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Growing Up
in New Zealand

Now We Are 15 Policy Brief

Growing up in material hardship in Aotearoa

What data from the Growing Up in New Zealand study reveals

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The issue

Material hardship is a structurally significant and longitudinally persistent factor running through the Growing Up in New Zealand (GUINZ) Now We Are 15 data.

Across education, mental health, and self-harm and suicide, young people's trajectories of material hardship, measured from 9 months of age through to 15 years, are consistently linked to poorer outcomes.

Unlike point-in-time poverty measures, the GUINZ longitudinal data captures how material hardship accumulates across childhood revealing patterns of persistent and increasing disadvantage that annual statistics cannot show, and connecting those patterns to educational, health, and wellbeing outcomes at age 15.

Key data at a glance

Who experiences hardship

- **Severe hardship at 15:**
 - 24% Pacific
 - 15% Māori
 - 3% European
- **Persistent hardship across childhood:**
 - 20% Pacific
 - 12% Māori
 - 3% European
- Across all data collections, **only 47%** of Pacific young people experienced no hardship

Where hardship shows up

- **Self-harm:**
 - **45.9%** Māori who self-harmed had experienced hardship vs **19.7%** European/MELAA/Other
- **Suicidal thoughts:**
 - **21.1%** of Māori who reported thoughts of suicide at age 15 were exposed to increasing material hardship over time
- Families in persistent or increasing hardship report **significantly lower** school satisfaction

What hardship looks like

- **Nearly one in three** caregivers put off dentist visits
- **18.8%** couldn't cover an unexpected \$500 expense

The policy context

Reducing child material hardship is a stated priority in key government strategies.

The Child Poverty Reduction Act 2018

This act mandates annual reporting on child poverty measures. The most recent national figures show 13.4% of children in material hardship – with Pacific children at 28.7% and Tamariki Māori at 23.9%.¹

The Child and Youth Strategy 2024–2027

This strategy explicitly identifies 'reducing child material hardship' as a priority, with a commitment to investigating further opportunities to address its drivers.

¹ Statistics New Zealand, Child Poverty Statistics: Year ended June 2024, 2025. These point-in-time figures do not capture the cumulative patterns that GUINZ data can illuminate.

What the GUiNZ data shows

Material hardship was assessed at six data collection waves from 9 months to 15 years using the DEP-17 index, a 17-item measure of household living standards reported by primary caregivers. Trajectory analysis identified 59 distinct individual hardship patterns across the cohort, clustered into four groups:



Full methodology, including DEP-17 index specifications and cluster analysis detail, is available in the [Material Hardship Technical Document](#).

Ethnic disparities are stark

- At age 15, Pacific young people were **eight times more likely** to experience severe material hardship than European young people (24% vs 3%). Rangatahi Māori were five times more likely (15% vs 3%).
- On longitudinal trajectories, Pacific young people were approximately **seven times more likely** to experience persistent hardship compared to European young people (20% vs 3%). Rangatahi Māori were approximately four times more likely (12% vs 3%).
- Among Pacific young people, **more than half** (53%) had experienced material hardship across the data collection waves – the highest rate of any ethnic group.

Hardship affects how families experience schools

- Caregiver satisfaction with school support for their child's needs **drops significantly** as material hardship increases. Those experiencing persistent hardship, or increasing hardship (from 9-months to 15 years) reported significantly lower school satisfaction compared to young people where no material hardship was experienced over time.

The hardship indicators: concrete and visible

- **Nearly one in three** caregivers (28.8%) put off dentist visits – the single most common hardship indicator, and one that affects children's health directly.
- **One in five** caregivers bought cheaper or less meat or vegetarian substitute (20.9%).
- **One in five** caregivers lacked home contents insurance (21.4%).
- **Nearly one in five** (18.8%) could not afford an unexpected \$500 expense – a measure of financial fragility with direct implications for families' ability to respond to their children's educational and health needs.

The link to self-harm and suicidal ideation: what the distribution data shows

At 15 years of age we looked at the relationship between material hardship trajectories and experiences of self-harm and serious thoughts of suicide, knowing that these are associated with death by suicide. The full snapshot report can be found [here](#). The *Self-Harm and Thoughts of Suicide* snapshot examines the distribution of material hardship trajectories among those young people who reported self-harm or serious thoughts of suicide. These data describe characteristics within that group – they do not represent prevalence, risk, or causal relationships in the wider population.

The data reveals ethnic differences in the distribution of hardship among those who self-harmed. Among rangatahi Māori who reported self-harm (n=135), 45.9% had experienced some form of material hardship (17.0% some exposure, 9.6% persistent, 19.3% increasing), compared with 19.7% of European/MELAA/Other young people who reported self-harm (10.7% some exposure, 4.8% persistent, 4.2% increasing). Rangatahi Māori who self-harmed were more than twice as likely to have experienced material hardship as European/MELAA/Other peers who also self-harmed.

For serious thoughts of suicide: among rangatahi Māori who reported serious thoughts of suicide (n=90), 21.1% had experienced increasing hardship trajectories, compared with 4.6% of European/MELAA/Other young people who reported serious thoughts of suicide. This is distributional data – not a claim that hardship causes self-harm – but an illustration of the structural contexts in which distress concentrates, and how those contexts differ markedly by ethnicity.

The snapshot locates these findings within a structural analysis. It notes that the experiences of material hardship are not randomly distributed, but reflect structural inequities: unequal distribution of resources, inadequate social supports, and generations of systemic underinvestment in whānau and communities. The analysis finds that when whānau have enough income to meet their needs, when housing is stable, when communities are well-resourced, young people's distress eases and their risk of self-harm and suicidal ideation decreases. It concludes that these changes don't occur because young people have suddenly become more resilient, they occur because the environment has stopped working against them.



What this means for policy

1

Move beyond point-in-time to trajectory thinking

Current child poverty reporting tells us how many children are living in material hardship now. Additionally, the GUiNZ data show that the pattern of hardship across childhood – whether it is persistent, increasing, or episodic – matters for how young people are faring at 15. Policy settings – including the Child Poverty Reduction Act’s measurement framework – should incorporate longitudinal trajectory data alongside point-in-time measures to reflect this reality.

2

Address the school-hardship interface

Schools cannot absorb the effects of household material hardship without adequate resourcing. The finding that caregiver satisfaction with school support drops as hardship increases is a signal that families are identifying unmet need. Policies that distribute direct support to households with school-age children – whether through food programmes, financial support, or other mechanisms – have the potential to ease pressure on both families and schools.

3

Target investment toward persistent and increasing hardship

GUiNZ research shows that climbing out of disadvantage is harder than falling into it – resource levels typically dip around pregnancy and birth, and families without savings, housing assets, or extended family economic support are less able to recover from those pressures and rebuild financial stability. For these whānau, hardship does not resolve on its own. Investment needs to be both sustained and multi-pronged – across income support, housing, employment, and whānau support – targeting those with the fewest resources across multiple domains, and particularly Pacific and Māori whānau who are significantly overrepresented in persistent hardship trajectories.

4

Recognise hardship as part of the self-harm and suicidal ideation prevention picture

Self-harm and suicidal ideation are associated with suicide. The GUiNZ data show that material hardship is more concentrated among rangatahi Māori who reported self-harm and thoughts of suicide than among European/MELAA/Other peers who reported the same experiences. This does not mean hardship causes self-harm – but it reflects what the *Self-Harm and Thoughts of Suicide Snapshot* concludes: when housing is stable, whānau have enough income, and communities are well-resourced, young people’s distress eases. Policy investment in those conditions is an important part of suicide prevention.

About Growing Up in New Zealand

Growing Up in New Zealand is Aotearoa New Zealand's largest contemporary longitudinal study of child and youth development. The study enrolled more than 6,000 young people before birth and has now followed them and their whānau for nearly 18 years.

The cohort reflects the diversity of Aotearoa New Zealand, providing rich insight into the different experiences, strengths and challenges shaping young people's lives across childhood and adolescence.

A core commitment of Growing Up in New Zealand is to ensure the voices and experiences shared by young people and their families are heard by those making decisions that affect them. By following the same young people over time, the study can connect their current health, wellbeing, education and social outcomes with experiences and circumstances across childhood in ways that point-in-time surveys or administrative data alone cannot.

This long-term investment has created a unique national evidence resource that can inform policy, services and decisions for children, young people and whānau now and into the future.

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Source

[Growing Up in New Zealand Now We Are 15 Snapshot reports and supplementary materials](#)



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