

Regional Snapshot: Waikato



New Zealand Council Of
Christian Social Services

82,500 people in Waikato (15.8%) experience poverty after housing costs are paid

9,000 adults over 65 years old in the Waikato (10.45%) experience poverty after housing costs
24,000 children in the Waikato (19.9%) live in households experiencing poverty after housing costs

48,800 people in the Waikato (9.4%) are unable to afford essential items

3,000 adults over 65 years old in the Waikato (3.48%) are unable to afford the essentials
16,200 children in the Waikato (13.5%) live in households that are unable to afford the essentials



Housing

While average income increased 39% in the past 10 years, rental costs increased 70%

Home ownership is inaccessible, with a 20% deposit for a house in Waikato estimated to take 21 years to save for the average earner

40% of people in Waikato experienced food insecurity in the past year

Income adequacy

In the year to June 2026 20,802 special needs grants were approved in the Waikato, for households unable to cover their everyday expenses such as food, medical costs and utilities

More than twice the population of Cambridge are unable to afford the essentials

Health

41.2% of people in Waikato had unmet dental treatment due to costs, with this disproportionately impacting 45-54 year olds (54.3%), Māori (51%) and disabled people(50.5%)

1 in 5 adults aged 25-34 (19.5%) were unable to access a doctor due to cost

Employment

14.3% of working adults reported they would like, or are able, to work more hours than they currently were (compared to 13.8% nationally)

Visit our website for more information on steps we recommend to help free New Zealanders from poverty
nzccss.org.nz

