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Growing Up
in New Zealand



Growing Up in New Zealand

Now We Are 15

**Material Hardship
Technical Document**

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What do we know about material hardship?

Acknowledging the impacts of experiences of material hardship on child development, Aotearoa New Zealand's most recent Child and Youth Strategy identifies "reducing child material hardship" as a priority. This strategy outlines current Government policies and actions aimed at reducing material hardship, as well as the intention to investigate further opportunities to address the drivers of material hardship (1). Material hardship is an important factor that influence children and young people's wellbeing, development and life trajectories (2). Household living in material hardship means that they go without many basic needs such as food, housing, and healthcare. Material hardship has been linked to a range of adverse health outcomes in children and adolescents, including nutritional deficiencies, chronic disease risk, mental health problems, and respiratory illnesses (3, 4). Material hardship also created pressure that negatively influences caregiver mental health and parenting behaviours, which in turn influenced children's health and development (5). Moreover, material hardship constrains access to educational resources and extracurricular opportunities, reducing academic engagement and aspirations (6-8). In Aotearoa New Zealand, 13.4% of children reported living in households in material hardship, with Pacific children representing the highest rate across the ethnicity groups (28.7%), followed by Tamariki Māori (23.9%) (9).

Material hardship often persists over time, with some families experiencing chronic hardship while others move in and out of hardship. There may be longitudinal patterns in how families experience material hardship, with distinct trajectories emerging over time (10). Understanding these patterns is crucial for developing targeted interventions and understanding how different patterns of exposure affect child development. Evaluating the level of material hardship experienced by children remains a major policy priority in Aotearoa New Zealand, reflecting ongoing efforts to ensure that every child and young person can enjoy their basic right to live without poverty or hardship (11)

What can Growing Up in New Zealand add?

This technical document explores the household material conditions of young people using the *Growing Up in New Zealand* data. The main focus of this technical document is to identify which young people were living in households experiencing material hardship at age 15. Additionally, the technical document investigates how material circumstances changed throughout infancy (9 months) and mid-adolescence (15 years).

Methods

At age 15, material hardship was assessed using the DEP-17 index (12). This index comprises 17 items that were answered by the primary caregivers of the cohort, reflecting the household conditions in which the 15-year-olds were living at the time of the survey. The items focused on indicators of low living standards, including difficulties in affording food, clothing, housing, utilities, and other everyday expenses. Based on their DEP-17 scores, young people were classified into three groups:

no or little material hardship (scores 0–5), material hardship (scores 6–8), and severe material hardship (scores 9 or higher). For longitudinal analysis, a material hardship status was determined for each participant at the 9-month, 2-year, 4.5-year, 8-year, 12-year, and 15-year data collection waves (DCWs). At each wave, participants were categorised as either experiencing material hardship or not.

Young people's experiences of material hardship over time were further examined using social sequence analysis. This method is used to examine how experiences such as living in material hardship stay the same over time or change at different points, and how these patterns are similar or different across a population. Changes in hardship status were common, with the cohort exhibiting 59 distinct trajectories across six time points. To make these varied patterns more applicable, cluster analysis was employed to group similar trajectories together. In this technical document, four distinct clusters are employed to represent patterns of material hardship trajectories, as shown in Figure 2. In the figure, blue blocks indicate the proportion of young people in each group who were not living in households in material hardship at each wave, while dark blue blocks represent those who were living in material hardship.

Material hardship at age 15

Material hardship at age 15, measured using Dep-17 categories with missing values imputed to keep the consistency with subsequent longitudinal analyses. Pacific and Māori households experienced considerably higher rates of material hardship compared to sole European households (figure 1). Among Pacific cohort, 59% reported no material hardship, representing the lowest rate across all ethnic groups. Nearly one quarter (24%) of Pacific families experienced severe material hardship, and an additional 16% reported material hardship. Similarly, Māori families showed substantially high rates of material hardship, with 73% reporting no material hardship, 12% experiencing material hardship, and 15% facing severe material hardship. These findings indicate that Pacific young people were eight times more likely to experience severe material hardship

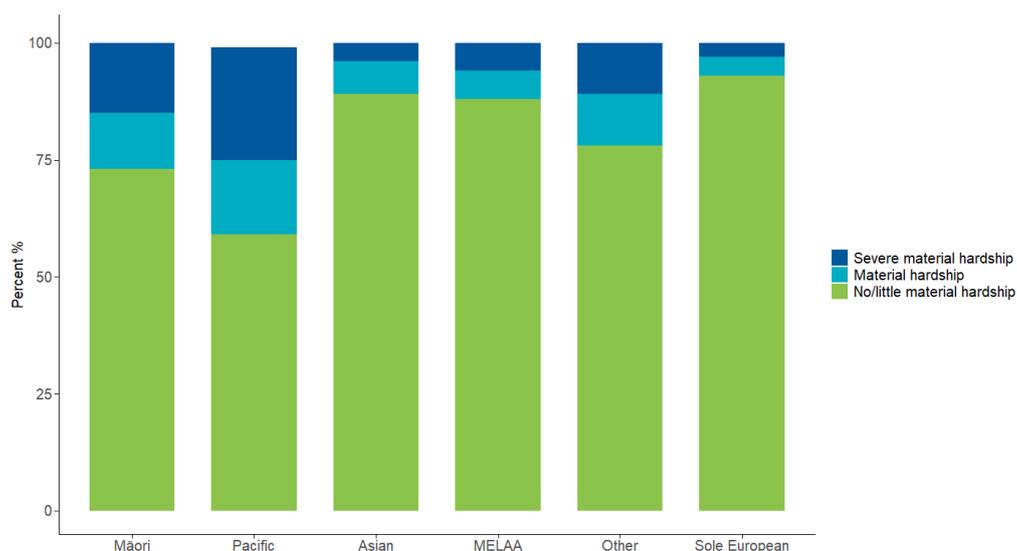


Figure 1. Material hardship at 15 years, by ethnicity (n = 4183).

Note: participants who reported more than one ethnic group are counted once in each group reported, except for the "Solo European" group which includes those young people who only identified as European.

compared to sole European young people (24% vs. 3%). For rangatahi Māori, severe material hardship occurred at approximately five times the rate reported in the sole European cohort (15% vs. 3%).

Based on the DEP-17 index measuring primary caregiver-reported material hardship (table 1), the

Table 1. Primary caregiver-reported material hardships, as defined in the DEP-17 index

Household Hardships		Prevalence		Total
		n	%	
Enforced lack	Did not have two pairs of good shoes	244	6.1%	3,999
	Did not have suitable clothes for special occasions	418	10.5%	3,999
	Did not have home contents insurance	855	21.4%	3,999
	Did not eat a meal with meat/veggie substitute every 2 nd day	446	11.2%	3,999
	Was unable to give gifts	580	14.5%	3,999
Economising	Went without fresh fruit and vegetables	328	8.2%	4,002
	Bought cheaper or less meat (or veggie substitute)	835	20.9%	4,002
	Put up with feeling cold	237	5.9%	4,002
	Cut back on local trips	735	18.4%	4,002
	Delayed replacing/repairing appliances	669	16.7%	4,002
	Put off doctor's visits	328	8.2%	4,002
	Put off dentist's visit	1,153	28.8%	4,002
Restrictions	Felt limited in buying clothes/shoes	649	16.4%	3,961
	Could not afford unexpected \$500 expense	700	18.8%	3,728
Financial stress (in the past 12 months)	Could not pay utilities	559	14.0%	3,999
	Fell behind on payments for car	552	14.2%	3,882
	Borrowed money to meet costs	511	12.8%	3,998

Table 2. Material hardship indicators heatmap

Hardship Indicator	No/Little Material Hardship	Material Hardship	Severe Material Hardship
	(n = 3,306)	(n = 309)	(n = 344)
Did not eat a meal with meat/veggie substitute every 2 nd day	6%	21%	48%
Fell behind on payments for car	5%	52%	71%
Put up with feeling cold	1%	15%	43%
Did not have two pairs of good shoes	1%	16%	42%
Did not have suitable clothes for special occasions	4%	28%	59%
Was unable to give gifts	6%	40%	67%
Put off doctor's visits	2%	23%	55%
Went without fresh fruit and vegetables	2%	18%	64%
Could not pay utilities	5%	45%	67%
Borrowed money to meet costs	4%	42%	72%
Delayed replacing/repairing appliances	6%	54%	81%
Did not have home contents insurance	13%	48%	78%
Felt limited in buying clothes/shoes	6%	50%	81%
Could not afford unexpected \$500 expense	8%	61%	89%
Cut back on local trips	8%	54%	83%
Put off dentist's visit	19%	70%	82%
Bought cheaper or less meat (or veggie substitute)	11%	58%	83%

most prevalent challenge was dental care access, with nearly one in three primary caregivers putting off visiting dentists (28.8%, n = 1153). One in five primary caregivers did not have home contents insurance (21.4%, n = 855) or bought cheaper or less meat or veggie substitute (20.9%, n = 835).

The material hardship indicators heatmap reveals disparities in hardship experiences across severity levels (table 2). Among primary caregivers experiencing severe material hardship (n = 344), the most critical challenges included inability to afford an unexpected \$500 expense (89%), cutting back on local trips (83%), and buying cheaper or less meat (veggie substitute) (83%). In contrast, the no/little material hardship group (n = 3306) experienced minimal deprivation, with most indicators affecting less than 10% of primary caregivers, the notable exceptions were putting off dentist's visit (19%), did not have home contents insurance (13%), and buying cheaper or less meat (or veggie substitute) (11%).

Across all three groups, a clear gradient emerged showing that as hardship severity increased, so did the prevalence of every single indicator without exception. The magnitude of differences was particularly pronounced for some indicators, for example, unable to afford unexpected \$500 expense affected 8% of the no/little material hardship group, rose to 61% in the material hardship group, and reached 89% in the severe material hardship group.

Trajectories of material hardship

Figure 2. illustrates that around 74% (n = 2600) of the Growing Up in New Zealand cohort did not experience material hardship throughout infancy (9 months) and mid-adolescence (15 years) (cluster one). Cluster two 'Some exposure to hardship' represents that 12.4% (n = 440) of the cohort who were experiencing material hardship at some instances across the time period. It is worth noting that participants in this cluster were either missing at 12 years or were in no material hardship at 12 years. Cluster three 'Persistent hardship' included 7% (n = 251) of the cohort either experienced material hardship at all data collection waves or most experienced three or four points in hardship. Cluster four 'Increasing Hardship' included 7% (n = 239) of the cohort who experienced at least one spell of not living in material hardship before 8 years and who experienced material hardship from 8 years onwards.

Pacific and Māori young people experienced substantially different hardship trajectories compared to sole European youth (Figure 3.). Among Pacific young people, less than half (47%) did not experience material hardship throughout the data collection waves, representing the lowest rate across all ethnic groups. One in five young people (20%) experienced persistent hardship, 17% had some

exposure to hardship, and 15% faced increasing hardship over time. Rangatahi Māori showed similar patterns, with 59% experiencing no material hardship, 16% having some exposure to hardship, 12% facing persistent hardship, and 12% experiencing increasing hardship trajectories. Sole European young people showed comparable outcomes, with 84% experiencing no hardship, 10% having some exposure, 3% facing persistent hardship, and 3% experiencing increasing hardship. These findings indicate that Pacific young people were approximately seven

times more likely to experience persistent material hardship compared to sole European young people (20% vs. 3%). Rangatahi Māori were approximately four times more likely than sole European young people (12% vs. 3%) to experience persistent hardship throughout infancy and mid-adolescence.

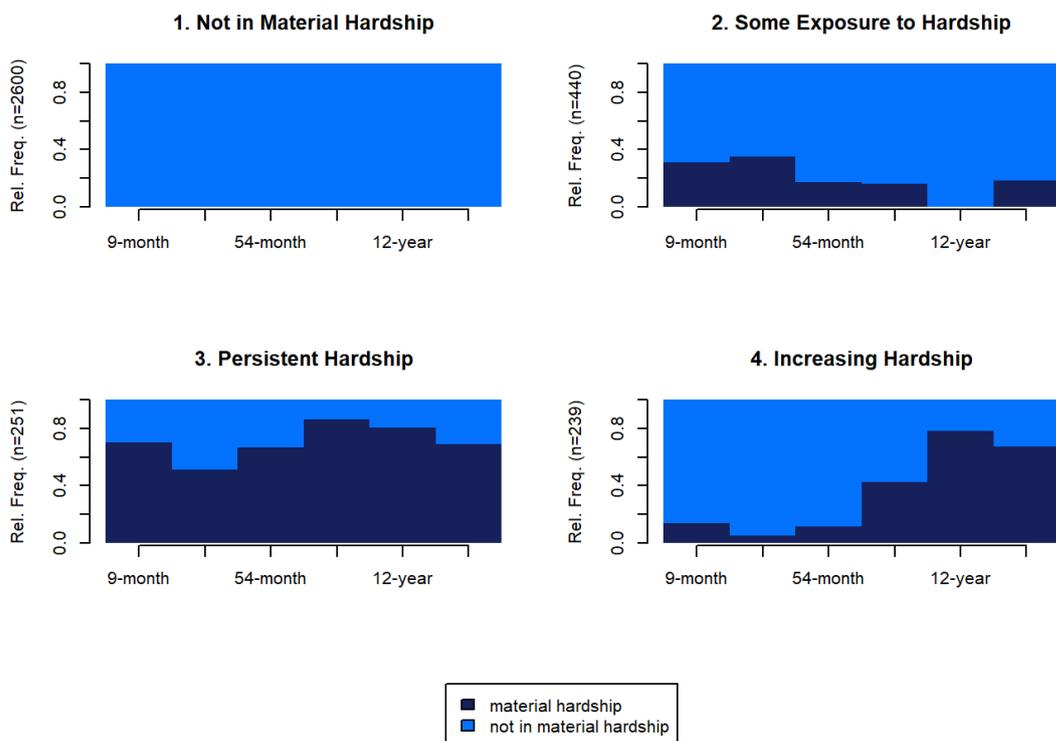


Figure 2. Trajectories of material hardship (clusters)

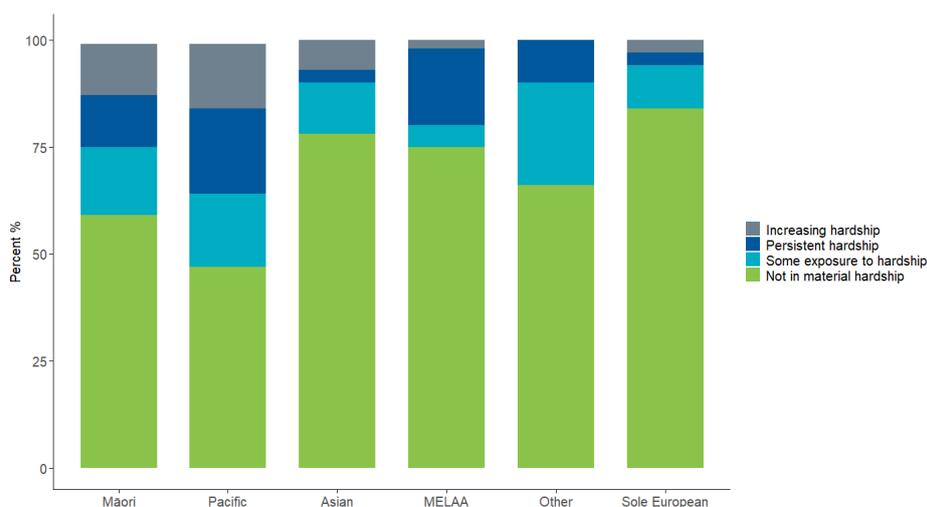


Figure 3. Material hardship trajectories, by ethnicity.

Note: participants who reported more than one ethnic group are counted once in each group reported, except for the "Solo European" group which includes those young people who only identified as European.

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This Snapshot is part of a collection that make up the *Growing Up in New Zealand* 15-Year Checkpoint

Additional Snapshots in the series, along with supporting documents, can be [found here](#) or at growingup.co.nz/now-we-are-fifteen

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Statement of Approval:

This study has received ethical approval from the Health and Disability Ethics Committee (Ref NTY/08/06/055). Ethical approval means that experts who are not involved with *Growing Up in New Zealand* have checked all of our information and activities, and are happy that there is nothing that would be harmful for you or your family, that information will be kept private, that this study will be helpful for New Zealand families.

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