Waikato wellbeing project | Hinonga toiora o Waikato
Research . Knowledge . Storytelling

STATE OF THE REGION REPORT 2025

Datanomics and Waikato Wellbeing Project, December 2025

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Acknowledgement and Use.

This data in this report was collated and analysed by Quanita Ali of Datanomics Ltd. using publicly available data. Additional material and final formatting was undertaken by Harvey Brookes, Executive Director, Waikato Wellbeing Project. While all care has been taken, the WWP takes no responsibility for omissions or errors. Readers are encouraged to refer to original sources for verification, as much of the data reported is updated frequently. If you do note any errors or omissions, please contact us and we will make a correction. You are welcome to use and refer this document, provided due acknowledgement is made.

Executive Summary

Ma te whakaatu, ka mohio	By discussion, comes understanding
Ma te mohio, ka marama	By understanding, comes light
Ma te marama, ka matau	By light, comes wisdom
Ma te matau, ka ora	By wisdom, comes wellbeing

The Waikato in 2025 presents a picture of both resilience and challenge. It is rich in natural, cultural, and economic strengths: the Waikato River, vast renewable energy capacity, and one of New Zealand's most diverse economies. It generates 90% of the country's geothermal electricity, a third of its hydro power, and supports a growing Māori asset base now estimated at over $8 billion, up from $2.9 billion in 2012" (BERL, 2024; TPK/WRC, 2014). Yet beneath these strengths, many households struggle daily with the basics of food, shelter, health, education, energy and safety. These are the realities that shape wellbeing across the region.

This State of the Region report builds on the Waikato Progress Indicators (WPI), which tracks 32 headline wellbeing measures, but moves beyond a statistical dashboard. It takes a human-centred approach, framing wellbeing around domains that reflect the lived experience of households — food, housing, safety, health, education, environment, transport, and cultural participation — and connecting these to the UN Sustainable Development Goals (SDGs).

The findings reveal a region of contrasts. Employment has grown over the years, with 37,000 jobs added 2021–24, yet food insecurity is rising, with over 18,000 households accessing food support in 2024. Māori and Pasifika remain over-represented in low-wage roles, and youth disconnection is evident with a NEET rate of 14.6%, well above the national average.

Housing is one of our region's sharpest stress points. With a median house price of $740,000 and a regional median household gross income of $116,000, the price-to-income ratio is approximately 6.4:1. Average weekly rents are high relative to income at $519, requiring nearly 23% of the median household income. In some communities however, this can exceed 40%. Overcrowding affects one in eight households, disproportionately Māori and Pasifika, while spatial inequality persists: only 28% of residents live within a 45-minute public transport commute to major employment hubs.

Energy tells a similar story of paradox. Waikato is the backbone of Aotearoa's renewable system, yet 11% of households report being unable to keep their homes warm in winter. Health outcomes remain relatively strong, with life expectancy above the national average, but access to timely care, mental health support, and workforce sustainability remain significant challenges.

Education is another pressure point: attendance has dropped to 78%, NCEA attainment has fallen to around 60%, and foundational skills in maths and literacy remain low, particularly for Māori and Pasifika learners. These gaps carry direct consequences for the region's future workforce, already facing shortages in trades, healthcare, and STEM.

Community cohesion remains a foundation of resilience, with strong whānau and interpersonal support networks. Yet trust in institutions and feelings of safety are eroding. Property crime, fraud, and digital inequities weigh heavily, with rural communities paying more for slower and less reliable internet. Civic engagement is weakening, with historically low voter turnout and declining participation in volunteering. The environment is also under strain: per-capita greenhouse gas emissions remain 35% above the national average, two-thirds of monitored river sites are unsafe for swimming, and biodiversity loss threatens wetlands, fish, and native species.

Māori economic development and cultural participation stand out as major strengths. The Māori asset base continues to expand and diversify, while marae life, Matariki celebrations, and Māori arts flourish. Yet gaps persist

in governance representation and equitable access to services, with many Māori reporting under-representation in decision-making.

Taken together, the evidence shows Waikato is at a crossroads. Its economy is expanding, its energy systems are nationally vital, and its cultural strengths are profound. Yet household wellbeing is under acute strain, and inequities persist across housing, income, education, health, and community life. The challenge is clear, progress cannot be measured by GDP growth or asset values alone, but by whether families can live with security, dignity, and opportunity. Making progress will require weaving these domains together — recognising, for example, how housing stress fuels health risks, or how transport inequities limit education and employment. Embedding te ao Māori values, strengthening participation, and ensuring the benefits of growth are shared equitably will be essential to building a resilient and inclusive future for the region.

Reporting on the full state of a region in all respects is demanding. There are an almost infinite set of topics which could be explored, and this report does not attempt to be completely exhaustive. Most topics are covered relatively lightly, and further information can be found by accessing the references provided. This report explores a range of topics reflecting the work which the WWP has done over the past 5 years, complemented by other data and information to help readers build an overall picture of wellbeing and progress. Data is largely explored from a household | whanau perspective so that the insights shared relate to real lives and experiences as much as possible. **Figure *1*** summarises the structure of the report.

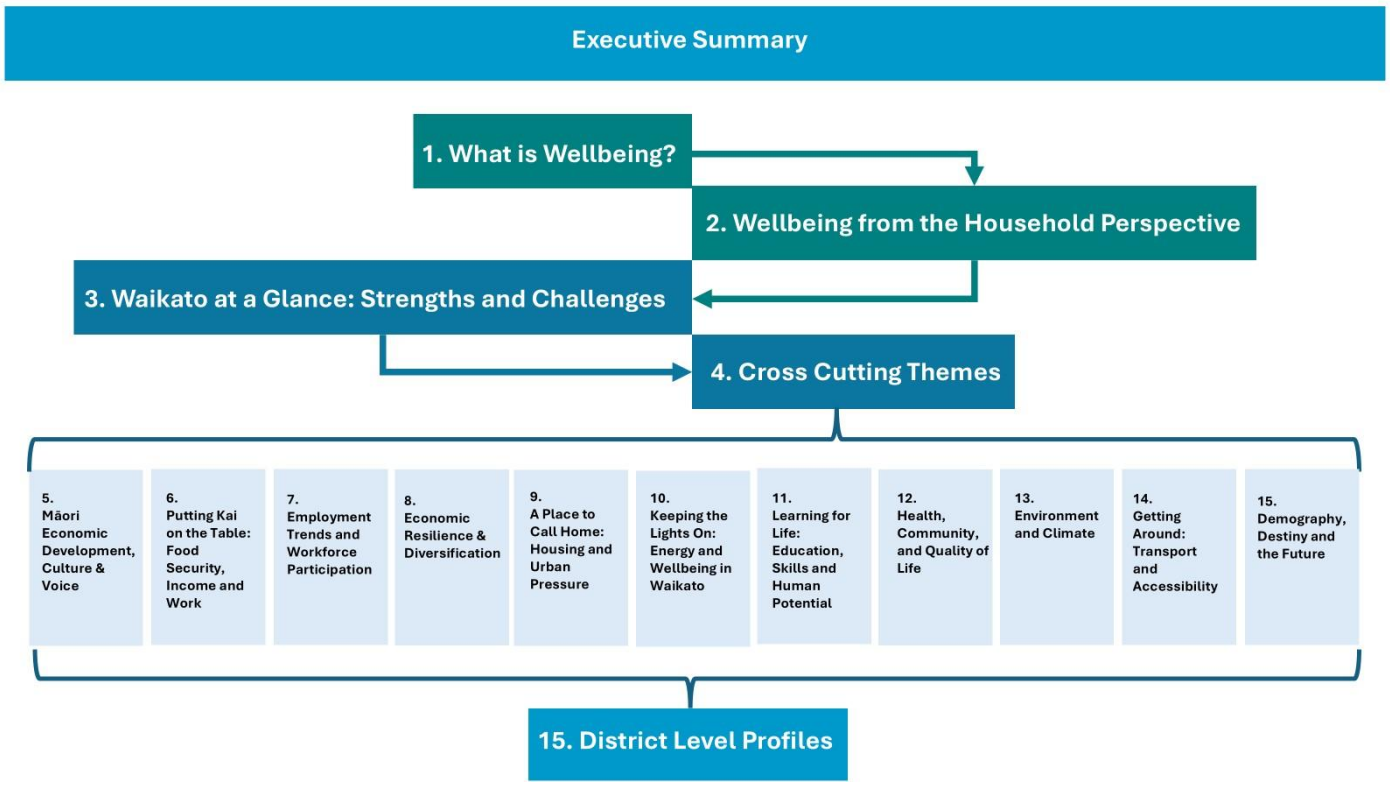

Figure 1. Report Structure

1. What is 'Wellbeing'?

This report refers to wellbeing as a way of summarising overall progress, and as a key summary of the state of our region. The report presents several sources of data, from structured reports such as the Waikato Progress Indicators (WPI) series, original data collected by the WWP (including subjective wellbeing data), and data from published third party sources. The report makes no overarching conclusions on the state of wellbeing and instead explores a range of subjects the WWP's research and community engagement have consistently identified as significant markers of long-term wellbeing in the Waikato.

'Wellbeing' has been used as a summary measure/indicator of human progress for many decades and accommodates a variety of positive states, subjects and contexts. Employed as an indicator of happiness and health, its utility supports wide use, and the boundaries and domains of the term are mobile and indistinct[1] (Wallace and Holeman, 2019).

While no singular definition of wellbeing is offered here, from a te ao Māori perspective, hauora might be seen as similar to, but not necessarily the same, as 'wellbeing'. Hauora is a holistic, interconnected view of wellbeing that weaves together the health of the tinana (body), hinengaro (mind and emotions), wairua (spirit), and whānau (family and relationships).

It's also deeply shaped by whenua (connection to land and place), tūrangawaewae (a sense of belonging), and whakapapa (identity and ancestry), recognising that wellbeing is collective and relational rather than just individual. In practice, supporting hauora means strengthening connections—within whānau and communities and with the natural world—alongside access to safe, culturally grounded support and opportunities to participate as Māori.

Wellbeing: Welfare Economics

Contemporary (western) wellbeing policy is the next stage in a long evolution of welfare thinking. The shift can be understood across three broad (and overlapping) phases:

> **1. The Classic Welfare State (1930's–1970's)-** in this period the focus was on how the government can provide services and income support to ensure minimum standards of living. In New Zealand, this period included the foundations of the modern welfare state (Social Security Act 1938), universal benefits, and strong public services.
>
> **2. Welfare Reform (1980's–2000's)** – during this period, the focus changed towards improved efficiency, a reduced role for the state and targeted support. In NZ, major economic restructuring (1984–1993), followed by targeted welfare and fiscal discipline. The shortcomings of this era motivated new frameworks that integrate economic, social, and human dimensions — setting the stage for wellbeing and social investment.
>
> **3. The Capabilities and Human Development Era (1990's–2010's)** – during this phase, the idea that welfare is not just about resources; it is about what people can '*be and do'*, began to take greater hold. Key thinkers/influencers included:
>
> - **Amartya Sen:** capabilities as "freedoms to achieve wellbeing."
> - **Martha Nussbaum:** list of central human capabilities; and
> - **UN Human Development Index (1990):** global shift from income to human flourishing.

[1] https://researchcommons.waikato.ac.nz/server/api/core/bitstreams/19f94fea-515d-4fd5-a4e9-86b4479a6504/content

This approach strongly influenced NZ's Living Standards Framework, which explicitly draws on capabilities thinking.

4. Wellbeing Policy (2010's–present)- in this current period, the government's role is to maximise overall wellbeing — material, social, environmental, subjective, and intergenerational. While distinctive, the linkages with stages 1-3 is clear:

- It retains the welfare state's commitment to dignity and minimum standards.
- It incorporates economic insights about incentives, efficiency, and long-run impacts (e.g., social investment).
- It embraces the capability theory's focus on human flourishing and freedoms.

Currently, the term wellbeing is used differently by a range of different professions and communities, so it has no single meaning. The term has also been used in New Zealand legislation for many decades. A review by Wallace and Holeman (2019) identified 134 principal Acts employing the term "well-being." Most included single references to "well-being" and many were prefaced by a mixture of multiple dimensions of well-being, dependent upon the purpose and intent of the legislation.

Grimes (2022) has described a wellbeing approach as consistent with the standard welfare economics approach that underpin public economics. Huber Social define it as *"(being) in the best position to fulfil your potential and live a life of value."*[2] Their framework describes wellbeing as the product of capability building and the provision of opportunity. The New Zealand Treasury defines wellbeing from the point of view of public policy as *"enabling people to have the capabilities they need to live lives of purpose, balance and meaning for them"*[3]. Similarly, Karacaoglu (2023)[4] describes wellbeing as "*the ability of individuals and communities to live the lives they value- now and in the future- as an aspect of their human rights."*

Alternatively, the capabilities approach (CA), developed primarily by Amartya Sen and further expanded by Martha Nussbaum, is a framework for assessing human wellbeing and social arrangements that moves beyond GDP and income-based measures. At its core, it asks not "what do people have?" but rather "what are people actually able to do and to be?" — that is, what capabilities they have, to live the kinds of lives they value.

Subjective wellbeing is often measured through self-reported surveys of life satisfaction, for example on a scale of 0-10 for long term wellbeing or WHO-5[5], which measures wellbeing over a shorter timeframe against 5 statements. Examples of measurement of linger term wellbeing in the Waikato include the Hauraki Opportunity[6], Wellbeing and Arts, Culture and Creativity in the Waikato[7] and the YWCA Community Wellbeing Baseline for Young Women and Sex/Gender Diverse people in the Waikato [8]. Elements that can be measured in this way include evaluative wellbeing (longer term), happiness/affect (shorter term) and eudaimonia (purpose in life).

There are many wellbeing frameworks and models, each addressing different aspects of either wellbeing, community/economic development or sustainable development. This report does not privilege any single model or approach, as each has its own strengths and areas of relevance, and its use can depend on the world view of the user. However, several are mentioned here and, in this report, given the unique context within which any assessment of wellbeing in New Zealand | Aotearoa sits:

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[22] Huber+Social+Wellbeing+Framework_General.pdf
[3] Applying a wellbeing approach to agency planning and performance reporting | The Treasury New Zealand
[4] Love you: public policy for intergenerational wellbeing – Tuwhiri - Books on Secular Buddhism
[5] The World Health Organization-Five Well-Being Index (WHO-5)
[6] waikatowellbeingproject.co.nz/site_files/36997/upload_files/optimized_hauraki_opportunity___june_2025_final_compressed.pdf?dl=1
[7] https://creativewaikato.co.nz/site/uploads/Huber-Social-Wellbeing-and-Arts-Culture-and-Creativity-in-the-Waikato-In-Our-Own-Words.pdf
[8] waikatowellbeingproject.co.nz/site_files/36997/upload_files/YWCA Wellbeing Baseline Report 2024 Standard Quality.3.pdf?dl=1

a) **Te Ao Māori frameworks** – are of relevance in Aotearoa New Zealand. Two well-known examples are Te Whare Tapa Wha[9], originally developed by Sir Mason Drurie, and He Ara Waiora[10], developed by The Treasury as part of the Living Standards Framework. For an example of the application of Te Whare Tapa Wha in the Waikato region, see the Hauraki Opportunity[11].

b) **Sustainable Development Goals** - emerged from a long evolution in global sustainable-development thinking, beginning with the 1992 Rio Earth Summit, which linked environmental protection and socio-economic development through Agenda 21. This agenda later informed the Millennium Development Goals (MDGs) adopted in 2000, which focused on reducing extreme poverty by 2015 but were limited in scope and primarily targeted at developing countries.

Building on these lessons, the Rio+20 Summit in 2012 launched negotiations for a universal, integrated framework, leading to the adoption of the 17 SDGs in 2015 as part of the **2030 Agenda for Sustainable Development.** The SDGs aim to align social, economic, and environmental progress, but as of 2025 global assessments show mixed results and many targets off track. The UN is now preparing for the post-2030 agenda, with formal discussions set to begin at the 2027 SDG Summit and early work—such as the Pact for the Future and the UN80 initiative—exploring how global development goals should evolve for the decades beyond 2030.

In 2019 the Waikato region adapted the SDGs in the development of the Waikato Wellbeing Project. The goals were developed into a series of 2030 goals and targets through extensive community conversations and were also reframed using a te ao Māori framework (**Figure 2**). The SDGs inform and frame the WWP, while not binding it.

Figure 2. Waikato Wellbeing Project: Framework

c) **Waikato Progress Indicators (WPI)**[12] –developed by Waikato Regional Council (WRC), tracks 32 headline measures and provides a structured dashboard of regional trends. While GDP has continued to grow strongly over the past decade, the WPI index (**Figure *3***) shows wellbeing has been slower to

[9] Te Whare Tapa Whā model of Māori health | Ministry of Health NZ
[10] He Ara Waiora | The Treasury New Zealand
[11] Hauraki Opportunity June 2025 FINAL
[12] Waikato Progress Indicators Tupuranga Waikato | Waikato Regional Council

improve, highlighting a widening gap between economic growth and lived outcomes for households as also highlighted in **Table *1***.

Indicator	Waikato	NZ Average	Trend
Housing costs as % of income	21.9%	20.1%	↓ slight improvement
Life satisfaction (rated 7–10/10)	79%	75%	↓ from 86% in 2022
NEET rate (youth not in education, employment, training)	14.6%	12.3%	↑ worsening
Te Reo Māori speakers	23%	18%	↑ improving

Table 1. Selected WPI Key Metrics (2023–24)[13]

Table *1* highlights a selection of headline measures from the WPI, providing a snapshot of current wellbeing in the region across income, housing, health, education, and environment. These metrics establish a baseline against which the report's domain-level analysis can be interpreted, ensuring consistency with the broader WPI monitoring framework.

Taken together, these alignments and baseline indicators show both the strengths and the pressures shaping life in Waikato today. They highlight areas where wellbeing is improving, such as te reo Māori revitalisation, alongside ongoing challenges in housing, youth transitions, and environmental sustainability. By situating local realities within the WPI framework and the SDGs, the report provides a clear and accessible picture of how the region is tracking, and where collective effort is most needed to support households and communities.

To provide a long-term perspective, the full WPI Scorecard of Trends (2006–2023) is included in **Appendix 5**. This finding is echoed nationally in Massey University's NZ Prosperity Live Index[14], which tracks real-time changes in prosperity across housing, health, education, income, and environment. Both indices reinforce an important message: prosperity and growth matter, but progress cannot be judged by GDP growth alone.

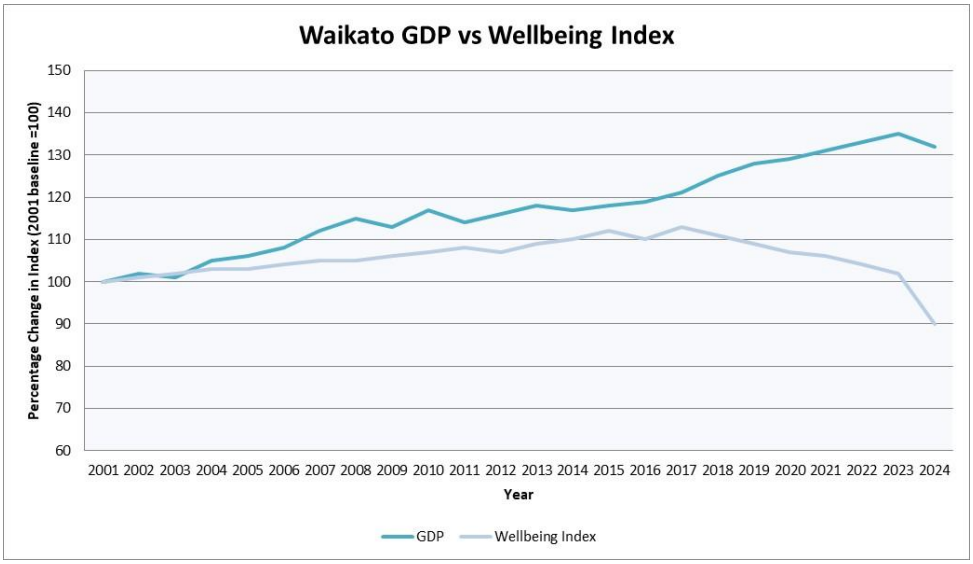

Figure 3. GDP vs Waikato Wellbeing Index (CIW method) 2001-2024 (provisional)

[13] Sources: Waikato Progress Indicators 2023–24; Stats NZ; Infometrics; Waikato Wellbeing Project datasets.
[14] Massey University. (2024). NZ Prosperity Live Index: Real-time prosperity tracking across Aotearoa. Palmerston North: Massey University.

2. Wellbeing from the Household Perspective

This report is deliberately broad, human-centred and is intended to complement other regional reports which provide deeper levels of detail about environmental wellbeing[15]. It is not intended to be exhaustive or to cover every aspect of social, cultural, economic and environmental wellbeing. It frames wellbeing around domains that reflect the lived experience of households — whether families can put food on the table, afford a warm home, access healthcare, or send their children to school. By weaving these lived realities together with the WPI and the UN Sustainable Development Goals (SDGs), the report moves beyond a statistical snapshot to provide a more holistic, household-focused picture of regional wellbeing.

It also integrates a broader evidence base, including rangatahi wellbeing surveys, kai/food security data, the Waikato Housing Initiative dashboard and stocktake, the YWCA Community Wellbeing Baseline for Young Women and Sex/Gender Diverse people in the Waikato, the WRC's organic waste review, and the WWP's own Hauraki Opportunity. In doing so, the report complements the WPI by grounding statistical indicators in real-world experience, while also aligning findings with the UN Sustainable Development Goals (SDGs) for international comparability.

Domain	Related WPI Indicators	Linked SDGs	Example WWP Data Sources
Income & Employment	Employment rate, Household income, NEET	**SDG 1** (No Poverty), SDG 8 (Decent Work)	Infometrics labour data, Rangatahi wellbeing survey 2022
Housing	Housing affordability, Crowding, Homelessness	**SDG 11** (Sustainable Cities)	Housing dashboard & stocktake, WHI, MSD housing data
Health & Wellbeing	Life expectancy, Mental distress, Access to services	**SDG 3** (Health), **SDG 10** (Inequalities)	Waikato DHB/Te Whatu Ora, Dot Loves Data, YWCA Community Wellbeing Baseline for Young Women and Sex/Gender Diverse people.
Education & Skills	NCEA attainment, Tertiary attainment, Attendance	**SDG 4** (Education), **SDG 10** (Inequalities)	Education Counts, Regional Skills Leadership Group
Environment	River quality, Emissions, Biodiversity	**SDG 6** (Water), **SDG 13** (Climate Action), **SDG 15** (Life on Land)	WRC water quality monitoring, Organic waste review
Transport & Accessibility	Mode share, PT access	**SDG 9** (Infrastructure), **SDG 11** (Sustainable Cities), **SDG 13** (Climate)	Census 2023 travel data, Waka Kotahi PT patronage
Community & Safety	Voter turnout, Volunteering, Crime rates	**SDG 16** (Institutions), **SDG 17** (Partnerships)	Social Capital Index, Police crime statistics
Māori Development & Culture	Māori asset base, Cultural engagement	**SDG 8** (Decent Work), **SDG 10** (Inequalities), **SDG 16** (Institutions)	Te Puni Kōkiri asset base, Ngā Hua Toi, iwi reports
Resilience & Preparedness	Institutional response, Climate adaptation	**SDG 11** (Sustainable Cities), **SDG 13** (Climate)	Hauraki Opportunity, Civil Defence/emergency plans

Table 2. Alignment of Waikato Wellbeing Domains, WPI Indicators, and SDGs

Table *2* demonstrates how each wellbeing domain in the report is anchored in Waikato Progress Indicators, linked to global SDG targets, and supported by regional evidence sources. Together, these alignments ensure the report is both internationally comparable and locally grounded in the realities of Waikato households and communities.

[15] For example see: State of the Environment 2022 | Waikato Regional Council

By linking each domain to both WPI indicators and the UN Sustainable Development Goals (SDGs), the report provides a coherent and **household-focused** picture of regional wellbeing, which we hope is of real relevance to people, whanau and communities. This ensures international comparability while grounding findings in local realities, including Māori and Pasifika disparities and iwi-led wellbeing strategies such as He Ara Waiora.

This report presents a regional wellbeing overview. These domains are structured around the WPI, which provide the regional measurement framework for tracking change in income, housing, health, education, environment, and civic engagement.

The WPI provides the regionalised measurement backbone for this report. Each wellbeing domain has been mapped against relevant WPI headline indicators and then linked to SDGs. This approach ensures international comparability while maintaining a local context, particularly in relation to Māori and Pasifika disparities, emissions trends, and iwi-led wellbeing strategies.

For further information on the region from a regional spatial planning perspective, readers are encouraged to review the Waikato Regional Spatial Inventory (RSS Inventory)[16] - prepared by Waikato Regional Council (WRC) as the evidence base for the development of a Regional Spatial Strategy (RSS). This report provides an excellent snapshot of the information currently held by WRC, other local authorities in the Waikato region, and other stakeholders. This includes the key issues and opportunities identified by policy and community, and also collates existing work and information regarding economy, infrastructure, land-use and environment (covering terrestrial, marine and coastal). This includes analysis of demographic and economic information sources, local authority policy documents and central government agency strategic direction.

As the WWP has progressed, we have come to increasingly rely on the well-known quote of former New Zealand Prime Minister Norm Kirk as our guidance on what matters most to people. In 1969 he said:

“Basically, there are four things that matter to people: they have to have somewhere to live, they have to have food to eat, they have to have clothing to wear, and they have to have something to hope for.”

[16] https://www.waikatoregion.govt.nz/assets/WRC/PS24-16.pdf

3. Waikato at a Glance: Strengths and Challenges

While much of this report explores challenges, it is equally important to recognise the assets and strengths that underpin wellbeing in the Waikato region. Social capital, voluntary networks, cultural infrastructure and local leadership play a vital role in enabling communities to respond to change, build resilience and support equitable outcomes.

Marae-Hapū- and Community-Led Initiatives

Marae and hapū are foundational to Māori cultural wellbeing, and their influence extends into broader regional life. These institutions act as cultural hubs, education providers, health-service partners, emergency-response coordinators and economic development enablers. While precise regional figures for the Waikato are limited, national research shows that Māori volunteering and community-led initiatives are under-represented in formal datasets yet form a substantial part of the non-profit and community sector.[17] The broader volunteer statistics for New Zealand show that 53.0% of adults volunteered in the previous four weeks, and that volunteer labour is valued at an estimated $6.4 billion annually[18].

Volunteerism and Community Connectors

Volunteering remains a powerful indicator of social capital. Nationally, approximately half of New Zealanders donate their time to formal or informal voluntary work.[19] Volunteer fire brigades are a specific example of local social fabric: 11,832 volunteer firefighters in New Zealand provide services valued at $823 million annually.[20]

In rural districts such as South Waikato, Matamata-Piako, Thames-Coromandel and Hauraki, local volunteer fire brigades, community-run halls and local ‘connectors’ (sports clubs, churches, marae) are often the only regular hubs of community activity, supporting social interaction, local identity and emergency resilience.

Rural Resilience and Local Infrastructure

The rural districts of the Waikato benefit from strong community cohesion and reciprocity—qualities that sustain wellbeing even as services withdraw. In many small towns, local social infrastructure (community centres, volunteer clubs, digital hubs, marae) act as multi-functional assets—hosting sport, culture, civil defence/ emergency, connection and information. These assets strengthen resilience by enabling local responses when external services are limited.

The challenge is to maintain these assets amid declining populations, service rationalisation, and increasing travel distances. Maintaining and investing in them is a strategic advantage for the region.

Arts and Cultural Festivals, Youth Leadership and Social Participation

Arts and cultural festivals, youth leadership programmes and sporting clubs are vital connectors in the region’s social fabric. National volunteer-sector research highlights that social connection is a key motivation for volunteering.[21] Youth leadership initiatives anchored in hapū, marae, schools and local councils create pathways for belonging, agency and civic participation—especially for Māori, Pasifika and young migrants.

The Waikato region is one of contrasts. It benefits from a diverse and resilient economy, abundant renewable energy, and significant Māori economic and cultural assets. At the same time, many households face acute

[17] https://www.volunteeringnz.org.nz/data-advocacy/statistics
[18] https://www.volunteeringnz.org.nz/data-advocacy/statistics
[19] https://www.communitymatters.govt.nz/_media/assets/volunteering-report-june-2022/full-report-strengthening-our-approach-to-volunteering-2022-05-23.pdf
[20] https://www.rnz.co.nz/news/national/519563/volunteer-firefighters-save-country-820m-annually-report

[21] https://knowledge.unv.org/evidence-library/state-of-volunteering-in-aotearoa-new-zealand-report-2024

pressures in housing, health, education, equity, and transport. This chapter begins with the lived experience of Waikato communities — from overcrowded homes and food insecurity to inequities in education and health — before situating these realities within wider demographic and economic trends. The emphasis is on what daily life looks like for whānau, and how regional growth and structural change shape both opportunities and challenges.

Household Wellbeing Pressures

- **Housing and Affordability** (*WPI Housing Domain; SDG 11*): Waikato's house-price-to-income ratio was 9.7 in 2025, compared with 7.7 nationally (Infometrics, 2025a; Chapman University, 2025). Median house prices vary widely, from $392,550 in Te Kuiti to over $1 million in parts of Hamilton (Opes Partners, 2025a). Average rents reached $570 per week in 2025, with South Waikato recording the fastest annual increase at 9% (Infometrics, 2025b). Overcrowding and homelessness continue to affect parts of the region (HUD, 2024).
- **Equity and Inclusion** (*WPI Health, Education, and Employment Domains; SDGs 3, 4, 8, 10*): Māori and Pasifika populations experience lower outcomes across wellbeing indicators. In education, NCEA Level 1 attainment declined to around 60% in 2024, with Māori and Pasifika learners achieving below Pākehā and Asian peers (MoE, 2024; ERO, 2023). Health outcomes show similar disparities, with higher rates of mental distress and variable access to services. In employment, income gaps by ethnicity remain evident despite overall growth.
- **Transport and Accessibility** (*WPI Transport Domain; SDGs 9, 11, 13*): Car dependency remains high. In 2023, 76.5% of Waikato commuters travelled by car, while only 1.2% used public transport compared with 7.3% nationally (Stats NZ, 2024b). Just 28% of residents live within a 45-minute public transport commute to major employment centres (Waikato RC, 2024).

Taken together, these indicators show that while Waikato remains an economically diverse and growing region, the distribution of wellbeing outcomes creates disparities. Māori and Pasifika communities, rural towns, and low-income households are most affected by pressures in housing, health, education, and transport.

Regional Environment, Growth and Economic Context

While households across Waikato face pressing challenges in areas such as housing affordability, health equity, and transport access, these trends sit within the context of environmental quality, population growth and an evolving economic base. Hamilton continues to attract rapid population growth, while smaller towns are also expanding, reflecting affordability pressures and shifting settlement patterns.

At the same time, Waikato's economy has diversified beyond its traditional reliance on agriculture, with strong growth in services, ICT and manufacturing. At the same time some rural towns are facing pressures from deindustrialisation as major employers retrench or shut completely. Together, these demographic and structural dynamics shape both the pressures and opportunities that households experience across the region.

Hamilton City is New Zealand's fastest-growing metropolitan centre, with an annual growth rate of 3.4% in 2023 (**Figure *4***). Its population reached 189,700 in 2024, up 3% from the previous year. Rural Waikato also grew by 2.1% in 2023–24, with towns such as Te Kuiti, Thames, and Paeroa contributing to this expansion (Stats NZ, 2024). This reflects affordability pressures in Hamilton (as well as spillovers from Auckland), aging and lifestyle choices in rural communities. Regionally, there is a general pattern of districts in the northern part of the region (Futureproof area) growing faster than the rest of the region, which is expected to intensify over the next 30 years(**Figure 5**). In Figure 5, Futureproof districts as shown as solid lines.

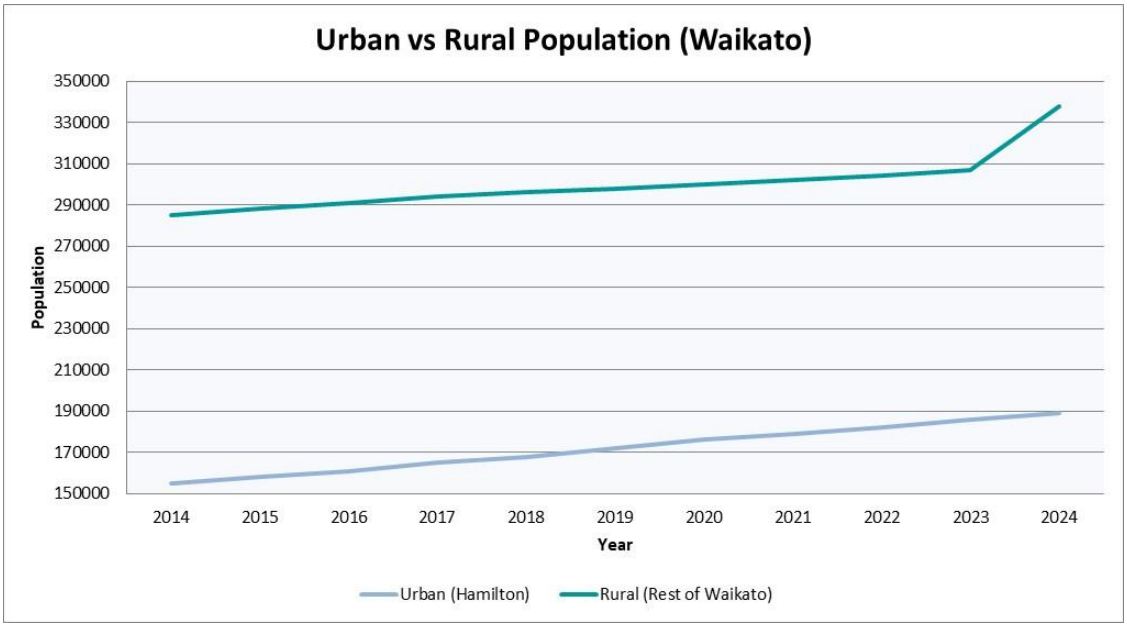

Figure 4. Waikato Urban vs. Rural Population Growth (2014–2024)[22]

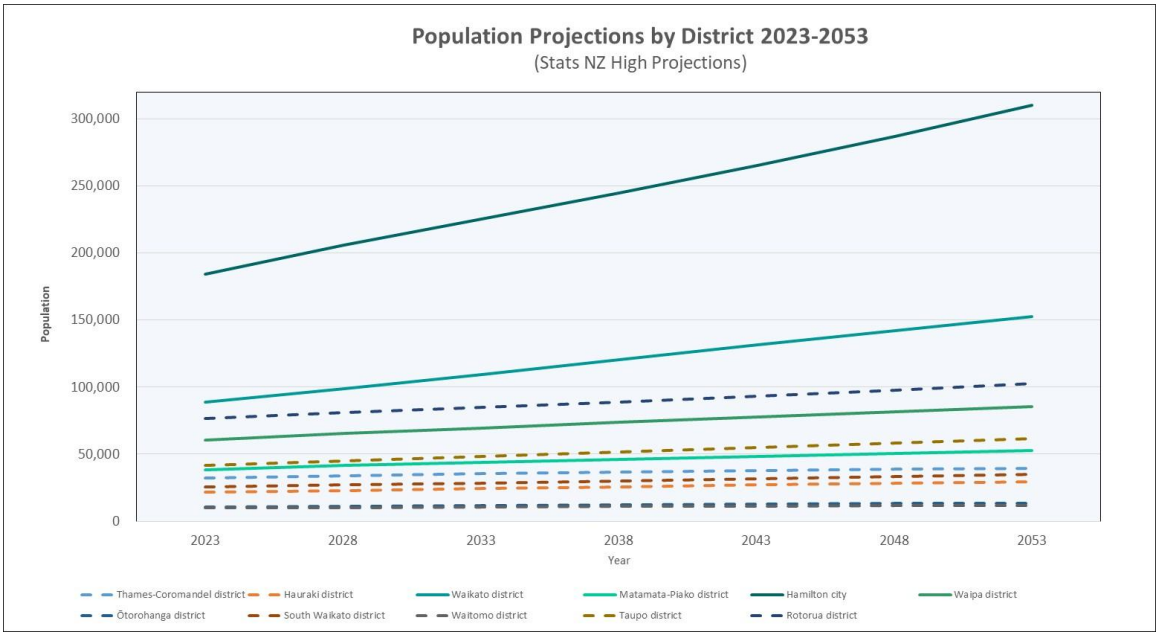

Figure 5. District Population Projections 2023-2053 (Stats NZ High Projection)

The region's economy is structurally diverse. Infometrics (2024a) notes Waikato's Herfindahl–Hirschman Index [23](HHI) of 21.5, well below the national average of 48.1, signalling resilience through diversification. While agriculture's GDP share has declined from ~15% to 13.4% since 2019, services and manufacturing have expanded, now making up 27.8% and 20.4% of GDP respectively (Infometrics, 2024d) (**Figure 6**). The region

[22] Statistics NZ (2023 Census), Infometrics (2024)
[23] The **Herfindahl–Hirschman Index (HHI)** is a commonly used measure of **market concentration** — that is, how much market power is held by the largest firms in an industry. It's used by economists, regulators, and competition authorities) to assess how competitive or monopolistic a market is. A lower number indicates less market concentration.

also produces 90% of New Zealand's geothermal electricity through the Taupō Volcanic Zone (MBIE, 2023a), reinforcing its critical role in renewable energy supply.

Box 1: Community Compass District Wellbeing Snapshot

What the Community Compass reports tell us (Q2 2024):

1. Many districts are reporting rising stress in housing affordability and income/financial wellbeing, especially for low-income households and in areas with weaker transport access.
2. District-level differences are meaningful: while some districts show relatively stable trends in access to services, others show early warning signs of decline in perceived health, housing stress, or educational outcomes.
3. Life satisfaction across Waikato in 2024 sits at 79%, down from ~90% in 2006, with larger drops in younger, Māori/ethnic, and more rural communities. Waikato Regional Council

***Why it matters**:*
These snapshots bring out local variation masked in regional averages, highlighting which places are under pressure—and therefore where wellbeing interventions are likely most needed.

The Community Compass reports are produced quarterly by Dot Loves Data for the Waikato Wellbeing Project. They provide district-level snapshots of wellbeing across domains such as housing, income, education, health, and community connection. These reports allow comparisons between Waikato's districts and highlight variations often masked in regional averages.

All reports are publicly available on the Waikato Wellbeing Project's website at:
https://www.waikatowellbeingproject.co.nz/wellbeing-by-district/

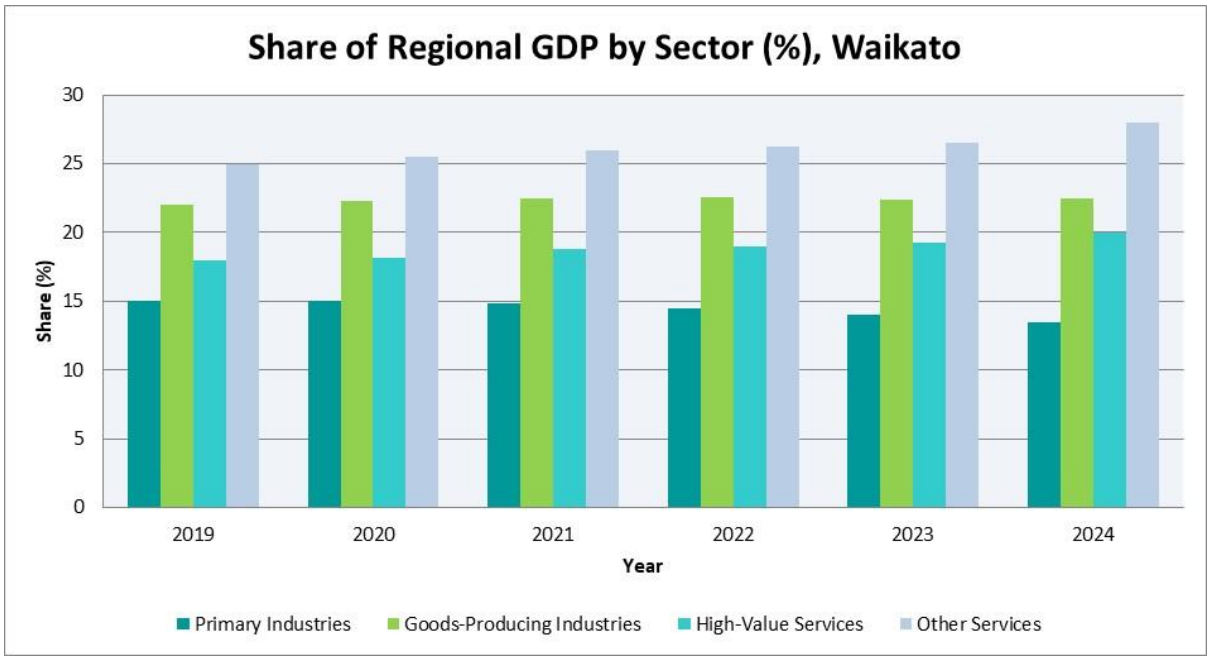

Figure 6. Sectoral Contributions to Waikato GDP (2019-2023) [24]

[24] Infometrics Regional Profile 2024; Waikato Regional Council Economic Report (2022)

4. Cross-Cutting Themes

Wellbeing outcomes in the Waikato are shaped not only by individual domains such as housing, transport, health, education, and income, but also by a set of underlying structural forces that cut across sectors. These forces interact with each other, reinforcing disadvantage for some groups while limiting the ability of households and communities to thrive. Understanding these cross-cutting causes is essential for designing interventions that address root issues rather than symptoms.

These cross-cutting forces operate as an interconnected system. Improvements in any single domain—housing, transport, health, education, income—will produce only modest gains unless the structural drivers behind them are confronted directly. By making these causal chains visible, regional leaders and decision-makers can better coordinate interventions, allocate resources, and design policies that strengthen resilience and advance equity across the Waikato.

A. Income Adequacy and Household Financial Stress

Income growth has not kept pace with rising living costs across the region. Increases in housing, transport, food, and energy expenses have outstripped wage growth for more than a decade, eroding disposable income and straining household budgets. This creates a cascade of wellbeing impacts:

- reduced ability to save or build resilience
- increased reliance on credit, hardship assistance, or food support
- reduced access to opportunities that require financial investment (e.g., training, sports, early childhood education)

Income adequacy has become a central constraint on household wellbeing—not only through direct material hardship, but through accumulated stress and reduced capacity to participate fully in community life.

B. Housing → Food Insecurity → Health → Education → Economic Wellbeing: A Causal Chain

Housing is a foundational determinant of wellbeing, shaping multiple downstream outcomes that accumulate across the life course. When housing is unaffordable, unstable, overcrowded, or of poor quality, it creates a cascade of pressures that affect food security, health, education and long-term economic participation.

- **Housing pressure drives food insecurity** - high housing costs reduce the share of household income available for food. Families in overcrowded or temporary accommodation face additional challenges storing and preparing food safely. These pressures increase reliance on foodbanks, create inconsistent nutrition for children, and heighten financial stress within households.
- **Food insecurity contributes to poor physical and mental health** - inadequate or inconsistent nutrition—combined with the stress of financial and housing insecurity—places children and adults at higher risk of chronic illness, infections, fatigue, and mental distress. These health impacts compound when housing is also cold, damp, overcrowded, or unstable.
- **Health impacts undermine educational engagement and learning -** Poor health leads to increased school absences, difficulty concentrating, and reduced participation in early childhood education, after-school activities, and sports. When families move frequently due to unaffordable or insecure housing, disruptions to schooling and loss of social networks further impede learning continuity.
- **Educational disruption limits long-term economic wellbeing** - irregular attendance, disrupted learning, and lower achievement reduce the likelihood of successful transitions into training, tertiary education, and stable employment. Over time, these patterns contribute to lower earnings, reduced job security, and increased exposure to hardship and debt.

For children and young people in particular, the housing → food insecurity → health → education → economic wellbeing chain represents one of the most powerful and enduring pathways through which disadvantage accumulates across generations. Addressing housing affordability and stability is therefore central to improving long-term wellbeing outcomes across the Waikato region.

C. Vulnerability to Extreme Weather → Energy Insecurity → Household Vulnerability

Extreme weather events—heavy rainfall, flooding, heatwaves, and cold snaps—expose vulnerabilities in household energy systems and incomes. This vulnerability is a combination of changes in event frequency and intensity, and greater levels of community exposure. Households with limited financial reserves, poor-quality housing, or inefficient appliances are disproportionately affected. Key mechanisms include:

- Increased energy consumption during cold or hot periods, driving up power bills
- Power interruptions that impact medical devices, heating, and food storage
- Damage to homes and contents, creating unplanned expenses
- Travel disruption, which affects employment and access to services

When energy insecurity combines with already-tight budgets, households face difficult trade-offs between heating, food, transport, and other essentials. These pressures deepen hardship and can create cycles of debt and poor health. Rural communities, older adults, and low-income renters are especially exposed.

D. Structural Inequities for Māori, Pasifika, and Disabled People

Many wellbeing disparities in the Waikato are rooted in long-standing structural inequities. These inequities emerge through:

- uneven access to primary and mental health services
- discrimination and bias in employment and education systems
- lack of accessible transport or housing
- institutional under-representation in planning and decision-making
- financial constraints that compound across generations

For Māori, historic land loss, disrupted social structures, and inequitable service systems continue to shape contemporary outcomes. For Pasifika communities, lower incomes, larger household sizes, and limited access to services outside major centres amplify vulnerability. Disabled people face persistent barriers across every wellbeing domain, from transport and housing to digital inclusion and employment.

Addressing these inequities requires not only targeted programmes but structural reforms, co-designed approaches with iwi and community organisations, and representation in decision-making processes at local and regional levels.

E. Transport Inaccessibility Reinforcing Housing Displacement

The geography of the Waikato means that transport and housing pressures are deeply intertwined. As housing costs rise in Hamilton and nearby centres, lower-income households are pushed further outward into districts with cheaper rents or home-ownership opportunities. Yet these areas typically offer:

- limited or no public transport
- longer travel distances to employment, education, and health services
- higher vehicle-ownership costs

This dynamic reinforces inequality. Households who move to more affordable areas face higher transport costs and longer commute times, reducing the financial benefit of cheaper housing. In turn, car dependence increases exposure to fuel price volatility, vehicle maintenance costs, and time poverty. Transport inaccessibility therefore amplifies both financial strain and social exclusion.

5. Māori Economic Development, Culture & Voice

Alignment: This domain aligns with WPI indicators on Māori asset growth, cultural participation, and governance voice. It contributes to SDG 8 (Decent Work & Economic Growth), SDG 10 (Reduced Inequalities), SDG 11 (Sustainable Cities & Communities), and SDG 16 (Peace, Justice & Strong Institutions).

Māori economic and cultural strength is interwoven with all domains — from iwi investment in housing and renewable energy, to cultural participation shaping identity, to co-governance structures guiding environmental stewardship. Embedding te ao Māori across domains ensures more equitable and holistic outcomes. Māori economic strength, cultural participation, and governance voice are not "extras" in Waikato — they are foundational to what wellbeing looks like across whānau, communities, and the region. For many Māori in Waikato, identity, connection to whenua and awa, and cultural expression are deeply intertwined with economic stability, health, and social outcomes.

However, despite strong strategy and leadership (for example, iwi plans and frameworks such as He Ara Waiora), inequities remain: access to capital, formal representation, and returns on Māori enterprise. Elevating these areas isn't just about closing gaps — it's about unleashing opportunity and resilience for entire families and generations.

Wellbeing Domain	Relevant WPI Indicators	Linked SDGs	Example Regional / WWP Data Sources
Māori Economic Assets	Asset growth; Māori share of regional GDP	**SDG 8, SDG 10**	BERL "Te Ōhanga Māori" Reports; TPK Māori Asset Base; WWP Progress Updates (BERL)
Cultural Participation	Participation in marae events, Māori arts, festivals	**SDG 11, SDG 4.7**	Ngā Hua Toi; WWP Creative/Cultural Indicators; WWP community feedback (waikatowellbeingproject.co.nz)
Governance & Representation	Māori voice in decision-making; trust in institutions	**SDG 16, SDG 10**	WWP community forums; Local Government engagement reports; iwi strategic plans (waikatowellbeingproject.co.nz)
Holistic Wellbeing Frameworks	Application of te ao Māori values; rangatahi wellbeing indicators	**SDG 3, SDG 10**	He Ara Waiora; WWP rangatahi survey; WWP Progress Report updates (waikatowellbeingproject.co.nz)

Table 3. Domain Alignment: Māori Economy & Culture

Māori Economic Development: Assets, Growth & Diversification

The Māori economy is a core strength of the Waikato region and a driver of intergenerational wellbeing. Earlier regional analysis found that Māori collectively owned assets of around $2.9 billion in Waikato in 2012, alongside an estimated $1.4 billion in Māori economic activity (≈ 8% of Waikato GDP at that time)[25]. Key holdings were concentrated in agriculture and forestry, property and business services, and manufacturing, reflecting both whenua-based investment and commercial diversification[26]. Since then, national evidence shows rapid expansion of the Māori asset base and growing Māori value-added and employment across a wider set of sectors[27], indicating continued diversification that is also visible in Waikato iwi and Māori enterprises[28].

Locally, iwi strategies such as Waikato-Tainui's Whakatupuranga 2050 place oranga and intergenerational prosperity at the centre of economic decision-making, embedding te ao Māori values (kaitiakitanga,

[25] Te Puni Kōkiri (2016). Māori Economy: Waikato Region Profile (updates drawing on the 2012 base).
[26] Te Puni Kōkiri & Waikato Regional Council (2014). Māori Economy in the Waikato Region (2012 baseline).
[27] MBIE / Infometrics regional profiles: sectoral composition and Māori labour market indicators (where available).
[28] BERL – Te Ōhanga Māori (various national updates, 2018–2024): national Māori asset base and GDP/value-added growth

manaakitanga, whanaungatanga) in investment, employment, and education pathways[29]. The Waikato Wellbeing Project's recent planning documents reinforce the importance of whānau voice and rangatahi opportunity in shaping regional priorities, with recurring community feedback around access to housing, transport, healthcare, and representation in decision-making[30].

While asset growth is necessary, alone it is not sufficient. The wellbeing dividend depends on whether whānau experience secure incomes, quality housing, and real influence over regional choices. That is the bridge between balance-sheet strength and lived prosperity.

Box 2 – Māori Voice & Economy Snapshot

What the data shows:

Assets and activity: Māori collectively owned approximately NZ$2.9 billion in assets in Waikato in 2012, generating around NZ$1.4 billion in Māori economic activity, or roughly 8% of regional GDP at the time (Te Puni Kōkiri & Waikato Regional Council, 2014; Te Puni Kōkiri, 2016). These holdings were concentrated in agriculture and forestry, property and business services, and manufacturing, reflecting both the region's resource base and historical investment patterns.

Growth trajectory: Since then, the Māori economy has expanded rapidly at both national and regional levels. Nationally, GDP contribution rose from NZ$17 billion in 2018 to NZ$32 billion in 2023, while the Māori asset base almost doubled, from ~NZ$69 billion to NZ$126 billion over the same period (BERL, 2023; Te Puni Kōkiri, 2023). Evidence from Waikato iwi and Māori enterprises suggests this growth is mirrored regionally, with greater diversification into fisheries, services, and new business models (MBIE & Infometrics, 2024).

Cultural strength: Alongside asset growth, cultural participation remains a cornerstone of wellbeing. Engagement in marae activities, Matariki celebrations, and Māori arts has grown steadily in Waikato, sustaining identity, language, and intergenerational connection (Creative Waikato, 2023; Te Puni Kōkiri, 2024b). These forms of participation are consistently highlighted in Waikato Wellbeing Project (WWP) surveys, where whānau describe culture as both a protective factor and a source of resilience (Waikato Wellbeing Project, 2024a).

Governance and trust: Despite these strengths, governance outcomes are mixed. Māori confidence in local government decision-making remains consistently lower than the population average, and regional feedback points to a need for stronger Māori representation in planning, infrastructure, and investment decisions (Stats NZ, 2023a; Local Government NZ, 2023). The WWP Business Plan 2025–26 echoes this, noting that Māori increasingly report challenges in expressing identity, accessing services, and influencing decision-making frameworks (Waikato Wellbeing Project, 2024b).

Why it matters:

These data highlight both the scale and the gaps. The Māori economy has grown substantially at the national level, with asset and GDP contributions rising strongly. Yet, within Waikato, many Māori still report that cultural participation, governance voice, and equitable access to services do not always keep pace with this economic strength. Community feedback gathered by the Waikato Wellbeing Project confirms that whānau value strong cultural connection and identity but also feel under-represented in decision-making and constrained in accessing services.

Strengthening mechanisms for participation, representation, and the visibility of te ao Māori values in regional planning and wellbeing monitoring will be essential to ensuring that Māori aspirations for intergenerational wellbeing are fully realised (Waikato Wellbeing Project, 2024a; Te Puni Kōkiri, 2023; BERL, 2023).

Culture, Participation & Governance

Cultural participation across Waikato remains strong. Engagement in marae-based activities, Matariki events, and Māori arts continues to grow, supported by regional partners such as Creative Waikato and local arts networks[31]. Cultural expression is not ancillary—it sustains identity, language, intergenerational connection, and community resilience.

[29] Waikato-Tainui (2009–ongoing). Whakatupuranga 2050 and subsequent strategic updates
[30] Waikato Wellbeing Project (2025–26). Business Plan & Work Programme (whānau voice, data & insights priorities).
[31] Creative Waikato publications and programme reports (Māori arts participation and support across the region).

Governance outcomes are more mixed. National surveys show lower confidence in local government among Māori than the all-population average, and qualitative feedback in Waikato points to under-representation in formal planning and infrastructure decisions[32].

At the same time, te ao Māori frameworks such as He Ara Waiora and iwi strategies—are increasingly shaping how regional wellbeing is conceived[33], measured, and acted on[34]. Māori economic development, cultural vitality, and governance voice form a single wellbeing system. Waikato has clear strengths (growing asset base, vibrant cultural life, strong iwi strategies) and clear gaps (disaggregated up-to-date GDP-by-district, consistency of formal participation, equitable returns at whānau level). Closing those gaps will lift outcomes for the whole region.

2025 Māori Investment Summit

The Māori investment summit held at the University of Waikato in Hamilton on 29 November 2025 was positioned as a confidence-building “step up” moment for Māori economic leadership on a global stage. Branded as the inaugural Ōhanga ki te Ao (Economy to the World) summit, it convened 200+ delegates—including iwi representatives, business leaders, and sovereign-wealth fund heads—inside Te Pā on campus, with participants travelling from Aotearoa and overseas (Asia, Australia, the Pacific, Europe and North America).

Alongside the summit, the Kohinga Koha expo showcased 158 marae and businesses from Tainui Waka, reinforcing that this wasn’t just talk: it was a marketplace of capability and opportunity, built on Māori enterprise momentum and international relationship-building.

A headline outcome was the Māori Queen, Te Arikinui Kuini Ngā wai hono i te pō, formally unveiling the Kotahitanga Fund as a vehicle to unlock scale and coordination in Māori investment. In her closing address she framed it as both practical and symbolic: “This fund is more than an investment tool,” calling it a declaration that Māori are ready to invest in “ourselves, in our brilliance and in the future we choose,” and a way to leverage collective strength to grow a Māori economy reported at $126b.

Some iwi had already pledged approximately $100m as seed funding, with an explicit expectation that investment choices will generate real outcomes for people alongside intergenerational returns.

Beyond the fund itself, the summit’s other “outcome” was the platform it created for deal-making conditions: shared frameworks, alignment across iwi entities, and relationship-first partnering with global pools of capital. An organising message in the opening address was a challenge to put the foundation first—trust, shared vision, and kotahitanga—so that “the deals will come” once alignment is right. That tone matters because it signals Māori-led terms of engagement: long-term horizons, values-based governance, and investment that supports whānau resilience.[35]

[32] Stats NZ – General Social Survey (GSS) 2021/22, 2023/24. Confidence in local government (Māori vs total).
[33] Local Government NZ (LGNZ) Surveys (recent waves): public trust and confidence in local government
[34] The Treasury (2021–2023). He Ara Waiora framework and guidance on applying wairua-centred wellbeing to policy and measurement.
[35] Māori Queen launches multi-million-dollar investment platform | Waikato Times

6. Putting Kai on the Table: Food Security, Income and Work

Alignment: This domain aligns with WPI indicators on employment rate, household income, food security, NEET rates, and Māori workforce participation. It contributes to SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities).

For households across Waikato, wellbeing begins with secure incomes and the ability to put kai on the table. Yet food insecurity is rising, wage growth has not kept pace with living costs, and many families are struggling to meet daily needs. While the region's economy is diverse and expanding, not all households benefit equally. Māori, Pasifika, aged, disabled and rural communities continue to experience persistent inequities in both income and access to essentials such as food and housing.

Food insecurity is not only an income issue; it also has a direct impact on health outcomes, children's educational attainment, and broader community resilience. Rising food costs and household stress connect this domain to both health inequities and housing affordability pressures. This chapter examines how income, employment, and food security intersect — not just in terms of jobs created, but in whether those jobs and incomes are enough to provide stability, dignity, and opportunity for all.

Wellbeing Domain	Relevant WPI Indicators	Linked SDGs	Example WWP / Regional Data Sources
Food Security	Household food insecurity; Access to affordable kai	**SDG 2** (Zero Hunger), **SDG 1** (No Poverty)	WWP Kai/food stocktake; Dot Loves Data; MSD Hardship data
Income & Employment	Employment rate; Median household income; NEET; Māori workforce participation	**SDG 1** (No Poverty), **SDG 8** (Decent Work), **SDG 10** (Reduced Inequalities)	Infometrics labour market data; Stats NZ Census & HLFS; Rangatahi Wellbeing Survey
Economic Resilience	GDP per capita; Productivity; Sector diversification	**SDG 8** (Decent Work), **SDG 9** (Industry & Infrastructure)	Infometrics GDP & sectoral data; MBIE Workforce Plan; Waikato 2070
Māori Economy	Māori employment share; Māori asset base	**SDG 8** (Decent Work), **SDG 10** (Reduced Inequalities)	BERL Māori Economy Reports; Iwi strategies (e.g., Waikato-Tainui Whakatupuranga 2050)

Table 4. Domain Alignment – Food Security, Income and Employment

Table *4* shows how food security, income, and employment are anchored in the WPI framework and connected to the SDGs. It also highlights the evidence sources that inform this analysis.

Food Security and Kai Access

Food insecurity is a growing reality for Waikato households. The 2024 Waikato Wellbeing Project kai stocktake found that over 18,000 households accessed food support in a single year. Māori and Pasifika families were disproportionately represented, reflecting wider structural inequalities.

National food inflation peaked at 12.1% in 2023 and, although easing, remains well above wage growth (Stats NZ, 2024c). In Waikato, foodbank demand increased by 14% in 2023–24, with South Waikato, Waitomo, and Hamilton recording the sharpest rises (Dot Loves Data, 2024). Community responses remain a key resilience

factor: iwi-led kai sovereignty projects, school lunch programmes, and local food networks have helped reduce hardship but cannot offset underlying affordability pressures.

Food Production in the Waikato

In 2024 the Waikato Wellbeing Project commissioned Whirika to develop a foodshed report for the Waikato region[36]. A foodshed analysis provides information on the current estimated amount of food needed to feed the population residing within the study area and compares it to the estimated amount of food produced. Key findings from the report are summarised below and illustrated in **Figure 7**:

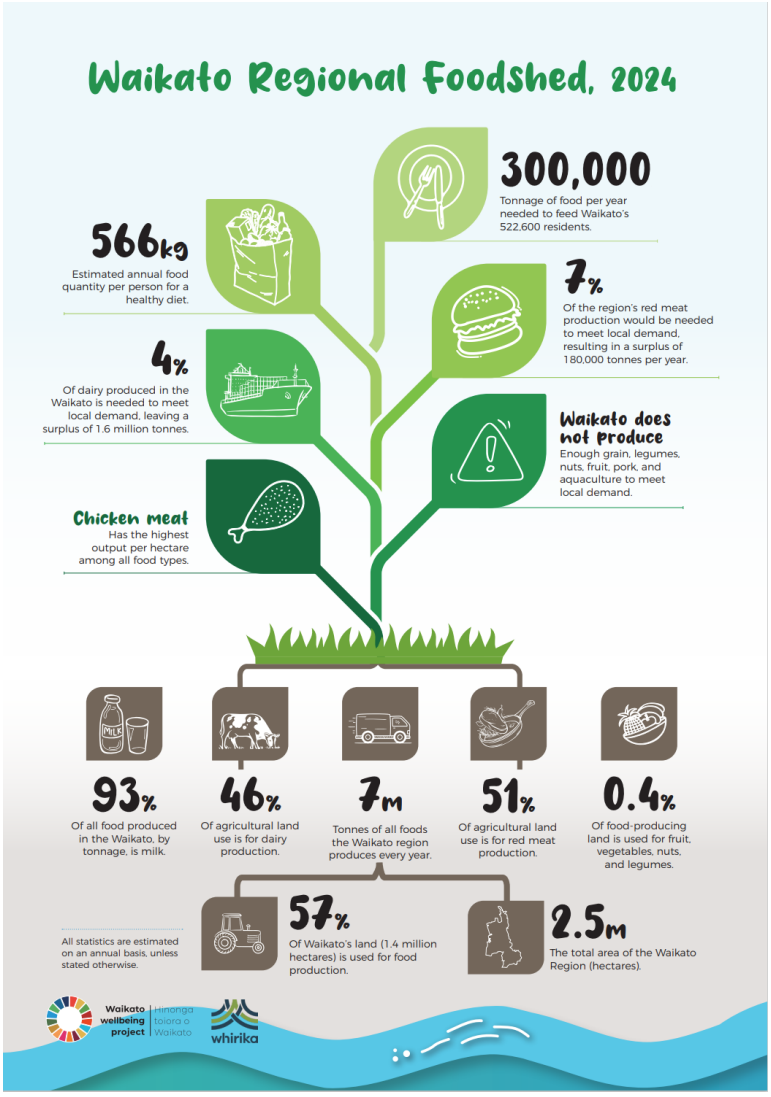

Figure 7. Waikato Regional Foodshed, 2025.

- The Waikato Region requires 300,000 tonnes of food per year to feed its population of 522,600.
- Of the region's 2.5 million hectares, 1.4 million hectares (57%) is food-producing land.
- Waikato grows a wide range of foods but produces especially large volumes of milk (6.5m tonnes/year) and red meat (200,000 tonnes/year).
- Within the regional foodshed, red meat uses 51% of food-producing land and dairy 46%; all other food types occupy under 1%. Horticulture makes up 0.4% of land yet produces ~200,000 tonnes of fruits, vegetables, nuts, and legumes annually.

[36] Foodshed Info - 12'3 - Whole Document LR.3.pdf

- Horticulture—especially root and above-ground vegetables—has some of the highest yields per hectare, while chicken meat has the highest output per hectare overall.
- The region produces surpluses of dairy, red meat, vegetables, and poultry. Only 4% of dairy output is needed locally, leaving a 1.6m-tonne surplus.
- With 95% of milk exported nationally, Waikato's remaining dairy aligns closely with regional demand. Only 7% of local red-meat production is needed for consumption, creating a 180,000-tonne surplus.
- Poultry meat, eggs, and vegetables are also surplus foods, requiring 14%, 21%, and 43% of production for local needs. Adjusted for exports, Waikato produces 5.5× the poultry, 4.4× the eggs, and 1.5× the vegetables its population requires.
- Key deficits remain, most notably grain crops, with 55,000 tonnes required annually and none produced for human consumption.

Box 3 – Kai | Food Security in Waikato

What the Kai Challenge reports show (2023–24):
• Food basket prices varied widely across the region, with differences of 7–16% between outlets.
• Food hardship grants peaked at around 10,000 in early 2023 before falling to about 6,000 in 2024.
• The average value of grants rose to $145 in mid-2020 and declined to about $115 by mid-2024.
• Food parcel deliveries remained steady between 2022 and 2025 at 9,000–10,000 annually, supporting 6,500–7,000 households.
• Government COVID-19 support provided $2.8m to 55 community organisations for food security (2020–24).
• Around 9–10% of Waikato households, and 10–12% of children, experience food insecurity.
• Strong links exist between food insecurity, housing costs, and income adequacy: housing usually exceeds 40% of basic household costs, and surpluses/deficits vary sharply by household type (e.g., couples without children average a $400/week surplus, while two unemployed parents with children face deficits of at least $250/week).

New regional indicators from *Framing Food Insecurity in the Waikato* include:
• The cost of a healthy food basket,
• Scale of food charity responses, and
• Levels of government food-hardship support.

Why it matters:
Food security is a core measure of household wellbeing. Despite the Waikato's role as a major food producer, many households struggle to access affordable, nutritious kai—an issue with significant equity implications for Māori, Pasifika, aged, disabled and rural communities.
Kai Challenge reports are produced by the Waikato Wellbeing Project: www.waikatowellbeingproject.co.nz/kai----food.

7. Employment Trends and Workforce Participation

Alignment: This chapter aligns with WPI indicators relating to labour market performance and household economic conditions (including employment status, participation and income-related measures) and connects these to local evidence on food access and hardship. It contributes to SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities).

Employment has expanded strongly, adding 37,000 filled jobs between 2021 and 2024, reaching 248,665 in March 2024 (Infometrics, 2024a). Healthcare, social assistance, and construction were the fastest-growing sectors, reflecting population growth, ageing demographics, and housing demand.

Despite this growth, Māori and Pasifika outcomes remain inequitable. Māori account for 21% of all jobs in the region, up from 18.5% in 2019, but still face lower average wages and under-representation in high-value sectors. Pasifika workers remain concentrated in lower-income service roles. Youth outcomes are another concern: the regional NEET rate stood at 14.6% in 2024, above the national average of 12.3% (Stats NZ, 2024a).Employment in Waikato has expanded steadily, though the composition of jobs has shifted over time.

Growth since 2016 has been strongest in construction, health, and social assistance, reflecting both population pressures and the needs of an ageing community. In contrast, manufacturing and agriculture — while still significant — have declined in their relative share. **Figure *8*** illustrates these sectoral shifts, showing how household wellbeing in the region is increasingly tied to service-sector jobs and local infrastructure development rather than solely to traditional land-based industries.

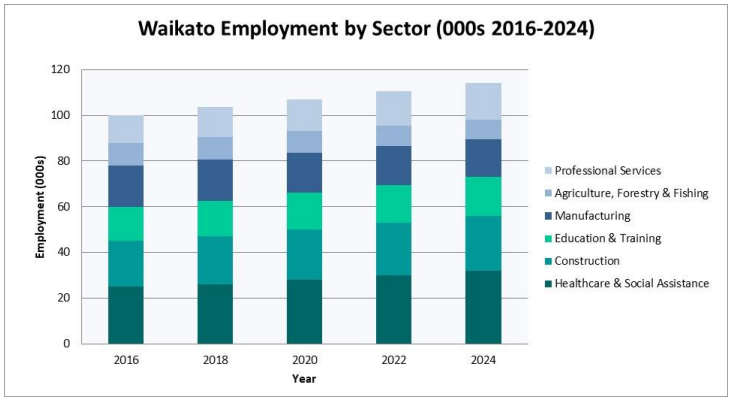

Figure 8. Employment By Sector In Waikato Region (2016–2024)[37]

Income Levels and Household Disparities

Waikato's median personal income was $40,300 in 2023, a 32.6% rise since 2018 (Stats NZ, 2023b). Yet averages mask wide variation. Professional services, utilities, and construction workers earn significantly above the median, while incomes in rural service roles and agriculture lag behind.

For Māori households, weekly incomes are 15% below the Waikato average, and for Pasifika households, the gap is closer to 20% (Stats NZ, 2025a). Rising food and housing costs deepen these disparities, leaving many households unable to build financial resilience.

[37] Infometrics Regional Profile (2024); Waikato Chamber Quarterly Economic Monitor (June 2024); MBIE Regional Workforce Plan 2023–2024

8. Economic Resilience and Diversification

Alignment: This chapter aligns with WPI indicators on regional GDP (real GDP per capita) and broader economic conditions that underpin resilience, including building activity (new building consents), employment rate, and real median weekly household income. It contributes primarily to SDG 8 (Decent Work and Economic Growth) and SDG 9 (Industry, Innovation and Infrastructure), and—where the chapter addresses uneven resilience and participation across communities—also to SDG 10 (Reduced Inequalities).

Waikato's economy is diverse by national standards, reducing vulnerability to sector shocks. The share of primary industries declined from 15% of GDP in 2019 to 13.4% in 2024, while services grew steadily. ICT and digital services, though still small, are expanding in Hamilton, with Waikato Innovation Park hosting more than 50 tech-related firms. Yet resilience is uneven. Districts such as South Waikato, Ōtorohanga, and Waitomo remain highly dependent on single industries, exposing them to volatility in global markets and climate-related policy change.

Alongside these shifts, the role of Māori in the regional workforce has grown in importance. Māori now hold around one in five jobs in Waikato, up from 18.5% in 2019, reflecting both demographic strength and increasing workforce participation. However, income gaps remain, and Māori are underrepresented in higher-value industries such as ICT, finance, and professional services. **Figure *9*** highlights these trends, showing both the scale of Māori participation and the continued challenge of ensuring equitable access to quality employment.

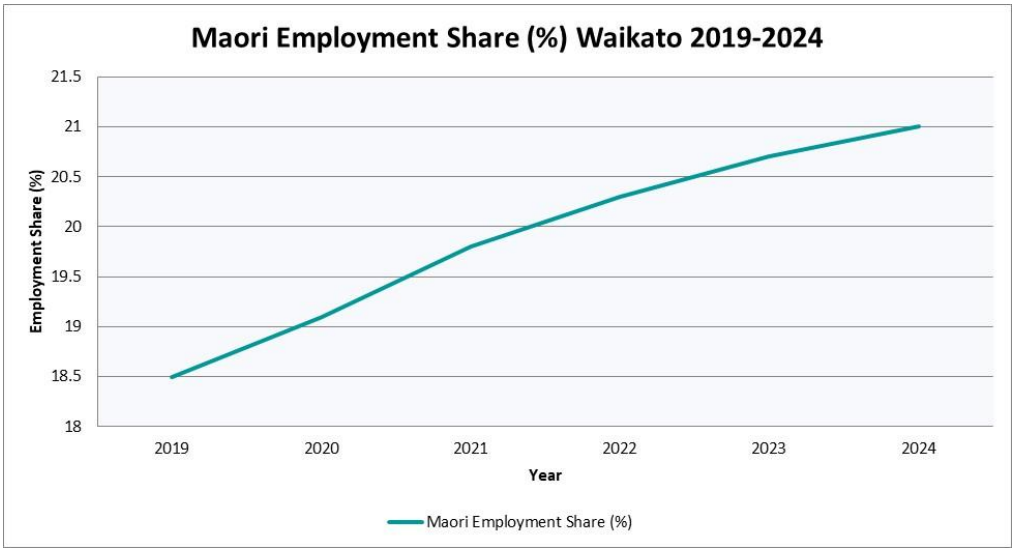

Figure 9. Māori Share Of Employment In Waikato (2019–2024)[38]

Food insecurity and persistent income inequality show that household-level challenges remain pressing, even amid employment growth and economic diversification. Māori, Pasifika, and rural households continue to face structural disadvantages, highlighting the need to connect regional economic strategies more closely to lived realities. In this framing, economic growth is important — but the real test of resilience is whether families can put kai on the table, pay for housing, and access decent work.

[38] Stats NZ. (2024). Māori Labour Market Statistics – Regional Tables (2019–2024). Te Puni Kōkiri Māori Economic Data (2024).

Box 4 – Māori Labour Market Snapshot (Waikato, 2024–25)

What the data shows:
- Māori now hold around 21% of total jobs in Waikato, up from 18.5% in 2019.
-The Māori employment rate (share of working-age population in work) is 60.7%, compared with 68% region-wide.
-As of March 2025, unemployment in Waikato was 11.6% for Māori and 16.1% for Pacific Peoples, significantly higher than the regional average of 5.6% and just 3.5% for European/Other groups.
- Māori are over-represented in primary industries and lower-wage service roles, and under-represented in ICT, finance, and professional services.
- Median Māori incomes remain 10–15% below the regional average, underscoring persistent equity gaps.
- Youth disengagement (NEET rate) is higher: 19.3% for Māori and 16.8% for Pasifika, compared with 12.6% overall.

Why it matters:
These figures underline both the contribution and challenges facing Māori in the Waikato labour market. While participation is rising, income disparities, youth disengagement, and sector concentration remain barriers to long-term economic resilience and household prosperity.

Source: Stats NZ Māori Labour Market Statistics (2024–25); Infometrics Māori Labour Market Profile (2024); Te Puni Kōkiri Māori Economic Data (2024); Te Ara Poutama Update, July 2025 – Waikato Wellbeing Project.
The Te Ara Poutama updates and related wellbeing reports are available on the Waikato Wellbeing Project website: www.waikatowellbeingproject.co.nz/waikato-data-and-knowledge.

9. A Place to Call Home: Housing and Urban Pressure

Alignment: This domain aligns with WPI indicators on housing affordability, adequacy, and crowding. It contributes to SDG 11 (Sustainable Cities and Communities), SDG 1 (No Poverty), and SDG 10 (Reduced Inequalities).

A warm, dry, and affordable home is the foundation of family wellbeing — yet in Waikato this foundation is under strain. Secure housing underpins health, stability, and intergenerational opportunity, but affordability pressures, rising rents, and overcrowding are eroding that security. Māori and Pasifika whānau are disproportionately affected, while uneven access between urban and rural areas widens inequities. These challenges are highlighted in the Waikato Housing Initiative (WHI) dashboard and stocktake, and national monitoring.

Housing stress compounds other domains: overcrowding contributes to poorer health outcomes, while displacement to rural areas reduces access to education and employment. These dynamics underline the need to integrate housing, transport, and health planning. The housing pressures described here have direct health consequences. Cold, damp, and overcrowded homes contribute to respiratory illness and child hospitalisations, reinforcing links between housing, energy, and health outcomes in Waikato

This chapter explores how households are experiencing the pressures of housing and how rapid urban growth is reshaping where people live, work, and connect. This table highlights how the housing domain is anchored in the WPI framework and linked to SDGs, while drawing on regional evidence sources such as WHI, HUD, and council planning strategies.

Wellbeing Domain	Relevant WPI Indicators	Linked SDGs	Example WWP / Regional Data Sources
Housing Affordability	House price-to-income ratio; Rental affordability	**SDG 11** (Sustainable Cities), **SDG 1** (No Poverty)	WHI housing dashboard; Infometrics affordability data
Housing Adequacy	Overcrowding; Homelessness; Quality of dwellings	**SDG 10** (Inequalities), **SDG 3** (Health)	HUD housing needs assessments; MSD housing register
Urban Development	Compact urban form; Access to services	**SDG 11** (Sustainable Cities), **SDG 9** (Infrastructure)	Future Proof Strategy; Hamilton Plan Change 12; Waikato Regional Policy Statement

Table 5. Domain Alignment – Housing, Affordability and Urban Development

Affordability Trends and Housing Costs

With a median house price of $740,000 and a regional median household gross income of $116,000, the price-to-income ratio is approximately 6.4:1 (**Figure *10*.** Waikato Regional House Prices and Household Income 1990-2025 Prices vary sharply across the region: Te Kuiti's median is around $392,550, while parts of Hamilton now exceed $1 million (Opes Partners, 2025a). Rents and house prices continue to rise faster than wages (**Figure *11*.** Waikato Regional Price-to-Income Ratio (1995–2025)).

By 2025, the average weekly rent across the Waikato Region was $519, with Hamilton City slightly higher at $574 and Waikato District at $570. These rents require nearly 23% of the median household income, however in some communities, this can exceed 40%. South Waikato ($466) and Waitomo ($435) remained more affordable in absolute terms, though both recorded some of the steepest annual rises (Infometrics, 2025). For many

households, particularly Māori and Pasifika, housing costs exceed 30% of income, signalling acute housing stress.

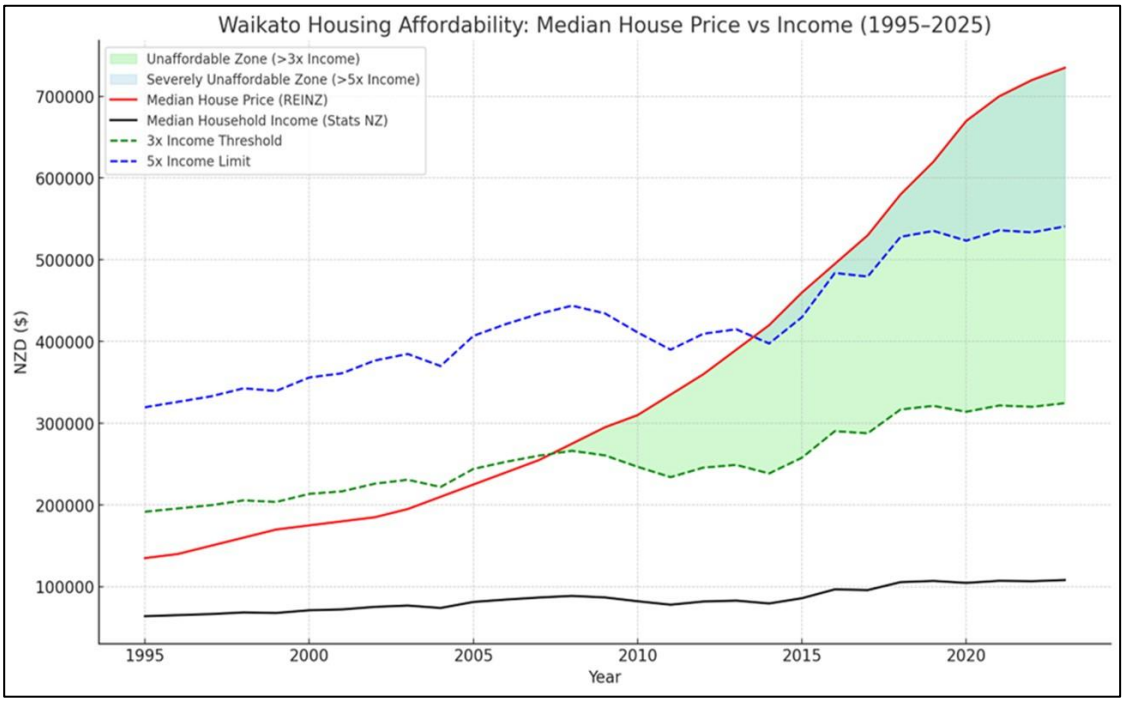

Figure 10. Waikato Regional House Prices and Household Income 1990-2025[39]

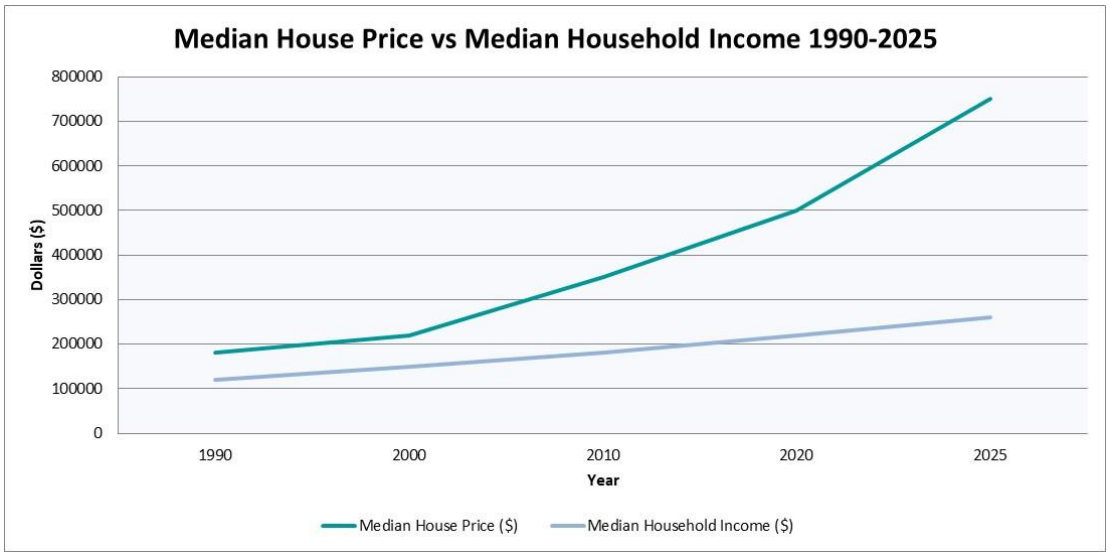

Figure 11. Waikato Regional Price-to-Income Ratio (1995–2025)[40]

Adequacy, Overcrowding, and Homelessness

Beyond affordability, the adequacy of housing stock remains a challenge. HUD (2024) reports that 12% of Waikato households experience overcrowding, compared with 9% nationally. This disproportionately affects Māori and Pasifika households, especially in South Waikato, Huntly, and parts of Hamilton. Homelessness and housing insecurity are evident. The Waikato Housing Stocktake (2024) identified more than 2,000 households on the

[39] Waikato Wellbeing Project 2025
[40] Ibid

public housing register. Demand is strongest for larger whānau dwellings and smaller units for single aged people, and supply has not kept pace with need.

Urban Development, Spatial Pressures, and Access

Hamilton is New Zealand's fastest-growing city, recording annual population growth of 3.4% in 2023 (Stats NZ, 2023a). This growth is not contained within the city boundary: spillover is flowing into towns such as Thames, Paeroa, and Te Kuiti, placing additional pressure on housing markets across the wider region.

At the same time, spatial inequality persists. Just 28% of Waikato residents live within a 45-minute public transport commute to a major employment hub (Waikato RC, 2024). This means that as households are displaced further from Hamilton by affordability pressures, they often face reduced access to jobs, health, and education services. Growth management strategies — such as the Future Proof partnership and Hamilton's Plan Change 12 — aim to deliver a more compact urban form, yet affordability constraints continue to push households into rural districts where infrastructure and transport access are weaker.

Rental patterns underscore this trend. In 2025, average weekly rents were $574 in Hamilton and $570 in Waikato District, compared to $466 in South Waikato and $435 in Waitomo. Despite lower absolute levels, rents in South Waikato and Waitomo have grown fastest over the past decade, narrowing the affordability gap with urban centres (Infometrics, 2025). This reinforces the need to connect urban planning and transport access to regional housing affordability strategies.

Box 4 – Housing Affordability in Waikato

What the data shows:

The Waikato Wellbeing Project's 2025 housing report, Hiding in Plain Sight: The Real Cost of Housing in Waikato, found that:

- The time to save a 20% deposit has risen from 8 years in 2010 to 13 years in 2025, projected to reach 21 years by 2035.
- Rent burdens average 25% of income, rising to 32–43% for low-income households.
- Housing pressures disproportionately affect rangatahi, Māori, Pasifika, and low-income groups.

Why it matters

Housing stress is a driver of multiple wellbeing outcomes, from health to education and social mobility. The report shows affordability is not just a housing market issue, but a systemic challenge affecting intergenerational wellbeing.

The full report is available on the Waikato Wellbeing Project website: www.waikatowellbeingproject.co.nz/housing

Housing is one of the sharpest stress points for Waikato households. Rising prices and rents, persistent overcrowding, and spatial inequality all erode wellbeing and increase inequity. While the region's economy is strong and urban development is accelerating, the real test of resilience is whether families can access adequate, affordable housing in locations that connect them to jobs and services.

Housing Affordability and Wellbeing

In "Impacts of macroeconomic policies on objective and subjective wellbeing: The role of housing tenure" Blamey, Grimes and Gemmell (2025)[41] examine how macroeconomic-policy-driven increases in property prices (house prices and rents) relate to both objective wellbeing (non-housing expenditure) and subjective wellbeing (life satisfaction) in New Zealand, and—crucially—how these relationships differ by housing tenure (public renters, private renters, mortgaged owners, outright owners). The study uses large, repeated cross-sectional Stats NZ

[41] https://motu-www.motu.org.nz/wpapers/25_09.pdf

survey data linked through the IDI (life satisfaction observations span 2013–2024), and frames tenure as a key channel through which rising property prices can widen wellbeing inequality.

Figure *12* provides the descriptive "tenure gradient" in subjective wellbeing: outright homeowners consistently report the highest average life satisfaction, followed by mortgaged homeowners, then private renters, with public renters lowest. The time-series patterns also differ both owner groups rise from around 2017 to 2020, then fall to their lowest observed levels by 2023 (outright owners down 0.42 points from their 2020 peak to 7.82; mortgaged owners down 0.47 points to 7.37).

Renters' trajectories are weaker: renters' life satisfaction falls through 2016–2021 with only slight recovery later, and public renters show a particularly large, prolonged decline (~0.5 points between 2015 and 2021)—which the authors note may partly reflect changing composition in social housing (e.g., stricter deprivation thresholds as waitlists lengthen), though they argue observed demographic shifts are unlikely to fully explain the post-2020 divergence by tenure.

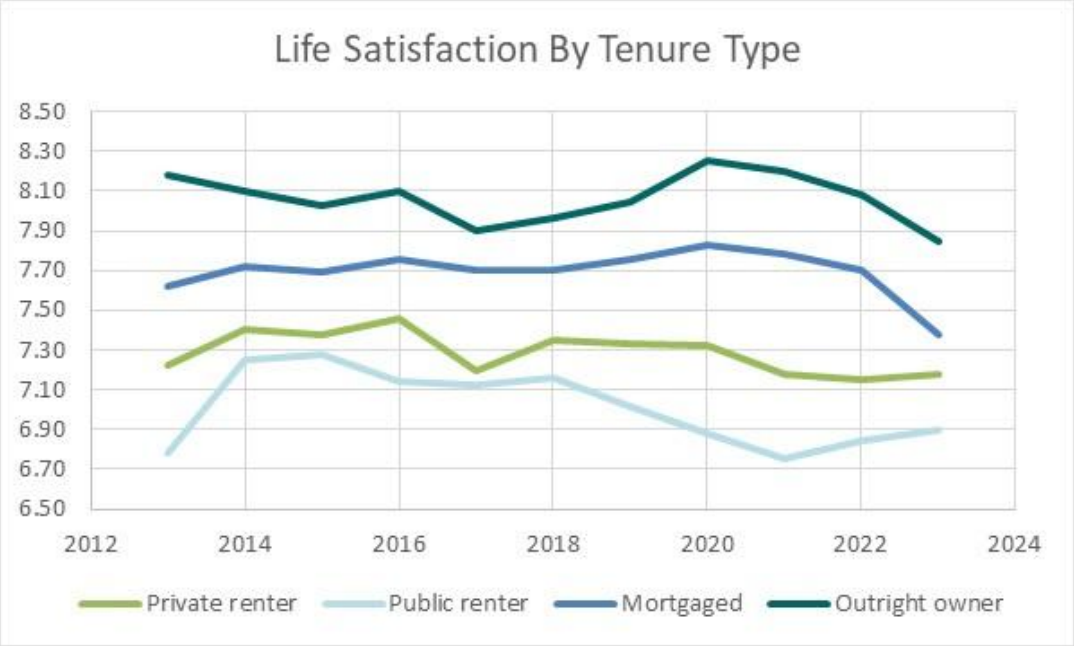

Figure 12. Life Satisfaction by Tenure Type

10. Keeping the Lights On: Energy and Wellbeing in Waikato

Alignment: This domain aligns with WPI indicators on household energy costs, per capita emissions, and renewable energy generation. It contributes to SDG 7 (Affordable and Clean Energy), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action).

Energy is a cornerstone of household wellbeing in Waikato. Secure, affordable, and sustainable energy underpins health, housing adequacy, and digital access, while also shaping the resilience of communities to climate shocks.

The Waikato region is the backbone of New Zealand's renewable system, generating around 90% of the country's geothermal electricity through the Taupō Volcanic Zone and a third of hydro output via the Waikato River system (MBIE, 2024). Yet these regional strengths contrast with lived realities: many households face rising power bills, volatile fuel costs, and difficulty heating their homes, with energy hardship disproportionately affecting Māori, Pasifika, and low-income families.

This section explores how households are experiencing the pressures of energy affordability and resilience, and how Waikato's role as the backbone of Aotearoa's renewable generation intersects with lived realities. For many whānau, energy hardship is deeply connected to housing quality, income levels, and health: cold, damp homes drive respiratory illness, while high power costs reduce disposable income for food, education, and other essentials. At the same time, the region's abundance of hydro and geothermal resources makes it central to New Zealand's clean energy transition, raising important questions about whether these benefits are shared equitably across communities. **Table *6*** illustrates how the energy domain is grounded in the WPI framework and linked to the SDGs, drawing on both national and regional datasets.

Wellbeing Domain	Relevant WPI Indicators	Linked SDGs	Example WWP / Regional Data Sources
Household Energy Affordability	Energy costs as % of household income; Energy hardship	**SDG 7** (Affordable Energy), **SDG 1** (No Poverty)	MBIE Energy Statistics; Stats NZ HES; Dot Loves Data
Regional Energy Production	Renewable generation share; Per capita emissions	**SDG 7, SDG 13** (Climate Action)	WRC energy monitoring; MBIE renewable generation data
Energy Resilience & Transition	Grid reliability; Distributed energy adoption	**SDG 11** (Sustainable Cities), **SDG 13** (Climate Action)	EECA community energy projects; Iwi-led energy initiatives

Table 6. Domain Alignment – Energy Security and Affordability

Energy Hardship and Household Impacts

Energy hardship is a persistent pressure in Waikato. Different measures show different aspects of hardship: MBIE (2024) reports 6.9% of households in energy hardship, while the Waikato Wellbeing Project (2024) reported around 11% unable to heat their homes in winter. Both highlight affordability stress in the region. This affects low-income families, renters, and Māori disproportionately, reinforcing broader inequities. Average household energy costs account for 7.3% of disposable income in Waikato, compared to 6.5% nationally, and disconnections for unpaid bills rose by 6% in 2023 (Electricity Authority, 2024).

These pressures have direct health consequences: cold and damp housing is associated with increased risk of respiratory illness, hospital admissions, and higher healthcare costs. They also impact educational outcomes, as children in energy-stressed households often face greater barriers to learning.

At the household level, domestic electricity prices have increase far more than inflation over the past 50 years. **Figure *13*** compares real prices for domestic electricity and 91 fuel in New Zealand since 1974[42]. This illustrates the paradox that a global, volatile and finite fossil energy source (petrol) has increased in cost far less than a local, predominantly renewable and theoretically abundant energy source- electricity. In real terms, petrol is only 30% more expensive than it was more than 50 years ago, while electricity is 123% more expensive.

Figure *14* shows that Waikato households consistently spend more of their income on energy than the national benchmark. This gap widened during the 2022–2023 energy price spikes, reflecting the region's reliance on electricity for heating and transport. While costs have eased slightly in 2024, energy remains a significant burden for many families.

Despite Waikato's production strength, retail prices are nationally set, meaning households pay similar costs to those elsewhere despite proximity to significant generation assets. Māori, Pasifika, and rural households experience higher hardship, often due to inefficient housing, weaker grid infrastructure, and reliance on LPG, coal, or diesel. Transitioning to cleaner alternatives carries high upfront costs.

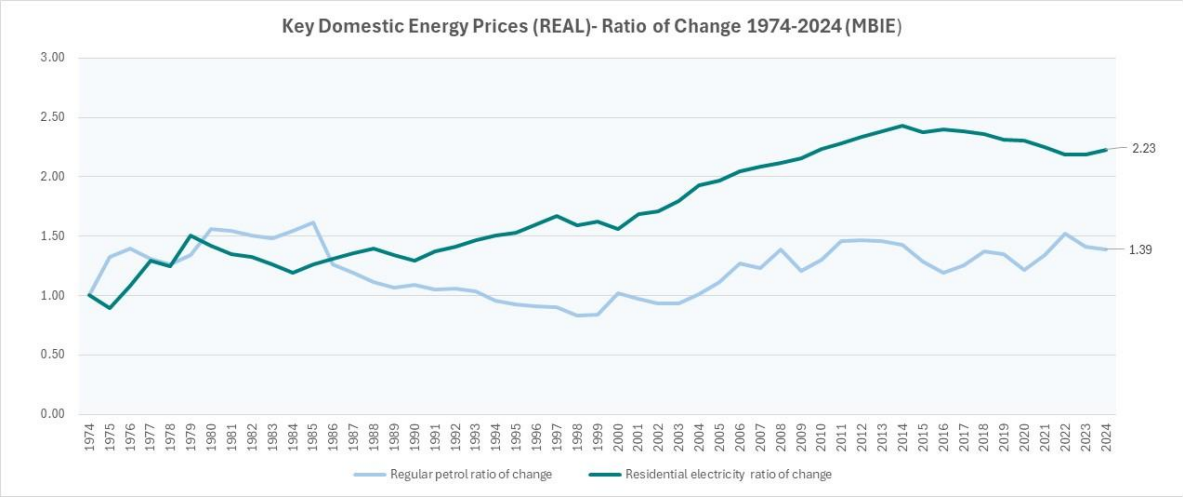

Figure 13. Domestic Electricity and 91 Petrol Price Changes Since 1974[43]

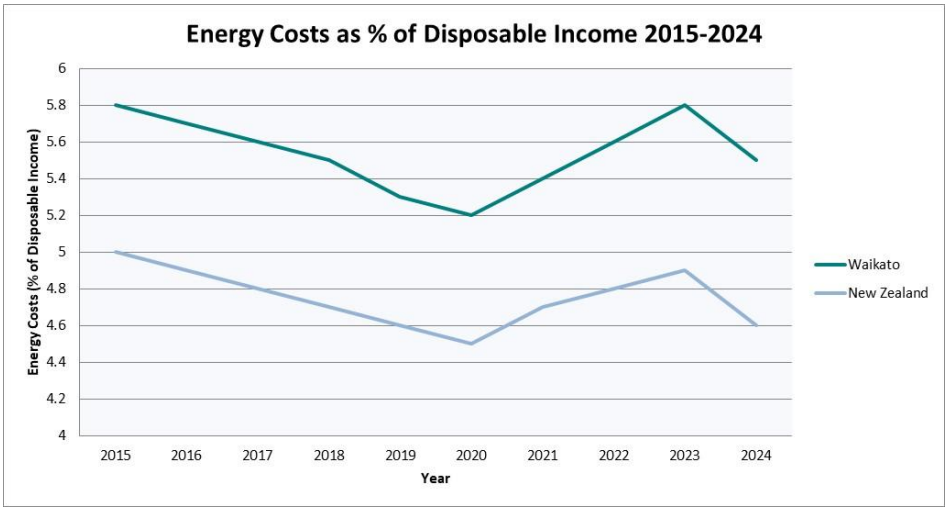

Figure 14. Household Energy Costs As % Of Income (Waikato Vs NZ, 2015–2024). [44]

[42] Data is pre–Iranian Conflict 2026
[43] MBIE
[44] MBIE Energy Statistics (2024); Stats NZ Household Expenditure Survey (2024)

Inequities and Transition Pressures

At the same time, urban households are beginning to benefit from insulation upgrades, rooftop solar, and community battery pilots, while iwi-led projects—such as solar farms and energy hubs—are creating opportunities to alleviate hardship and foster resilience. The uneven distribution of these benefits highlights the need for a just transition that ensures vulnerable communities are not left behind.

Energy System and Regional Resilience

Waikato is a net exporter of renewable energy, with hydropower and geothermal assets anchoring the national supply. These resources are critical for meeting New Zealand's 100% renewable electricity target by 2030. However, resilience pressures remain. Extreme weather events such as Cyclone Gabrielle disrupted transmission and distribution networks, demonstrating vulnerabilities to weather variability. Rural communities, already facing higher costs, are particularly exposed to outages due to ageing housing stock and limited backup capacity.

Local councils and partners are responding. Waikato Regional Council has incorporated energy resilience into climate adaptation frameworks, while Waipā and South Waikato District Councils are piloting solar microgrids for community facilities. The University of Waikato has contributed research on energy hardship and just transitions, supporting evidence-based policy interventions. Together, these efforts highlight both the system-level vulnerabilities and the lived experiences of households across the region.

Energy is both a regional strength and a household stress point in Waikato. The region produces much of Aotearoa's renewable energy, yet too many families struggle with high power bills, inefficient housing, and vulnerability to outages. The real test for Waikato is not just generating clean power but ensuring that the benefits of its renewable abundance are shared equitably. This means pairing investment in grid resilience and distributed generation with targeted action on energy hardship—so that every household can access secure, affordable, and sustainable energy.

Box 5 – Energy Hardship Snapshot (Waikato, 2023–24)

What the data shows:

- Around 6.9% of Waikato households experience energy hardship, defined as being unable to heat their homes adequately or facing high trade-offs between energy bills and other essentials (MBIE, 2024).
- Energy hardship is most acute among Māori, Pasifika, and rural households, where older housing stock and higher transport costs compound affordability pressures.
- Cyclone Gabrielle and other recent extreme weather events exposed vulnerabilities in rural grid infrastructure, with long-duration outages reported in parts of South Waikato and Hauraki.

Local responses are emerging:

- Waipā and South Waikato District Councils are trialling solar microgrid projects for community facilities.
- Waikato Regional Council is embedding energy resilience planning into climate adaptation frameworks.
- The University of Waikato has undertaken research on energy hardship and just transitions, building an evidence base for policy responses.

Why it matters:

Although Waikato is a net exporter of renewable electricity, many households still face energy hardship, and resilience pressures are rising with climate change. These initiatives demonstrate how local councils and research institutions are working to align the region's renewable energy advantage with tangible benefits for households, ensuring the energy transition is fair and inclusive.

Source: MBIE (2024) Energy Hardship Monitor; Waikato Regional Council Climate Adaptation Plans; Waipā DC & South Waikato DC project updates; University of Waikato Energy Research, 2023–24.

11. Learning for Life: Education, Skills and Human Potential

Alignment: This domain corresponds to WPI indicators on educational attainment, youth not in education/employment/training (NEET), foundational skills, and attendance. It contributes to SDG 4 (Quality Education), SDG 8 (Decent Work & Economic Growth), and SDG 10 (Reduced Inequalities).

Education is one of the most powerful levers for long-term wellbeing in Waikato. It shapes how tamariki and rangatahi see their futures, how whānau build stability, and how communities adapt to change. From early childhood through to tertiary pathways, education equips people with the skills and confidence to participate fully in society and contribute to the region's future workforce and prosperity. Yet, despite Waikato's strengths in vocational and tertiary education, challenges remain. Attendance is slipping, NCEA results are declining, and inequities remain sharp for Māori, Pasifika, and rural learners.

Educational disparities reflect and reinforce inequalities in income, health, and housing. For example, tamariki in energy-hardship households often struggle to study in warm, quiet spaces, linking education outcomes back to energy and housing domains. This chapter examines both the challenges and opportunities in ensuring every child and young person in Waikato can learn, participate, and thrive.

Wellbeing Domain	Relevant WPI Indicators	Linked SDGs	Example WWP / Regional Data Sources
Educational Attainment	NCEA Levels 1–3 achievement; University entrance rates	**SDG 4; SDG 10**	WWP Progress Update; Progress Report SDG 4, 8 & 10; NZQA; MoE
Foundational Skills	Numeracy & literacy proficiency (Year 8 maths & reading)	**SDG 4.1; SDG 10**	SDG 4-8-10 Progress Report; NMSSA; Education Counts
Attendance & Retention	Regular attendance; Year 13 retention; engagement rates	**SDG 4.5; SDG 8.6**	WWP Education Insights; ERO reports; WPI data
Youth & Workforce Links	NEET rate; alignment between educational outputs & local jobs	**SDG 8.5; SDG 9.2**	Infometrics NEET data; WWP Rangatahi "Case for Change"; Regional Skills Leadership Group
Early Childhood & Resilience	ECE participation & quality; disruption resilience (e.g. natural disasters)	**SDG 4.2; SDG 11**	WWP reports; ERO Reviews; Civil Defence plans within districts like South Waikato/Waitomo

Table 7. Domain Alignment – Education, Skills & Human Potential

Educational Attainment and Performance Gaps

Waikato has followed national downward trends in secondary achievement. NCEA Level 1 attainment fell from 64.9% in 2022 to around 60% in 2023, with provisional 2024 data showing no recovery. University entrance rates also dipped slightly. **Figure *15*** shows a clear downward trend in NCEA achievement in Waikato, mirroring national patterns. The gap between Waikato and the national average has widened slightly, underlining the persistence of regional inequities.

Equity gaps are stark. Māori and Pasifika learners are less likely to achieve Level 2 or higher compared with Pākehā and Asian peers, echoing findings in WWP's Progress Report on SDG 4, 8 & 10 (**Figure *16***). Rural

provision adds further challenge: one-quarter of rural secondary schools no longer offer full NCEA Level 1 programmes, narrowing subject choice and pathways[45].

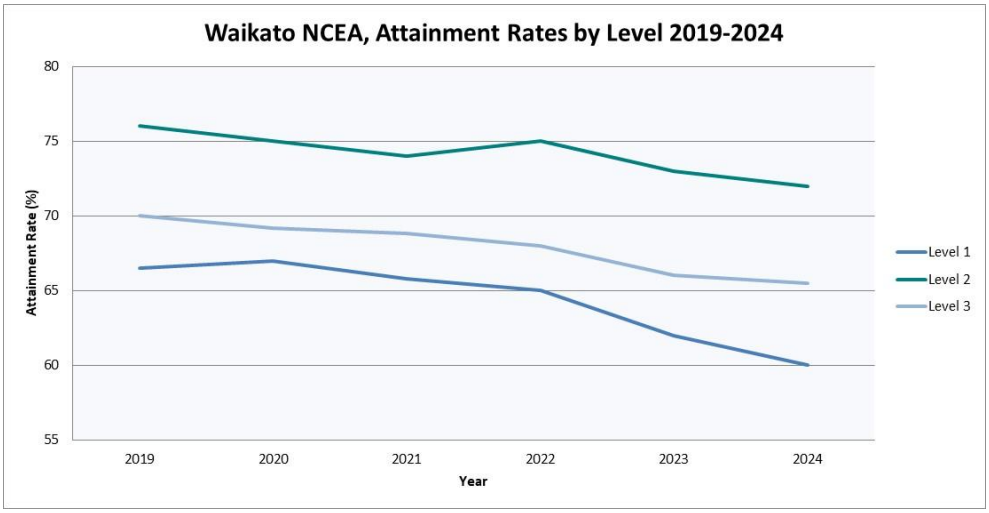

Figure 15. NCEA Attainment by Level, Waikato Region (2019–2024)[46]

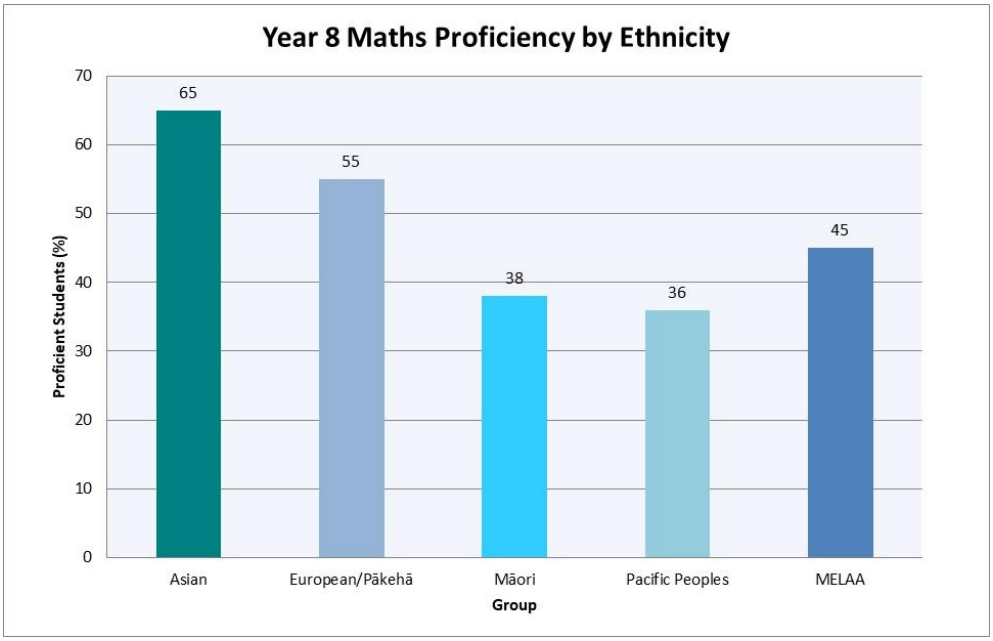

Figure 16. Year 8 Maths Proficiency by Ethnicity[47]

Foundational Skills

Foundational literacy and numeracy underpin all later learning. Yet only 22% of Year 8 students nationally meet curriculum expectations in maths, with Māori and Pasifika achievement much lower (12% and 14% respectively). Waikato mirrors this pattern, with Pākehā/Asian students performing well above Māori and Pasifika. These results matter because the region's industries — agriculture, manufacturing, health, ICT — all rely heavily on STEM skills.

[45] Waikato Wellbeing Project (WWP). (2023). Progress Report: SDG 4, 8 & 10 – Education, Employment and Inequalities. www.waikatowellbeingproject.co.nz

[46] NZQA NCEA Data (2023–2024)

[47] Waikato (2024) Ministry of Education, NMSSA 2023–2024; Figure.nz ethnicity data; and Education Counts

Box 6 - Child & Youth Wellbeing in the Waikato –Beyond NEET & NCEA

Children and young people represent the future of the Waikato region. While this report addresses school attainment (NCEA) and youth not in employment, education or training (NEET), broader indicators reveal multiple overlapping challenges that influence long-term wellbeing for tamariki and rangatahi. These dimensions merit explicit focus and regional articulation.

What the Data Shows
Nationally, around **24% of children** live in households earning below the 50% median income threshold, placing them at risk of material hardship.[48] In the Waikato region, child poverty rates remain higher than the national average—with some rural districts reporting rates approaching **30%**—though exact district-level data are inconsistent. Material hardship among children—such as missing meals, lacking warm home heating or going without after-school activities—further undermines educational engagement, health and social participation.

Youth Mental Health
Youth are experiencing elevated levels of mental distress. In 2022, **27% of NZ young people (aged 15-24)** reported moderate to severe anxiety symptoms[49]. Within the Waikato, demand for youth mental health services, including step-up/step-down support and Māori-led programmes, has grown quicker than service provision in rural and satellite towns. Mental health challenges correlate strongly with disengagement, unplanned parenting, and early school leaving.

Tamāriki Hospitalisation Rates
Hospitalisation rates for children (0–14 years) provide insight into health and social determinants including housing, environment, nutrition and access to care. In the Waikato District Health Board area, the admission rate for respiratory conditions among children is approximately **2.3 times** the national average.[50] Such elevated rates point to underlying inequities in housing quality, poverty and service access, which in turn impact school readiness and social participation.

Youth Justice Trends
Youth justice indicators remain a barometer of social inclusion, safety and opportunity. As of the March 2023 quarter:

- In NZ, youth (10–16 years) apprehension rates were **12 per 1,000** population—down from 23 in 2014[51]
- In the Waikato region, Māori youth remain over-represented at a rate roughly **4.8 times** that of non-Māori youth[52]
- Youth justice rates reflect the interplay of early childhood disadvantage, school disengagement, transport and digital access, and household instability.

Early Childhood Education (ECE) Participation & Quality
Participation in ECE and the quality of the settings children attend are critical for long-term learning and wellbeing. Nationally:

- **96%** of children aged 3–4 years participate in some form of ECE.[53]
- However, **quality ratings** vary significantly—ECE centres in low-income and rural areas are less likely to be rated 'very good' or 'excellent'.
  In Waikato, some rural districts report participation of only **89–92%**, and access to high-quality centres is constrained by transport and parental work patterns.

Why it Matters

Each of these indicators connects to broader structural forces in the region: income inadequacy, transport and service access, quality housing, digital inclusion, and Māori/Pasifika equity. Addressing child and youth wellbeing across these dimensions is not simply a matter of schools or youth programmes—it requires a cross-system approach spanning health, housing, transport, early learning, community infrastructure and cultural systems.
Strengthening these areas will deliver compound benefits: higher educational attainment, reduced lifelong health costs, stronger civic participation, lower justice system burdens, and more resilient communities.

[48] https://www.msd.govt.nz/about-msdand-our-work/publications-resources/statistics/child-poverty-statistics/year-ended-june-2023.html
[49] https://www.health.govt.nz/publication/youth-mental-health-and-addictions-data-2022-key-findings
[50] https://www.waikatodhb.health.nz/about-us/our-performance/stats-and-indicators (Waikato DHB children's admissions report 2023)
[51] https://www.justice.govt.nz/assets/Documents/Publications/youth-offending-trends-2023.pdf
[52] https://www.hpa.org.nz/sites/default/files/2023/04/youth-justice-waikato-region-2022-23.pdf
[53] https://www.educationcounts.govt.nz/data-services/participation-in-early-childhood-education

Attendance, Retention, and Engagement

Regular attendance has declined steadily, from ~85% in 2018 to 78% in 2024 (**Figure *17***), with retention to Year 13 also dropping. ERO and WWP's Rangatahi Opportunity: Case for Change note that transport costs, caring responsibilities, and disengagement are major barriers[54]. More than 80,000 students nationally missed three or more weeks in Term 2, 2024 — a pattern evident in Waikato.

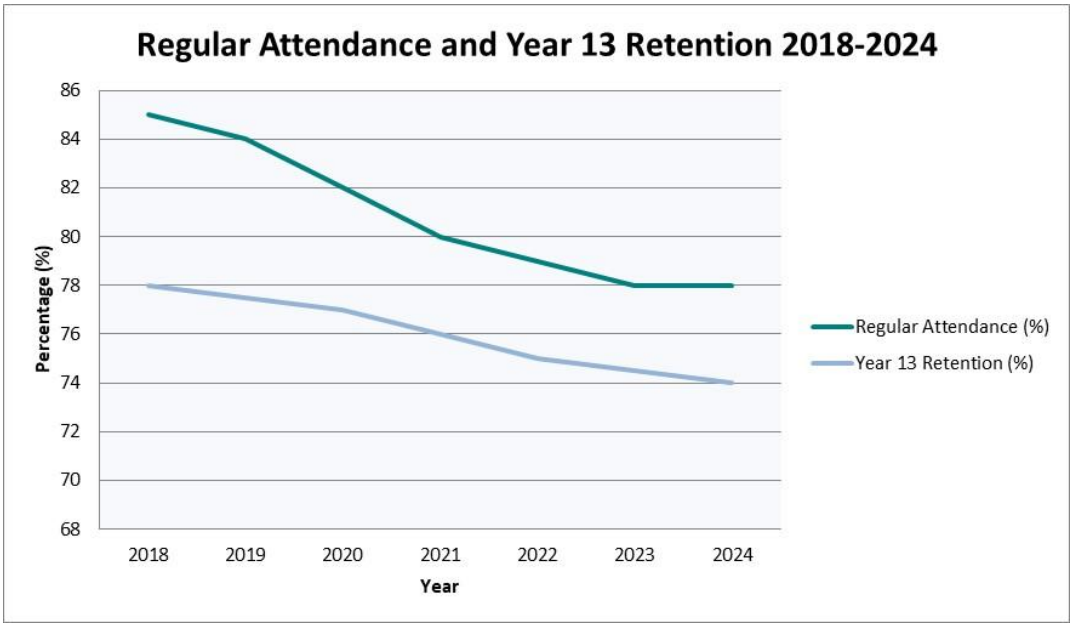

Figure 17. School Attendance & Retention[55]

Skills and Workforce Linkages

The Waikato NEET rate stood at 14.6% in 2024, well above the national 12.3%. This signals real risks of long-term disconnection for rangatahi. Skills gaps persist in trades, healthcare, and STEM fields. The Regional Skills Leadership Group (RSLG) has highlighted misalignment between training and workforce needs, while WWP's data reinforce that Māori and Pasifika youth are over-represented in NEET numbers.

Vocational pathways, apprenticeships, and iwi-led initiatives are responding, but coordination remains fragmented. Stronger integration between schools, tertiary providers, and employers is needed to ensure rangatahi see clear, supported routes into decent work.

Education and skills in Waikato are at a crossroads. Attainment is falling, attendance is weakening, and foundational skills remain unequal. These challenges are not evenly spread—they are concentrated in Māori, Pasifika, and rural communities. Yet there are strong foundations: committed teachers, active iwi and community initiatives, and a region that recognises the centrality of education to wellbeing. The opportunity now is to connect system-level responses to lived realities, ensuring every child in Waikato has the chance to learn, participate, and thrive.

[54] Waikato Wellbeing Project (WWP). (2022). Rangatahi Opportunity – Case for Change. https://www.waikatowellbeingproject.co.nz

[55] Waikato (2018–2024) Ministry of Education data (Education Counts 2018–2024); Waikato Regional Attendance Reports

Box 7 – WWP Education & Skills Insights

What the data shows:

- WWP's Progress Report SDG 4, 8 & 10 shows significant variation across districts: in 2021, the proportion of Waikato school leavers with NCEA Level 2+ ranged from around 62% in Waitomo District up to 82% in Hauraki District. www.waikatowellbeingproject.co.nz
- The same report documents lower attainment and foundational skills performance among Māori and Pasifika learners, especially in mathematics and reading by Year 8.
- WWP's Rangatahi Opportunity – Case for Change identifies transportation, caring responsibilities, and lack of local pathways as key barriers for young people in some parts of Waikato.
- WWP's annual reports and the Community Compass snapshots repeatedly show that attendance and retention decline more sharply in rural and socio-economically deprived communities, reinforcing that geography and income still mediate educational opportunity.

Why it matters:

These insights show that while overarching statistics sometimes look stable, beneath them are uneven realities. District-level and population-group variations demand targeted interventions—whether that means improving school transport, supporting teachers in remote areas, boosting foundational learning, or enabling relevant vocational and tertiary pathways for rangatahi.

Sources:

-Progress Report SDG 4, 8 & 10
-Rangatahi Opportunity – Case for Change
- WWP Annual Progress Updates & Community Compass Reports

12. Health | Hauora, Community, and Quality of Life

Alignment: This domain aligns with WPI indicators on health status, access to services, mental health, life satisfaction, community trust, civic participation, digital connectivity, and safety. It contributes to SDG 3 (Good Health and Wellbeing), SDG 5 (Gender Equality), SDG 10 (Reduced Inequalities), SDG 11 (Sustainable Cities and Communities), and SDG 16 (Peace, Justice and Strong Institutions).

Good health | hauora and strong communities are the backbone of wellbeing in Waikato. Secure access to healthcare, equitable mental health services, safe neighbourhoods, and opportunities for connection shape not only individual outcomes but also whānau stability and regional resilience. While Waikato achieves relatively strong life satisfaction and health outcomes compared with national averages, disparities are stark. Māori, Pasifika, low-income, and rural households face higher barriers to healthcare, digital access, and safety.

Community safety, trust, and digital access underpin wellbeing across all domains. Crime or weak digital connectivity not only affect social cohesion but also limit participation in education, employment, and governance. Civic participation and trust in institutions are also in decline, leaving many residents feeling disconnected from decision-making and community life.

Environmental pressures, such as water quality and weather variability, are not separate from household wellbeing. Polluted rivers affect kai gathering, weather shocks disrupt housing and energy systems, and biodiversity loss undermines cultural identity, particularly for Māori.

Data and insights in this chapter have been informed by many sources. In relation to the health and wellbeing of Māori, particular attention has been paid to the data and insights provided by Te Tiratū | The Iwi Māori partnership Board for the Tainui rohe.

The purpose of Iwi Māori Partnership Boards (IMPB) under Section 29 of the Pae Ora (Healthy Futures) Act 2022[56] is to represent local Māori perspectives on— (a) the needs and aspirations of Māori in relation to hauora Māori outcomes; and (b) how the health sector is performing in relation to those needs and aspirations; and (c) the design and delivery of services and public health interventions within localities.. Data from Te Tiratū is sourced from their Hauora Māori Priorities Summary Report (2024)[57].

Table 8 refers to metrics published in the WRC's Waikato Progress Indicators reporting series. At present these are not further disaggregated to reveal different outcomes for Māori. Future iterations of the WPI and this report should consider disaggregating data to include relevant and appropriate hauora Māori indicators including:

- Māori-specific access rates
- Māori vs non-Māori gaps
- Rural Māori breakdown; and
- Whānau-level indicators (not just individual)

In future State of the Region reports, we will strengthen the framework by more explicitly grounding it in Te Tiriti o Waitangi. This will include moving beyond measures of institutional trust to reflect whether systems are honouring Te Tiriti in practice, particularly for Māori. Depending on data availability, we will incorporate indicators such as perceived fairness, system responsiveness, shared decision-making, Māori commissioning, data sovereignty, and leadership representation. This will shift our collective understanding of civic participation towards mana motuhake in system governance, providing a more complete and locally grounded view of wellbeing in the Waikato.

[56] Pae Ora (Healthy Futures) Act 2022 | New Zealand Legislation

[57] Te-Tiratu_Hauora-Maori-Priorities-Summary-Report_FINAL.pdf

Wellbeing Domain	Relevant WPI Indicators	Māori Lens/Gap	Linked SDGs	Example Regional / WWP Data Sources	Te Tiratū IMPB Influence / Action
Healthcare Access & Capacity	GP/nurse ratios; Hospital wait times; Mental health bed availability	Māori access to primary care, kaupapa Māori services, rural whānau access, wait time disparities.	**SDG 3, SDG 10**	Te Whatu Ora – Te Manawa Taki; Waikato Wellbeing Project Health Data Te Tiratū Hauora Māori Priorities Summary Report	Co-design commissioning frameworks; monitor Māori enrolment and wait times; advocate for Māori health providers; ensure data sovereignty over Māori patient outcomes.
Workforce Sustainability	Health workforce composition; Burnout rates; Migrant reliance	Māori workforce representation; leadership roles & pathways; retention in rural areas	**SDG 3, SDG 8**	ASMS Reports; Waikato Regional Workforce Plan Te Tiratū Hauora Māori Priorities Summary Report	Drive Māori workforce pipeline initiatives; oversight on retention/leadership; support training scholarships and rangatahi pathways
Public Health Indicators	Smoking, vaping, obesity, hazardous drinking	Māori-specific prevalence and culturally-appropriate interventions	**SDG 3, SDG 12**	MoH Health Survey; WPI wellbeing reporting Te Tiratū Hauora Māori Priorities Summary Report	Recommend and monitor kaupapa Māori public health programmes; integrate mātauranga Māori approaches; advocate for whānau-centred prevention strategies
Mental Health & Wellbeing	Life satisfaction; Self-reported mental distress; Support networks	Access to Māori mental health services; whānau-based healing; suicide prevention for rangatahi; Connectedness via marae & iwi programmes	**SDG 3, SDG 11**	Quality of Life Survey; Waikato Wellbeing Project Te Tiratū Hauora Māori Priorities Summary Report	Co-commission kaupapa Māori mental health services; track whānau-centred outcomes; hold health system accountable for equitable service delivery
Community Safety & Crime	Reported crime rates; Perceptions of safety	Housing stability; exposure to family violence; culturally safe environments	**SDG 16**	NZ Police regional crime data; WRC Safety reports Te Tiratū Hauora Māori Priorities Summary Report	Monitor Māori experiences of safety in hospitals and public spaces; advocate for culturally safe interventions; link safety metrics to whānau wellbeing.
Digital Connectivity	Fibre coverage; Broadband affordability; Speed gaps	Māori rural access; affordability for whānau; telehealth utilisation	**SDG 9, SDG 10**	MBIE Telecommunications Data; Commerce Commission Reports Te Tiratū Hauora Māori Priorities Summary Report	Partner with digital providers; monitor telehealth uptake for Māori; ensure digital access underpins equity in education, health, governance participation.
Civic Participation	Voter turnout; Volunteering; Trust in institutions	Māori confidence in decision-making; perception of Tiriti partnership; access to governance roles	**SDG 16**	Electoral Commission; Stats NZ General Social Survey Te Tiratū Hauora Māori Priorities Summary Report.	Monitor and report on Māori participation in health governance; embed Tiriti accountability metrics; support whānau in civic engagement.

Table 8. Domain Contribution Map: Health, Community & Quality of Life

Social Cohesion in the Waikato Region

High social cohesion correlates with improved wellbeing, educational attainment, civic participation and community resilience. Addressing cohesion requires strengthening structural enablers such as accessible transport, inclusive community infrastructure, digital access and culturally grounded participation opportunities.

Social cohesion reflects how connected people feel to their community, their experience of belonging, trust in services and institutions, and their capacity to participate meaningfully in civic, cultural and everyday life. It also includes appropriate Te Tiriti accountability. In the Waikato region, maintaining and building social cohesion is vital for sustainable wellbeing, especially amid rapid growth, demographic change and infrastructure pressures.

Loneliness remains a significant wellbeing challenge in New Zealand. According to the 2010 New Zealand General Social Survey (NZ GSS), about 12% of adults reported feeling lonely 'some of the time', 3% 'most of the time', and 0.7% 'all of the time' in the past four weeks.[58] More recent NZ GSS 2023 data show loneliness varies significantly by disability status, region and age.[59] Research and community providers across the Waikato highlight elevated loneliness among older adults living alone, disabled people, single-parent households and residents of remote rural areas.

Sport and Activity

Sport Waikato's Waikato Regional Active Spaces Plan (2024) summarises the "state of play" for physical activity, active recreation and sport in Waikato. It aligns to Moving Waikato (vision: *everyone active*) and the region's target of 75% of Waikato adults and young people being active enough to positively impact wellbeing by 2030, shifting the focus from single facilities to a connected network of spaces and places that better matches changing participation preferences[60].

On participation, the report's "State of Play" snapshot (drawing on Active NZ 2021 and related insights) indicates that ~58% of young people and ~59% of adults in Waikato are active enough to positively impact wellbeing, while also highlighting substantial "headroom" for improvement because 64% of young people and 74% of adults want to do more activity. It also flags equity and access issues—such as lower participation for people in higher deprivation communities and disabled young people—alongside system pressures and trends (e.g., more self-directed activity, youth drop-off around mid-teens), reinforcing the case for coordinated action, inclusive design, and smarter, evidence-led investment in active spaces across the region.

The Importance of Creativity

A report by Creative Waikato and Huber Social in 2022[61] set out to measure the social impact of arts, culture and creativity on wellbeing in the Waikato, pairing a community-wide wellbeing and engagement study with the development of a practical toolkit that local organisations can use to evidence their own contributions. Its central finding is strongly positive: people who report higher engagement (attending, creating or participating) also report higher overall wellbeing, and this relationship holds across the region.

A second key message is that access matters as much as participation: residents who feel they have greater access to arts, culture and creativity are more likely to report higher wellbeing—and perceived access appears especially important for those who consider themselves less engaged. The report also highlights mental wellness as a priority need for Waikato residents (with anxiety/anger/unhappiness reported), and suggests the creative sector has an opportunity to design programmes and events that more directly support mental health outcomes.

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[58] https://www.stats.govt.nz/assets/Uploads/Retirement-of-archive-website-project-files/Reports/Loneliness-in-New-Zealand-Findings-from-the-2010-nz-general-social-survey/loneliness-in-nz-2010-23apr2013.pdf
[59] https://figure.nz/chart/Kw0a6qml8bLP6PH7
[60] WaikatoRegionalActiveSpacesPlan_2024.pdf
[61] https://creativewaikato.co.nz/site/uploads/HS_Creative-Waikato_Wellbeing-and-Arts-Culture-and-Creativity-in-the-Waikato_FINAL.pdf

Importantly, it finds the value of arts, culture and creativity is widely recognised across the community, reinforcing a strong mandate for sustained investment and partnership to grow both access and impact.

Participation, Belonging and Voluntary Engagement

Participation in clubs, marae, sports, cultural groups and faith communities is a key contributor to social capital. Age Concern's 2023 review notes long-term declines in participation nationally.[62] In the Waikato, qualitative evidence from marae, volunteer organisations and councils indicates stronger participation in Hamilton and Waipā, and weaker involvement in communities with limited transport or community infrastructure (South Waikato, Thames-Coromandel).

Social Support Gaps for Older and Disabled Adults

Disabled and older adults experience higher loneliness and reduced access to social support.[63] Barriers include transport constraints, fewer community hubs, digital exclusion and limited accessible facilities, especially in rural Waikato.

Box 8. Disabled Peoples and Wellbeing

What the Data Shows
Disabled people make up a substantial share of the Waikato population and experience significantly poorer outcomes across multiple wellbeing domains. According to Stats NZ's most recent Disability Survey (2023), 24% of New Zealand adults identify as disabled[64].

National evidence shows that disabled adults are consistently more likely to experience:

- **poverty and material hardship**, including lower household incomes and higher essential living costs[65]
- **employment barriers**, with only around **42%** of disabled adults in employment compared with 80% of non-disabled adults[66]
- **transport exclusion**, especially in regions with limited public transport or inaccessible infrastructure[67]

Why this matters:
Given the region's population structure, transport infrastructure, rural spread, and housing challenges, disabled residents face **disproportionately high barriers** to:

- safe, reliable, affordable transport
- employment participation in key growth sectors
- access to health, mental health, and community services
- participation in education and training
- digital connectivity for work, study, and social connection

These barriers compound to deepen inequality and reduce overall regional wellbeing.

- **digital exclusion**, including lower access to devices, connectivity, and digital skills[68]
- **poor health outcomes**, including higher rates of chronic health conditions and barriers to primary and specialist care[69]

[62] https://www.ageconcern.org.nz/Public/Public/Info/Research/Loneliness_and_Social_Isolation_Research.aspx
[63] https://figure.nz/chart/Kw0a6qml8bLP6PH7
[64] https://www.stats.govt.nz/information-releases/disability-survey-2023/?utm_source=chatgpt.com
[65] https://www.stats.govt.nz/reports/child-poverty-statistics-year-ended-june-2023/?utm_source=chatgpt.com
[66] https://www.stats.govt.nz/information-releases/labour-market-statistics-disability-june-2023-quarter/?utm_source=chatgpt.com
[67] https://www.transport.govt.nz/statistics-and-insights/household-travel/?utm_source=chatgpt.com
[68] https://www.digital.govt.nz/dmsdocument/218-digital-inclusion-and-wellbeing-in-new-zealand/html?utm_source=chatgpt.com
[69] https://www.health.govt.nz/publication/disability-survey-2023-health-findings?utm_source=chatgpt.com

The Wellbeing of Young Woman in the Waikato

In 2025 Trust Waikato, WEL Energy Trust and Waikato Wellbeing Project partnered with YWCA Hamilton to establish a Community Wellbeing Baseline for Young Women and Sex/Gender Diverse people in the Waikato[70]. The report serves as a practical tool to guide YWCA's service strategy and to equip the wider community—across organisations and all levels of government—with evidence to better target support and improve outcomes for this population.

Overall, the findings indicate that respondents report lower wellbeing than the national average, with sleep, safe and stable environments, and holistic wellness emerging as the most urgent priorities. At the same time, respondents scored highest on self-acceptance of sex/gender identity, offering an important strength to build on.

The report also highlights equity gaps that warrant targeted response: those aged 16–24 generally report lower wellbeing than 25–35-year-olds (with particular pressure points around health services and transport), and sex/gender diverse respondents tend to report the lowest wellbeing across subgroups—underscoring the need for focused, explicitly inclusive supports. Recommendations span immediate actions (creating safe, affirming environments; building financial/vocational capability and employment networks; navigation support for mental health, women's health and financial services) and longer-term system change through education, advocacy, and partnerships that strengthen allyship and shift patriarchal and sex/gender-normative structures.

Urban–Rural Differences in Cohesion

Rural and remote Waikato communities face distinctive cohesion challenges including long distances to services, limited public transport, shrinking local infrastructure, ageing populations, and lower population density. These reduce opportunities for informal interaction, volunteering and cultural or recreational participation.

Healthcare System Capacity and Workforce

The Waikato region is served by Te Whatu Ora – Te Manawa Taki, providing services for more than 425,000 people. Waikato Hospital alone has 673 beds and is the largest in the central North Island. Healthcare employs 23,500 people (11.1% of total jobs), making it the second-largest sector (Infometrics, 2024a).

However, the system shows structural strain:

1. **Workforce imbalance:** 79% of health workers are female, with shortages in senior medical roles, particularly STEM-related specialisations.
2. **Migrant reliance**: More than a quarter of the workforce are international graduates.
3. **Burnout:** Over 40% of senior doctors report high burnout, reflecting heavy demand.
4. **Rural access gaps:** South Waikato, Hauraki, and Waitomo face thin GP coverage.

Women make up most roles in nursing, midwifery, and allied health, but remain under-represented in senior medical positions. At the same time, the system relies heavily on migrant professionals, with more than a quarter of doctors and nurses trained overseas.

These dynamics, while helping to fill shortages, leave the sector vulnerable to international labour market shifts and migration policy changes. Geographic distribution adds another layer of inequity: GP coverage is consistently thinner in rural districts such as South Waikato, Hauraki, and Waitomo, where communities face longer travel times and more limited-service options. Together, these factors highlight why health outcomes are uneven across the region, with Māori, Pasifika, and rural whānau experiencing the greatest barriers to timely, affordable, and high-quality care.

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[70] https://www.waikatowellbeingproject.co.nz/site_files/36997/upload_files/YWCA%20Wellbeing%20Baseline%20Report%202024%20Standard%20Quality.3.pdf?dl=1

Public Health and Mental Health Pressures

Public health trends are mixed. Smoking and hazardous drinking are falling, but obesity sits at 32.3% of adults, and vaping has surged to nearly 10%. Mental health services remain under severe capacity pressure: Waikato has 19 psychiatric beds per 100,000 people — well below the WHO benchmark of 50 (**Figure *18***). Average wait times for specialist services in Hamilton exceed eight weeks. Life satisfaction remains comparatively high: 79% of Waikato residents rated their lives positively in 2024, though this has fallen from 86% in 2022 (**Figure *19***).

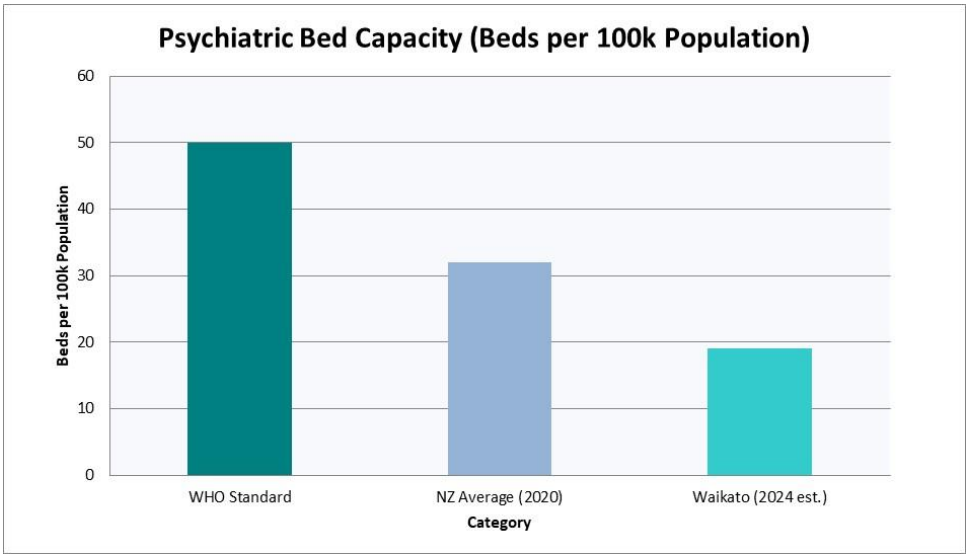

Figure 18. Psychiatric Bed Capacity (Beds per 100k Population, 2020)[71]

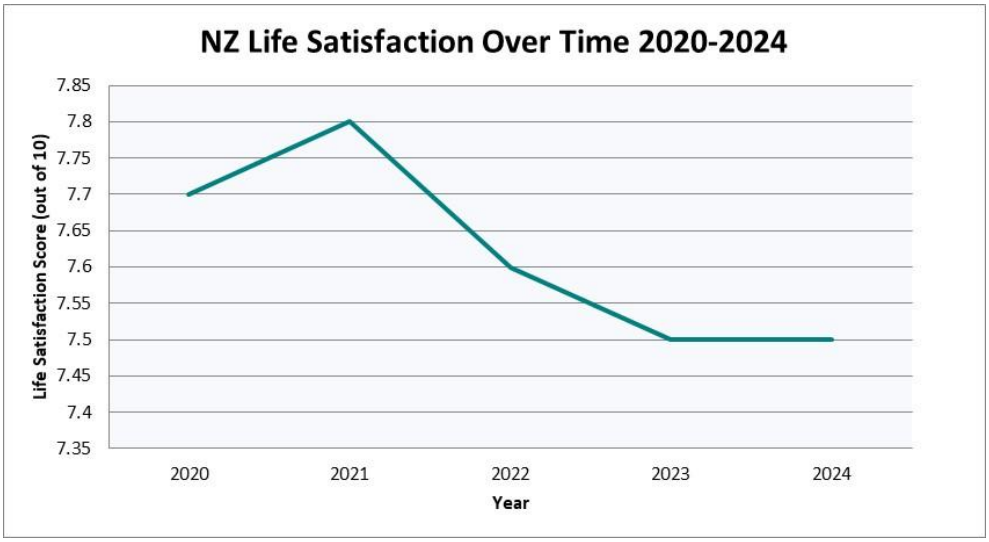

Figure 19. National Life Satisfaction Trend (2020–2024)[72]

Community Safety and Trust

Interpersonal support remains strong, with more than 85% of Waikato residents reporting reliable emotional and practical support networks. However, safety and institutional trust are weaker:

[71] WHO Health System Review (NZ, 2010), MoH – Waikato Health Data 2023; ASMS New Zealand psychiatrist capacity report; DHB/Te Whatu Ora 2024

[72] Gallup World Poll historical data; Waikato Quality of Life Survey (2022); General Social Survey – NZ Stats

1. **Crime rates:** Theft and burglary peaked in 2022, fraud continues to rise alongside digital engagement, and assaults are trending upwards (**Figure *20***).
2. **Safety perceptions:** Waikato residents feel less safe than national averages, particularly in urban Hamilton.
3. **Civic engagement:** Voter turnout and volunteering have both declined sharply, while trust in local government sits at just 32%.

Box 9. Health and Community Snapshot (Waikato, 2024)

What the data shows:

- Life satisfaction in 2024 was 79%, down from ~90% in 2006. The short-term decline has been sharper, with a fall from 86% in 2022 to 79% in 2024.
- 11% of households report being unable to access timely healthcare, with rural residents most affected.
- Crime rates for burglary and theft remain among the highest in the North Island, while reported fraud has risen by 15% in two years.
- Fibre coverage: 95% in Hamilton vs. <60% in rural districts.

Why it matters:

These figures highlight both the strengths and fractures in Waikato's social fabric. Families rely heavily on community support networks, yet gaps in healthcare, mental health capacity, and safety erode trust and wellbeing. Closing these divides — digital, geographic, and institutional — is central to building resilient communities.

Source: Waikato Wellbeing Project (2023–24 Progress Updates); NZ Police regional crime data; Stats NZ Quality of Life Survey.

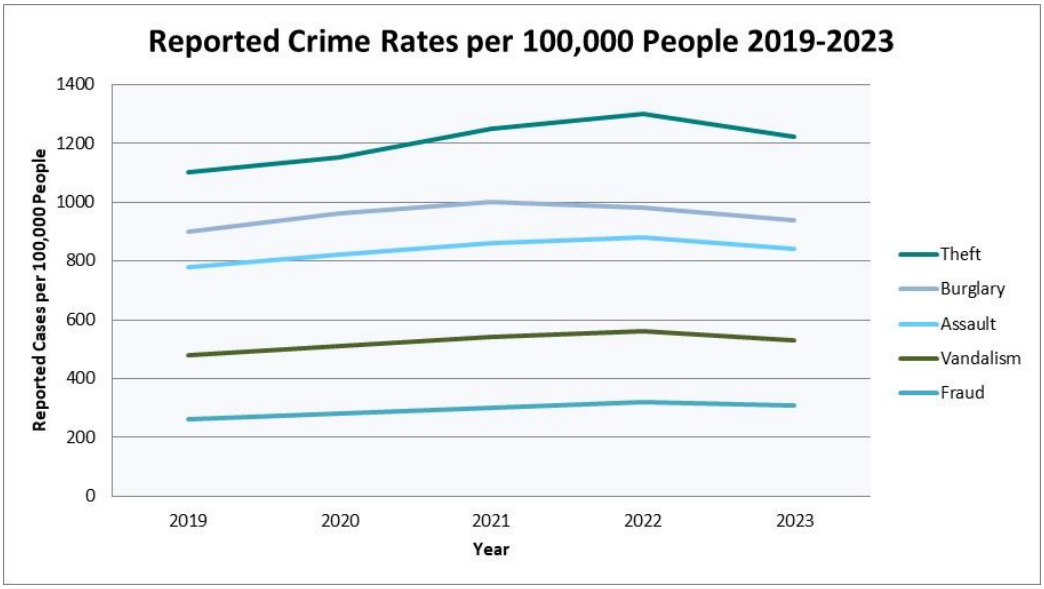

Figure 20. Reported Crime Rates by Type – Waikato Region (2019–2023)[73]

Digital Connectivity and Equity

Hamilton and Cambridge enjoy near-universal fibre access with speeds above 250 Mbps, but rural towns such as Ōtorohanga and South Waikato lag far behind, with coverage below 60% and speeds under 100 Mbps. Rural broadband costs are also higher — around $28 per month above the OECD average. This digital divide directly affects equity in telehealth, online learning, and remote work.

[73] New Zealand Police. (2024). Reported crime statistics by offence type and region (2019–2023)

Box 10 – The Hauraki Opportunity: Voices & Data from the Land

What the data shows:

- The Hauraki Opportunity is a multi-year community wellbeing project co-designed with residents of Thames-Coromandel, Hauraki, and Matamata-Piako districts. It draws on survey and qualitative input from nearly 900 people between Oct 2024 to Mar 2025.
- Participants rated physical health, connection to nature, and social bonds highly, but repeatedly identified challenges in accessing healthcare, housing, transport, job opportunities, and financial support.
- Those with disabilities or mobility limitations scored lowest in wellbeing; older adults tended to score highest. Cultural and spiritual connection was valued highly, especially among Māori, but many respondents felt respect for cultural identity was not strong in local services or institutions.
- Key areas for improvement identified by the community include more accessible health services, greater emergency preparedness & climate action, better housing and transport infrastructure, and enhanced support for jobs and financial security.

Why it matters:

These findings from The Hauraki Opportunity give us insight into what matters most to communities “on the ground” in rural and coastal districts. The data reinforces themes found elsewhere in the report: that health, connection, access, and equality are central to wellbeing. Importantly, this project demonstrates the value of combining quantitative and qualitative evidence to understand not just what is happening, but why, and what priorities people want addressed.

Sources: Hauraki Opportunity Report – Let your voice fly, Waikato Wellbeing Project; Hauraki Opportunity Technical Report, Waikato Wellbeing Project. Available on the WWP reports page. www.waikatowellbeingproject.co.nz

13. Environment and Climate

Alignment: This domain aligns with WPI indicators on greenhouse gas emissions, freshwater quality, biodiversity, and waste. It contributes to SDG 6 (Clean Water and Sanitation), SDG 12 (Responsible Consumption and Production), SDG 13 (Climate Action), SDG 14 (Life Below Water), and SDG 15 (Life on Land).

Environmental conditions in Waikato are closely intertwined with household wellbeing. Polluted rivers limit kai gathering and recreational use, heatwaves and storms increase energy and housing stress, and biodiversity loss diminishes ecosystems that support food, cultural identity, and flood protection (Waikato Regional Council, 2022). For Māori, environmental degradation directly affects mahinga kai, tikanga, and whakapapa, linking ecological health to cultural and intergenerational wellbeing (Te Puni Kōkiri, 2023).

Waikato's environment reveals a picture of both strength and strain. The region anchors New Zealand's renewable electricity system — generating most of the nation's geothermal energy and a third of its hydroelectricity (MBIE, 2023). Yet per capita emissions remain high, two-thirds of monitored river sites fail swimming standards, and biodiversity continues to decline. These environmental pressures shape whether whānau can swim, gather kai, drink clean water, and live in healthy homes.

Waikato's per capita net emissions were 23.7t CO_2e in 2023, 35% higher than the national average of 15.0t CO_2e (Waikato RC, 2023a). This is mainly due to the inclusion and treatment of ruminant (methane) emissions. While emissions have been relatively flat over the past decade, agriculture remains the dominant source, contributing 67% of the total (Waikato RC, 2023b). Water quality pressures persist, with two-thirds of monitored Waikato River sites unsafe for swimming due to E. coli contamination.

Wellbeing Domain	Relevant WPI Indicators	Linked SDGs	Example WWP / Regional Data Sources
Emissions & Climate	Per capita GHG emissions; Renewable generation	**SDG 7, SDG 13**	WRC GHG Inventory TR2023/16; Climate Action Plan
Freshwater Quality	River E. coli; Nitrogen & phosphorus loads	**SDG 6, SDG 14**	Healthy Rivers/Wai Ora; Waikato River Authority
Biodiversity & Ecosystems	Species at risk; Wetland loss	**SDG 15**	DOC–WRC monitoring; Regional Pest Management Plan
Air Quality	AQI, PM2.5, NO_2	**SDG 3, SDG 11**	MfE–WRC Air Quality Reports
Waste & Resource Use	Solid waste volumes; E-waste	**SDG 12**	Waikato Waste Minimisation Plan

Table 9. Domain Alignment – Environment and Climate

Biodiversity, Water, Soil and Waste

Waikato's biodiversity is under sustained threat: 78% of native birds, 48% of plants, and 94% of reptiles are classified at risk or threatened. Wetland loss is estimated at 80%, and more than three-quarters of freshwater fish species are threatened. Regional pest management identifies 69 plant pests and 35 animal pests as ongoing pressures. The WPI indicates that 27% of the region's land is covered in indigenous vegetation, unchanged since monitoring started in 1996, and down from 94% in 1840.

Freshwater health is a major concern. Two-thirds of monitored Waikato River sites are unsafe for swimming due to E. coli contamination, and most monitored reaches exceed nitrogen and phosphorus thresholds. With the river stretching 336km and serving as the backbone of regional identity, water quality is central to both ecological health and community wellbeing. The WPI reports river water quality since 2003. In that time little has changed, with satisfactory sites making up 71-72% of sites. Soil quality shows a similar, albeit slightly worsening trend. In 2003 88% of monitored sites met five or more soil quality targets. In 2024 this had reduced slightly to 85%.

Catchment pressures differ across the region:

- **Upper Waikato**: nutrient accumulation from pastoral activity
- **Waipā catchment**: sedimentation from erosion-prone hill country
- **Lower Waikato**: bacterial contamination affecting kai gathering and recreation

These conditions directly affect households through reduced recreation, increased water treatment costs, and degraded mahinga kai. For Māori, water quality is inseparable from identity and wairua and is central to Te Ture Whaimana — the Vision and Strategy for the Waikato River (Waikato River Authority, 2022).

Waste is another growing challenge. Research[74] for Waikato and Bay of Plenty regions in 2020,showed nearly 50% of kerbside rubbish was organic and overall, nearly 60% of what is currently going to landfill from kerbside collection could be diverted (**Figure *21***).

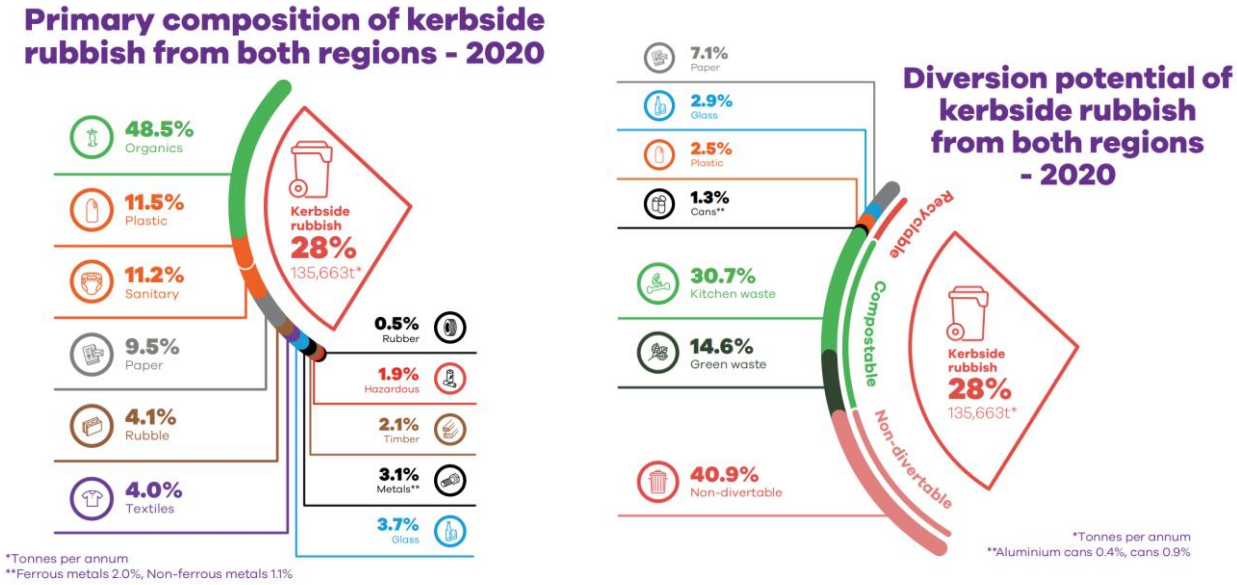

Figure 21. Waikato and Bay of Plenty Region Waste and Recycling Stocktake 2021

Solid waste volumes are increasing, and e-waste is rising five times faster than recycling capacity. While methane capture at Tirohia landfill and pay-as-you-go schemes are steps forward, resource use still outpaces waste minimisation. The WPI also shows an increasing trend, with waste to class 1 landfill rising from 220,000 tonnes in 2006 to 308,885 tonnes in 2020.

[74] Waikato and Bay of Plenty region waste and recycling stocktake 2021

Quality and Human Health

Air quality in Waikato is generally assessed as “good,” but pockets of poor air quality persist. Transport emissions in Hamilton, home heating in smaller centres, and industrial emissions contribute to $PM_{2.5}$ and NO_2 exposure (Ministry for the Environment, 2023).

These pollutants are associated with respiratory and cardiovascular conditions, disproportionately affecting children, older adults, and households in poorly ventilated homes. Communities living near high-traffic routes or industrial areas experience higher exposure levels, raising equity considerations in environmental health planning.Data from the WPI shows that air quality exceedances peaked in about 2004 and have improved since that time, though a change in monitoring method in 2020 has seen higher that previous numbers.

Climate Adaptation and Renewable Strengths

Waikato’s emissions intensity is structurally high, at 23.7t CO_2e per capita — around 35% above the national average (15.0t CO_2e). Agriculture accounts for two-thirds of this footprint, with transport (16%) the second-largest contributor (**Figure *22***). While emissions have flattened in recent years, dairy intensity means the region risks overshooting its fair share of national targets under the Climate Change Response Act.

Despite these challenges, Waikato remains a cornerstone of New Zealand’s renewable energy system — producing 90% of geothermal electricity and a third of hydro generation. These assets contribute $1.6 billion annually to GDP and are critical to the national 100% renewable electricity target by 2030.

Local adaptation efforts are underway: the Wharekawa Coast Community Plan (2023) and Hauraki Plains frameworks address coastal flooding and erosion, while councils are embedding weather and climate resilience into planning. Yet the pace of environmental change means stronger action is needed to link emissions reductions, ecosystem restoration, and household resilience.

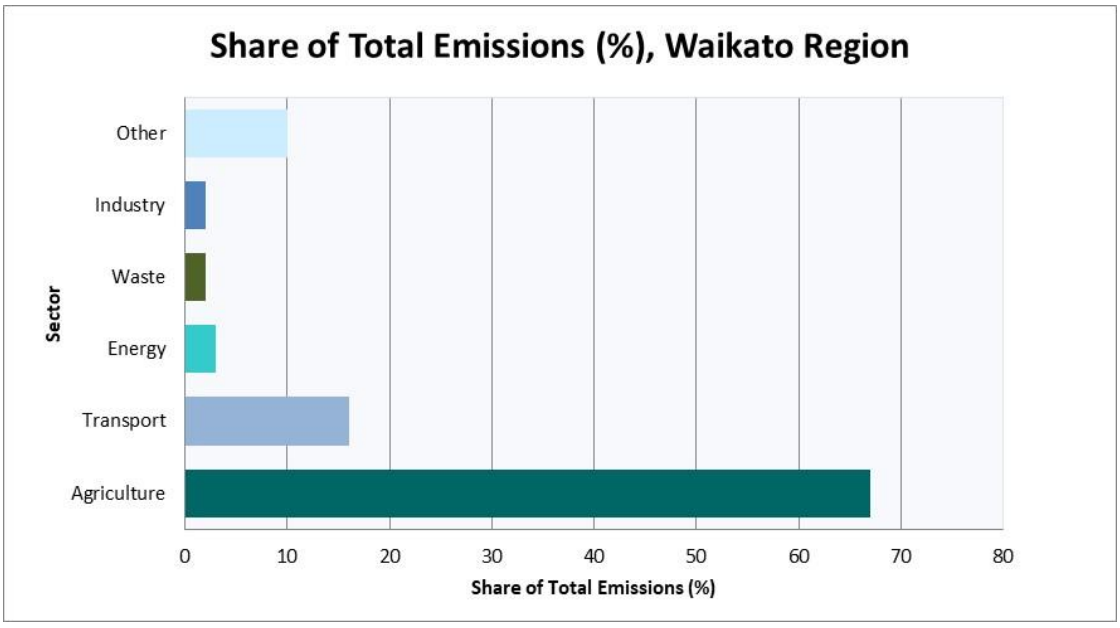

Figure 22. Waikato Regional Emissions by Sector[75]

[75] Waikato (2021/22) Source: Waikato Regional Greenhouse Gas Inventory 2023, Waikato Regional Council Technical Report TR2023/16

14. Getting Around: Transport and Accessibility

Alignment: This domain aligns with WPI indicators on mode share, access to services, and transport emissions. It contributes to SDG 9 (Infrastructure), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action).

Transport inequity cuts across almost every domain: without affordable and reliable mobility, residents face barriers to employment, education, health services, and cultural participation. Rural communities feel this most acutely. Transport shapes daily life in Waikato — how people get to work, school, healthcare, and cultural activities. Yet accessibility is uneven. Most residents rely on cars, public transport remains underutilised, and rural households face limited options. For many, transportation is not just about mobility, but also about affordability, equity, and access to opportunities.

Wellbeing Domain	Relevant WPI Indicators	Linked SDGs	Example Regional Sources	Contribution Type
Mode Share & Accessibility	Travel-to-work mode share; Access	**SDG 9, SDG 11**	RLTP 2024–2054; WPI Accessibility Indicators	Planning/Monitoring
Public Transport Use	Patronage; Coverage	**SDG 10, SDG 13**	Waikato Public Transport Plan; RLTP 2024	Direct/Partnership
Active Transport	Walking, cycling share	**SDG 3, SDG 11**	Eastern Pathways, Te Awa Cycleway	Enabling/Planning
Transport Poverty	Affordability; Mobility access	**SDG 1, SDG 10**	Total Mobility programme; MBIE data	Partnership/Monitoring
Emissions & Climate	Transport emissions; Commuter patterns	**SDG 13**	MfE Emissions Reduction Plan; RLTP 2024	Planning/Monitoring

Table 10. Domain Alignment – Transport and Accessibility

Mode Share and Public Transport

Car dependency defines the region: 76.5% of residents commute by private vehicle, compared to only 1.2% using public transport (**Figure *23***). In Hamilton, the rate rises slightly to 1.4%, still far below the national average of 7.3%. Public transport use has declined from 13.6 boardings per person (2013/14) to 7.8 in 2023/24 — well below national benchmarks (**Figure *24***). Hamilton's 23 bus routes provide core services, but frequency, coverage, and connectivity limit uptake, especially in towns such as Cambridge, Huntly, and Taupō (**Figure *25***).

Infrastructure and Active Modes

Roading remains dominant, with projects like the $837 million Waikato Expressway anchoring freight and commuter flows across the Auckland–Hamilton–Tauranga corridor. Waikato accounts for 13% of national freight movements, reinforcing its role in the "golden triangle."

Active transport infrastructure is expanding through the $22 million Eastern Pathways School Link and Te Awa shared path, but coverage gaps remain. Only 28% of residents live within a 45-minute public transport commute to a major employment hub — far below accessibility benchmarks.

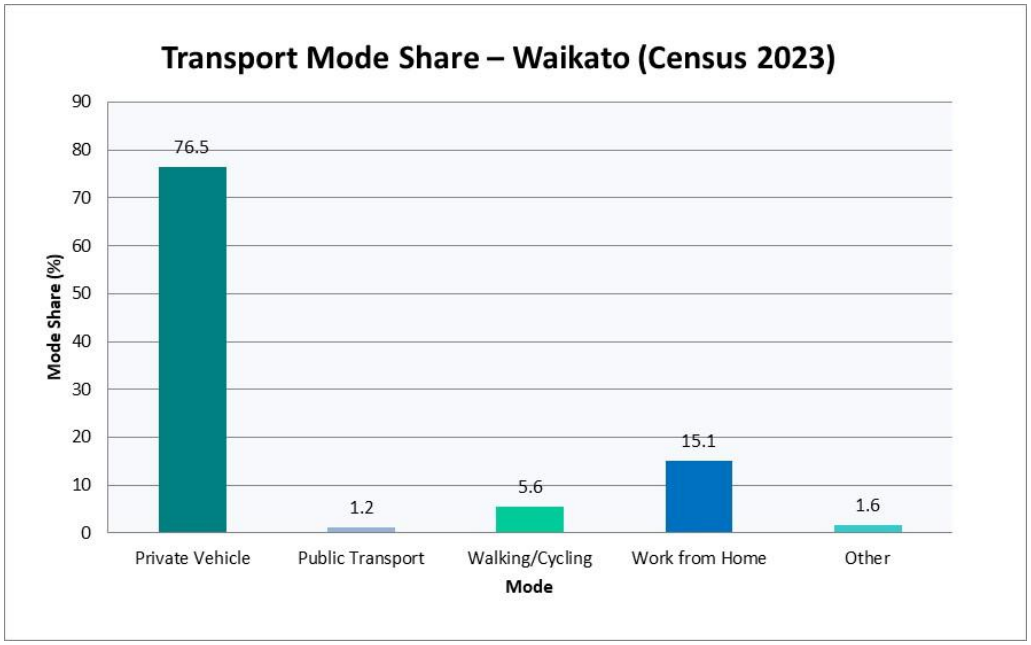

Figure 23. Transport Mode Share – Waikato (Census 2023)[76]

Transport Poverty and Future Challenges

Transport poverty is a growing issue. A 20% fare increase in 2024 hit low-income households hardest, while rural communities remain underserved by the Total Mobility scheme. For disabled residents and those with limited mobility, accessibility remains highly uneven.

Population growth will intensify pressures. The Waikato population is projected to rise from 500,000 in 2018 to 615,000 by 2048, with Hamilton expected to double by 2050. The RLTP 2024–2054 sets ambitious targets to double public and active mode shares and cut transport emissions by 41% by 2035 — but delivery will require significant investment and coordination.

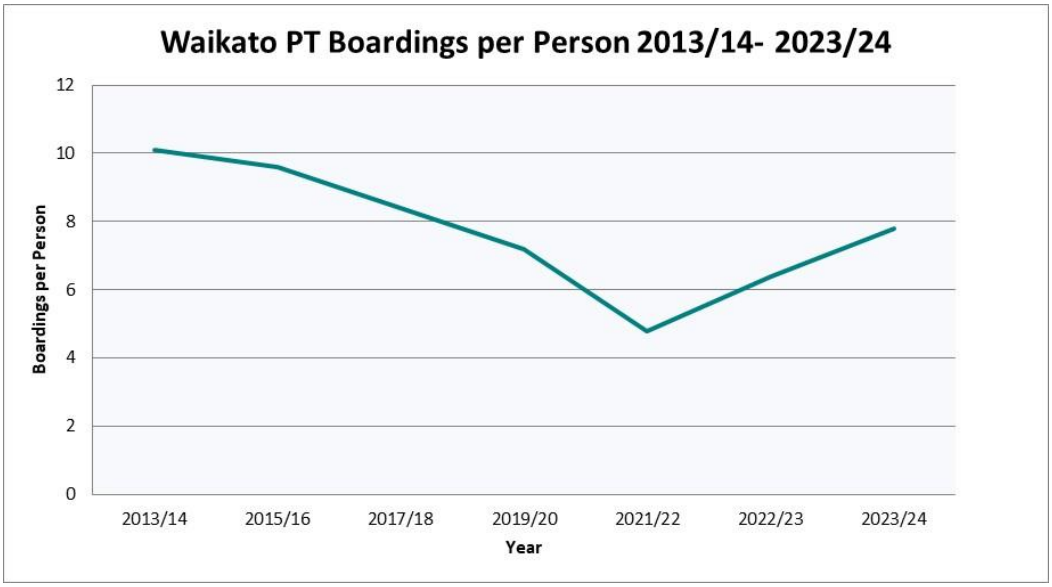

Figure 24. Public Transport Patronage per Capita – Waikato (2013–2024)[77]

[76] Stats NZ. (2023). Census 2023 travel to work and education data by region. Wellington, New Zealand
[77] Waka Kotahi NZ Transport Agency, 2024

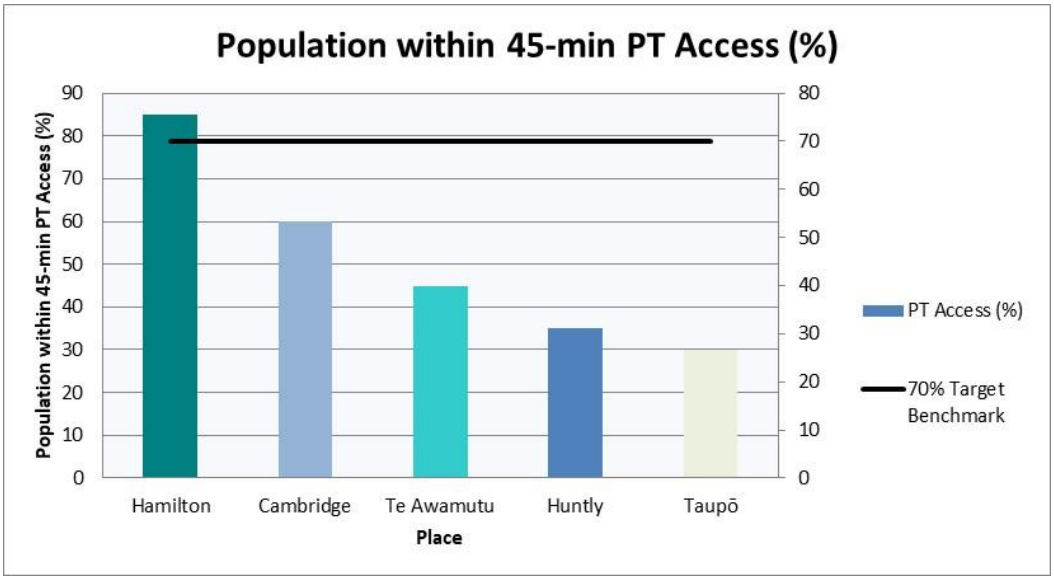

Figure 25. Public Transport Accessibility vs. Benchmark – Waikato Centres (2024)[78]

Taken together, Waikato's environmental and transport challenges cut to the heart of regional wellbeing. Transport access is not only about mobility; it shapes whether young people can participate in education or secure employment. Limited access to affordable transport reinforces NEET risks and contributes to rural youth disengagement, impacting their wellbeing. High emissions, degraded rivers, biodiversity loss, and uneven access to transport services all erode quality of life, even as the region plays a critical role in renewable energy and national freight. The test for the coming decades is whether Waikato can transition to a low-carbon, accessible future that restores rivers, protects biodiversity, and ensures every resident — urban or rural — can move freely and affordably while leaving a healthier environment for future generations.

Box 12 – Transport Poverty in Rural Waikato (2024)

What the data shows:

- Car dependency dominates: 76.5% of residents travel by car to work, while only 1.2% use public transport — compared with 7.3% nationally.
- Just 28% of Waikato residents live within a 45-minute public transport commute to a major employment hub, with rural districts such as South Waikato, Waitomo, and Hauraki least served.
- Public transport affordability is worsening: a 20% fare increase in 2024 disproportionately impacted low-income households. The Total Mobility scheme remains limited outside Hamilton, restricting access for disabled residents and those with mobility barriers.

Why it matters:
For many whānau, especially in rural communities, transport is not just about mobility but about equity — the ability to access work, healthcare, and education. Rising costs and limited coverage deepen exclusion and create "transport poverty," where access to basic opportunities is shaped by geography and income.

The Waikato Wellbeing Project tracks accessibility and mobility indicators as part of its SDG 9 (Infrastructure), SDG 11 (Sustainable Cities), and SDG 13 (Climate) reporting. Data and insights are available at: www.waikatowellbeingproject.co.nz/waikato-data-and-knowledge

[78] Ibid

15. Demography, Destiny and the Future

Alignment: This chapter aligns with WPI indicators on population growth and distribution, age structure and dependency, and ethnic diversity (including Māori, Pacific and overseas-born populations). It contributes to SDG 3 (Good Health and Wellbeing), SDG 4 (Quality Education), SDG 10 (Reduced Inequalities), and SDG 11 (Sustainable Cities and Communities).

The demographic profile of New Zealand continues to change, with the next decade positioned to bring about significant shifts in population demographics. New Zealand's population (5.3 million in 2024) is likely to increase to between 5.5 and 5.9 million by 2031. The New Zealand age profile is also changing. As the population grows, it is also ageing. In 2024, the proportion of the population aged 65 and over was 16.5 per cent nationally and 17.2 per cent in the Waikato region. This is highly likely to increase to between 21-24 per cent in 2051, and to between 25-33 per cent in 2078. [79]

The New Zealand population is also becoming more ethnically diverse. Unlike the past decades, where fertility growth drove population increases, migration is now the dominant driver. Two thirds of the population growth by 2040 is expected to be due to net international migration.[80].

Regional Snapshot and Recent Trends

At the same time, the Waikato also has a relatively high percentage of its population aged younger than 15 years, at 20 per cent, compared to the national average of 18.5 per cent. The dependency ratio (non-working-age vs working-age population) is projected to rise significantly, from 27.7 per cent to 37.9 per cent between 2000 and 2050. This means there will be greater economic pressure on the region's working-age population.

Across the 2013, 2018, and 2023 Censuses, Waikato exhibits the same major structural shifts seen nationally:

- an ageing population (a rising 65+ share),
- increasing ethnic and birthplace diversity, and
- an ongoing concentration of people and jobs into larger urban centres and key transport corridors (Stats NZ, 2013[81]; Stats NZ, 2018[82]; Stats NZ, 2023[83]).

In the Waikato region, demographic shifts will continue to influence workforce needs, housing demand, health provision and urban planning decisions. Overall, regional population growth has been higher than the national average, increasing by 8.9 per cent between 2018 and 2023 census years (compared to +6.3 per cent nationally). The region's population continues to become more diverse, with 12.9 per cent born overseas, a 14.7 per cent growth in Māori residents (25 per cent overall) and a 26 per cent increase in the Pacific population (5 per cent overall).

Higher proportions of both young people (aged under 15 years, at 20 per cent) and older residents (65+ years, at 17.2 per cent) contribute to a dependency ratio that exceeds the national average, signalling greater economic pressure on the region's working-age population.

[79] https://www.waikatoregion.govt.nz/assets/WRC/TR202531WaikatoRegionTrendsAndOpportunities.pdf
[80] ibid
[81] Stats NZ. (2013). 2013 Census regional and territorial authority results/tables (Usually Resident Population).
[82] Stats NZ. (2018). 2018 Census regional and territorial authority results/tables (Usually Resident Population; combined-census methodology).
[83] Stats NZ. (2023). 2023 Census regional and territorial authority results/tables (Usually Resident Population; combined-census methodology).

Despite the magnifying needs of an ageing population, older adults in the Waikato report higher perceptions of sense of wellbeing, and community, and overall quality of life scores compared to younger groups; however, isolation and loneliness remain key issues impacting older adults across the country.[84] These changes matter because they alter labour supply, housing demand, and service needs, and because the benefits and costs of growth are unevenly distributed across districts—an important theme in New Zealand discussions of demographic disruption and regional divergence (Spoonley, 2015, 2020[85]).

Sub-regional patterns: faster growers vs stagnation/decline risk

The most persistent pattern in Waikato is "two-speed" growth: the Hamilton urban area and the surrounding commuter districts tend to grow faster, while more rural or peripheral districts often face weaker inflows and older age structures (Future Proof, 2023; Waikato Regional Council, 2020; Spoonley, 2015). Faster-than-average growth is commonly associated with job concentration, tertiary education, transport access, and housing supply dynamics around Hamilton and key corridors (Stats NZ, 2023; Future Proof, 2023[86]). Slower growth, stagnation, or decline risk is more likely where the age profile is older, youth out-migration is persistent, and migrant settlement is limited—conditions that can also lead to service contraction in smaller settlements (Spoonley, 2015[87]; Te Ngira Institute, University of Waikato[88]).

Projections and Outlook

Forward planning in Waikato is shaped by three complementary sources:

- Stats NZ subnational population projections (scenario-based and sensitive to migration and fertility assumptions),
- Waikato Regional Council and the Future Proof partnership's long-run growth planning for the Hamilton–Waikato–Waipā sub-region, and
- University of Waikato population research and local modelling via Te Ngira Institute for Population Research (Stats NZ, 2023-base; Future Proof, 2023; Waikato Regional Council, 2020; Te Ngira Institute, University of Waikato).

Across these streams, consistent signals include continued ageing even where total population increases, concentration of growth pressure in the Hamilton metro and corridors, and heightened uncertainty about long-run totals because migration can shift quickly and fertility remains low by historical standards (Stats NZ, 2023-base; United Nations, 2024). Economists and commentators note that household demand can keep rising even when population growth slows, because household size tends to fall over time; this matters for housing supply, affordability, and infrastructure demand (Eaqub, 2014[89]; 2019[90]).

Future issues: ageing, potential shrinking, and intensifying urbanisation (Waikato & NZ)

Waikato's future challenges will be shaped by three interacting forces: an older age structure, a more urban settlement pattern, and (eventually) slower national population growth. Key implications include workforce and productivity pressure, rising health and care demand, difficult housing/urban form trade-offs, and uneven community viability for smaller towns (Stats NZ, 2023-base; Spoonley, 2015; Waikato Regional Council, 2020; Eaqub, 2019).

Research by The Treasury indicates that New Zealand's population could reach approximately 7.5 million beyond 2100, though there is considerable uncertainty about all the demographic assumptions that underpin such a long-

[84] https://www.waikatoregion.govt.nz/assets/WRC/TR202531WaikatoRegionTrendsAndOpportunities.pdf
[85] Spoonley, P. (2020). Work on demographic disruption / superdiversity / regional divergence (various publications).
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run projection. *(**Figure 26**.)* Given the fertility rates that currently prevail in New Zealand, net migration is likely to play a large role in maintaining New Zealand's population. If current sub-replacement fertility rates continue, New Zealand's population would eventually decline to zero if there was no net migration inflow.

These demographic trends have implications for many important areas of fiscal policy including superannuation, health, education, and taxation. Population ageing is expected to substantially increase the fiscal cost of superannuation and health care[91].

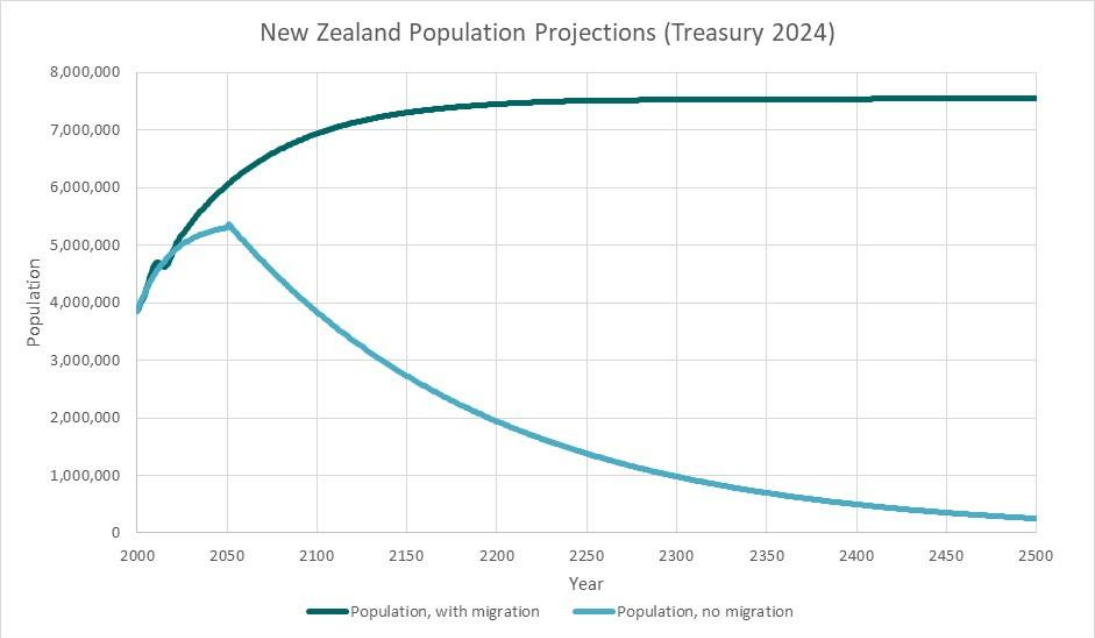

Figure 26. New Zealand Population Projections: Migration Impacts

Global context

The UN's World Population Prospects 2024, projects that global population will peak later this century and then decline slightly by 2100, reflecting sustained sub-replacement fertility in many regions and ongoing ageing (United Nations, 2024). Some authors argue the peak could occur sooner or the decline could proceed more rapidly if low fertility persists and urbanisation accelerates. Bricker and Ibbitson emphasise rapid fertility decline driven by urbanisation, women's education, and changing preferences (Bricker & Ibbitson, 2019[92]).

Spears, Vyas, Weston and Geruso[93] model long-term (century scale) scenarios of persistently low versus rebounding fertility. Their results show that whether fertility rebounds materially, changes long-run population size and old-age dependency trajectories (Spears et al., 2022). Their modelling indicates that global population could, regardless of different fertility rates, fall below 100 million by approximately 2500.

Their low fertility projections (**Figure 27**) produce similar results on a global scale to Treasury's no migration scenarios for New Zealand (**Figure 26**). For Waikato and New Zealand, this supports the value of a 'robust planning' mindset: invest for likely growth in the main urban/corridor areas while avoiding brittle assumptions that all districts will continue expanding in perpetuity (Spoonley, 2015; Future Proof, 2023; Stats NZ, 2023-base).

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[91] Analytical Note 24/08 - New Zealand demographics and their role in an overlapping generations model - September 2024
[92] Bricker, D., & Ibbitson, J. (2019). *Empty Planet: The Shock of Global Population Decline*. Crown.
[93] Spears, D., Vyas, S., Weston, G., & Geruso, M. (2022). Long-term population projections: Scenarios of low or rebounding fertility. *PLOS ONE*.

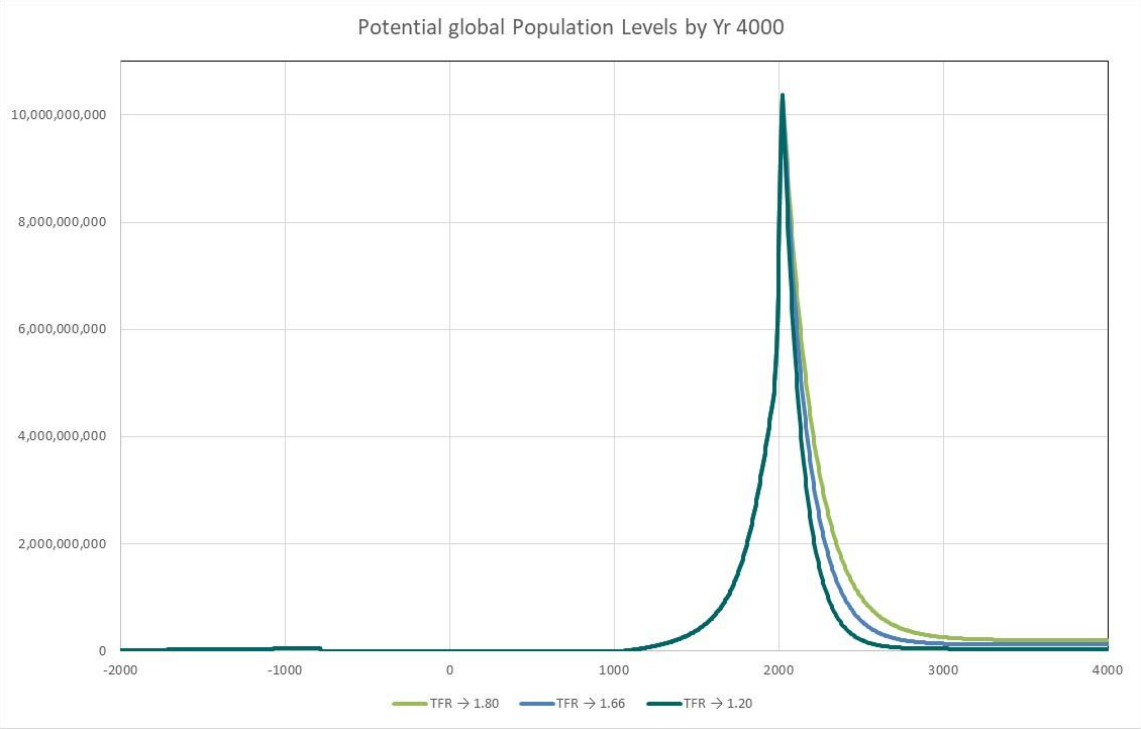

Figure 27. Modelled Future Global Population Levels (Spears, Vyas, Weston and Geruso, 2022)

16. District-Level Profiles

The Waikato region encompasses eleven territorial authorities, each with unique socio-economic characteristics and wellbeing profiles. These differences highlight the importance of tailored, place-based strategies.

Hamilton City is the region's population and productivity hub, accounting for the largest share of regional GDP and employment (Stats NZ, 2023a). It also leads in education, innovation, and health infrastructure, but faces challenges related to housing affordability, transport congestion, and urban intensification (Infometrics, 2024a). Taupō and Thames-Coromandel are tourism-dependent economies. Taupō (partly in the Waikato region) leverages geothermal energy, lake tourism, and adventure services, while Thames-Coromandel's coastal attractions and second-home market create strong seasonal economic dynamics (Infometrics, 2024a).

Districts such as South Waikato, Waitomo, Rotorua (also partly in the Waikato region) and Ōtorohanga remain more vulnerable. These areas are characterised by lower household incomes, fewer employment opportunities, and higher reliance on primary sectors such as dairy, forestry, and manufacturing (Infometrics, 2024b). Their economic base is more narrowly concentrated, increasing exposure to commodity and weather variability risks. For example, in South Waikato, the median household income is 25% below the regional average, and only 28% of the population has a post-secondary qualification (Stats NZ, 2023b). These indicators correspond with higher material hardship and greater need for social support services.

Waipā District, by contrast, exhibits substantial population and employment growth, driven by its connectivity to Hamilton and the rising construction and service sectors. Its higher-than-average life satisfaction ratings and education levels reflect relatively strong wellbeing indicators (Waikato Wellbeing Project, 2023).

These inter-district disparities underscore the need for differentiated approaches to housing, employment, education, and environmental resilience. This spatial breakdown underscores the region's role as an economic powerhouse, as shown in **Figure *28*** below, but also highlights the importance of supporting mid-tier districts, where industrial and tourism activities underpin resilience. Strategic investment tailored to the district type will be vital in maintaining a cohesive regional wellbeing approach, as highlighted in the brief snapshots for each district below.

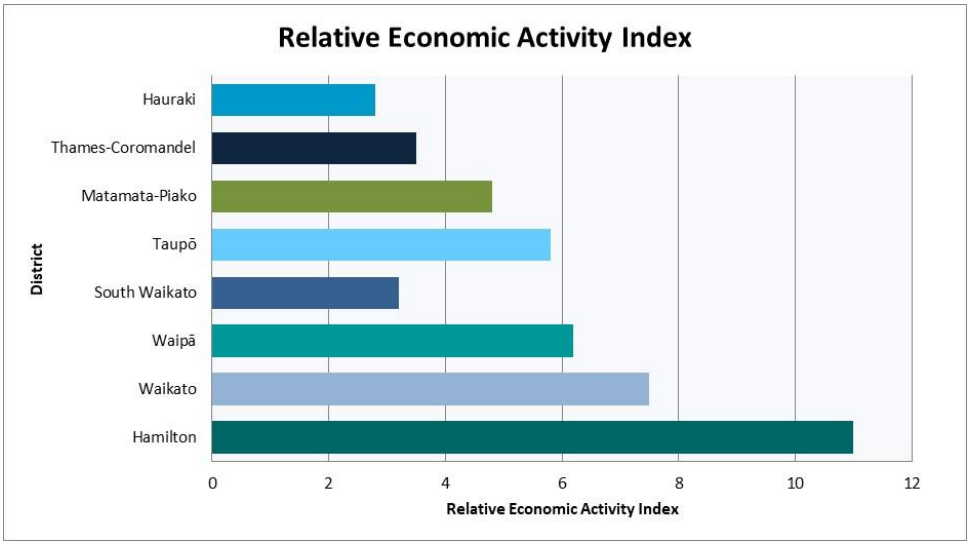

Figure 28. Relative Economic Activity by Sample District (2024 Estimate)[94]

[94] Infometrics Regional Economic Profile (March 2024); Waikato Quarterly Economic Monitor (June 2024)

Hamilton City is the Waikato region's urban and economic core, contributing the highest share of GDP and employment. It is home to major institutions, including Waikato Hospital, the University of Waikato, and Ruakura Superhub. As of 2023, Hamilton had a median house price of $840,000 and a population exceeding 185,000 (Stats NZ, 2023a; Infometrics, 2024a). Despite its economic strength, Hamilton faces pressures from affordability and congestion. It has the lowest homeownership rate and the highest rental prices in the region. Rapid population growth—3.4% annually—has outpaced infrastructure development, resulting in increased stress on housing, transportation, and healthcare services (Waikato Regional Council, 2023; Infometrics, 2024a).

To see more about wellbeing in Hamilton City, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/hamilton-data-and-knowledge/

The Waikato District has experienced strong residential growth, with a 13.7% increase in population since 2018, resulting in a total of 85,968 residents. This growth is driven by its accessibility to Auckland commuters and the availability of lifestyle amenities.[2] Economic specialisation focuses on dairy farming and processing, the transition from coal mining, and tourism (including Raglan surfing and Huntly heritage). The median income of $45,300 exceeds national averages, with 13.6% of residents earning over $100,000; however, infrastructure funding challenges and the impacts of Three Waters reform require attention[2].

To see more about wellbeing in the Waiakto District see the Community Compass Report the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/waikato-data-and-knowledge/

Waipā District demonstrates a strong performance across most indicators. It benefits from proximity to Hamilton and is seeing rapid residential growth in towns like Cambridge and Te Awamutu. Median house prices are around $785,000, and life satisfaction is among the highest in the region (Waikato Wellbeing Project, 2023). Waipā's economy is diversified, with manufacturing, construction, and equine industries contributing to employment. Educational attainment and income levels exceed the regional average, and the district is actively investing in infrastructure and resilience (Infometrics, 2024b).

To see more about wellbeing in Waipa District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/waipa-data-and-knowledge/

South Waikato District - South Waikato has a median house price of $396,950, along with lower income and education levels, with only 28% of residents holding post-secondary qualifications (Stats NZ, 2023c). Home ownership is relatively high, but incomes are below the regional average**.** Tokoroa, home to 56% of its 25,044 residents, has a specialisation in forestry and timber processing, complemented by dairy farming and industrial development.[2] The $20 million Maraetai Road Business Park development and a planned OFI dairy processing facility indicate efforts towards economic diversification. Despite these efforts, social deprivation indicators and youth retention challenges require targeted interventions; however, 32 marae provide strong foundations for the Māori community.[2]

To see more about wellbeing in South Waikato District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/south-waikato-data-and-knowledge/

Ōtorohanga District with ~10,000 residents and a 5.1% growth rate, specialising in tourism centred on the Kiwi House & Native Bird Park, as well as it extensive rural economy.[2] Its 45.5% Māori population and strong community grant funding support cultural tourism development, though limited economic diversification constrains growth potential (Infometrics, 2024c; Waikato Regional Council, 2024).

To see more about wellbeing in Otorohanga District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/otorohanga-data-and-knowledge/

Waitomo District, with 9,585 residents, leverages its internationally renowned cave tourism while maintaining a strong presence in dairy farming, forestry, and limestone quarrying. Its 45.3% Māori population and significant forest assets (Whareorino, Tawarau) provide economic foundations, though infrastructure funding and population retention challenges need to be addressed.[2]

To see more about wellbeing in Waitomo District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/waitomo-data-and-knowledge/

Matamata-Piako District, with 37,098 residents and 7.8% growth, specialises in dairy farming, thoroughbred racing, and tourism through the Hobbiton movie set attraction.[2] Its three main towns (Matamata, Morrinsville, Te Aroha) provide balanced regional services, though economic diversification beyond dairy remains necessary.[2]

To see more about wellbeing in Matamata-Piako District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/matamata-piako-data-and-knowledge/

Hauraki District, with 21,318 residents, is transitioning from traditional gold mining to a diversified approach that incorporates innovations in agriculture and aquaculture. The AgriSea seaweed company exemplifies innovative development, while the average house value of $652,000 reflects lifestyle amenity premiums. Mining heritage tourism provides additional economic opportunity.[2]

To see more about wellbeing in Hauraki District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/hauraki-data-and-knowledge/

Thames-Coromandel District economy is shaped by second-home ownership, seasonal tourism, and natural amenities. The population increases significantly during summer months, straining infrastructure and service delivery (Stats NZ, 2023b). Median house prices are among the region's highest, particularly in Hahei (~$1.76

million), highlighting spatial affordability challenges (Opes Partners, 2025). The district also faces environmental vulnerabilities from coastal erosion and exposure to extreme weather events (Waikato Regional Council, 2023).

To see more about wellbeing in Thames Coromandel District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/thames-data-and-knowledge/

Taupō District – is partially located in the Waikato region. It leverages geothermal energy, tourism, and outdoor recreation. It has a growing population of over 41,000 and a robust visitor economy, with accommodation and food services making a significant contribution to employment (Infometrics, 2024b). Taupō's median house price is around $790,000, with high seasonal demand affecting housing access for locals. The district also leads in renewable energy generation, hosting large-scale geothermal and hydro operations (MBIE, 2023). However, affordability and rental stress remain persistent due to tourism-induced inflation and a growing retired population.

To see more about wellbeing in Taupō District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/rotorua-data-and-knowledge/

Rotorua Lakes District – is partially located in the Waikato region. It is a vibrant geothermal and cultural centre in the Bay of Plenty / central North Island, with a 2023 population of ~74,000. It has a relatively young median age (36.6 years) and a high Māori population (43.5 %). Economically, Rotorua relies heavily on tourism, forestry, and primary industries. Housing is under significant pressure — there's an estimated shortfall of 1,500 – 1,750 homes. The median house price has risen to NZ$700,000. Affordability remains a concern: about 37% of households earn under NZ$50,000, and 37% of homes are rented. To address this, over 500 new homes were built recently (about half social or affordable), and the council is rolling out a 30-year Future Development Strategy.

To see more about wellbeing in Rotorua Lakes District, see the Community Compass Report, the Social Wellbeing Agency insights explorer and other data at: https://www.waikatowellbeingproject.co.nz/rotorua-data-and-knowledge/

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Attachment 1. Technical Methodology and Data Limitations

This analysis employs a mixed-methods approach, combining quantitative and qualitative analyses drawn from multiple authoritative data sources to provide a comprehensive regional assessment.[2] Statistical analysis includes trend analysis, comparative assessment against national benchmarks, and correlation analysis between wellbeing domains where data permits.[2]

Primary data sources include the Statistics New Zealand Census 2023, ongoing surveys, the Ministry of Health's Annual Data Explorer, Ministry of Education performance data, the Real Estate Institute of New Zealand's (REINZ) market data, New Zealand Police crime statistics, and Waikato Regional Council monitoring reports.[2] Secondary sources encompass Infometrics regional economic profiles [14], Quality of Life Survey 2024, individual territorial authority reports [33], and specialised agency publications [2]

The analytical approach employs descriptive statistics for assessing the current status, trend analysis to identify temporal patterns, and comparative analysis against national and international benchmarks where available.[2] Confidence intervals and statistical significance testing are applied to survey data where sample sizes permit, though some indicators rely on administrative data representing full populations.[2]

Key limitations of this analysis include temporal data gaps, as 2024-2025 information remains unavailable for some detailed economic and social indicators due to processing time.[2] Survey sample sizes vary significantly across districts, potentially leading to underrepresentation of smaller territorial authorities in regional surveys.[2] Reporting lags of 6-12 months affect the currency of some administrative data, particularly building consents and business statistics.[2]

Geographic aggregation challenges arise when national data does not align with regional boundaries, necessitating estimation or interpolation.[2] Methodological changes in data collection (e.g., the replacement of the decile system with the Equity Index) create difficulties for temporal comparisons.[2] Māori data sovereignty considerations limit access to some culturally specific information; however, available data incorporates te ao Māori perspectives where accessible.[2]

Finally, the limitations of correlation analysis prevent definitive causal inference between wellbeing domains, although statistically significant relationships are identified. Seasonal adjustment requirements also affect month-to-month comparisons, particularly for economic indicators such as building consents and employment statistics.[2]

Attachment 2. List of Acronyms

Acronym	Full Term
BERL	Business and Economic Research Limited
DHB	District Health Board
GDP	Gross Domestic Product
GSS	General Social Survey
HHI	Herfindahl-Hirschman Index
MBIE	Ministry of Business, Innovation and Employment
MfE	Ministry for the Environment
MoE	Ministry of Education
MSD	Ministry of Social Development
NMSSA	National Monitoring Study of Student Achievement
OECD	Organisation for Economic Cooperation and Development
PM2.5	Particulate Matter less than 2.5 microns
Stats NZ	Statistics New Zealand
WRC	Waikato Regional Council
WHO	World Health Organisation

Attachment 3. Glossary of Key Terms

Affordability Ratio: A housing metric comparing median house prices to median household income, used to assess housing stress.

Civic Participation: Engagement of citizens in governance through voting, volunteering, or attending local meetings.

Digital Connectivity: Access to and quality of internet services, including broadband speed, coverage, and cost.

Emissions Profile: Breakdown of greenhouse gas emissions by sector, typically measured in kilotons of CO_2 equivalent.

Herfindahl-Hirschman Index (HHI): A measure of market concentration used to assess economic diversification—lower values suggest greater diversity.

Māori Economy: The collective economic activity of iwi, hapū, and Māori-owned enterprises, including asset ownership and employment.

Mode Share: The percentage of travellers using different forms of transport (e.g., private car, bus, walking).

Public Transport Accessibility: The proportion of people within a specified commute time to employment or services by public transport.

Social Capital: The strength of networks, relationships, and civic engagement in a community.

Wellbeing Framework: A policy or evaluation framework assessing multidimensional aspects of quality of life—economic, environmental, cultural, and social.

Attachment 4. SDG Linkages, Waikato Progress Indicators (WPI), and Report Domains

SDG	Official UN Goal Wording	Relevant WPI Indicators	Report Domain(s)	How WPI Links the SDG to Waikato
SDG 1 – No Poverty	End poverty in all its forms everywhere	Household income; Proportion of households in material hardship	Income & Employment	WPI tracks median household income and hardship rates, providing a local measure of poverty and economic security.
SDG 3 – Good Health and Wellbeing	Ensure healthy lives and promote wellbeing for all at all ages	Life expectancy; Mental distress; Access to health services; Hazardous drinking	Health & Wellbeing	WPI measures life expectancy and wellbeing survey data, showing how health outcomes vary across the region.
SDG 4 – Quality Education	Ensure inclusive and equitable quality education and promote lifelong learning	NCEA attainment; Tertiary qualification rate; School attendance	Education & Skills	WPI includes achievement, participation, and attainment metrics to highlight gaps by district and ethnicity.
SDG 6 – Clean Water and Sanitation	Ensure the availability and sustainable management of water and sanitation.	River water quality (E. coli, nitrogen, phosphorus); Safe swimming sites	Environment	WPI includes freshwater quality indices directly linked to swimmability and ecological health.
SDG 8 – Decent Work and Economic Growth	Promote sustained, inclusive economic growth and decent work	Employment rate; Labour productivity; NEET rate; Māori workforce share	Income & Employment; Māori Economic Development	WPI captures employment trends, productivity, and Māori labour market data, aligning local labour outcomes to SDG 8.
SDG 9 – Industry, Innovation & Infrastructure	Build resilient infrastructure and foster innovation	Broadband coverage; Public transport access; Freight volumes	Transport & Accessibility; Community & Connectivity	WPI measures digital access and transport accessibility, which link to enabling infrastructure.
SDG 10 – Reduced Inequalities	Reduce inequality within and among countries	Income inequality, Educational gaps, Health disparities	Health; Education; Māori & Pasifika Outcomes	WPI provides disaggregated data by ethnicity and district, surfacing Māori–Pasifika inequities.
SDG 11 – Sustainable Cities & Communities	Make cities inclusive, safe, resilient, and sustainable	Housing affordability; Crowding; Travel to work mode share; Resilience measures	Housing; Transport; Resilience	WPI indicators on housing stress and transport access show how urban growth pressures intersect with wellbeing.
SDG 13 – Climate Action	Take urgent action to combat climate change and its impacts	Per capita emissions; Climate adaptation readiness	Environment; Climate Resilience	WPI tracks regional greenhouse gas emissions and adaptation planning indicators.

SDG	Official UN Goal Wording	Relevant WPI Indicators	Report Domain(s)	How WPI Links the SDG to Waikato
SDG 15 – Life on Land	Protect and restore terrestrial ecosystems and halt biodiversity loss	Biodiversity indices; Land cover change	Environment	WPI includes biodiversity status (birds, reptiles, wetlands) and land cover monitoring.
SDG 16 – Peace, Justice & Strong Institutions	Promote inclusive societies and effective institutions	Voter turnout, Trust in local government, Civic engagement	Community & Civic Engagement	WPI measures democratic participation and institutional trust.
SDG 17 – Partnerships for the Goals	Strengthen global and local partnerships	Iwi co-governance arrangements; Regional collaborations	Community; Māori Economic Development	WPI highlights iwi–council partnerships and Treaty-based governance as enablers of collective wellbeing.

Attachment 5. Waikato Progress Indicators (WPI) – Scorecard of Trends (2006–2023)

The Waikato Progress Indicators (WPI) provide a long-term evidence base on how the region has performed across economic, environmental, social, and cultural dimensions of wellbeing. Developed and maintained by Waikato Regional Council, the WPI track 32 headline indicators are aligned to both the Treasury Living Standards Framework and the UN Sustainable Development Goals (SDGs). The scorecard summarises whether each indicator has improved, remained stable, or declined since the baseline period of 2006–07, offering a high-level view of Waikato's trajectory over nearly two decades.

Purpose of the Scorecard

1. To provide a consistent and longitudinal benchmark of regional wellbeing.

2. To highlight areas of sustained progress (e.g., income growth, life satisfaction, reductions in smoking).

3. To identify domains under pressure (e.g., housing affordability, water quality, greenhouse gas emissions).

4. To contextualise Waikato's performance against national averages, enabling both regional and national comparisons.

Key Insights from 2006–2023

5. Economic trends: Employment rates have improved steadily, with GDP per capita growth broadly in line with national averages. However, income inequality has widened, and youth NEET rates remain higher than national benchmarks.

6. Housing and affordability: Affordability has deteriorated significantly since 2006–07, with both house-price-to-income ratios and rental stress worsening.

7. Health and well-being: Gains have been seen in reduced smoking and hazardous drinking rates, but obesity and mental distress have increased.

8. Education and skills: Educational attainment (NCEA, tertiary qualifications) improved until the mid-2010s but has since plateaued or declined slightly, mirroring national trends.

9. Environment: Emissions remain structurally high due to dairy intensity, while freshwater quality continues to decline across monitored river sites. Biodiversity pressures, particularly on wetlands and freshwater fish, remain critical.

10. Community and civic life: Voter turnout, volunteering, and trust in local government have declined since 2006–07, offsetting positive trends in cultural participation and te reo Māori revitalisation.

Why this matters for the State of the Region Report

The WPI scorecard reinforces the narrative that Waikato is a region of both resilience and strain. It shows that while some aspects of wellbeing (income, employment, cultural participation) have strengthened over the long term, persistent pressures in housing, environment, and equity continue to challenge households and communities.

Tupuranga Waikato
Waikato Progress Indicators

Waikato Regional Council
Te Kaunihera ā Rohe o Waikato

Scorecard 2025

The Waikato progress indicators (WPI) measures social, economic and environmental progress in the Waikato region.

This scorecard compares latest data with baseline results for each indicator (2006 - 2007). For each of the 32 indicators, results are shown as improving trends, worsening trends or no significant change over the last 16 years. The indicators are grouped by wellbeing theme - economic, social and environmental wellbeing.. For further information refer to **waikatoregion.govt.nz/waikato-progress-indicators-tupuranga-waikato/**

ECONOMY

Income
Real median weekly household income.

Building activity
Real value of new building consents issued.

Regional GDP
Real Gross Domestic Product (GDP) per capita.

Employment
Percentage of total working-age population who are employed.

Water use
Water allocation as a percentage of primary allocatable water (Waikato River).

SOCIETY

Crime
Rates of victimisation per 10,000 population.

Housing affordability
Ratio of housing costs to household disposable income.

Life satisfaction
Percentage of people who rate their overall quality of life positively.

Physical activity
Percentage of people who say they were physically active on five or more of the past seven days.

Social connectedness
Percentage of people who feel a sense of community in their neighbourhood.

Community engagement
Percentage of people who agree the public can influence Council decisions.

Cultural respect
Level of agreement that having people with different lifestyles and cultures makes area a better place to live.

Income inequality
Gini coefficient - a measure of the concentration of income within the region.

Perceived health
Percentage of people who rate their overall health good, very good or excellent.

Public transport
Passenger transport boardings per resident per annum.

Te Reo Māori speakers
Percentage of Te Reo Māori speakers in the total population.

Community pride
People's sense of pride in the way their city/town looks and feels.

Educational attainment
Percentage of school leavers with NCEA level 2 or above.

Life expectancy
Life expectancy at birth.

Perceptions of safety
Percentage of adults who feel safe walking alone in their neighbourhood after dark.

Road safety
Social costs of road injury crashes per capita.

Voter turnout
Average voter turnout in local and regional council elections.

ENVIRONMENT

Environmental attitudes
New Ecological Paradigm - percentage pro- or mid-ecological.

Recycling
Self-reported prevalence of household recycling.

Soil quality
Percentage of soil monitoring sites meeting at least five soil quality targets.

Air quality
Exceedances of the regional guideline for particulate matter.

Greenhouse gases
Annual total greenhouse gas emissions.

Residential expansion onto highly productive land
Area of highly productive land in urban and rural residential use.

Waste
Tonnage of waste to landfill per annum.

Coastal ecosystem health
Traits Based Index calculated for estuarine monitoring sites.

Indigenous vegetation
Extent of indigenous vegetation on land.

River water quality
Percentage of water samples taken from rivers and streams deemed unsatisfactory for ecological health.

Waikato wellbeing project | Hinonga toiora o Waikato

Research . Knowledge . Storytelling