027/2028 target of 6% of children living in material hardship. In the year to June 2025 14.3% of children lived in material hardship, with this disproportionately experienced by tamariki Māori at 25.1% and Pacific children at 31%.

Other households at risk of experiencing poverty included:

- **People over 65.** While income poverty in this group has not always been reflective of disadvantage due to higher assets, the rate of poverty and hardship in over 65s appears to be increasing, with a large proportion reporting they are uncertain about their financial future (70%).
- **Single person households.** Single person households are more likely to experience poverty and hardship, with living costs like housing and utilities not proportionate to the number of people in a household. Material hardship was estimated to impact 31% of sole parent households in 2023.
- **Households with a disabled person**. Material hardship was experienced by 21% of disabled children in 2025. Higher living costs in this group increase the risk of experiencing hardship.
- **Working-poverty.** Estimated to impact 4.7% of in-work households in 2013, the subsequent rise in living costs is likely to have increased the number of households experiencing hardship.
- **Māori and Pacific households.** Māori and Pacific households have significantly lower equivalised disposable income than European households. In the year to June 2025, 46.8% of Māori and 52.4% of Pacific households had their income in the two lowest income quintiles. Both Māori and Pacific people are disproportionately reflected in statistics around poverty and hardship.

Income adequacy of households is impacted by access to employment and welfare supports. High rates of unemployment (5.4%) and underutilisation (13%) in the quarter to December 2025 were coupled with increasing utilisation of the Jobseeker Support payment which saw a 4.8% increase in recipients over the 12 months to December 2025. Additionally, rates of 15–24-year-olds not in employment education or training (NEET) reached a 10-year peak of 13.6%, while 18–24-year-olds made up 22.5% of those receiving Jobseeker Support. Benefit sanctions were disproportionately received by 18–24-year-olds who made up 48.1% of sanctions. With most sanctions applied reducing benefit payments, these sanctions significantly impact a household's ability to cover living costs.

In 2019 almost half of benefit recipients with dependent children were classified as being in high levels of hardship, while 46% of those without dependent children reported their income was inadequate to cover basic costs. Modelling of the Jobseeker Support highlights the inadequacy of this payment, with this modelled to be $93-162 short of covering basic living expenses.

While second and third tier supports provide additional assistance for households struggling with the cost of living, accommodation asset caps limit access for this support in over 65-year-olds, with only 5.26% of superannuants accessing Accommodation Supplement at the end of 2024. Need is not always reflected in official statistics, with declines of applications for Special Needs Grants for food increasing from 3.95% across 2023 to 6.32% in 2025; at the same time demand for food supports through service providers increased significantly, with the Aotearoa Food Parcel Measure reporting more than 900,000 people were supported with food assistance in the year to June 2025. In 2025 1 in 3 households reported experiencing food insecurity in the past 12 months.

Cost remains a barrier to safe housing, with house prices in 2025 6.5x the average household income, while 28.4% of households in rental accommodation spend 40% or more of their disposable income on housing. Social housing stock remains low, making up 3.8% of the housing stock in New Zealand, compared to the OECD average of 7%. The demand for social housing remains high, with more than 19,000 people on the housing register.

The number of people living in severe housing deprivation is increasing. The 2023 census estimated that 1 in every 1,000 people in New Zealand lived without shelter and 14 in every 1,000 people lived in uninhabitable housing. Māori are disproportionately represented in these figures making up 28.8% of those experiencing severe housing deprivation. Pacific households are also disproportionately affected making up 26.3% of those experiencing homelessness.

Energy poverty is increasing, with 120,000 households unable to pay their utility bill on time in 2024. Power costs were estimated to have risen 12% in April 2025, with this rise disproportionately impacting lower income households. Power costs represented 7.7% of total income for people in the lowest income decile in 2019, compared with 1.3% in the highest income decile.

Social service providers report increasing demand for support with the cost of living, including a rise in demand for financial mentor support and provision of food parcels and housing support.

The New Zealand Council of Christian Social Services calls for structural change to recognise and reduce the levels of poverty in Aotearoa. The introduction of a Poverty Reduction Act would help to identify and track cohorts who are experiencing high levels of poverty in Aotearoa. While changes to the welfare and housing systems would help to free New Zealanders from poverty and ensure that no one is left behind.

Foreword

In Aotearoa New Zealand, poverty is too often hidden in plain sight. Brushed off as the result of personal choices or temporary economic conditions. *Kua Mahue | Left Behind* brings to light the persistent and pervasive nature of poverty that is felt in homes, schools, workplaces and communities across Aotearoa. It draws together a range of data from government and other sources, alongside input from frontline organisations, to reveal not only the scale of hardship, but the structures that create and sustain it.

This report was created as a contribution to a national conversation that grounded in evidence, informed by experience, and driven by a commitment to justice and compassion.

The picture that emerges is deeply concerning. In 2025, a population greater than the size of Christchurch, an estimated 473,000 people, are living in hardship. These numbers represent whānau making impossible choices every day, about food, housing, health, and dignity. And this hardship is not experienced evenly. Children, Māori, Pacific peoples, disabled people, older New Zealanders without assets, and those living alone are disproportionately affected.

New Zealanders everywhere are feeling the impact of the rising cost of living, with too many families struggling to get ahead. Rates of poverty amongst working families highlight that employment alone no longer guarantees income adequacy. Too many New Zealanders are now being locked into hardship by systems that do not provide enough income, secure housing, affordable food or appropriate support when life gets tough.

As the New Zealand Council of Christian Social Services, we represent organisations working at the frontline of this reality every day. We hear about the complexity and depth of need in communities, as well as the relief and support delivered by our members to families in need.

This report does more than describe poverty, it challenges us to confront it. Hardship is not inevitable; it is shaped by choices. Sustained structural level change is required to create a just and compassionate Aotearoa that is free from poverty.

We invite you to engage with these findings, to reflect on what they mean for Aotearoa and to join our call for an Aotearoa that is free from poverty.

Alicia Sudden

Kaiwhakahaere Matua | Chief Executive Officer

New Zealand Council of Christian Social Services

1 Background

It is well established that a child’s outcomes in life are strongly correlated to the circumstances they are born into, with children raised in poverty at a greater risk of experiencing it as an adult (Te Manatū Whakahiato Ora | Ministry of Social Development, 2018). Reduced educational attainment and subsequently income in adulthood, as well as poorer health across the lifespan are among the outcomes facing these children. For children raised in poverty, the odds are stacked against them.

In 2018, in response to the rising rate of child poverty in Aotearoa, the Government introduced the Child Poverty Reduction Act. Under the Act, the Government is required to set three- and ten-year targets, while how New Zealand is tracking against the measures is reported annually through data from the Household Income and Living Survey (HILS) (previously the Household Economic Survey). In 2026, 8 years after the Act’s introduction, these targets have not been achieved, with no significant reduction in child poverty rates, despite initial improvements following the 2021 Wellbeing budget. Despite this, the Government maintain that they are continuing to pursue these targets and to aim for reduced rates of poverty in children.

However, poverty in Aotearoa extends beyond households with children. While historically society recognise that poverty is not the fault of the child and that the circumstances they are born into are out of their control, there is a tendency to stigmatise and show less empathy to adults experiencing poverty who are often viewed as contributing to or creating their own hardship.

Poverty is a multi-faceted problem, with many complex drivers. Assuming that an individual’s circumstances are solely of their own choosing implies that every person has full control over the direction their life takes and the situations they find themselves in. While an adult may be able to make some decisions that impact their outcomes, external factors can have a major impact such as job loss, partner separation and health conditions. Additionally, inter-generational trauma and experience can be hugely influential. The events of their childhood or their parents’ or grandparents’ childhoods can determine their own likelihood to experience poverty and, for too many households, poverty is only one financial crisis away.

Inadequacy of stagnant wages, low rates of income support and the stigma associated with needing help, in addition to high levels of unemployment, and the rising cost of living, trap people in cycles of debt that are increasingly hard to break free from. While the wealth of those who have the most financial abundance continues to rise (MoneyHub, 2026a), the low and increasingly middle-income households in Aotearoa are finding themselves left behind, unable to afford to participate in a society they have been priced out of.

While child poverty has rightly received growing public and political attention, there is significantly less focus on poverty as experienced by other groups, including single adult households, disabled people, Māori, Pacific peoples, older people, and working adults without children. These groups often face material hardship, financial stress and social exclusion yet their struggles are less visible in national reporting and policy initiatives. Additionally, while official Government data can provide an indication of the level of support that households are receiving, these are not always reflective of the level of need and the desperation of households who are struggling. The insights of social service providers paint a bleaker picture of these struggles with the combination of these data providing greater understanding of what poverty in Aotearoa in 2026 actually looks like.

2 What is poverty?

Poverty is experienced when an individual's or household's income is inadequate to cover everyday living costs. This can include a shortage of money, lack of access to food, housing, healthcare or education.

> ***"within the community of believers there can never be room for a poverty that denies anyone what is needed for a dignified life"***
>
> *- Pope Benedict XIV, 2005*

There are two distinct definitions of poverty that are used globally - absolute and relative poverty.

These definitions serve different purposes. Absolute poverty measures severe deprivation of basic human needs, while relative poverty measures social exclusion and inequality compared to a societal standard. Absolute poverty is benchmarked using a fixed monetary threshold, such as the World Bank international extreme poverty lines, and is used primarily to track extreme poverty in developing economies. Relative poverty considers the overall living standards of the surrounding society, so it is determined by comparing an individual's or household's income with the median income of the country and is used to measure societal inequality and social inclusion in wealthier, developed countries.

Absolute poverty is a measure of severe deprivation of basic human needs. It is defined as not receiving the minimum income to meet needs such as access to food and clean drinking water, safe housing, clothing healthcare and sanitation; things that are usually deemed to be basic human rights. In New Zealand absolute poverty is often considered to be a "fixed" measure of poverty, where a poverty line from a base year is used and the median income of any given year is compared to this after being adjusted for inflation (CPAG, 2025).

In contrast, relative poverty is a measure of income compared to the median income of all households at the same timepoint. This definition is not about an individual or household's ability to survive but their ability to cover basic costs. Often households experiencing relative poverty must make sacrifices like going without heating or enough food in order to cover unavoidable costs like paying their rent.

Poverty is usually assessed using the 'disposable income' of a household, the income remaining after taxes are paid but before any other costs are deducted (before housing costs, BHC) or after only housing costs have been deducted (after housing costs, AHC). Disposable income is often confused with discretionary income which is anything left after all bills are paid. All daily living expenses must be paid out of the disposable income a household has, whereas discretional income covers the money that can be used for leisure and luxury items.

Household composition is usually considered in calculations of income poverty, with income adjusted to account for the makeup of the household (how many adults, children etc), a process referred to as equivalisation (Stats NZ, 2019). This ensures that discussions around income are relative to the number of people living in the home, not just the number of earners or the total income.

While using median income to establish a poverty line is internationally recognised to measure levels of poverty, not all households whose income is below this line report hardship and hardship is also reported in households who earn greater incomes (Perry, 2022). As such, in addition to income poverty in New Zealand, material hardship is used to assess the household's ability to afford essential items.

Material hardship is assessed using the DEP-18 Index developed by the Ministry of Social Development (MSD). From 2026, the previously used deprivation scale (DEP-17) was replaced with an assessment of material hardship (MH-18). MH-18 shares 16 items with the previously used DEP-17 but includes new questions about having a good bed and access to a computer and the internet (Stats NZ, 2026f). The responses to these questions about spending behaviours, financial stress and vulnerability are scored from 0 to 18, with higher scores indicating greater levels of hardship. Generally, a score of 7 or more indicates material hardship (the household goes without 7 of 18 essential items in the index) and a score of 10 or more indicates severe material hardship.

3 Poverty rates in Aotearoa

In New Zealand, there is no single recognised measure of poverty and hardship. Instead, in 2018 in response to a rising rate of child poverty, the Government introduced a series of ten measures under the Child Poverty Reduction Act 2018. It was intended that these measures would result in a 'significant and sustained reduction in child poverty in New Zealand' (Child Poverty Reduction Act 2018). Based on measures used internationally, these allow for both the assessment of poverty trends (i.e. tracking progress) in New Zealand, as well as comparison to other countries.

Results from the 2025 Household Income and Living Survey (HILS) (Stats NZ, 2026c) demonstrate that while a number of poverty measures have improved slightly since the same period in 2024, there has also been a slight increase in the percentage of people experiencing material hardship (table 1).

Overall, poverty metrics demonstrate that there have been no significant improvements in poverty in the last 5 years.

Table 1. Poverty in total population over the past 5 years

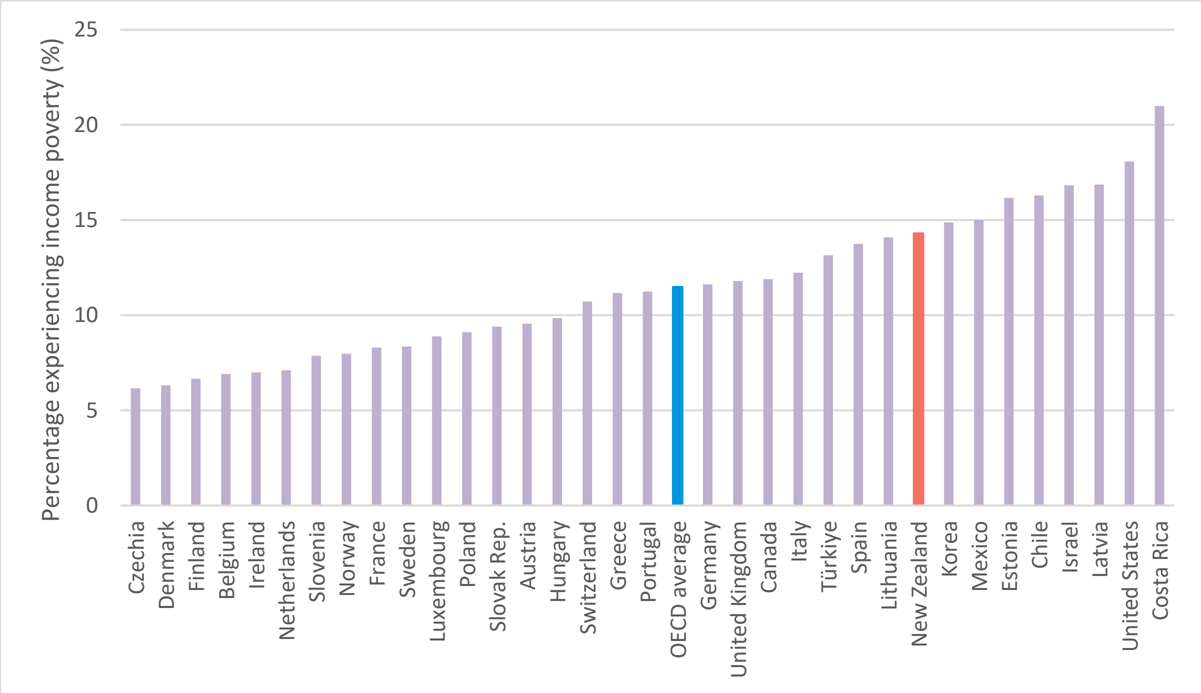
Poverty metric	**Poverty rates 2021-2025**					
	Percentage of population living in poverty					# of people living in poverty
	2021(R)	2022(R)	2023(R)	2024(R)	2025	2025
a) Low income: less than 50% median equivalised disposable household income before deducting housing costs (BHC) for the financial year	10.2	10.4	11.7	11.2	10.2	528,500
c) Material hardship[2]	7.1	7.4	8.6	9.5	9.1	473,000
g) Low income: less than 50% median equivalised disposable household income after deducting housing costs (AHC) for the financial year	15.8	14.9	16.2	16.6	16.5	859,100

R. = revised; *Source: Stats NZ*

3.1 How New Zealand compares with other countries

The most recent dataset comparing New Zealand's income poverty rates to other countries in the OECD is from 2022. These results show New Zealand in an unfavourable light, with poverty rates higher than average for OECD countries (OECD, n.d.) (Fig. 1).

Figure 1. Total population income poverty rates in OECD in 2022



Income poverty based on percentage of population with income of less than 50% of median household disposable income after housing costs for the financial year. Source: OECD, n.d.

3.2 Populations more at risk of experiencing poverty in Aotearoa

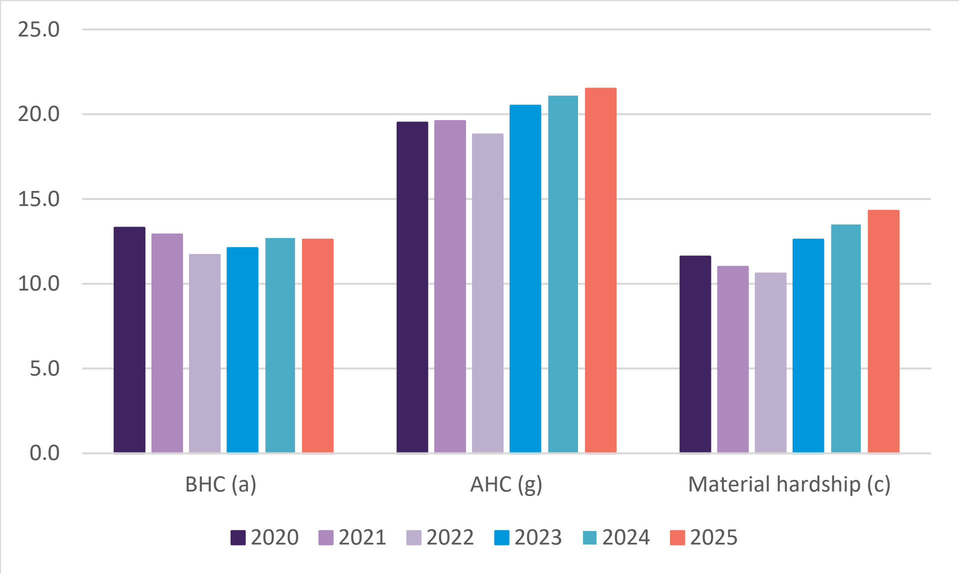
There is currently a distinct lack of readily available data surrounding poverty and household composition in Aotearoa. Publicly available information includes statistics about total poverty levels as well as poverty in households with children, but there is a lack of data on other cohorts who are internationally recognised as being at greater risk of experiencing poverty including older people (UNDESA, n.d.) and working aged people living alone (Rodgers, 2012). Additionally Māori and Pacific populations and households with disabled people have been identified as experiencing disproportionately higher rates of poverty in New Zealand (CPAG, 2026).

3.2.1 Child poverty

It is well established that New Zealand has a high rate of child poverty compared to other similar countries. The results from the 2025 HILS report identified that for the year to June 2025, 12.6% of children in Aotearoa lived in households with less than 50% of the median equivalised disposable household income before housing costs were deducted (Stats NZ, 2026b).

The figures for tamariki Māori were higher at 14.9%. While there was no substantial change in this measure from June 2024 for all New Zealand children or for tamariki Māori, the rate of poverty for Pacific children rose by 5.1% to 18.7% in the year ending June 2025 (Stats NZ, 2026b).

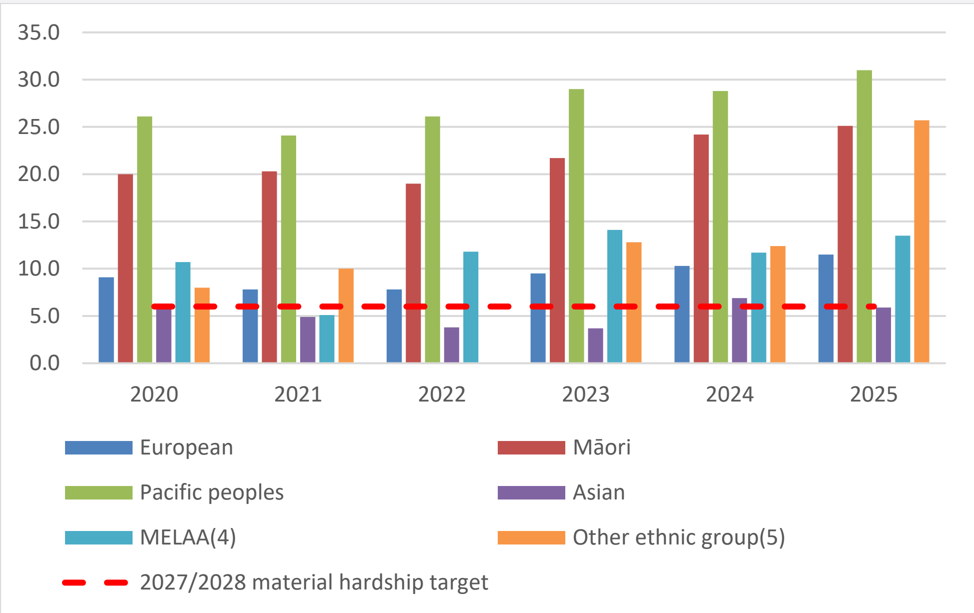
Figure 2. Percentage of children experiencing poverty



Source: Stats NZ, 2026b

Since 2021, there have been no significant improvement in these rates and rates of poverty have started to increase, with material hardship now above pre-target levels (Stats NZ, 2026b). In 2018, material hardship was experienced by 13.3% of children, at the end of June 2025 it was estimated to have risen to 14.3% children. Disproportionately more tamariki Māori faced hardship with this experienced by 25.1% tamariki Māori, while material hardship was most prevalent in Pacific children with this experienced by 31% (Stats NZ, 2026b).

Figure 3. Material hardship by ethnicity



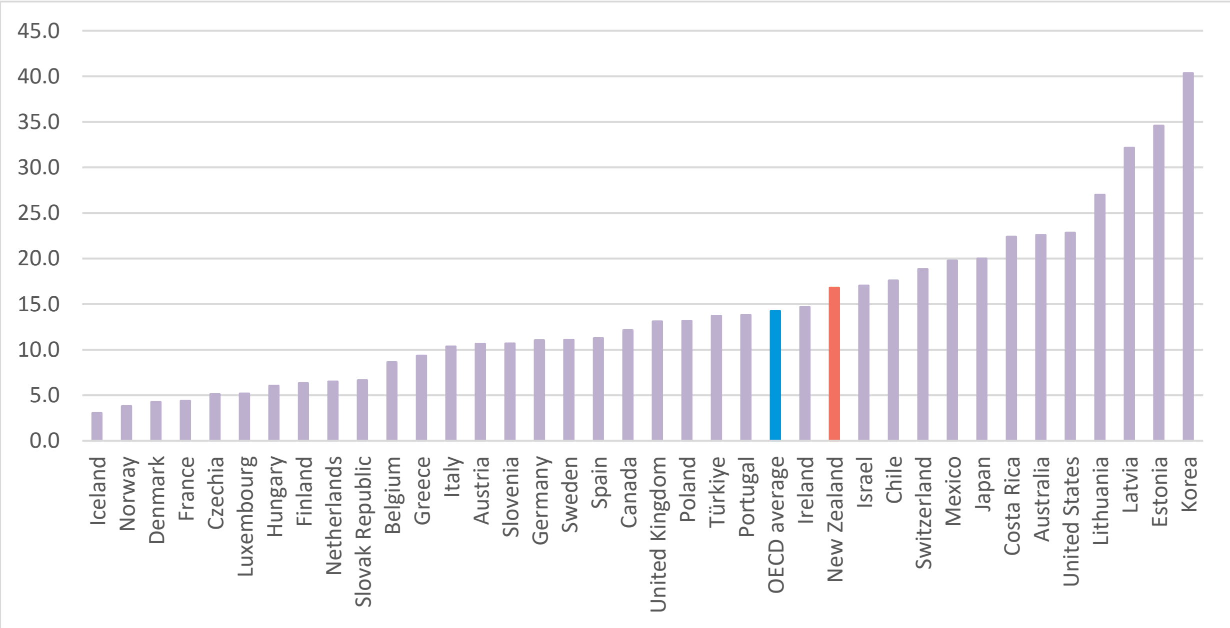
Source: Stats NZ, 2026b

3.2.2 People over 65 years of age

In 2022, the over 65 cohort in New Zealand consisted of just under 850,000 people, roughly 16% of the total population. By 2040 this cohort is projected to reach 1.3 million (Stats NZ, 2022). This is a cohort who are often perceived to be protected from poverty, with Treasury's 2022 'Te Tai Waiora: Wellbeing in Aotearoa' report indicating that, compared with many other OECD countries, older people were doing well and New Zealand was a good place to live for over 65's, with high homeowner rates and overall life satisfaction (The Treasury, 2022).

Despite this in 2020 it was reported that 16.8% of over 65s in New Zealand were living in income poverty, with levels of income poverty higher in women than men at 20.1% and 13.2% respectively (OECD, 2023).

Figure 4. Income poverty rates in adults over 65 in the OECD in 2020

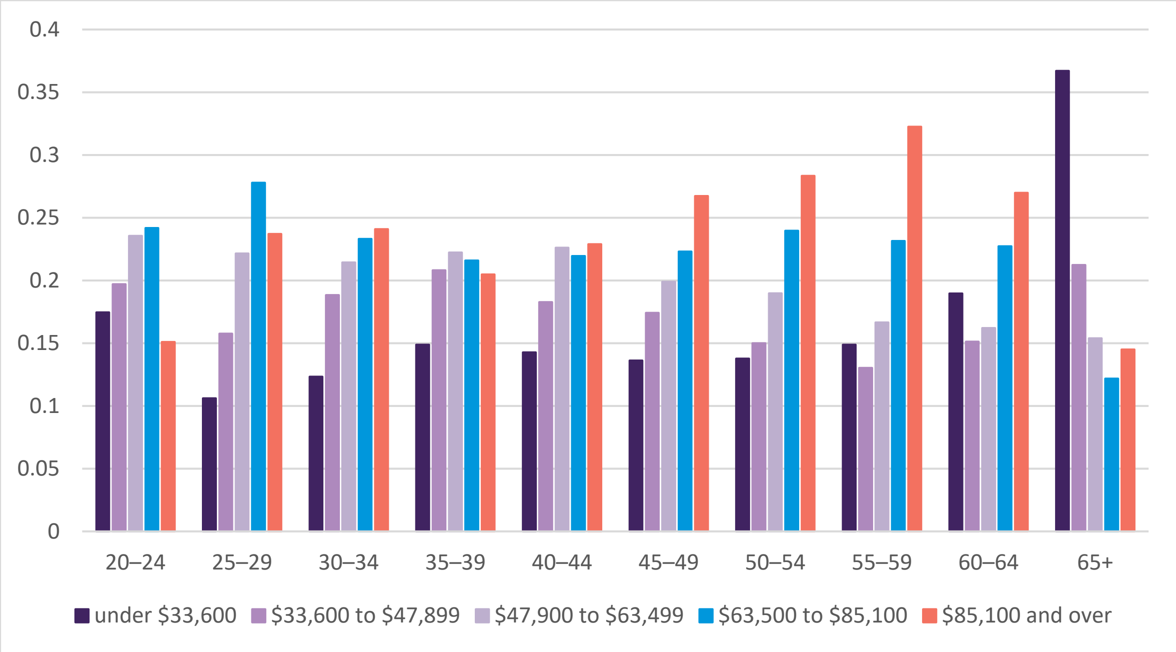


Income poverty based on percentage of cohort with income of less than 50% of median equivalised household disposable income. Source: OECD, n.d.

As of June 2025, the disparity between the income quintiles for this cohort continues to be marked, with roughly 37% of the over 65 population with a household income of less than $33,600 per year, putting them in the lowest income quintile for New Zealanders.

Quintiles are often used to investigate distribution of income, with the population divided into 5 equal groups, with each quintile representing 20% of the population. This allows for assessment of economic disparity, with specific cohorts able to be compared to the population group as a whole or with other cohorts. Assessment of quintiles are done for a specific time point, with groups able to be compared to other groups in the same year or the income these quintiles represent compared across timepoints.

Figure 5. Quintiles for median equivalised disposable income by age bracket in Year to June 2025



Source: Stats NZ, 2026b

Importantly, income in adults over 65 may not be a clear reflection of disadvantage (Perry, 2002) due to some households having significant assets, a mortgage free home or additional savings. However, in 2021 more than a quarter (27%) of adults over 65 in New Zealand were still in paid employment, with 29% reporting they had to continue working for financial reasons (Gamble, 2021).

Historically people over 65 more commonly lived in their own homes, often mortgage free and therefore with lower housing costs, but there has been a steady decline in homeownership in this cohort. In 2019 it was reported that only 55% of this cohort were mortgage free (Te Ara Ahunga Ora | Retirement Commission, 2019) and it is estimated that by 2040 roughly 50% of over 65s will be living in rental accommodation (Ageing Well National Science Challenge, n.d.), a massive increase from the 19% living in rented homes in 2021 (Dale, 2025).

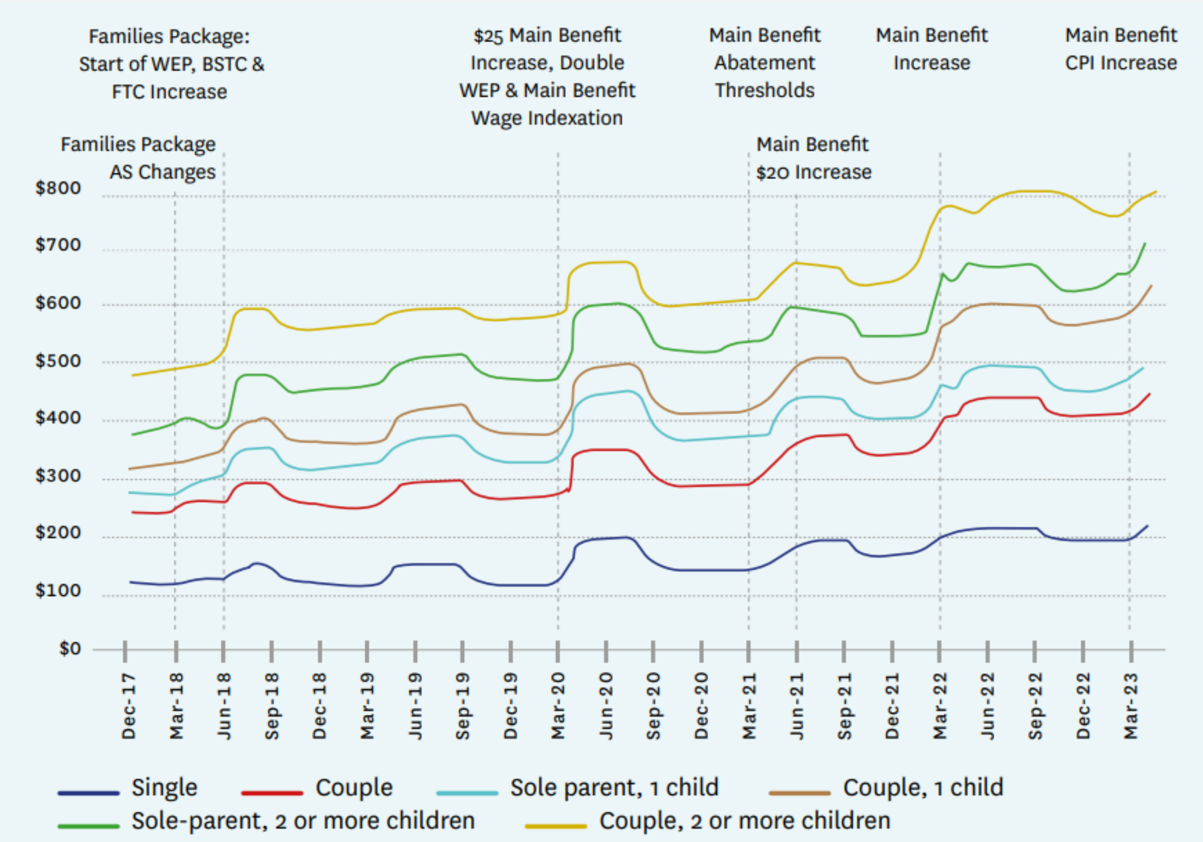
In 2025, 76% of New Zealand seniors reported cost of living as the major influence on their quality of life, with 70% uncertain about their financial future. Additionally, 45% of New Zealand seniors reported cutting back on their daily expenses to afford healthcare, with 55% delaying or thinking about delaying medical care due to the cost (New Zealand Seniors, 2025).

Over 65's who are renting or paying mortgages, have a disability or poor health or have separated from a partner, may be at increased risk of experiencing poverty and financial hardship. Women over the age of 65 may have reduced retirement savings due to intermittent employment if they have taken time out of their career for caregiving (Grey Power New Zealand Federation, n.d.) and historical inequitable pay gaps. It is estimated that men have 25% more KiwiSaver savings than women, with this gap more pronounced than in older groups, with men aged 56-60 having 37% more retirement savings than women (Manatū Wāhine | Ministry for Women, n.d.). The impact of lower retirement savings in women is further conflated by the greater life expectancy of women, with these savings having to cover more years (Stats NZ, 2025d).

3.2.3 Single person households

While there are very little data regarding poverty in single person households Aotearoa, internationally this cohort is at a significantly greater risk of experiencing poverty. One person households have significantly lower median household equivalised disposable income compared to other households (with the exception of single parent households) (Stats NZ, 2026). This can be explained through 'economies of scale' whereby essential living costs like housing and utilities, which are often fixed or include a fixed daily charge, are not proportionate to the number of people living in a house. For example, individuals who live alone are likely to paying similar amounts in housing costs when compared to a couple living alone, rather than half as much. Additionally, income supports after housing costs have remained low (Fig. 6).

Figure 6. Average total incomes of people receiving main benefits after housing costs, not inflation adjusted



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2023c

Economies of scale is a factor that also impacts single parent households due to the reliance on one income, but with the added expense of dependents. While there are more options provided by the government to offer income support for sole parent households, it should be noted that the material hardship rate amongst children in sole parent households is 3 times greater than for children in two parent households (Te Kāwanatanga o Aotearoa | New Zealand Government, 2024). Findings from the 2022-23 Household Economic Survey estimated that 31% sole parent households experienced material hardship (Perry, 2024).

3.2.4 Households with a disabled person

Child poverty statistics demonstrate a higher rate of poverty experienced by households with a disabled child, with 13.3% of disabled children living in poverty compared to 12.7% of non-disabled children in the year to June 2025 (Stats NZ, 2026b). However, relative income poverty may not be a suitable measure for assessing disadvantage in this cohort, with costs associated with living with a disability often substantially greater (Whaikaha | Ministry of Disabled People, 2025b). Comparatively material hardship in the year to June 2024 showed a considerably greater variation between disabled children at 21% and non-disabled children at 12.3% (based on DEP-17) (Stats NZ, 2026a). Additionally, disabled people were more than twice as likely to experience severe housing deprivation (4.1%) based on data from the 2023 census. People with intellectual disability are noted to be more likely to experience income poverty across their lifespan but more than 2.5 times more likely to experience in during middle age (McLeod et al., 2025). Disabled people report that they are often managing to cover basic costs but are not confident that they can cover unexpected costs or access services that would further improve their health (Gray & Stratton, 2024).

3.2.5 Working-poverty

There are very little data on the prevalence of working poverty in Aotearoa. A report commissioned by the Human Rights Commission (Plum et al., 2019) highlighted the presence of working poverty, estimating that in March 2013, 7% of in-work households experienced poverty before housing costs were deducted. Households with at least one disabled adult had greater rates of in-work poverty at 9.5% compared to 6.6% in those without a disabled adult. In-work poverty was also greater for Māori and Pacific households at 8.6% and 9.5% respectively compared with 5.9% for NZ European. Though it should be noted that the figures from this report are based on 60% of disposable household income, with overall in-work poverty rates dropping to 4.7% if the 50% disposable household income cutoff is applied. Additional analysis by Bryan Perry in 2024 demonstrates that, even in households who receive most of their income from paid employment, material hardship is still experienced by 9% of children (Perry, 2024).

""I work full time, but my income stays here & my bills keep going up and up"

"something needs to happen; working class families like mine can't afford what we need to survive. Social services need more funding to keep helping the people that need it"

Client experience from Visionwest

3.2.6 Impact of ethnicity

As illustrated by the higher rates of child poverty experienced by tamariki Māori and Pacific children the likelihood of experiencing poverty is not equal across ethnicities in Aotearoa. Across the drivers and determinants of poverty, Māori and Pacific are disproportionately represented, with greater rates of unemployment, need for support services and experiences of income inadequacy and food insecurity. While there are limited available data on the level of whole population income poverty experienced across ethnicities, data indicates that Māori and Pacific households have lower incomes, with proportionally greater numbers of households in the bottom two quintiles of income (Fig. 7) (Stats NZ, 2026b). In the year to June 2025, while 37.6% of European households have equivalised disposable income in the bottom two quintiles (up to $47,899), this is substantially greater for Māori at 46.8% and Pacific peoples at 52.4%, highlighting significantly lower incomes in these households.

Figure 7. Quintiles for median equivalised disposable income by ethnicity in Year to June 2025

Source: Stats NZ, 2026c

4 Drivers and determinants of poverty

Poverty is a complex problem driven by a great number of interconnected social, economic and structural factors. These drivers and determinants of poverty are also often impacted by poverty itself, in that for many people experiencing poverty, poverty can further worsen these.

4.1 Economic factors

The interplay between income adequacy and living costs shape a household's likelihood of experiencing poverty. Income is impacted by employment, access to social supports like benefits and tax credits, while living costs such as housing, food costs, healthcare and utilities influence the adequacy of this income to meet essential needs. While individual choice plays a part in the ability for a household to meet all their economic obligations, most elements in the equation are outside the control of the household, including their pay rate, the cost of groceries and petrol, and the frequency that they may need healthcare interventions.

Employment

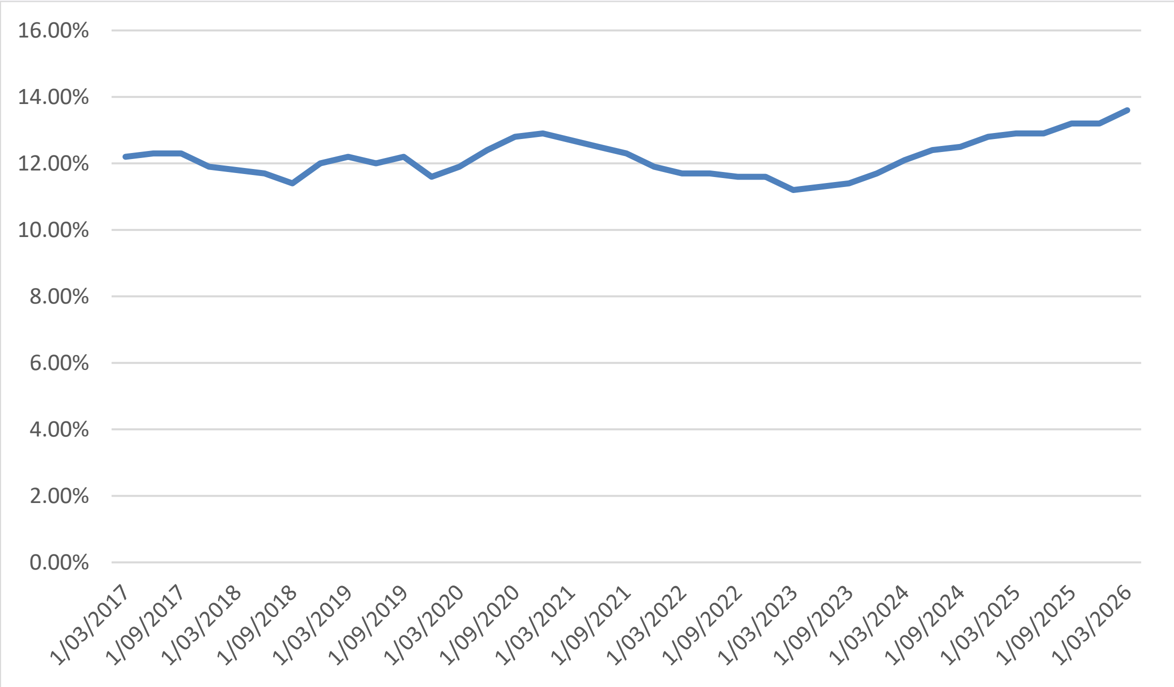
> **There is a clear relationship between poverty and unemployment, whereby unemployment increases an individual's likelihood of experiencing poverty but, additionally, where living in poverty reduces an individual's ability to access employment.** *(Khairuddin, 2025)*

The latter can be a result of factors caused by poverty such as reduced access to education/training and inadequate transport, along with insufficient funds to access professional clothes and haircuts or experiences of discrimination, particularly for those who have experienced a sustained period of unemployment (Goh, 2025). People experiencing poverty are more likely to enter precarious or insecure employment with casual contracts or part-time hours at low wages (Galič, 2025); a vicious cycle with those in this style of employment also more likely to experience poverty.

In New Zealand, unemployment was at 5.4% over the quarter ending December 2025 equating to 165,000 people unemployed (Stats NZ, 2025e), above the OECD average (OECD, 2026) of 5.0% for the same period and a substantial increase from 3.8% in 2023. Māori, Pacific peoples and Middle Eastern/Latin American/African (MELAA) are overrepresented in unemployment statistics, with unemployment at 11.2%, 12.3% and 10.1% of working age population for Māori, Pacific peoples and MELAA respectively in December 2025 (Stats NZ, 2025e).

Youth aged 15-24 years are often in education or training so rather than general unemployment, in this group this indicator is youth not in employment, education or training (NEET). It is predicted that for those in education or training the risk of poor employment outcomes or underutilisation later would be lower (Stats NZ, 2011). In the year to March 2026, NEET hit a 10-year peak of 13.6%, a significant increase from 12.9% in year prior (Infometrics, 2026a).

Figure 8. NEET rate

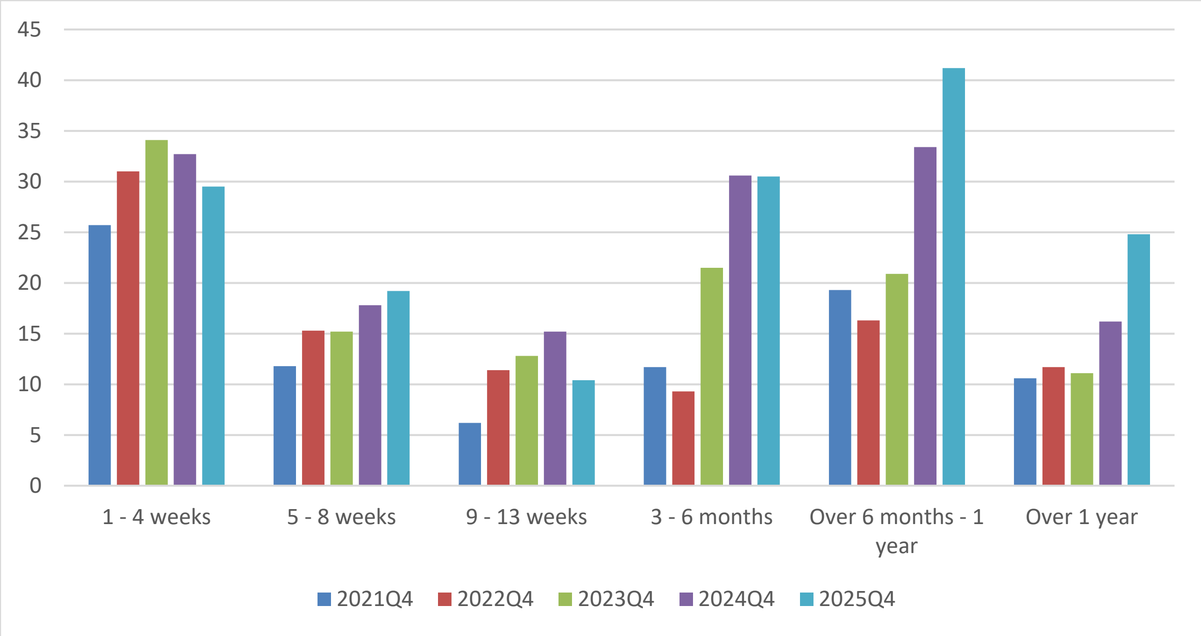


Source: Infometrics, 2026a

The 'underutilisation rate' refers to people without a job who are seeking work (unemployed), those employed for fewer hours than they desire (underemployed), those wanting a job but not currently looking (potential jobseekers) and those who will be looking for work within the next month (unavailable jobseeker). The rate of underutilisation was higher in the December 2025 quarter at 13.0% compared with 12.1% in the December 2024 quarter. Māori and Pacific peoples tend to have a higher underutilisation rate, at 21.8%, 22.6% and 22.7% of working age population for Māori, Pacific peoples and MELAA (Middle Eastern, Latin American and African) respectively as of December 2025. Additionally, underutilisation is greater for females at 14.9% compared to 11.1% in males (Stats NZ, 2026h).

In addition to the total unemployment rate increasing over time, the length of time that people are unemployed has also increased, with 15.2% people having been unemployed for a year or more in the quarter ending December 2025 (Fig. 9) (Stats NZ, 2026d). This was a significant increase from December 2024, both in terms of the total number of people who had been unemployed for a year or more (53.1% increase) and the proportion of this cohort out of the total number of unemployed people (43.3% increase).

Figure 9. Duration of unemployment in quarter ending December 2025 over the past 5 years (000s)



Unspecified responses categories including 'less than 3 months', 'less than 1 year' and 'not specified' have been excluded from the data. Source: Stats NZ, 2026e

Unemployment can have significant impacts on a household's ability to cover expenses often leading to financial struggles which can in some cases lead to an increase in debt, inability to pay off debts or cover essential costs like housing.

In addition to more direct impacts on an individual or household, high rates of unemployment can also have significant flow on effects on the national economy. High levels of unemployment reduce economic growth through reduced spending which results in a reduction in the demand for goods and services, which can lead to an increase in unemployment or underutilisation as businesses struggle (Generation, n.d.).

Barriers to Employment

While the government provides support to families with children through 20 hours free early childcare education (Te Tāhuhu o te Mātauranga | Ministry of Education, 2023), this only applies for children over 3 years old. Additional supports for childcare costs are available through the Childcare Subsidy provided by MSD. The amount of the subsidy varies depending on the family size, family income, number of hours attended and the sum of fees paid for childcare. However, for eligible families this can help reduce the hourly rate of childcare for up to 9 hours for families not working, studying or training, and up to 50 hours for those who are, or who work nights, are seriously ill or disabled or have a child who is in hospital or receives the disability allowance (Te Hiranga Tangata | Work and Income, n.d.-b).

A new support package was introduced to support with childcare costs implemented from 1 July 2024. FamilyBoost allows eligible families to apply for a reimbursement of 40% of their childcare costs for under 5-year-olds, up to $1,560 per quarter (amended from 25% up to $975 from 1 July 2025) (Te Tari Taake | Inland Revenue, 2026b). Reimbursements are income tested, reducing by 7% for households with incomes over $35,000 per quarter and unavailable to those with incomes over $57,286 per quarter (Te Tari Taake | Inland Revenue, 2025a).

Critics suggested that expanding the 20 hours free support would result in childcare centres increasing their costs for hours over this, to help cover their costs (Alexander, 2018). While FamilyBoost gives money directly to eligible families with childcare costs, its retrospective approach means that families still have the initial cost outlay of covering daycare fees and the low uptake shows that the initiative has not been as successful as initially predicted with payments to 60,300 households in 2024-25 amounting to $50.5 million of the initial budgeted $131 million (Te Tari Taake | Inland Revenue, 2025c). Reports of difficulty and administrative burden in uploading invoices remain a major barrier to families accessing this support with only 3.6% of households receiving the full rebate (Wade, 2025). Difficulty accessing affordable childcare remains a significant barrier to employment (Sin, 2022).

The Sā family at Lifewise ECE

Every morning in West Auckland, Lani Sā gets three children ready in a small, cold unit before the day has properly begun. Mika, six, walks to the local primary school. Four-year-old Sina and two-year-old Talia come with Lani to the Lifewise ECE centre. Lani is Samoan, a sole parent, proud of her aiga and deeply committed to her children, but most weeks she is trying to stretch money further than it can go.

Rent comes first, then power, food, school lunches, bus money, nappies, and whatever is left for shoes or medicine. There is never enough for all of it. Poverty, for Lani, is standing in the supermarket choosing between bread, milk, and Panadol. It is keeping the heater off even when the children are coughing. It is telling Mika there is no money for the school trip and washing his uniform at night, hoping it dries by morning.

Sina feels the pressure, even if she cannot explain it. When breakfast has been small, she arrives at ECE quiet, hungry, and watchful. Some mornings she clings to Lani and finds it hard to settle. After kai, warmth, and time with familiar kaiako, she becomes herself again: singing, building towers, caring for dolls, and telling stories about her family. The centre helps poverty stop taking up so much space in her day.

For Talia, poverty shows up in her body. The house is damp, her cough lingers, and getting to the doctor can mean choosing between petrol, school pick-up, and other urgent costs. Her shoes are tight, but Lani is trying to make them last until the next payment. At ECE, Talia is warm, fed, held, and known by adults who notice when something is not right and who support Lani without judgement.

Mika is old enough to understand more than Lani wants him to. He knows not to ask for new rugby boots or birthday treats. Some mornings he carries adult worries into the classroom: whether the power has been paid, whether there will be enough food, whether his sisters are okay. Poverty does not just reduce what children have; it reduces what they can join in with, and can quietly affect confidence, friendships, learning, and belonging.

The ECE centre cannot lower the rent or pay the power bill, but it changes the shape of the week. The fees are low enough for Sina and Talia to attend. There is kai, routine, warmth, language, play, and practical help with forms and support systems. Just as importantly, Lani is treated as a capable parent under pressure, not as a problem. That protects her dignity and reduces isolation.

When Sina and Talia are settled, fed, and learning, Lani has more room to attend appointments, look for work hours that fit around the children, and ask for help before a crisis builds. Mika benefits too, because his sisters are safe and his mother has one less impossible choice to make. The centre becomes part of the community's safety net: a place where poverty is noticed early, responded to practically, and softened by trusted relationships.

Lani still goes home to the same bills, but Sina leaves ECE with paint on her hands and new words in her mouth. Talia sleeps better after a warm, settled day. Mika sees his mother welcomed by people who know their family's names. These things matter. For children living with hardship, food, care, play, belonging, and trusted adults help hold their mana when poverty shrinks their world.

Family story from Lifewise (anonymised)

LIFEWISE
A member of the Methodist Alliance

4.2 New Zealand's Welfare system

The Social Security Act introduced by the first Labour government in 1938 is the legislation underpinning the welfare system in New Zealand. This landmark Act, the first 'cradle to grave' support legislation in the world, introduced a suite of welfare supports designed to ensure that every citizen had a right to a reasonable standard of living and were protected from circumstances they could not protect themselves from (Scope of Legislation of 1938, 1966).

While there have been many changes to the welfare system since its introduction, the current system can be divided into 3 tiers of support: main benefits, supplementary benefits and discretionary hardship assistance.

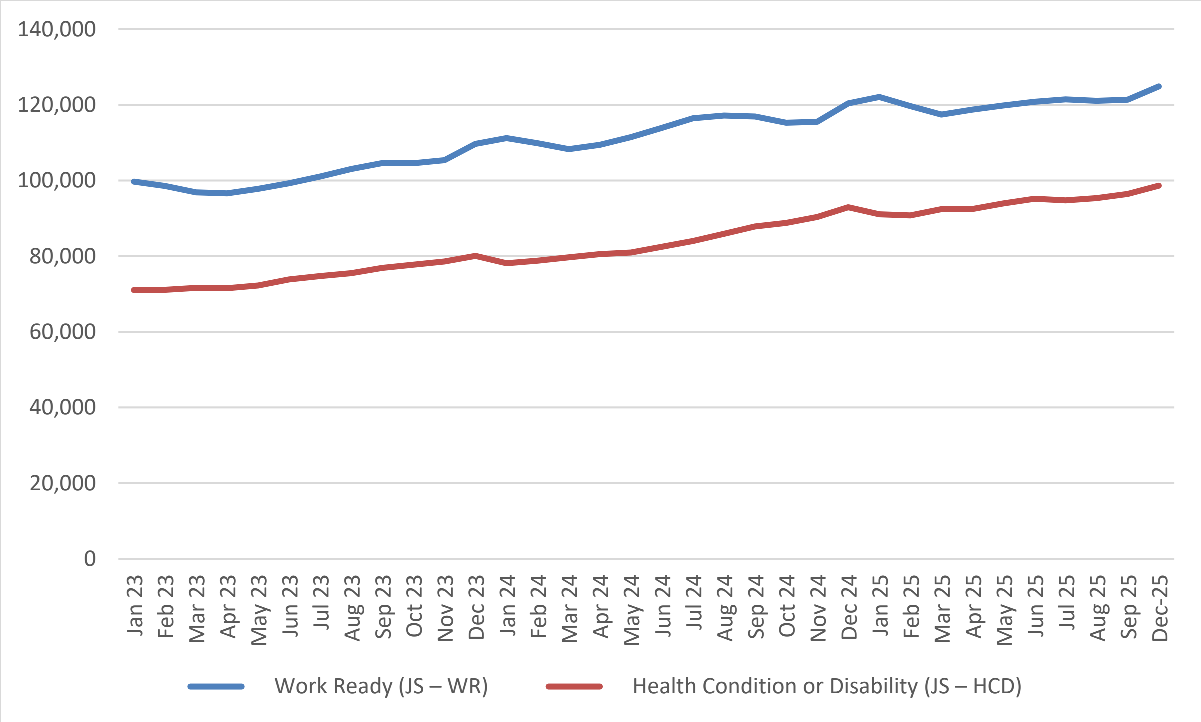
4.2.1 First Tier Support: Main Benefits

Main benefits include Jobseeker Support, Sole Parent Support, Supported Living Payment (for people unable to work because of disability), Youth Payment, Young Parent payment, Emergency Benefit, Emergency Maintenance Allowance and Superannuation (Te Hiranga Tangata | Work and Income, n.d-b). As of December 2025, 427,236 people receive a main benefit (excluding Superannuation) representing 13.2% of the working age population. This is substantial increase since June 2025 which saw 406,100 people receiving a main benefit (12.5% working aged population), and significantly higher than January 2021 following COVID-19 (12.4%) (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025a). Additionally, more than 960,000 people receive either the New Zealand Superannuation or Veterans pension (Willis, 2026).

Jobseeker Support

The most utilised of the main benefits is the Jobseeker Support which replaced the Unemployment Benefit in 2013 and is available both for people who are looking or prepared to start work (Work-Ready). Additionally, the Jobseeker - Health Condition or Disability (HCD) is available to those who can only work part-time or have a health condition, injury or disability; this replaced the sickness benefit in 2013(Te Manatū Whakahiato Ora | Ministry of Social Development, 2022). Coupled with the rise in unemployment, New Zealand saw a 4.8% increase in the number of people receiving the Jobseeker Support benefit between December 2024 and December 2025, bringing the total number receiving this support to 223,512 (6.9% of the working-age population) (Te Manatū Whakahiato Ora | Ministry of Social Development, 2026a). This consisted of 124,875 people receiving the work-ready version of this support and 98,637 people receiving this for a health condition or disability.

Figure 10. Changes in Jobseeker Support provision January 2023-December 2025



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2025a

Regional differences in proportion of benefit recipients are clear, with South Auckland having a greater proportion of main benefit recipients at 19.9% (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025a), in line with the higher rates of unemployment seen in Auckland.

Additionally, from June 2024 to June 2025 the number of Māori main benefit recipients increased by about 8,000 (5.7%) and European by 7,600 (4.2%). Pacific main benefit recipients also had a proportionately large increase of 5,000 recipients (11.2%) (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025a). However, Māori and Pacific remain overrepresented in the benefit system, with the number of Māori and Pacific main benefit recipients increasing to a greater extent over the past 10 years, by 49.9% and 70.8% respectively. The number of years someone will continue to receive a benefit is also modelled to be higher for Māori and Pacific people, 16.9 years and 15.4 years respectively compared with total main benefit populations at 14.3 years (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025a).

While the number of recipients of Jobseeker Support is increasing overall, with a 76% increase between June 2018 and June 2025, the increase in those aged 18-24 was 107% in the same period (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025e). In the quarter to December 2025, 18–24-year-olds made up 22.5% of total Jobseeker Support recipients (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025g). In response to the high rates of benefit receipt in this group the Government has proposed the introduction of a Parental Assistance Tests (PAT) to assess for eligibility for 18- and 19-year-olds to Jobseeker and Emergency Benefit income supports. This test would mean that applicants with a combined parent or caregiver income of over $67,225 before tax would most likely be ineligible to receive these income supports (Te Hiranga Tangata | Work and

Income, 2026b). With the high NEET rate, it is unclear how this policy change will reduce unemployment in this cohort, with research indicating that young jobseekers experience numerous rejections, silence from potential employers and difficulty accessing training and support (IDEA, 2025), with this likely to have significant impacts on the income adequacy of households already struggling.

Benefit Sanctions

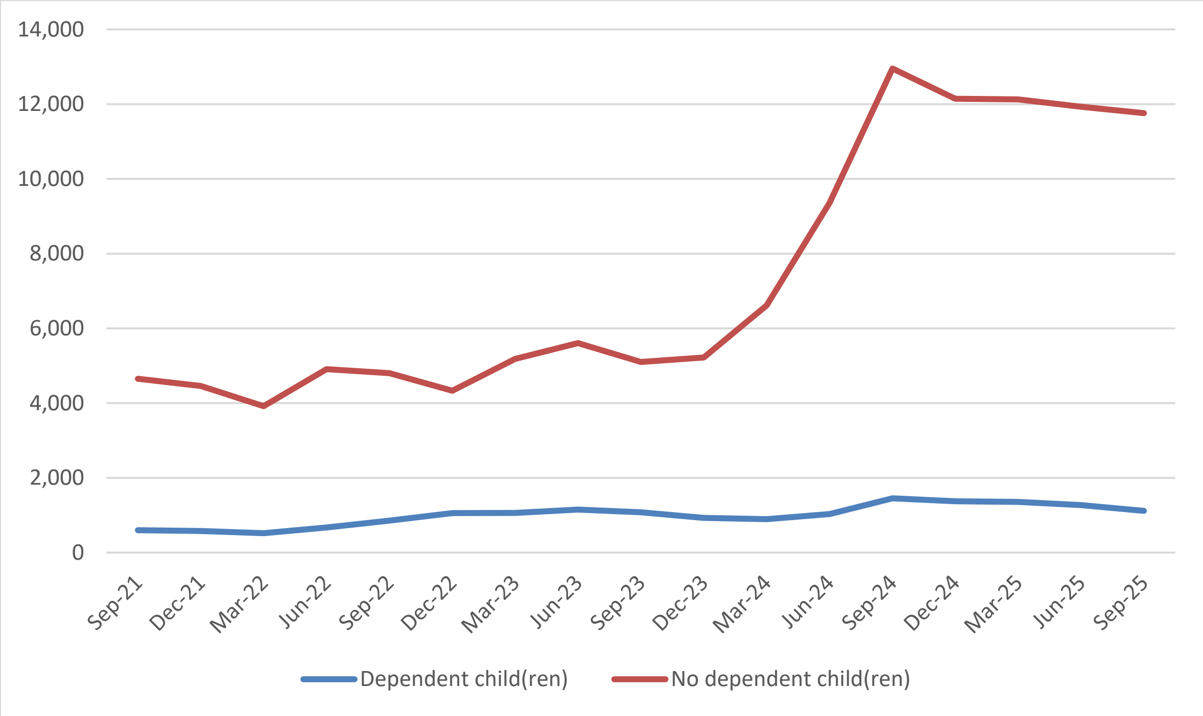
The welfare system is based on conditionality often reflected in the use of sanctions to ensure compliance with requirements of the system. MSD employs a series of benefit sanctions which require beneficiaries to meet certain work-related and/or social obligations (Te Hiranga Tangata | Work and Income, n.d.-j). These obligations include activities like attempting to find or prepare for work, undertaking Work Ability Assessments or activities through MSD service providers. If obligations are not met, beneficiary recipients risk being sanctioned.

In August 2024, MSD introduced a 'traffic light' system whereby anyone who does not meet their obligations without good reason (determined by MSD) is moved to the orange level (from green). This requires them to get in touch with MSD immediately and take steps to remedy this, usually by completing job workshops or having more regular check ins. If they have not done so after 5 days, people are then moved to red and are subject to benefit sanctions, usually through financial sanctions with their benefits reduced by up to 50% for up to 4 weeks (Edmunds, 2026a). If after 4 weeks they still have not taken steps to meet their obligations, further sanctions can be applied, benefits can be suspended or cancelled entirely (CAB, 2025). Recipients can challenge a sanction through a review process, within 3 months of the sanction being applied, if they feel this has been applied in error. However, while often successful, this process places unnecessary administrative burden and can significantly increase financial stress because it can take up to two weeks for a decision to be reached (Te Hiranga Tangata | Work and Income, n.d.-f).

> ***Manaia forgot an appointment with Work and Income because of needing to care for their sick child. As a result, their benefit has been cut in half. This has meant that they cannot pay their rent.***

Citizen's Advice Bureau, 2025

Figure 11. Sanctions imposed across all main benefits in the past 5 years



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2026a

Benefit sanctions were disproportionately experienced by younger adults aged 18-24 who made up 48.1% of total benefit sanctions despite only representing 16.8% of total recipients of main benefits. Additionally, Māori were disproportionately represented in those receiving benefit sanctions making up 53% of those who received sanctions despite making up 39.5% of total main benefit recipients (Te Manatū Whakahiato Ora | Ministry of Social Development, 2026a).

"I begged on the street."

"Ended up in massive debt trying to sort out."

"Stole food, meat, baby formula from supermarket."

"Hardship withdrawal from KiwiSaver."

Beneficiary Advisory Service, 2021

Table 2. Sanctions imposed by benefit and recipient characteristics in quarter to September 2025

		Sanctions		Total benefit		Sanctions as % total cohort
		Number	%	Number	%	
Gender	Male	8,928	70.6	187,857	45.8	4.8
	Female	3,669	29.0	219,981	53.6	1.7
	Gender Diverse	51	0.4	2,490	0.6	2.0
Age group	18-24 years	6,102	48.2	68,805	16.8	8.9
	25-39 years	4,566	36.1	145,140	35.4	3.1
	40-54 years	1,719	13.6	108,408	26.4	1.6
	55-64 years	270	2.1	87,972	21.4	0.3
Ethnic group	European	3,357	26.5	192,066	46.8	1.7
	Māori	6,015	47.5	150,495	36.7	4.0
	Pacific People	2,730	21.6	50,655	12.3	5.4
	Asian	384	3.0	20,160	4.9	1.9
	MELAA	132	1.0	6,522	1.6	2.0
	Other ethnicity	426	3.4	14,775	3.6	2.9
	Ethnicity not specified	1,254	9.9	29,040	7.1	4.3
Total		12,651		410,328		3.1

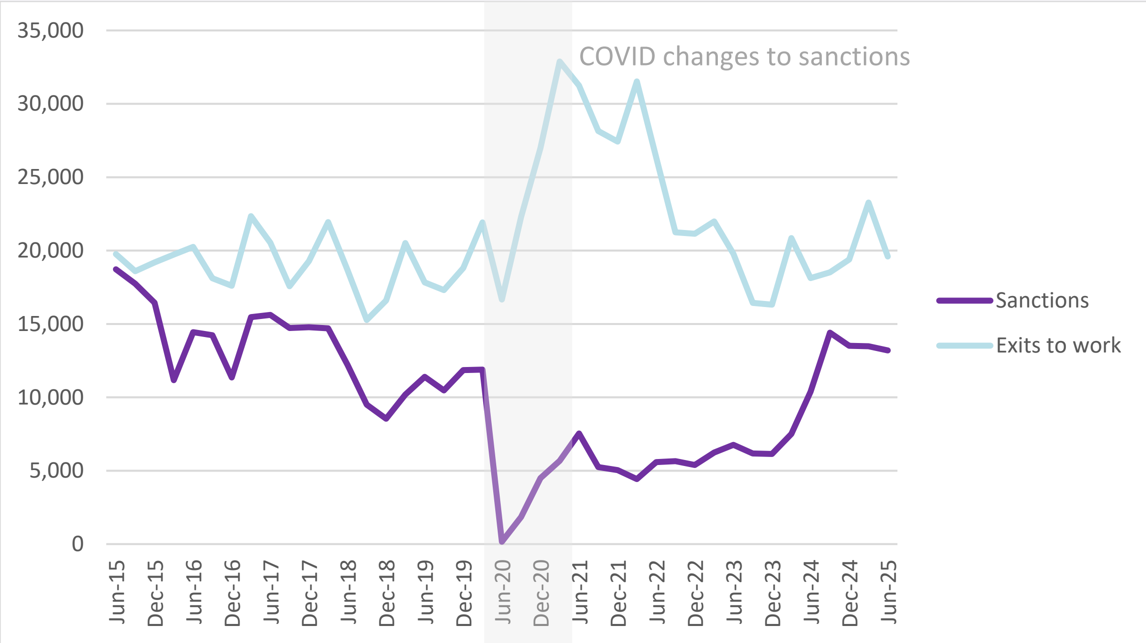
Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2026a

Since the introduction of the traffic light scheme, additional non-financial sanctions were introduced in 2025. These include:

- Money Management where 50% of the benefit is placed on a payment card to be used at approved stores,
- Community work experience which requires participation in at least 5 hours of voluntary work for 4 weeks
- Job search reporting where at least 3 job search activities must be reported per week for 4 weeks and
- Mandated participation in upskilling/employment courses for at least 5 hours a week for 4 weeks (Upston, 2025).

However, since their introduction these non-financial sanctions have been used very infrequently. Between 1st May 2025 and 31st January 2026, only 21 non-financial sanctions were given: 3 money management, 9 community work, 6 job search reports and 3 employment upskilling (Edmunds, 2026b). In regard to Money Management, this is particularly low because it can only be imposed on benefit recipients who spend less than half of their income on housing, whereas most benefit recipients spend over 50% of their income on housing costs.

Figure 12. Main benefit sanctions and exits to work



The band represents the impact of Covid-19, with MSD suspending enforcement of benefit obligations (no sanctions) and introducing the Covid-19 Income Relief payment. Data in this band should be disregarded in the interpretation of the trends over time. Source: MSD Quarterly benefit tables

In addition to the financial harm they create, benefit sanctions have been unsuccessful when considering them from a behavioural change perspective. Notably, there is no clear correlation with exits from the benefit into employment (Fig. 12). With unemployment rates at a level that makes gaining new employment increasingly challenging and the cost of living continuing to rise, such a significant drop in income due to a financial sanction is likely to detrimentally impact a household's ability to afford housing and other essential costs. While benefit recipients' ability to meet obligations is up to the discretion of the Work and Income staff, it is important to note that the staff turnover is very high and that there is often inconsistency regarding case management with benefit recipients not having a regular case manager (Office of the Auditor-General, 2009a). This has been an ongoing issue reported to affect Work and Income with previous reports highlighting difficulties in recipient's ability to build trust and rapport with their case managers (Te Manatū Whakahiato Ora | Ministry of Social Development, 2014) as well as resulting in reduced consideration of the recipient's needs, communication to recipients and follow up of requests (Office of the Auditor-General, 2009b). Most benefit sanctions have been imposed due to missed appointments, with these accounting for two thirds of the appointments in the year to September 2025 (Heyes, 2026), with reports in the media of sanctions unfairly applied (Williams, 2024a).

Social service providers report that clients have long wait times to see financial advisors for help with sanctions

Implementation of sanctions also removes a benefit recipients' access to additional forms of financial support including both secondary and tertiary supports, further worsening their financial situation.

New Zealand Superannuation

From 1 April 2026, the New Zealand Superannuation provides a weekly payment of $555.15 for a single or $854.08 for a couple after tax (tax code M) and is the only form of income for 60% of singles and 40% of couples over 65 (Grey Power New Zealand Federation Inc., n.d.). These rates are adjusted annually based on Consumer Price Index (CPI) and wage growth, ensuring they stay between 66% and 72.5% of the net average wage.

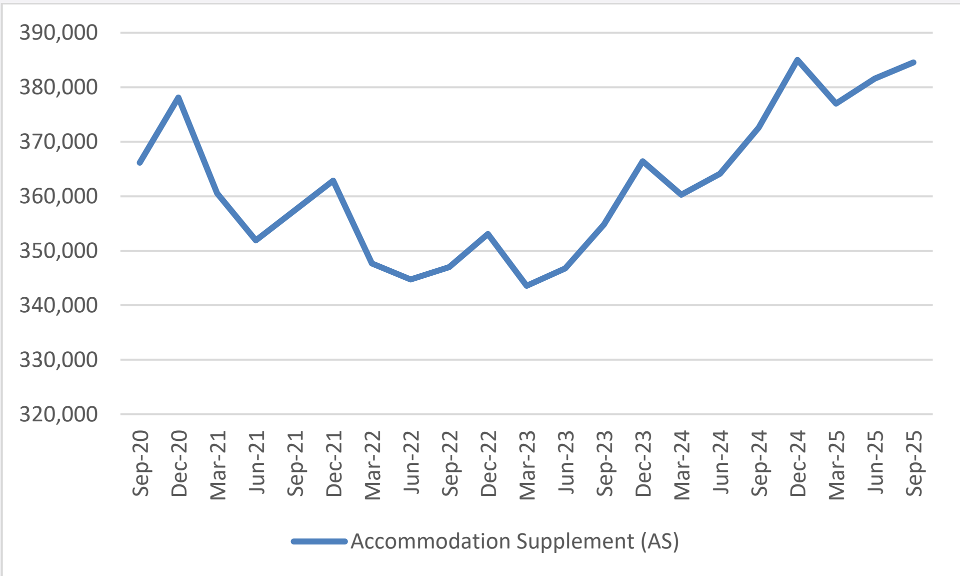
4.2.2 Second Tier Support: Supplementary Benefits

The second tier of support is provided through supplementary benefits including Accommodation Supplement, Special Benefit or Temporary Additional Support, Disability Allowance and Unsupported Child's Benefit and Orphan's Benefit (Te Manatū Whakahiato Ora | Ministry of Social Development, 2020a).

Accommodation supplement

The Accommodation Supplement is an untaxed support payment paid weekly for individuals who either own their own home or are renting (excluding social housing) and cannot afford their housing costs (Te Hiranga Tangata | Work and Income, n.d.-a). Depending on household composition and region, Accommodation Supplement can vary from $70 to $305 per week. In September 2025, 384,558 people received the Accommodation Supplement, 11,964 more than in September 2024 (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025d).

Figure 13. Accommodation Supplement over the past 5 years



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2025d

In addition to a rise in the total number of grants awarded the number of households receiving the maximum Accommodation Supplement has also risen.

Eligibility for the Accommodation Supplement is dependent on an individual's or household's cash assets. In 2026, the asset cap remains at the same level as when it was introduced in 1993 (Parker, 2022), at $8,100 for a single person, with a couple (with or without children) or sole parent cap set at

$16,200 (Te Hiranga Tangata | Work and Income, n.d.-a). These low thresholds for asset caps restrict households' ability to save for a mortgage while receiving the supplement and provide a barrier for older people to access the support. While KiwiSaver is not considered as a cash asset for those under 65, for those 65 and over who are able to draw from KiwiSaver this is considered a cash asset that affects eligibility (MoneyHub, 2025). This may be partially responsible for the low level of superannuants who receive this support; at the end of 2024 only 5.26% of superannuants also received the Accommodation Supplement (Dale, 2025).

Disability Allowance

The Disability Allowance is intended to support people who have ongoing costs that are not covered by other income support and have a disability that is likely to last at least 6 months (Te Hiranga Tangata | Work and Income, n.d.-c). This can be used towards medical costs, clothing, house maintenance like gardening, special food and power. Disability Allowance in 2026 has a maximum untaxable rate of $82.85 per week, with applicants required to provide proof of expenses to access this support as well as confirmation from a doctor that the support is needed.

Temporary Additional Support and Special Benefit

Temporary Additional Support (TAS) was introduced in 2006 to replace the Special Benefit for a more rules-based, last resort, support payment (Te Manatū Whakahiato Ora | Ministry of Social Development, 2020b). Both supports are untaxed, means- and asset-tested, weekly payments designed to cover essential costs that are ongoing and regular, including accommodation costs, employment-related costs like public transport and childcare, essential household items and health and disability costs like prescription fees that cannot be met from other income. Payments are adjusted to changes in income; if income goes up or costs go down, TAS decreases, if income go down or costs go up, TAS may increase. TAS is paid for 13 weeks after which time recipients must reapply if they still need this support (Te Hiranga Tangata | Work and Income, n.d.-i).

In the quarter to December 2025 114,324 people received TAS or SB payments, an increase of 5,517 from December 2024 (Te Manatū Whakahiato Ora | Ministry of Social Development, 2026b). The maximum amount a recipient can receive from TAS is currently 30% of the main benefit they receive, however from 1 April 2027 this will reduce to 25% (Te Hiranga Tangata | Work and Income, 2026a).

Financial mentors advise that while TAS is designed to be a short-term support, benefit recipients often rely on this long-term with it needed to cover ongoing living costs.

a. Orphans Benefit

Orphans Benefit (OB) is an untaxed weekly payment designed to help people caring for a child under the age of 18 whose parent has died, cannot be found or is unable to care for them due to a serious health condition or incapacity (Te Hiranga Tangata | Work and Income, n.d.-d). Unlike other supplementary benefits, OB is not means-tested against the carer or child's income from work. However, income through the parent via a family trust, investments or their estate can impact eligibility and the support received.

4.2.3 Third Tier Support: Discretionary Hardship Assistance

Hardship assistance includes Special Needs Grants, Benefit Advances and Recoverable Assistance Payments.

Special Needs Grants

Special Needs Grants (SNG) are an income and asset tested one-off payment to help cover 'an essential or emergent cost'. Access to SNGs require that a person has an emergency cost that was not predicted and they have no other way to pay it with consideration of both income and asset limits (Te Hiranga Tangata | Work and Income, n.d.-h). There is no requirement to be receiving a main benefit (Community Law, n.d.). While SNG can cover a wide range of purposes, including health and dental costs, accommodation costs including bond and rent and connection to utilities, the most commonly used SNGs are for accessing food (Te Manatū Whakahiato Ora | Ministry of Social Development, 2026c).

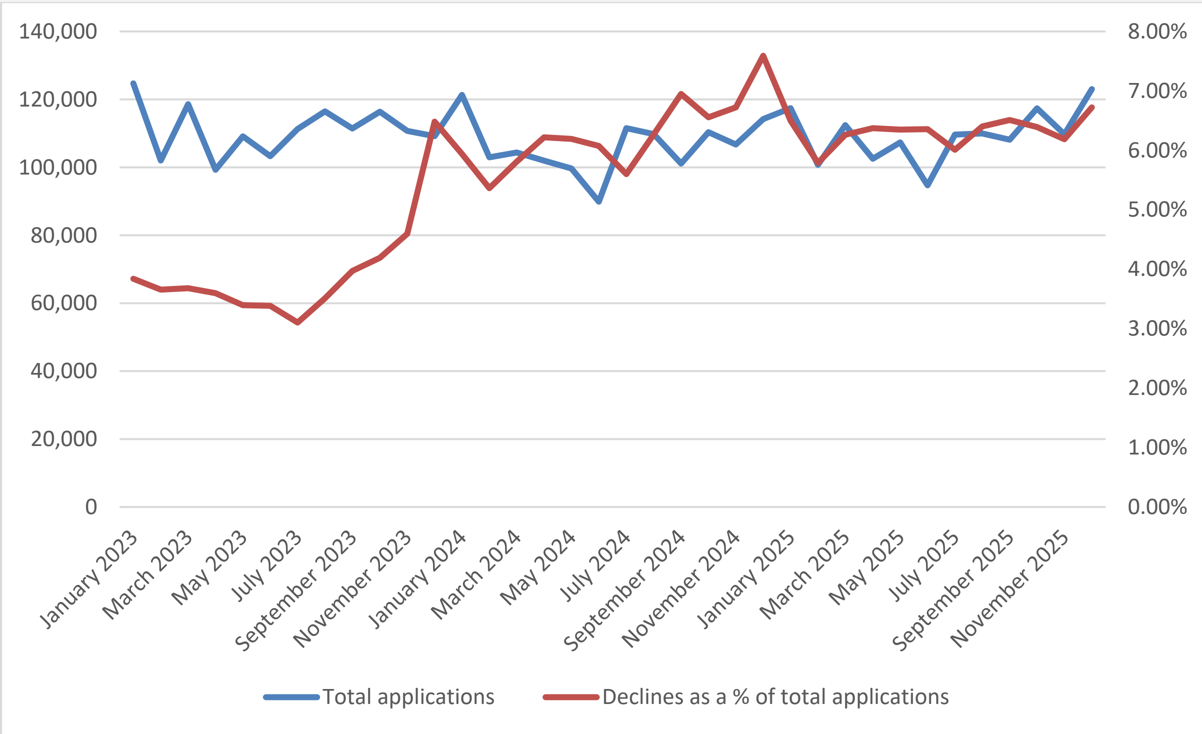
b. Food Grants

To access Special Needs Grants for Food (food grants) people are required to explain why they are unable to afford food that week and what makes it different from a normal week. Recipients can use these grants to shop at supermarkets but are not allowed to purchase alcohol or cigarettes (MoneyHub, 2023).

Although the total number of applications received for food grants between January 2023 and December 2025 has not increased significantly, the proportion of declined applications as a percentage of the total applications has risen from an average of 3.95% across 2023 to 6.32% in 2025 (Fig. 14) (Te Manatū Whakahiato Ora | Ministry of Social Development, 2026c).

While the static level of applications may indicate that there has been no increase in the level of need for food support in Aotearoa over this time, it is important to note that this coincides with an increase in food insecurity and a significant rise in demand for food provision through community service providers (see 4.8.1 Food Security). Additionally, the rise in declined applications for food grants has been reported to have significantly added to this increased demand for food provision (Williams, 2024b). It is also notable that MSD implemented changes for how hardship assistance applications were processed in December 2023 including in some cases requiring clients to meet hardship obligations such as engaging with budgeting services as part of the grant for food (Te Manatū Whakahiato Ora | Ministry of Social Development, 2024b).

Figure 14. Food SNG declines January 2023 -December 2025



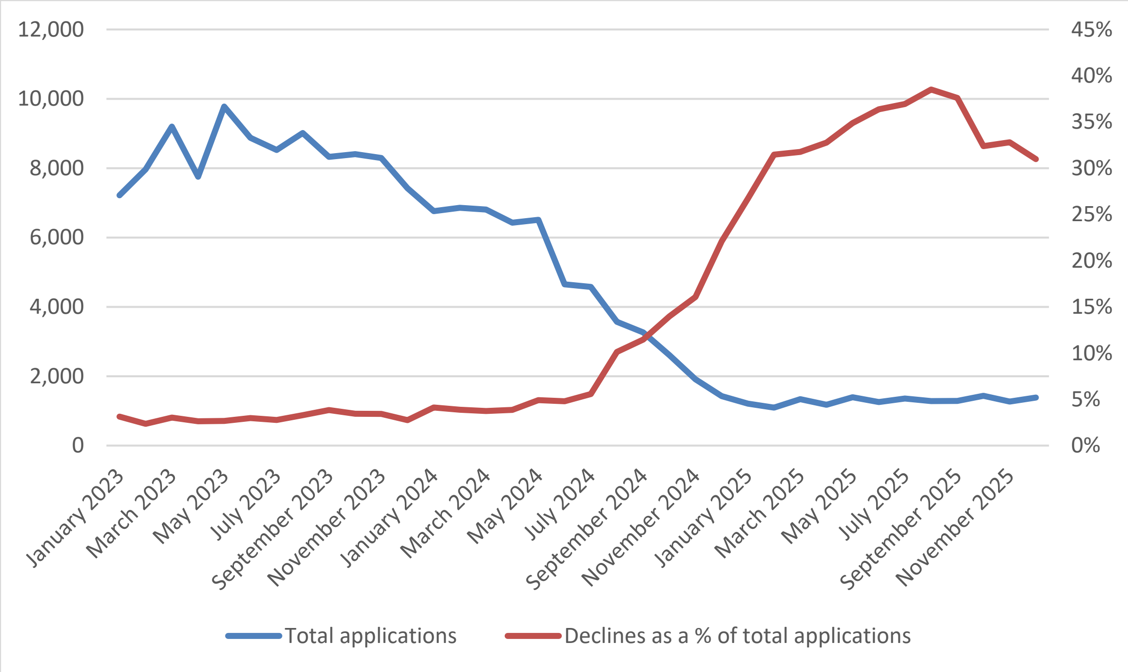
Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2026c

c. Emergency housing Special Needs Grants

Emergency housing special needs grants (EH-SNG) are a type of special need grant designed to provide a short-term housing solution for people with immediate need for housing, either that night or in the next 7 days. Usually, the cost is covered for the first 7 days after which the individual or household must pay towards (normally 25% of) the cost as part of an 'Emergency Housing Contribution'.

EH-SNGs were first introduced in 2016 to address a rise in homelessness and over the past 5 years these grants have provided housing support for households in need. However, what was designed to be a short-term solution to house people while they waited for more permanent solutions has, in many cases, become a long-term support. In August 2024 the criteria for emergency housing eligibility changed to support the government's target to reduce the use of EH-SNGs by 75%. Although the aim was to achieve this target by 2030, it was actually achieved in December 2024 (DPMC,2025), with only 3,831 EH-SNG granted in the quarter to June 2025, after a quick drop in the number of EH-SNG applications (Fig. 15) (Te Manatū Whakahiato Ora | Ministry of Social Development, 2026c).

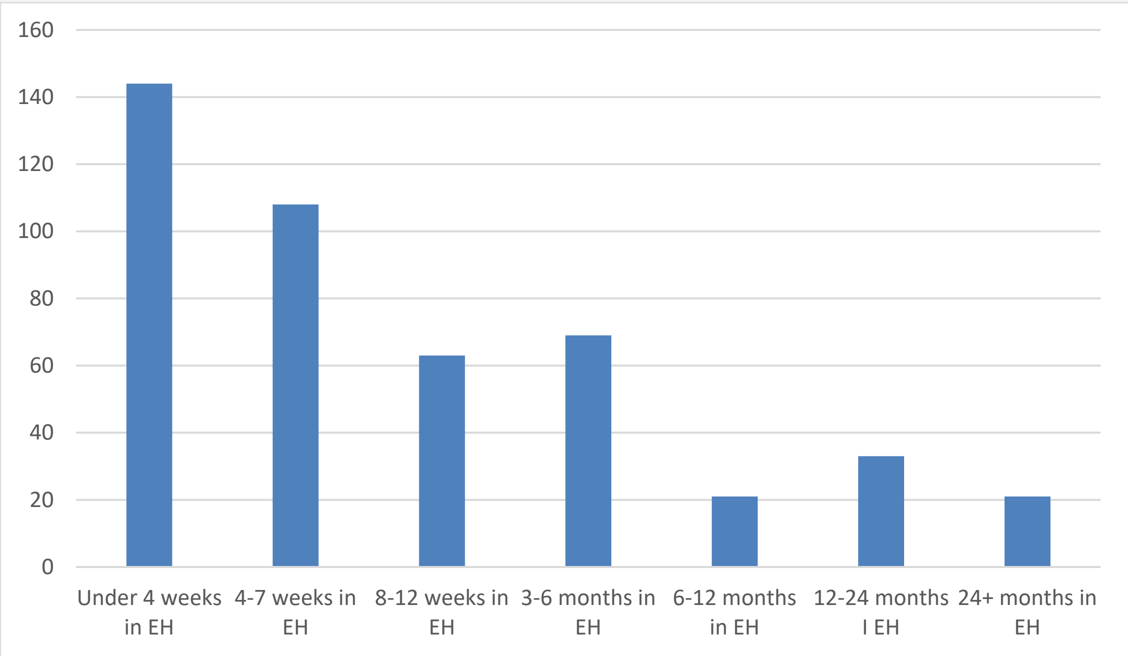
Figure 15. EH-SNG Grants January 2023 - December 2025



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2026c

Despite these changes, several people have still received the EH-SNG for a prolonged period with 16.3% of people receiving this support for more than 6 months, including 4.6% who have been receiving this for more than 2 years (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025b).

Figure 16. Duration that clients in EH have received EH-SNG in quarter to 30 June 2025



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2025b

Support service providers have highlighted that they saw an increase in visible homelessness following the changes to EH SNG criteria.

Nina, with an infant, is going to be homeless in a few days. Nina is distressed and needs an advocate to help with requesting a review of the decision by Work and Income to not provide emergency housing. Nina has been told by Work and Income that she is welcome to fill out the form for a review of decision, but the outcome will not change.

Aria needs emergency accommodation and has school aged kids. She has visited Work and Income but has been told there are no vacancies in their system. She has tried multiple other options

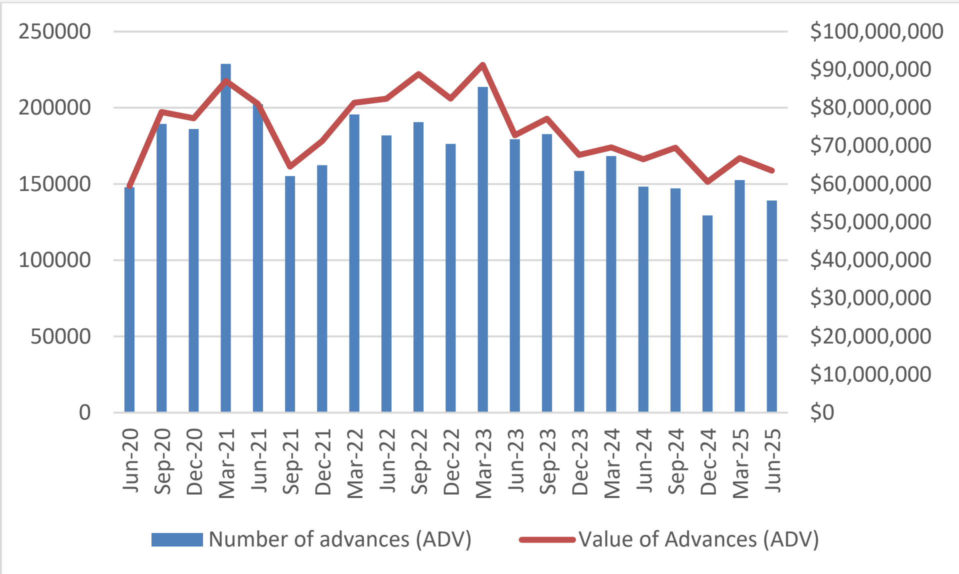
- CAB, 2025

Benefit Advances and Recoverable Assistance Payments

Advances are benefit payments received earlier than a recipient would normally receive them, usually no more than 6 weeks in advance (MoneyHub, 2023). Recoverable Assistance are one-off Government loans designed for people who do not receive a main benefit to help pay for emergency, essential or unexpected costs (Te Hiranga Tangata | Work and Income, n.d.-e).

The number of people receiving Benefit Advances has decreased by 6.16% in the June 2025 quarter compared to June 2024. However, the value of Benefit Advances had a more modest decline at only 4.46% indicating the total value of each advance had increased over this time (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025f).

Figure 17. Benefit Advances from June 2021 to June 2025



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2025f

Despite the modest decline in Benefit Advances in more recent quarters, the scale of the need for advances highlights the significant issues with the adequacy of current benefits. MSD do not provide a breakdown of the reason for giving Benefit Advances, but these can include essential needs such as uniforms, overdue rent, power bills and car repairs (Wilberg, 2024). Benefit Advances are repaid to Work and Income as a portion of future benefit payments usually with a requirement for these to be paid back within 24 months (MoneyHub, 2023). This process further entrenches households into cycles of poverty and there is currently very limited power for MSD to waive beneficiary debt.

4.2.4 Accessing the welfare system

Findings from the 2022 New Zealand Income Support Survey highlight that many people are not aware of supplementary income support available through MSD. Notably while 63% of respondents were aware of the Accommodation Supplement, only 41% were aware of Temporary Additional Support. Take up of the Accommodation Supplement was low despite many respondents having been assessed as likely to be eligible for this support, with only 43.9% of these receiving this. Additionally, 44.7% of respondents who received a main benefit reported they did not know how much they could earn before their benefit income was reduced, with only 11.4% aware of the current abatement threshold (Te Manatū Whakahiato Ora | Ministry of Social Development, 2023a).

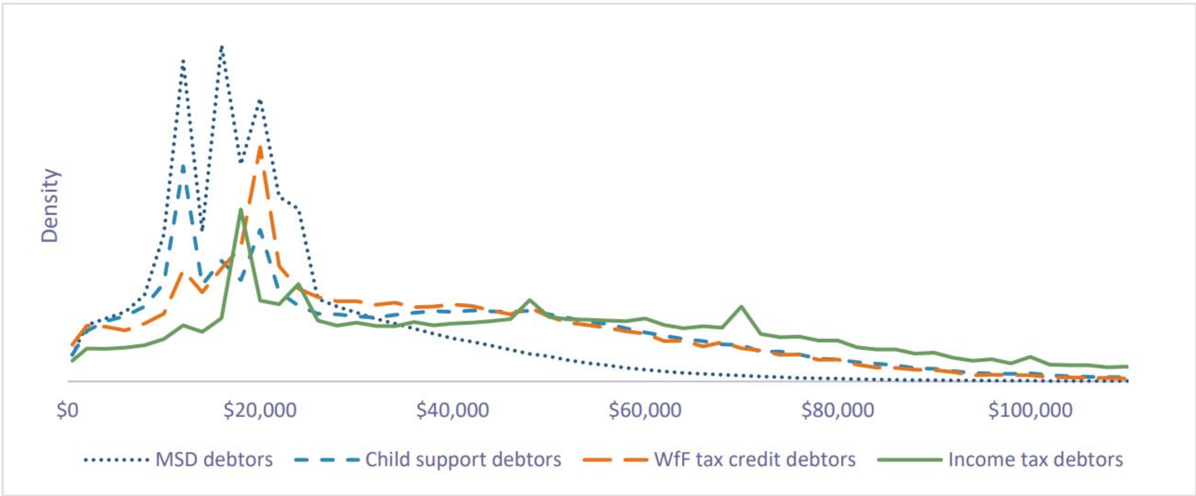
Uncertainty around income supports through MSD was also reported by disabled people who reported confusion around how income supports were assessed and frustration around the effort to get advice on entitlements (Gray & Stratton, 2024). Participants highlighted the importance of knowing how to navigate the system and being able to advocate for themselves to ensure they were able to access supports they were eligible for.

The difficulties navigating the system and accessing entitlements are stories echoed by community service providers who report a difficulty in clients accessing eligible support without the assistance of navigators to help advocate for their entitlements.

4.3 MSD Debt

Debt to MSD can occur because of benefit overpayment or recoverable assistance including Benefit Advances. At the end of 2018 total MSD debt was $1.39 billion over roughly 412,000 people with an average debt of $3,350 per person, (Toi Hau Tāngata | Social Wellbeing Agency, 2022c). This increased to 459,000 people in 2022 (Toi Hau Tāngata | Social Wellbeing Agency, 2022b). Additional debt like rent arrears for Kāinga Ora properties which were reported in January 2025 to total $16.17 million are not included in these figures (Sharpe, 2025).

Figure 18. Distribution of annual taxable income by debt type (2018 tax year)

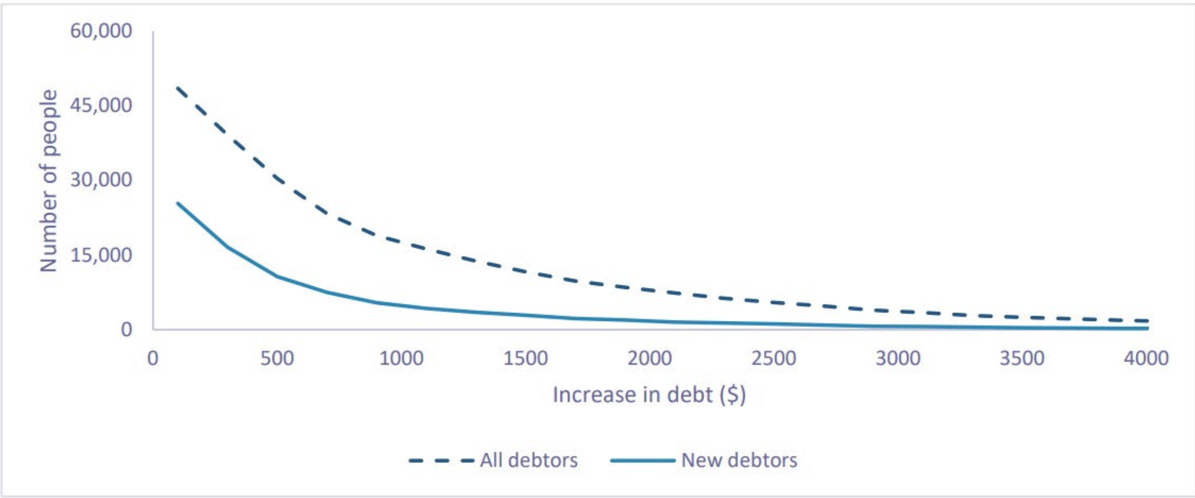


Source: Toi Hau Tāngata | Social Wellbeing Agency, 2022c

Figure X excludes people without any form of income (roughly 5-10% of each group), does not control for people only earning for a portion of the year and is based on individual income rather than household income.

MSD debt is much more common in low-income earners with the average person in debt earning $25,000-40,000 a year (Toi Hau Tāngata | Social Wellbeing Agency, 2022a). This is also true of other types of debt including income tax debt, Working for Families and Child Support debts (Fig. 18). Debt can accrue because of overpayments caused by reporting delays for income changes, conflicting eligibility rules and or recoverable assistance debt. Additionally, those in debt to MSD are more likely to accrue new debts (Fig. 19); more than a quarter of people (26%) in debt to MSD, Ministry of Justice (MoJ) and Inland Revenue (IR) have debt to more than one agency (Toi Hau Tāngata | Social Wellbeing Agency, 2022b). Debt to multiple government agencies can result in significant and multiple repayments which reduce a households remaining income to cover living costs; interests and penalties charged for unpaid debt can further exacerbate cycles of debt and entrench people even deeper into poverty.

Figure 19. Distribution of new debt to MSD in 2018 by whether an individual has existing debt



Source: Toi Hau Tāngata | Social Wellbeing Agency, 2022c

4.4 Other debt

4.4.1 Income tax debt

In addition to Working for Families debt, debt to IR also consists of income tax debt. As of 30 June 2025, the total individual income tax debt in Aotearoa was $2.3 billion. While this is an increase of 12% since June 2024, it is more than double (126%) the level of debt in September 2020, with 527,400 people having outstanding tax debt (MoneyHub, 2026b). While Inland Revenue can write off debt for people for whom paying the debt risks serious hardship, this option is used infrequently; payment by instalments is the normal route to support people in financial hardship. People seeking assistance with outstanding tax debt are required to request this through myIR (Te Tari Taake | Inland Revenue, 2026g), presenting a barrier for individuals who are unable to access to this. Additionally, this places the onus on the taxpayer to seek support which risks individuals delaying making a request for assistance and increasing their debt through penalties and interest (European Commission, 2022) as well as overestimating their repayment ability, which worsens financial hardship. Instalment options usually require that individuals pay back a minimum of $20 a week (Te Tari Taake | Inland Revenue, 2026g), which for people already unable to cover basic living costs is a significant reduction in their available income. Furthermore, deferred payments can extend experiences of psychological stress associated with debt (Te Tari Taake | Inland Revenue, 2023), particularly uncertainty and stress around when debt payments will be affordable.

4.4.2 Third Party Debt

Third party debt can refer to debt that is either being collected by a third party like a debt collection agency on behalf of the original lender, or debt that has been sold to a third party, effectively making them the new lender (Hīkina Whakatutuki | Ministry of Business, Innovation and Employment, n.d). A 2021 Fincap report (Stace & Gordon, 2021) highlighted the poor conduct and pressure that debt collectors place on debtors. Tactics to chase up owing amounts ranged from constant messaging, calling, texting and emailing multiple times per day and attempting to coerce people into payments plans.

An attachment order is a court order which allows someone who is owed money (a creditor) to require a debtor's employer or MSD to deduct money from their salary, wages or benefit to repay the debt (CAB, 2024). These court orders are disproportionately applied to benefits, with 84% of the 37,785 orders granted in 2023 being against benefits (Fincap, 2025). Data from February 2026 show that $711,408 was being taken from income support each week (Peacock, 2026), an increase from just under $680,000 in 2024. Attachment orders can result in significant repayments, while creditors can apply to take up to 40% of a person's benefit income, most of these payments are around $30 a week (Fincap, 2025).

Social service providers in the budgeting and financial mentoring space highlight difficulties faced by clients with debt to government in having repayments set at manageable amounts. While this is possible, it is not openly advertised as being an option to clients and, without the support from a financial mentor, many are not aware it is an option or how to approach this.

4.5 New Zealand Benefit and Income Adequacy

There is limited recent research assessing income adequacy in benefit recipients in New Zealand. However, a 2019 working paper (Rea et al., 2019) which assessed standards of living in those receiving an income-tested mains benefit reported that benefit recipients were much more likely to experience material hardship than the general working age population. Almost half of recipients with dependent children were classified as being in high levels of hardship. Forty-six percent of those without dependent children also reported that their income was insufficient to meet basic needs, 5.9 times greater than in non-recipients.

Assessment of the adequacy of benefit incomes by the Welfare Expert Advisory Group (WEAG) identified very high levels of hardship among people receiving benefits in 2014 (Rea et al., 2018). The proportion of benefit recipients reporting they did 'not have enough money to meet every day needs such as accommodation, food, clothing and other necessities' were similar between those with and without dependent children, at 44% and 42% respectively. In comparison, this was significantly lower for people not receiving a benefit, 12% of those with children and 9% of those without. Additionally, 28% of benefit recipients with children and 20% of recipients without children reported putting off visits to the doctor 'a lot' to keep costs down, compared with this occurring in 6% of the general population (both with and without children). The analysis reported that a 1% change in a person's income can change their hardship score by roughly 1.6% dependent on the household composition.

As part of the 2019 Wellbeing Budget, in 2020 main benefits changed to being indexed to wage growth, with this predicted to have ongoing benefits due to the difference between wage growth and inflation forecast to rise (Te Kāwanatanga o Aotearoa | New Zealand Government, 2019b). As part of the COVID response, main benefits were increased by $25 in 2020. In 2021, in addition to the annual adjustments on 1 April, a second significant increase was implemented on 1 July, with the final significant increase to benefit rates on 1 April 2022 aimed to bring these in line with recommendations from the WEAG (Te Manatū Whakahiato Ora | Ministry of Social Development, 2021).

Despite these substantial increases in benefit rates, modelling done by the Child Poverty Action Group (CPAG) in 2023 (CPAG, 2023) indicated that for households with children there was still a substantial gap between benefit levels and household costs. For those in private rental accommodation, CPAG estimated that a couple with 2 children would require an additional $307/week to meet costs (29%

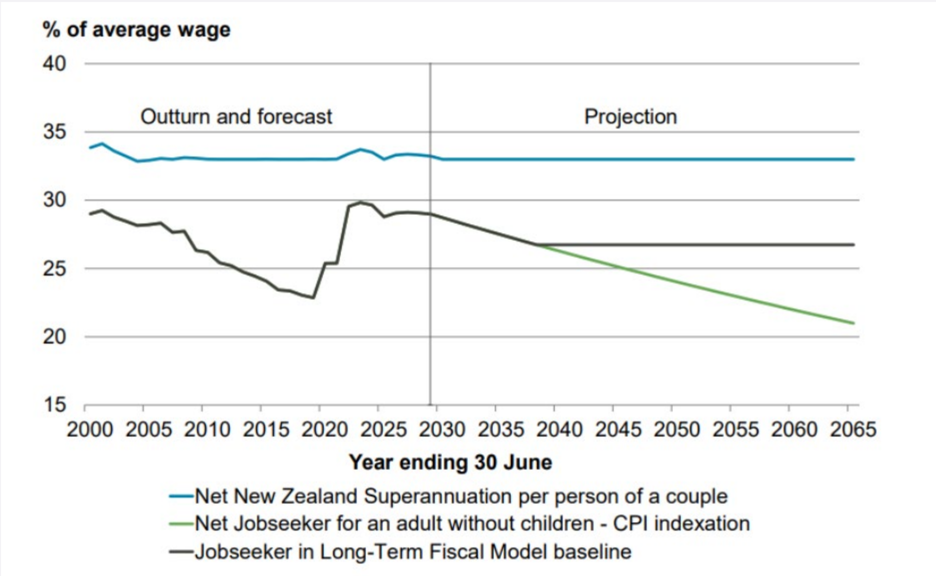
increase in income) while a sole parent with 3 children would require an additional $239 (23% increase in income).

Additionally, the Ka Mākona report by Kore Hiakai Zero Hunger Collectives modelled benefit adequacy against average weekly costs in 2024 (Kore Hiakai, 2024). Modelling of Jobseeker Support incomes demonstrated that this income was insufficient to cover expenditure, with households being between $93.93 and $162.04 in deficit at the end of the week (Kore Hiakai, 2024).

From 1 April 2024, main benefit rates reverted from indexation to wage growth back to indexation to the CPI. While this resulted in an initial increase to benefit rates compared to indexing this to wages for the 1 April 2024 Annual General Adjustment, after this initial increase, modelling of future years show beneficiaries receiving less money than if rates were indexed to wages. This was hailed by the government as a saving of $669.5 million over the first 5 years, despite further reducing income adequacy of benefit recipients which disproportionately affected Māori, Pacific people and women. A significant impact on child poverty rates was predicted following this change, with an estimated increase of 7,000 (±4,000) children predicted to experience poverty based on 50% median equivalised disposable income after housing costs (Te Manatū Whakahiato Ora | Ministry of Social Development, 2024).

Treasury modelling demonstrates that if indexation to CPI continues by 2065 Jobseeker allowance fall from 29% of the average wage to 21% (Fig 20) (Te Tai Ōhanga | The Treasury, 2025).

Figure 20. Main benefit rates relative to wages over time



Source: Te Tai Ōhanga | The Treasury, 2025

There is a lack of consistency between organisations regarding how much main benefits need to increase by for income adequacy to be achieved, a task that is additionally complex due to the number of unique main benefits that New Zealand has. However, with rising costs both in terms of housing, food and utilities and benefit rates which currently do not meet the requirements of the Social Security Act in providing for a reasonable standard of living, it is clear that increases in benefit rates are urgently needed.

4.5.1 Benefit abatement thresholds

One key factor of benefits which is difficult to assess is benefit abatement thresholds which are applied to all main benefits. Abatement thresholds reduce the benefit received once an individual who is earning reaches a certain threshold of income. For many benefits, there are two thresholds, with benefits reducing by a lower percentage if income is between a certain level, and the percentage the benefit is reduced increasing further beyond a higher income. For a single person on Jobseeker Support this equates to their benefit being reduced by 30% on every dollar above $160 up to a maximum of $250, and by 70% for every dollar earned above $250 (Te Manatū Whakahiato Ora | Ministry of Social Development, n.d). These abatement thresholds were last updated on 1st April 2021 and provided a significant improvement on the number of hours an individual could work before their benefit was abated; previously this occurred once an individual had worked 4.5 hours at minimum wage (IR & MSD, 2020). In April 2020, when these increases were applied, minimum wage was $18.90 and equated to an individual being able to work 8.47 hours before their benefit started to be reduced. In 2026 with the minimum wage at $23.95 an hour, this has reduced to 6.68 hours before benefit entitlements start to be reduced (Employment New Zealand, 2026). Although abatement thresholds are fairer than applying a strict benefit cut-off point, they are often viewed as disincentivising people to earn more than the abatement threshold. When abatement thresholds were first introduced in 1986 these were set at $80 (Lifewise, 2024), the equivalent of approximately $350 in 2025 or roughly 15 hours at minimum wage.

Research indicates that abatement thresholds can impact participation in employment and disincentivise people to earn income above these rates. Examination of income distribution identifies that there is a bunching of benefit recipients earning incomes around the abatement levels, however, in New Zealand, the level of bunching reported is low, at around 1% of Jobseeker Support recipients who are also working (Hyslop & Marē, 2024). Findings from the 2022 New Zealand Income Support Survey (Te Manatū Whakahiato Ora | Ministry of Social Development, 2023b) indicated that 86.1% of workers prioritised ending up with more money after costs when deciding to take on additional work; this suggests that abatement thresholds may still dissuade benefit recipients from taking on additional work.

Due to the significant international variance in income supports and benefit abatement rates, it is difficult to obtain a reliable comparison of the effect of abatements rates between countries. However, due to the stacking of abatement rates across multiple income support streams including Working for Families, Accommodation Supplement, and Main Benefits, New Zealand is considered to have a high abatement rate (Stephens et al., 2025). This is due to the impact on effective marginal tax rate (EMTR) which essentially means that for some households, when deductions to supports they receive are factored in, working or increasing hours can have a significant detrimental impact on the money they will receive because of cuts to these supports.

A 2025 Treasury report highlighted the cost of working more hours and the subsequent increase in EMTR which in many situations, disincentivises increasing working hours. The assessment of the New Zealand tax and transfer system found that for single parent households about 30% experienced EMTR of over 50% (Stephens et al., 2025).

4.6 Working for Families

Working for Families provides another layer to New Zealand's social support system administered by IR. Introduced in 2005, this package focuses on providing financial support for families with children. Working for Families can be broken down into the Best Start payment, Family Tax Credit, In-Work Tax Credit and Minimum Family Tax Credit. It is possible for households to be eligible for some or all these support payments.

The Best Start payment is designed to provide additional support to families in the first 3 years of a child's life. Recipients cannot receive it at the same time as paid parental leave payments. While families were previously eligible for this support for the first year of their child's life regardless of their income, Budget 2025 adjusted this eligibility to bring this in line with eligibility for the remaining 2 years. For babies born from 1 April 2026, for the full period the support is reduced once a family income is above a certain threshold, with entitlements assessed each year (Te Tari Taake | Inland Revenue, 2026a).

Family Tax Credit is the main support provided through Working for Families and is available to families regardless of their employment status (CAB, 2026). Entitlements are applied per child, with families receiving a slightly higher credit for the first child, with further credit added per additional child. In 2026, families earning under $44,900 are entitled to the full tax credit, with an abatement rate applied beyond this and tax credits reduced (Te Tari Taake | Inland Revenue, 2026c).

In-Work Tax Credit is a secondary form of tax credit which is available to families who are eligible for Working for Families, who are in paid employment. Like with the Family Tax Credit, an abatement threshold is applied at the same income level, however, with In-Work Tax Credit the credit can be reduced by any remaining abatement left over from the recipient's Family Tax Credit (Te Tari Taake | Inland Revenue, 2026d).

The final support under Working for Families is the Minimum Family Tax Credit. This credit is for families whose income is under the limit ($36,604 in 2026) who, in single parent households have one parent working at least 20 hours a week, or in a two-parent household working a combined 30 hours a week. This credit tops up income to ensure that it meets the income limit for eligibility (Te Tari Taake | Inland Revenue, 2026f).

In the 2024 tax year, Working for Families cost $3.043 billion, an increase in payments of 3.2% from the 2023 tax year, while the total number of families receiving payments decreased 2.3% to 328,400 (Te Tari Taake | Inland Revenue, 2025d).

Families receiving Working for Families have the option to receive weekly or fortnightly payments during the year or receive a lump sum payment at the end of the tax year. In the 2022 tax year, roughly 85% of Working for Families recipients received weekly or fortnightly payments with a square up process at the end of the tax year. If opting for the weekly or fortnightly payments, families provide an estimate of their household income which is used to calculate entitlements with the square up process ensuring that entitlements were calculated correctly. This is a flawed system which commonly leads to under or over payment of entitlements. In the 2022 tax year, only about 24% of families receiving weekly or fortnightly payments, received the correct entitlements, with 41% being underpaid and 35% overpaid. Of these under and overpayments only 12% were within 10% of actual entitlement with 52% within 10-20% of entitlement (Te Tari Taake | Inland Revenue, 2025b).

In the 2022 tax year, Working for Families overpayments equated to $148 million, with a median of $924 meaning that over half of overpaid families owed more than this. In 2023, overpayments were slightly lower with a median of $887 with provisional data suggesting this stayed about the same in 2024 at $874 (Te Tari Taake | Inland Revenue, 2025b). Underpayments in the 2022 tax year equated to a median of $924, meaning half of overpaid families were owed more than this.

The inaccuracies in calculating entitlements often resulting in families intentionally over reporting their expected income to reduce risk of accruing debt; some families reported they find the scheme to be stressful (Te Tari Taake | Inland Revenue, 2025b). In 2024 there were 56,800 families with Working for Families debt equating to $273.5 million at an average of $4,815 per household. It should be noted that as this is an average level of debt experienced per household, there are households who have substantially greater levels of debt; there have been media reports that some households have debt in excess of $20,000 (Edmonds, 2025).

Table 3. Working for Families debt trends over time

As at 30 June	2020	2021	2022	2023	2024
Average Working for Families debt per family	$3,724	$4,501	$4,487	$4,409	$4,815
Total overdue Working for Families debt	$167.2m	$198.5m	$250.8m	$245.6m	$273.5m
Number of families	44,900	44,100	55,900	55,700	56,800

Source: Te Tari Taake | Inland Revenue, 2025b

Working for Families debts are administered in the same way as income tax debt, with families in debt given a deadline to repay this after which interest and penalties are applied. Working for Families is intended to support low- and middle-income families, however the ease in which debt is accrued and the way in which it is handled undermine the very purpose of this support.

4.6.1 Fuel crisis response

From 1 April 2026, the Government introduced an increase to the support provided through the In-Work Tax Credit; eligible families receive an increase of $50/week until 31 March 2027 or until the price of 91 petrol remains below $3/litre for 4 consecutive weeks (Te Tari Taake |Inland Revenue, 2026e). While the increase in support acts to reduce the financial burden of the increased fuel costs to families with children, it only does so for parents who are in paid employment who meet the income eligibility for this support. For households with children whose parents are not in paid work there have been no increases to income support payments.

Social service providers report:

- clients are finding it hard to come into counselling sessions due to the cost of petrol, with requests for these to be done via phone or video sessions
- increased fuel costs are limiting providers ability to support rural kaimahi, increasing risk of isolation
- Children are missing school because they're unable to afford to get there
- increased need for food delivery as people are unable to afford fuel to access services for food support, with some providers noting a reduction in demand as a result

"For young parents living with financial stress, the cost of transport can become an insurmountable barrier, particularly when they are already trying to cover food, nappies, wipes, rent, and other everyday essentials. Without support, poverty limits access not only to practical services but also to the relational and educational opportunities that help young parents and their children thrive"

St John of God Hauora Trust

4.7 Housing

One of the most notable social determinants of poverty and a fundamental human right under the International Covenant on Economic, Social and Cultural Rights that New Zealand is a signatory to (Ministry of Justice, 2020), is access to housing. The contribution of the cost of housing to poverty rates in New Zealand is evident when assessing the poverty metrics; the proportion of the population experiencing income poverty increases from 11.2% before housing costs are considered to 16.3% after housing costs when assessing poverty (based on income less than 50% of median equivalised disposable income for the financial year) (Stats NZ, 2026b).

Housing costs impacting poverty are mostly associated with, but not limited to, households who do not own their own home. Research indicates that homeownership significantly reduces welfare dependency and offers opportunities for low-income families to generate asset wealth; this has the potential to benefit multiple generations (Housing Foundation, 2017).

"If you have a home where you feel safe and you can just do your own thing, it makes a huge difference to people's lives." *(Good Shepherd New Zealand, 2025a)*

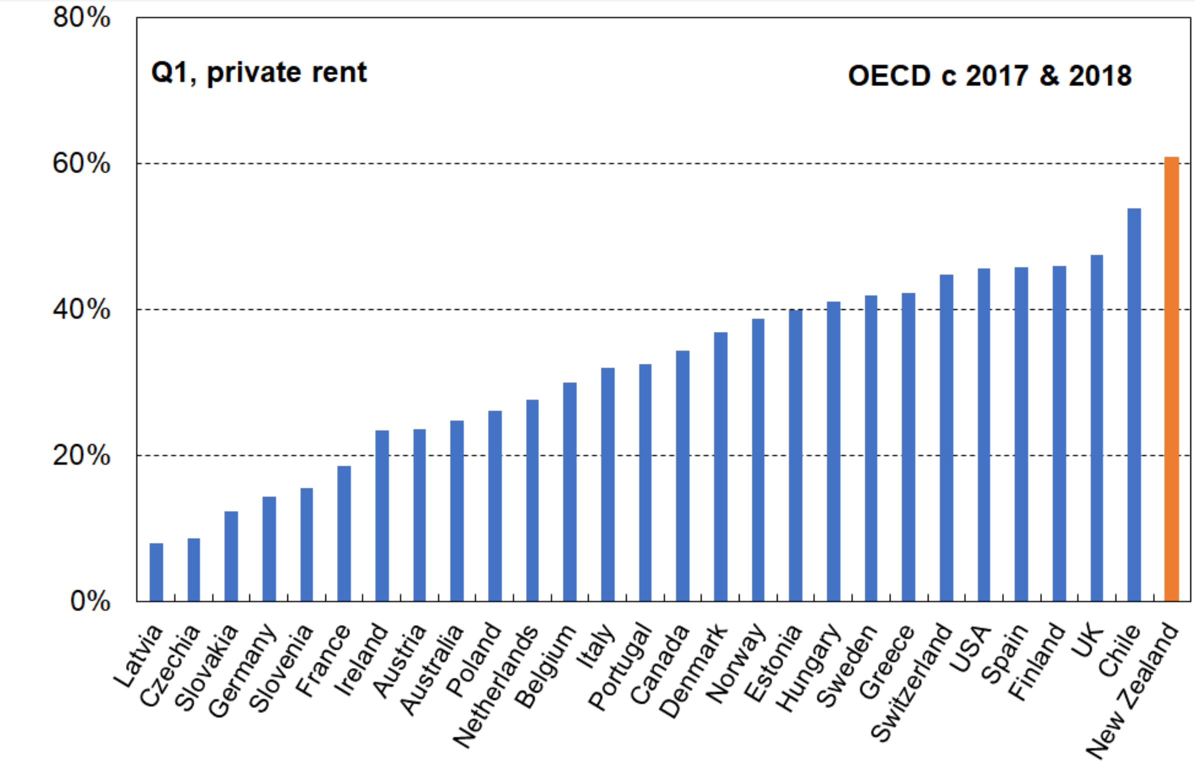
4.7.1 Home Ownership

The 2023 Census reported that New Zealand experienced the first increase in homeownership rates since the early 1990's, with 66% of the those living in private dwellings owning their own home (Stats NZ, 2024b). However, house prices remain high; average house prices in 2025 are 6.5x average household income (Infometrics, 2026b) and average mortgage rates are over $600 per week (Stats NZ, 2025c), a cost that continues to price people out of the housing market. Mortgage payments contribute significantly to expenses, with 14.8% of households who owned or partly owned their house spending more than 40% of their disposable income on housing costs in the year to June 2024 (Stats NZ, 2025c).

4.7.2 Renting

For households who do not own their own home, rental costs also increased to an average of $465.50 over this period; 28.4% of these households spent 40% or more of their disposable income on housing costs (Stats NZ, 2025b). As a result, more than half of renters (55.2%) reported they felt their income was not enough to meet their needs (Stats NZ, 2025b). Data from 2018 demonstrate that proportion spent on rental costs is even greater when broken down by income quintile, with 60% of private renters in Q1 spending more than 40% of their income on rent, the highest rate in the OECD (Fig. 21) (Perry, 2021).

Figure 21. Proportion of income spent on private rentals earners in Q1 of income quintiles across OECD countries in 2018



Source: Perry, 2021

4.7.3 Housing deprivation

In Aotearoa homelessness, also referred to as severe housing deprivation, is defined as living situations where people have no ability to acquire safe and secure housing: they are without shelter, in temporary accommodation, sharing accommodation with a household or living in uninhabitable housing (Stats NZ, 2015).

Between the 2018 and 2023 census reports, the number of people experiencing severe housing deprivation, including those without shelter or living in uninhabitable housing increased by 13,034 people to 112,496 people, about 2.3% of those who completed the census (Stats NZ, 2024a). The breakdown of the figures means 1 in every 1,000 people in New Zealand is without any shelter, while 14 in every 1,000 live in housing which is considered to be uninhabitable (Salvation Army, 2025).

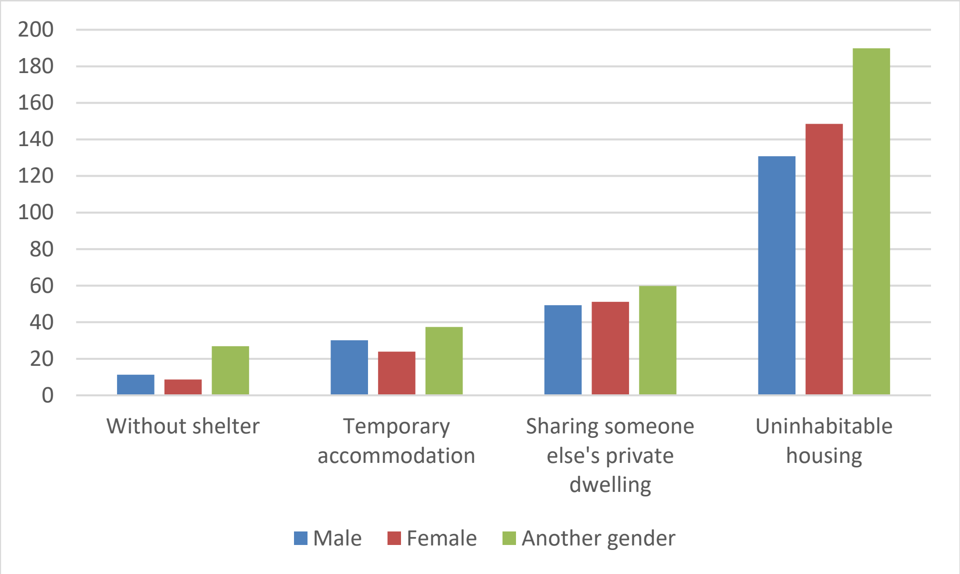
People living without shelter (roofless, rough sleeping, living in an improvised or mobile dwelling) are believed to be the smallest category of homelessness, they can be very transient and their circumstances may change from night to night so it is difficult to accurately quantify the number of people experiencing homelessness particularly as there is often a history of trauma and distrust in authority.

Over 60% of those affected live in uninhabitable housing, often invisible to the public eye; the “hidden homeless” (Stats NZ, 2024a). Uninhabitable homes are defined as those which lack one or more basic amenity, like a toilet or electricity (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, n.d.-c).

The 2023 census severe housing deprivation estimates suggest that people living without shelter are more likely to be older (median age of 55 years) with 26% of those experiencing homeless over the age of 65.

While males were more likely to live without shelter, females represented a greater proportion of those experiencing severe housing deprivation overall (51.4%) with most living in uninhabitable housing. However, when considering the size of the population group, people of another gender were disproportionately represented across all measures of homelessness, with 3.13% estimated to experience homelessness in 2023 (Fig 22) (Stats NZ, 2024a). Additionally, two-thirds (67.9%) of people experiencing severe housing deprivation in 2023 lived in the same place for a year (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, 2025b) indicating that for many this is not temporary.

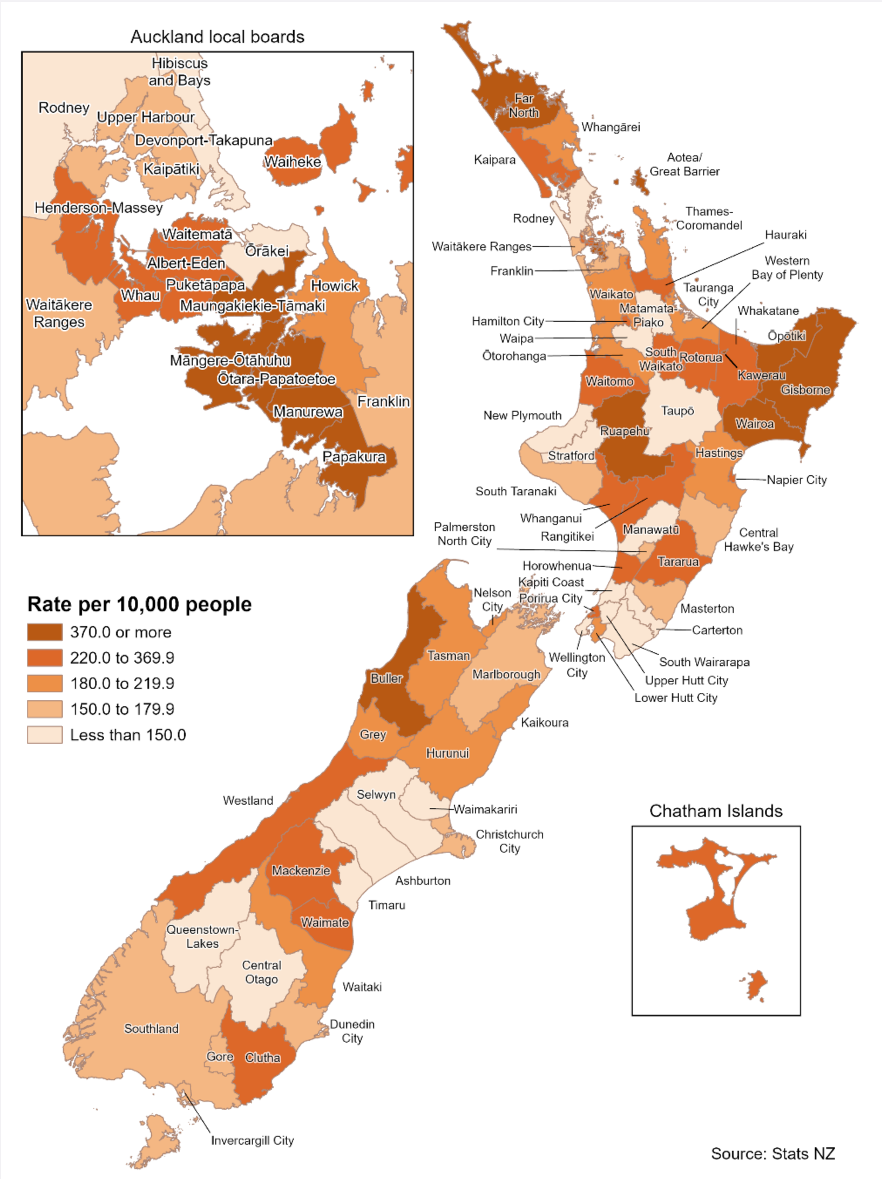
Figure 22. Severe housing deprivation, by gender and homelessness category, per 10,000 residents, 2023 Census



Source: Stats NZ, 2024a

There are significant regional differences in the proportion of people experiencing homelessness (FIG 23). Regions with the highest rate of people experiencing homelessness per capita were Buller (579.2 per 10,000 residents) and Gisborne (544 per 10,000 residents) (Stats NZ, 2024a). Both Gisborne and Buller suffered significant weather events including flooding between 2018 and 2023, highlighting the link between severe weather and housing deprivation (section 4.9.4).

Figure 23. Estimates of severe housing deprivation (per 10,000 people) by territorial authority and Auckland local boards area, 2023 census



Source: Stats NZ, 2024a

The Waitangi Tribunal *Kāinga Kore: the Stage One Report of the Housing Policy and Services Kaupapa Inquiry on Māori Homelessness* highlighted the Crowns obligation to uphold the provisions of the principles of Te Tiriti and ensure that Māori achieve equitable outcomes when it comes to health and housing (Waitangi Tribunal, 2024):

- The Crown has an obligation to provide housing and other social services to the Māori population on an equitable basis with the non-Māori population.
- The Crown has a duty to protect the Māori right to healthy and culturally appropriate housing on or close to their ancestral whenua and traditional kāinga, not just in an urban environment.
- The Crown should devolve authority and resources to Māori communities to deliver social services and exercise rangatiratanga.

Despite these obligations, Māori are over-represented in homelessness figures, contributing to 28.8% of people experiencing homelessness; 26.3% of those without shelter, 18.3% of people living in temporary accommodation, 37.4% of those in severely overcrowded accommodation and 25.9% of those living in uninhabitable homes, despite making up 17.1% of the total population (Te Tūāpapa Kura Kāinga| Ministry of Housing and Urban Development, n.d.-c). Māori were proportionally more likely to live in shared accommodation, representing 37.4% of those living in severely overcrowded accommodation.

Pacific households are also disproportionately more likely to experience homelessness making up 22.6% of those experiencing homelessness. While Pacific households were underrepresented in figures of people living without shelter at 6.5% and people living in temporary accommodation at 8.7%, Pacific people were most likely to live in shared accommodation, making up 37.4% of people living in severely crowded accommodation. Additionally, 21.4% of people living in uninhabitable homes are Pacific (Te Tūāpapa Kura Kāinga| Ministry of Housing and Urban Development, n.d.-c).

While the most robust estimates of severe housing deprivation are collected through the census, it is unclear how the disestablishment of the traditional census and move towards a reliance on administrative data and supplementary survey will impact the quality of data are homelessness in Aotearoa.

'Apart from Census data, we currently have no reliable way of knowing whether the homelessness problem is improving or deteriorating, and whether funding put into homelessness services is actually working to reduce homelessness.' *Alan Johnson, Professor Philippa Howden-Chapman and Shamubeel Eaqub, as cited in Kāinga Kore report (Waitangi Tribunal, 2024)*

The Ministry of Housing and Urban Development suggest that the number of people experiencing homelessness has increased since 2023 disproportionately to population growth (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, 2025b). Economic pressures, such as cost-of-living increases, sudden rental hikes and policy shifts such as changes to emergency housing and motel use are likely to have resulted in increased numbers of people experiencing homelessness since this data was collected.

Social service providers report:

- Clients having to sleep in their cars due to the cost of renting
- Clients having terrible living conditions but having to stay because finding affordable rent is not an option
- An increase in people living in temporary accommodation such as caravans and motorhomes but that for many this is not temporary – hidden homelessness – with a large proportion of housing in some campgrounds being permanent
- An increase in older people experiencing homelessness who need palliative/end of life care
- Homelessness outreach programmes highlighting a new level of need for support; as soon as one person is housed two more walk through the door
- homelessness being a big challenge with a lot of people being unable to get emergency accommodation.
- *An increase in the complexity of housing needs. Examples include family harm, mental health and substance abuse. There was a strong demand for intensive in-home support, with short-term, light touch interventions not being enough. The level of support needed requires a higher level of resource.*

- Clients afraid to ask the landlord to fix things in the rental out of fear they'll be evicted or their rents increased
- A need for people experiencing homelessness to have an address and bank account for receiving income support with organisations having to provide this

Christchurch City Mission outreach workers connected with 214 new clients between March and August 2025; a 3% increase from the same period in 2024, when they worked with 156 new clients (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, 2025b)

Community Housing Aotearoa (CHA) report that homelessness is now at its highest level ever, with a shortage of affordable housing compounding the problem (CHA, 2026). The report highlighted the economic burden of homelessness, with it estimated to cost $65,000 annually per person living on the street as a result of costs to the health and justice system, emergency accommodation and repeated crisis response.

Housing First

The Housing First approach to address homelessness is utilised internationally, with evidence suggested this is the best environment to address the complex needs of people experiencing homelessness. This approach to housing prioritises housing people without requiring them to first address their other needs, with housing seen as a right, not a privilege to be earned (He Kāinga Oranga – Housing and Health Research Programme, n.d.). Research from New Zealand demonstrates the benefits of this model, with improvements in outcomes for young people who were housed, with a rise in incomes after two years being housed and a reduction in the number of hospitalisations and emergency department admissions (Fraser at al., 2022). Additionally, in women housed using this model in Hamilton, 5 years after being housed hospitalisations were 65% lower, the use of mental health services had reduced 44%, fewer offenses recorded and an increase in income (Fraser et al. 2026). This model emphasises the benefits of supporting households experiencing severe housing deprivation both on an individual level as well as economic benefit.

Transitional housing

Transitional housing is a short- to medium- term housing support designed to provide housing for 12 weeks or more for households with urgent need. As of September 2025, there are currently 6,032 transitional housing places in New Zealand (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, n.d.-a). In 2023, 68.7% of households were housed in transitional housing for longer than 12 weeks, a slight decrease from 2022 at 70.9%. Some households remain in transitional housing for much longer periods, with one such household, still in transitional housing at the end of 2023, reported to have been in this for over 5 years (269 weeks) (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, 2024). Transitional housing generally includes support services to assist people into longer-term housing.

Social housing

Social or public housing in New Zealand is long-term housing option provided through the public housing agency Kāinga Ora (state housing) or through authorised Community Housing Providers (CHPs). Placements in social housing are awarded to those on the public housing register, with individual assessments triaged based on need. As of September 2025, there were 87,281 public homes, 72,951 of which were provided through Kainga Ora, with the remaining 14,330 provided through CHPs. This was an increase of 5,825 homes since June 2023 (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, n.d.-d).

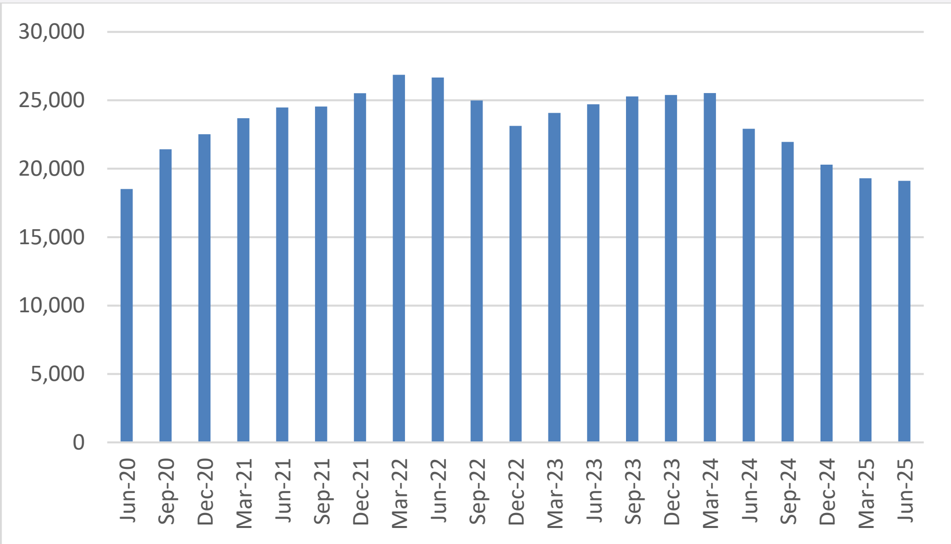
According to an MSD report from 2024, 35,000 children or almost half (47%) of all children living in social housing are already living in hardship without access to the basics (Perry, 2024).

a. Housing registers

Most tenants in social and transitional housing pay income-related rent whereby their contribution to the rent is capped at 25% of their income. The remaining rent is paid to the social housing landlords by the government as part of an Income Related Rental Subsidy (IRRS) (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, n.d.-b).

In additional to those already in social housing in September 2025, there were a further 19,433 people on the housing register who have been assessed and are eligible for social housing but are waiting for a place (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025c).

Figure 24. Housing register trends over time



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2026c

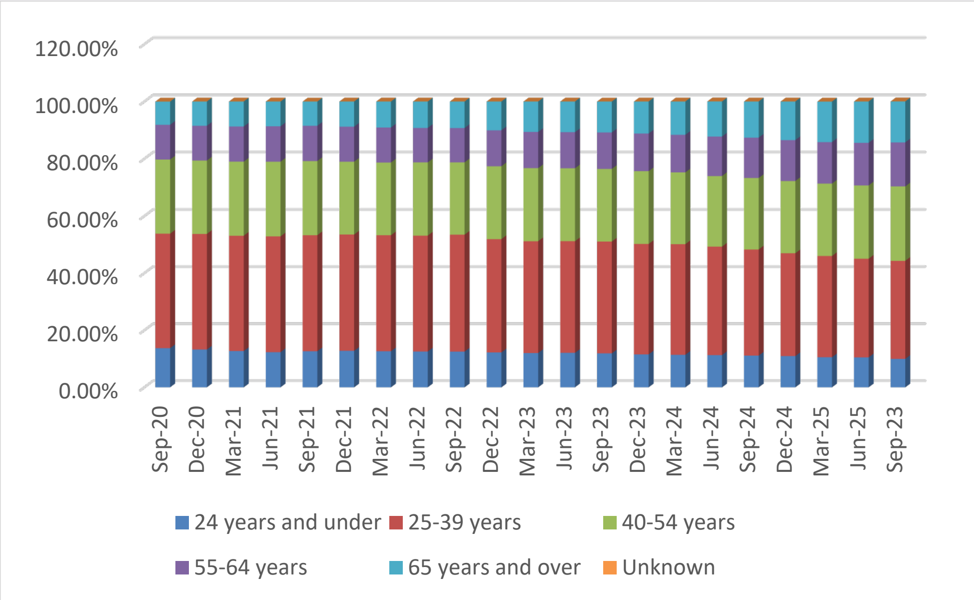
Most applicants on the housing register in September 2025 required 1- or 2-bedroom homes, making up 58.27% and 25.35% respectively. Additionally, most applicants were households with single adults, with single person households representing 61.74% of total applicants, while single adults with children represented a further 25.26% of total applicants. Māori were disproportionately represented on the housing register contributing to 47.3% of total applicants (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025c).

A further 4,860 households were on the transfer register representing those already in social housing but in need of replacement social home due to factors like insufficient numbers of bedrooms.

Applicants based in Auckland make up the largest proportion of total applicants on the housing register and transfer register at 35.6% and 53.4% respectively.

The median time to be housed was roughly 5½ months (162 days) for the housing register compared with roughly 7¼ months (216 days) for the transfer register (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025c).

Figure 25. Age group of main housing register applicant as a proportion of total



Source: Te Manatū Whakahiato Ora | Ministry of Social Development, 2026c

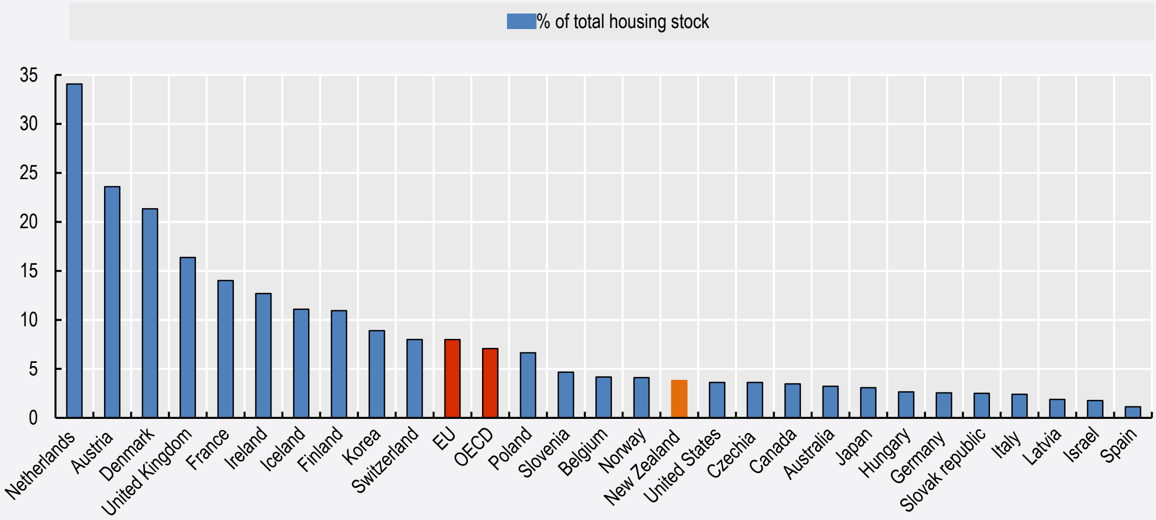
The number of main applicants aged over 65 on the housing register has almost doubled in the 5 years from June 2020 to June 2025, from 1,455 applicants to 2,760 contributing 7.86% and 14.44% of total housing register applicants respectively (Te Manatū Whakahiato Ora | Ministry of Social Development, 2025c).

The large number of people on the housing register in Aotearoa highlights a level of need that social housing cannot meet, with an inadequate level of support for households who are experiencing housing deprivation.

b. How social housing in Aotearoa compares internationally

New Zealand compares unfavourably to other countries when assessing social housing stock in relation to both total housing stock and capita. While the OECD average for social housing is 7% of total housing stock, with EU countries at 8%, New Zealand social housing makes up about 3.8% of total housing. Additionally, when assessing on a per capita basis the OECD average is 32.7 social houses per 1,000 people, while New Zealand has 14.4 (Te Waihanga | New Zealand Infrastructure Commission, n.d.).

Figure 26. Social housing as a proportion of total housing stock across OECD countries



Source: OECD, 2024

c. *Barriers to accessing social housing*

In 2022, it was estimated that 17% of people with a physical impairment had unmet housing modification needs. New Zealand has a significant shortage of accessible housing including accessible social housing. Wait times for modified social housing is significantly greater, particularly for those on the transfer register. The average wait time on the housing register is 410 days for modified housing compared to 371 for non-modified, while those on the transfer register waited an average of 1115 days to be housed in modified housing compared to 417 for non-modified housing (Whaikaha | Ministry of Disabled People, 2025a). While Kāinga Ora previously made commitments to ensure that at least 15% of new builds meet full universal design standards, with modifications to homes or assisting with movement to a better suited home (Kāinga Ora, 2021), these targets were removed, with fewer accessible homes being built in 2026 than in the previous year (Laughton, 2026). Furthermore, under the current Residential Tenancy Act modification rules, any modifications that could be considered permanent, such as installing a handrail into a tiled or exterior wall of a building can be reasonably refused by landlords, further limiting accessibility options for disabled renters in the private market.

Additionally, while eligibility for the housing register is based on an individual's current living situation and the severity of housing deprivation they currently experience, some housing options like living in a boarding house are considered to be 'low or no need' for social housing (Te Hiranga Tangata | Work and Income, n.d.-g). Inspections of boarding house in 2023 by MBIE, found that 90% of those inspected were operating illegally (Owen, 2024). This is consistent with reports from NZCCSS member organisations who raise concerns about the quality, safety and cost of rooms in boarding houses. The eligibility criteria may present a barrier for individuals to access social housing while also resulting in an underestimation of the level of need for social housing, through lower number on the housing register.

As part of Budget 2026, changes to the IRRS will see those living in social housing having to contribute a greater proportion of their income to cover housing costs, with this proposed to rise from 25% to 30% from 1 April 2027 (Te Hiranga Tangata | Work and Income, 2026a). The same increases in contribution will also be seen for households living in emergency and transitional housing. The budget also proposed changes to needs assessment for social housing which may result in less households eligible for this support. The changes to a household’s contribution to housing while targeted at reducing reliance on social housing support, are likely to result in further hardship for households living in social, transitional and emergency housing, who are already struggling to cover costs.

4.8 Living costs

In addition to housing, which is a largely a fixed non-negotiable expense, other less fixed costs are often significantly impacted by a household’s income, with greater housing costs resulting in less remaining money to cover these costs. As such, households experiencing poverty are often forced to reduce these costs at the expense of their physical and mental wellbeing.

4.8.1 Food Insecurity

Poverty is a key driver of food insecurity, and lack of access to adequate and nutritious food can have significant and long-lasting impacts on health, education and access to employment.

Food costs have increased significantly over the past few years, with the latest data from Stats NZ reporting an average rise of 3.4% in the year to March 2026 (Stats NZ, 2026g). The 2023 Food Cost survey reported the cost to feed a family of four has increased 24% since 2021 (University of Otago, 2023), however, it is important to note that this survey only models this specific household composition. Internationally, research finds that the cost of food for single person households is significantly greater per person than for couples or families (Casado et al., 2025). In part this may be related to portion sizes purchased by single person households and not being able to access cost savings benefits of bulk buying products. This is also a difficulty faced by households with low incomes as accessing these products relies on initial access to funds, ability to store bulk purchased refrigerated or frozen products and access to stores to buy these which may require transport to access or carry these products (Stone et al., 2025).

Food insecurity is defined as limited or uncertain availability of nutritionally adequate and safe foods, or the inability to acquire appropriate food in a socially acceptable way. Findings from the 2025 New Zealand Hunger Monitor showed that 1 in 3 households experienced some level of food insecurity in the past 12 months. Food insecurity is more commonly experienced by people who are not employed, of whom 59% experience moderate to severe food insecurity. Māori and Pacific people are disproportionately represented in those experiencing food insecurity, with 51% and 64% respectively experiencing moderate to severe food insecurity compared with 29% of Europeans. Additionally, 70% of single parent households experienced moderate to severe food insecurity. For 68% of food-insecure households, this was the first time they ever struggled to afford enough food. (New Zealand Food Network, 2026). Additionally, the 2026 Social Cohesion report stated that 40% of under 30-year-olds reported going without meals (Helen Clark Foundation, 2026).

Of the people surveyed, 32% also reporting they found it difficult to live on their current income, with 54% of these people expecting this to get worse over the next year (New Zealand Food Network, 2026).

Nationwide, the demand for food supports has increased considerably over recent years, with the New Zealand Food Network (NZFN) reporting that in July to December 2024 they provided food to over 500,000 people each month through partnering food hubs (New Zealand Food Network, 2025). This is supported by feedback from social service providers who report substantial increases in demand for food support, which is expected to increase over the winter months in line with previous years (Williams, 2025). Many of these providers are included in the Aotearoa Food Parcel Measure which reported increased provision of food from community food providers across 94 participating providers in the year to 30 June 2025, 912,223 people received food assistance with 228,056 food parcels distributed (Kore Hiakai, 2026).

Community organisations provide a critical lifeline for low-income households, with these food support services often providing additional wrap around supports such as budget advice, social work services and cooking courses. While options like food banks provide a greater sense of normality and self-determination, people using these supports often report feeling stigma and powerlessness due to not being able to support their families without this help (Chu-Ling, 2022).

Social service providers report:

- Clients skipping meals during the day and only having dinner
- Children not having enough lunch at school
- Clients who have lost their jobs trying to access KiwiSaver hardship to buy food

Presbyterian Support Northern's initiative Communities Feeding Communities aims to address food insecurity and improve social cohesion offering emergency food support through food parcels, a community garden and kitchen, free budgeting support and pastoral care.

"Pātaka has let me pick myself back up in a way that WINZ would never have let me do"

– client feedback in response to food parcels received through Visionwest Pātaka Kai food parcel support

4.8.2 Energy poverty

For lower income households, one of the costs that is often cut to ensure non-flexible costs (like housing) can be met, is the use of power. Energy poverty is a critical health concern, estimated to cost $38 million a year in health costs (O'Sullivan et al., 2024). New Zealand has Healthy Home Standards that as of 1st July 2025 that must be met by all rental properties which includes requirements around insulation, ventilation, heating, moisture and draughts (Tenancy Services, n.d.). Despite this, of those surveyed in June 2025, 52% of renters reported they had problems with dampness or mould including 7% who reported this as a major problem (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, 2025a). While landlords are required to meet these standards, breaches are required to be reported by tenants who may be hesitant to do so due to risk of losing their tenancy either while the work is being completed or permanently, or for fear that rental costs will increase to cover the improvements (Chisholm et al., 2020). Additionally, while 87% of landlords surveyed in June 2025 reported that their properties met these standards, only 64% of renters were aware of the standards (Te Tūāpapa Kura Kāinga | Ministry of Housing and Urban Development, 2025a); the lack of awareness of the standards amongst renters provides an additional and significant barrier to reporting breaches.

"This place is old and not Healthy Homes compliant, and it's still more than half my income."

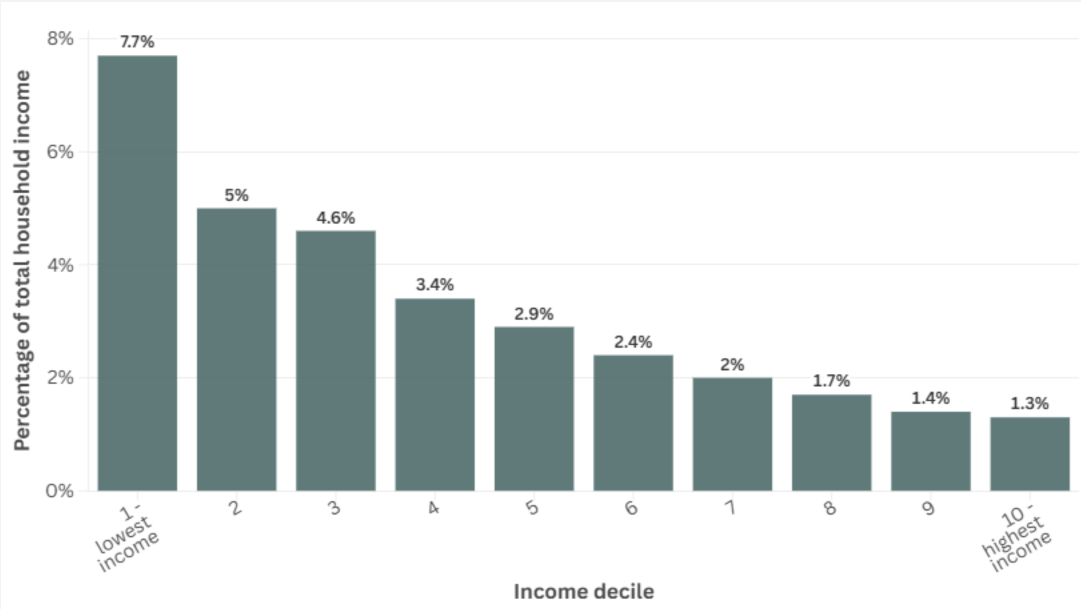
"I can't afford to put on the heater or use the oven to cook… because I can't afford the power."

Good Shepherd New Zealand, 2025a

For households receiving a main benefit there are options to request advanced payments or recoverable assistance grants to cover the cost of acquiring heaters or firewood, however these options require households to pay back the money which reduces available funds in future (Te Kāwanatanga o Aotearoa | New Zealand Government, 2025). Even in houses which meet the Healthy Homes Standards, a household's capacity to keep their house warm and dry is dependent not just on the availability of a heating source, but also the ability to afford to run this. In 2024 120,000 households in New Zealand were unable to pay their utility bills on time, while 130,000 households reported they could not afford to keep their house sufficiently warm (Liu, 2026). In April 2025 it was reported that 22% of renters were unable to afford to heat their homes and 6% of people had their power disconnected because of unpaid bills (Walker, 2025).

Energy poverty has been shown to have a significant negative impact on physical, mental and cognitive health (Yang et al., 2025) and disproportionately impacts low income households who spend a significantly greater portion of their income on power than higher income earners (O'Sullivan et al., 2024) as well as older adults due to reduced ability to thermoregulate with age (Jung et al., 2023). While power prices increased 12% in April 2025, the increase in power prices on 1st April 2026 are likely to see a further 5% rise in power bills, adding up to $20/month to household bills and further impacting those already experiencing energy poverty (RNZ, 2026).

Figure 27. Electricity expenditure as a percentage of total income in 2019



Source: O'Sullivan et al., 2024

New Zealand introduced a Winter Energy Payment which became available for households receiving main benefits from 2018, providing support to these households from 1 May to 1 October each year. However, despite the significant rise in power costs in recent years there has been no increase to these support payments which are paid at a flat rate with no adjustment based on actual cost to heat a home which can vary considerably depending on regional location and quality of housing (Zavoianu, 2026).

Social service providers report clients having a lack of heating:

- Not putting it on as they cannot afford it
- Being cold all day and only turning it on when the kids get home
- Only have a fireplace but cannot put it on because it causes asthma in one of the children.

4.8.3 Access to healthcare and dental costs

Poor health can be both a driver of poverty and an outcome of poverty. Experiencing poor health as a child can cause disruption to education risking lower earning potential in later life. Additionally poor health in adulthood can limit capacity to work, reducing the ability to earn (O'Donnell, 2024). While in turn, experiencing poverty can reduce access to nutritious food, healthy housing and education. Access to safe and affordable, proactive and preventative healthcare is fundamental in strategies to reduce poverty.

The two primary barriers to seeing a general practitioner (GP) reported in the New Zealand Health Survey in 2024/2025 were wait time to get an appointment (25.5%; impacting an estimated 1,107,000 adults) and cost (14.9%; impacting an estimated 646,000 adults) (Manatū Hauora | Ministry of Health, 2025). There were substantial rises in GP costs to patients in 2025 because of minimal funding increases to the sector in the 2025 Budget (Chambers, 2025), likely worsening cost as a barrier to access. Wait times for appointments continued to be barriers in 2025, with 1 in 3 people reporting waiting more than 2 weeks for an appointment, while 1 in 6 reported waiting 4 weeks or longer (Hill, 2025). This is putting increasing strain on emergency departments (EDs) with some people who are unable to afford to see their GP, unable to get an appointment or whose conditions have worsened because of not being able to see a GP, ending up in EDs (Ardagh, 2013). Despite Government targets to reduce wait times in EDs, reports indicate that pressure on EDs remains high with hospitals such as Wellington and Midcentral not meeting targets with only 57.7% and 57.5% respectively of patients seen within 6 hours in the period between October and December 2025 (Frykberg, 2026).

Additionally in the New Zealand Health Survey, 10.5% of respondents reported an unmet need for mental health care and addiction services, a rise from 5.0% in the 2016/2017 survey (Manatū Hauora | Ministry of Health, 2025).

Social service providers report:

- Not being able to afford a doctor’s appointment
- Even finding it hard to pay for an 'over the phone' consult

Dental costs

In the 2024/2025 NZ Health Survey, 43% of respondents reported that costs prevent had prevented them from accessing care for a dental problem in the past year. Only 48.3% of adults had seen a dentist in the past 12 months with 51.2% reporting they only attend the dentist if there are problems with their teeth (Manatū Hauora | Ministry of Health, 2025). Although the rise in dental prices in recent years (2018-2023) has slowed, the CPI for dental services increased 70% between 2008 and 2023, in comparison to 43% for CPI as a whole and 48% for CPI for health services. High costs for dental treatments are disproportionately impacting low-income households who are spending more on dental costs as a proportion of their weekly income (Gage et al., 2025) providing significant barriers to access to care for low-income households.

4.9 Other factors affecting, and likely to worsen, poverty over time

4.9.1 Generational poverty, colonisation and discrimination

Generational poverty refers to disadvantage that impacts multiple generations (Compassion, 2025). Data indicate that while for many households’ periods of disadvantage are transient, a proportion of the population continues to experience multiple, complex disadvantages over many years, and sometimes generations (Smith, 2023).

“It’s poverty that gets passed down from parents to children, on and on, because the obstacles never go away.” *(Compassion, 2025)*

It is estimated that on average children retain roughly a quarter of their parents earning advantage or disadvantage (Alimi, & Maré, 2025). Children born into disadvantage in the late 1980s are now parents at greater risk of experiencing disadvantage, with Māori and Pacific peoples at greater risk of experiencing generational poverty (Koi Tū: The Centre for Informed Futures, 2023). Without support and structural change, children experiencing disadvantage are at increased risk of this continuing into adulthood, which in turn means their children are at increased risk of experiencing this in their adulthoods, with each generation born into the poverty of their parents. While targeting poverty in childhood is a meaningful way to reduce the level of hardship felt by households with children, research indicates that experiences of stress, anxiety and depression during pregnancy impact a child's likelihood of experiencing disadvantage (Low et al., 2021). The impact of disadvantage on the outcome of a child before they are even born highlights a need to target supports beyond households with existing children.

"Without making significant change, we are currently forcing the next generation to pick up the pieces left by our policy choices" *(Commissioner Frances Eivers, Dec 2022)*

Generational poverty is one explanation for the high rates of poverty seen in Māori. Hardship because of the impacts of colonisation has been experienced generationally, and little has been done to alleviate the resulting disadvantage (New Zealand Productivity Commission, 2022). This combined with the impact of racism and social and economic discrimination against Māori has led to disproportionally higher rates of poverty. Hirini Kaa summarised the impacts of colonisation at the Child Poverty Action Group Welfare Summit in 2015:

The impact of colonisation has been well documented by the Waitangi Tribunal and a generation of historians, who have shown the social and economic devastation caused by colonisation leaving Māori vulnerable and in need of the support of the state. The theft of Māori land through military invasion and confiscation and through unjust legislation took away the Māori economic base, forcing dependency on the largesse of the state. This also worked within a constant environment of racism, in which Māori were constantly portrayed as simultaneously lazy and privileged. *(as cited in Dale, 2017, p11).*

The Crown have obligations to Māori well-being under Te Tiriti which many consider are breached by the disproportionately high rates of poverty and hardship experienced by Māori, manifesting in significantly poorer health outcomes.

4.9.2 Mental health and stigma

Poverty can be both a cause and a consequence of mental health problems (Knifton & Inglis, 2020). Access to safe and affordable housing, education, meaningful employment, adequate income, social connection, and a life free from violence and trauma, with access to social support were seen are seen by New Zealanders as needs for good mental health, many of which are inaccessible for those experiencing poverty (Te Kāwanatanga o Aotearoa | New Zealand Government, 2019a).

Experiences of stigma associated with poverty can have significant impacts on mental health, with poverty considered a key determinant of mental health in adults and social and behavioural development in children (Knifton & Inglis, 2020). Stigma faced by people experiencing poverty can exist at:

- an institutional level, where people are stigmatised due to the negative stereotypes about those with low-income or who receive benefits
- an interpersonal level, where they may experience discrimination from people in their communities due to their situation
- an intrapersonal level where they internalise negative stereotypes (Inglis et al., 2025).

While there are little data around the impact of poverty on mental health in adulthood in New Zealand, child poverty is both associated with increased experiences of poor mental health and greater difficulty accessing mental health supports (Gibson et al., 2017). While it is clear that New Zealand society is concerned about the cost of living, with 61% highlighting this as the most pressing issue facing New Zealanders (Ipsos, 2026), it is unclear how this relates to perception of adults experiencing poverty. A 2011 survey investigating perceptions of poverty in Aotearoa reported that 60% respondents believed people were poor due to laziness or lack of will power rather than because of societal impacts (Carroll et al., 2011).

Clients report that they found it "soul destroying" that they are made to feel worthless because they have asked for help. They feel judged.

"Without support from Visionwest, what my whānau has been through would have traumatised us"

Visionwest client

4.9.3 Experiences of violence and abuse

Family and domestic violence are correlated with experiencing poverty, with stresses associated with experiencing hardship exacerbating to this type of conflict (Slabbert, 2016). Experiences of violence or trauma in childhood, including witnessing abuse or experiencing abuse first hand, can have long-lasting impacts on a person's lifespan and are negatively correlated with educational attainment, employment and income potential (Metzler et al., 2017). Research indicates such experiences can lead to cyclical and intergenerational experiences of childhood maltreatment and trauma, with greater risk that subsequent generations will experience similar trauma (Merrick et al., 2013), exacerbating the likelihood of poverty persistence.

It is estimated that in New Zealand one in three women will experience partner violence (31%) (Te Kāwanatanga o Aotearoa | New Zealand Government, n.d.). New Zealand has the highest rate of family violence in the OECD, with one in three women (31%) experiencing abuse in their lifetime, with wahine Māori disproportionately impacted at 49%.

Economic abuse is commonly experienced as part of, or in conjunction with, intimate partner violence (IPV). Research by Women's Refuge demonstrated that while 60.1% of women were employed full-time before starting a relationship with IPV, this number more than halved to 27.5% during this type of relationship (Jury et al., 2020). Experiences of IPV can lead to debt generation with research indicating roughly 2/3 of women (62.6%) ending up in debt, in part due to coerced debt generation (Thornburn et al., 2025). Data from Good Shepherd's Economic Harm Service demonstrated the level of debt that can occur because of economic harm with the average debt reported by clients in data collection period in 2024 totalling $21,773 (Good Shepherd New Zealand, 2025b). Additionally, the majority (71%) of the clients included in this analysis had debt to more than one creditor, with 33% having debt to 5 or more creditors.

This shift to dependency on partner income limits financial independence presenting significant barriers for women experiencing IPV, particularly those with dependents, to escape from these abusive relationships. While the proportion of adults who experienced family violence fell between 2018 and 2025, the number of incidents increased, from 207,000 to 256,000 in the same period. This increase was driven by the proportion of victims who experienced more than one incident, which rose from 35% in 2018 to 46% in 2025 (Ministry of Justice, 2026).

Social service providers report that people are unable to leave bad relationships because they cannot afford it, creating huge safety risks.

The central risk in this case is that poverty, housing instability, and the aftermath of family violence may be interpreted as parental failure rather than as the predictable consequences of abuse and structural disadvantage. She is doing everything she can to keep herself and her baby safe under extremely constrained circumstances. Yet because her time has been dominated by survival tasks, there is a real possibility that the care and protection system may view her situation as unsafe without fully recognising her efforts, the barriers she faces, and the role of violence and poverty in creating these conditions.

Family story from St John of God Hauora Trust

Since separating from her partner, a young mother has been navigating immediate safety concerns while also trying to meet the daily needs of her baby. Her situation is shaped not only by the trauma of violence, but also by the severe impacts of poverty, housing insecurity, and system pressures.

After leaving the relationship, she has had no reliable family support to fall back on. Her whānau care about her wellbeing, but they are unable to accommodate her because their homes are already overcrowded and they do not have the financial means to provide ongoing help. She also lost her place in transitional housing after funding cuts and has recently moved into other accommodation in a community where she knows no-one. Her extended family are on the other side of town and cannot visit due to transportation costs.

Poverty is affecting every part of her daily life. She is struggling to afford basic essentials such as food, transport, power, toiletries, and items for her baby. Much of her time and energy is spent trying to secure the immediate necessities needed to get through each day. This leaves very little capacity for long-term planning, healing, or engaging with services in the way that systems may expect. Poverty in this context is not a side issue; it is a central force shaping her choices, stress levels, and ability to remain stable.

Alongside these challenges, she has been trying to continue with school so that she can improve her long-term prospects for herself and her child. However, the instability in her living situation and the constant pressure of survival have caused her to miss many days. Her absences do not reflect a lack of motivation or commitment; rather, they reflect the reality of trying to study while struggling with housing instability, caring for a baby, recovering from violence, and dealing with poverty.

At the same time, Oranga Tamariki is expecting her to follow a very detailed safety plan in relation to her baby's father. While safety planning is important, the practical burden of meeting detailed requirements can become overwhelming when she has been consumed with finding housing, securing food, accessing baby supplies, and managing daily survival.

Family story from St John of God Hauora Trust (anonymised)

St John of God Hauora Trust

4.9.4 Impact of climate change on poverty and costs

With the impact of recent significant and increasingly common severe weather events across the motu, one influence of poverty that cannot be disregarded is the impact of climate change. People experiencing poverty, particularly young, elderly and disabled people, are predicted to be disproportionately impacted by the climate change (Ministry for the Environment & Stats NZ, 2025). For those experiencing homelessness, this is particularly pressing as extreme weather events are likely to significantly worsen living experiences and risk worsening access to shelter and have possible detrimental impacts on health. People experiencing homelessness are less prepared to for significant weather events with these having a disproportionate impact on those living without shelter (Mello, 2023). An Australian study investigating the impact of climate change on homelessness and housing affordability predicted that with high greenhouse gas emissions rates of homelessness could be four times higher in 2030 than what they were in 2020 (Habibi-Moshfegh et al., 2026). Additionally, the study reported that while low-emission scenarios would likely reduce this outcome, homelessness was still predicted to double, with rental affordability reducing by 23%.

For low-income households the influence of severe weather events on insurance rates risks them becoming priced out of affording this safety net (Colmer, 2021). Between 2023 and 2025 home insurance costs increased 40% (Cueto, 2025), while car insurance increased 46% (Consumer NZ, 2025a). With storm-related insurance claims increasing 256% year-on-year (Gallagher Insurance, 2026) it is likely that in addition to changes to insurance coverage of high-risk regions or regularly occurring events, there will be substantial increases in insurance premiums (MinterEllisonRuddWatts, 2023). While 7% of those who don’t have house insurance reported this was due to cost in 2022, this has more than doubled to 17% (Consumer NZ, 2025b). Those unable to afford insurance, or unable to be insured, are at increased risk of experiencing poverty or worsening of existing poverty in extreme weather events (Colmer, 2021). The impact of severe weather events on food production in Aotearoa also has the possibility to significantly impact food production and water supply putting additional strain on low-income households, particularly those living rurally (Ministry for the Environment & Stats NZ, 2025). Extreme temperatures, both low and high, are also likely to disproportionately impact those with low-incomes or without shelter.

5 Ending Poverty in Aotearoa

There are many interconnected factors which impact poverty rates in Aotearoa and there are cohorts including Māori, Pacific peoples, children, single person households and older people who are at an increased risk of experiencing poverty and hardship. Significant structural changes are needed to free New Zealanders from poverty.

While New Zealand already has an existing Child Poverty Reduction Act, this is designed to measure and set targets for households with children, meaning that many of the cohorts at risk of experiencing poverty are excluded.

> ***"Overcoming poverty is not a task of charity, it is an act of justice. Like Slavery and Apartheid, poverty is not natural. It is man-made and it can be overcome and eradicated by the actions of human beings"***
>
> *- Nelson Mandela*

Without accurate metrics to identify and track cohorts who are experiencing high levels of poverty in Aotearoa it is impossible to ensure that our approaches as a country to reduce these inequities are effective.

Introduce a Poverty Reduction Act to commit to freeing New Zealanders from Poverty

- The introduction of legislation to measure and target poverty rates for all New Zealanders
- The establishment of an official national poverty line
- Retention of the requirement to report and set targets for specific populations including children
- The establishment of an advisory body to the responsible Minister outlining how to meet the established poverty targets

Restructure the welfare system so that it frees from poverty

- an increase in core benefit levels to the standard of liveable incomes and to ensure it is above the proposed official national poverty line (once determined in the previous policy proposal)
- the indexing of entitlements to align with wage growth or CPI depending on which is greater, in line with Superannuation
- increased asset thresholds for accessing Special Needs Grants and third tier assistance so people don't have to burn through savings to access them
- the removal of benefit sanctions.

Better recognition in the welfare system for those with health conditions and disabilities

- the renaming of the Jobseeker Support—Health Condition or Disability Benefit to distinguish it from Jobseeker Support
- an increase in the payment rate in line with the Supported Living Payment

Reduce financial barriers to work

- an increase in the amount people can earn while on benefit to $350 (roughly the equivalent of 15 hours at minimum wage) before their benefit is reduced, and higher for couples
- an increase to the amount of money people can keep in their pockets before their benefit is reduced, by reducing the abatement rate
- exploration of an Earned Income Tax Credit proposed by the Welfare Expert Advisory Group

Working for Families that works for families

- the simplification of Working for Families into one single tax credit and increasing the overall rate
- an increase to the amount people can earn before their payments reduce, by setting the abatement threshold at a minimum of 40 hours on minimum wage
- a reduction to how quickly Working for Families payments decrease to ensure work pays and explore whether a two-tiered abatement threshold would be beneficial for families working more hours
- a reduction of debt by introducing grace periods to allow for changes in income and increasing how much debt can be automatically written off
- indexing of entitlements to align with wage growth or CPI depending on which is greater, in line with Superannuation.

Improve housing access and affordability

- increased social housing builds over time to bring us in line with the OECD average of 7% of housing stock
- the removal of asset thresholds for Accommodation Supplements for those who are renting and do not already own a property.

Address rising food costs now

- The introduction of a GST-Rebate type support package targeted at low- and middle- income households and equivalised to household food costs

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