

KUA MAHUE | LEFT BEHIND

Poverty in Aotearoa 2026



New Zealand Council Of
Christian Social Services

This is a summary document of the Kua Mahue | Left Behind paper investigating poverty in Aotearoa in 2026.

What does poverty look like?

Poverty and hardship are experienced by households when incomes are inadequate to cover basic living costs, like food, housing and power. Inadequate incomes and rising costs of living compound to worsen experiences of hardship.

While New Zealand introduced a Child Poverty Reduction Act in 2018, poverty spans beyond households with children, with those without children also experiencing high and increasing rates of poverty and hardship.

1 in 10 people (10.2% of the population) experienced relative income poverty*

In 2025

473,000 people experienced material hardship, unable to afford essential items



Populations most at risk of experiencing poverty

In addition to children, populations more likely to experience poverty include:

People over the age of 65

- In 2020, 16.8% of over 65s in NZ experienced relative income poverty
- The number of people over 65 on the housing register almost doubled in the 5 years to June 2025

Māori households

- 51% Māori households experience moderate to severe food insecurity
- The failure of the Crown to protect the social and economic wellbeing of Māori breaches the obligations of Te Tiriti

Pacific households

- 64% Pacific households experience moderate to severe food insecurity
- Severe housing deprivation increased between 2018 and 2023 for Pacific peoples, who represent 22.6% of people experiencing homelessness

Households with a disabled person

- In 2023 53% of disabled people lived without enough, or with just enough, money to cover essential costs
- 22.3% disabled adults sought assistance from charities in the 12 months to 2023 due to financial hardship

“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”

- Anonymised Client story from
Lifewise

What are the drivers of poverty in Aotearoa?

Cost of Living

- 1 in 3 households experienced food insecurity in 2025
- In 2024, 120,000 households in New Zealand were unable to pay their utility bills on time
- 28.4% of renters spend 40% or more of their income after tax on housing costs
- Cost of visiting a GP is providing a significant barrier to healthcare for 646,000 (14.9%) adults

*“I work full time,
but my income stays here and
my bills keep going up and up”*

- Client story from Visionwest

Welfare system

Improvements in income adequacy were seen following changes to the welfare system particularly in 2020 and 2021, but the rise in living costs in recent years means income supports are no longer adequate to support households.

- Research modelling incomes against basic living costs, found those on Jobseeker Support had a weekly deficit of \$93.93-162.04.
- Benefit sanctions can result in benefits being cut by 50% or stopped completely leaving little money to cover essential costs. Sanctions also remove access to additional financial supports risking recipients taking on debt to cover costs

Unemployment

- Unemployment was at 5.3% working age population in the quarter to March 2026; significantly greater in Māori at 11.5% and in Pacific peoples at 11.9%
- In March 2026 youth aged 15-24 not in employment, education or training (NEET) reached a 10 year peak at 13.6%

Housing

- The OECD average for social housing is 7% of total housing stock, with EU countries at 8%, New Zealand social housing contributes only roughly 3.8%

Debt

Debt can reduce available money to cover essential costs, significantly worsening financial hardship

- In 2022 459,000 people have debt to the Ministry of Social Development
- Individual income debt to IR has more than doubled since September 2020

How do we free New Zealanders from poverty?

- **Introduce a Poverty Reduction Act to commit to freeing New Zealanders from poverty**
- **Increase core benefit levels to the standard of liveable incomes**
- **Simplify Working For Families**

See more



[Free From Poverty policy asks](#)