



**Wellbeing
Waikato**
TOIORA O WAIKATO

Research.
Knowledge.
Storytelling.

2026/2027

Business Plan



Table of Contents

Welcome to Wellbeing Waikato	2
Wellbeing Waikato Business Plan 2026-27	3
1. Executive Summary	3
2. Funding	4
3. About Us	4
4. Environmental Scan	8
5. Why Affordability Matters to Wellbeing	12
6. Our Strategic Priorities	19
7. Organisational Effectiveness Priorities	22
8. How do We Measure Progress?	22
Table 1. Business Plan Projects 2026-27	23
Table 2. Impact Indicators	28

Welcome to Wellbeing Waikato

Tēnā koutou katoa,

It is our pleasure to introduce the inaugural Business Plan of the Wellbeing Waikato Charitable Trust, trading as Wellbeing Waikato. Wellbeing Waikato was incorporated in February 2026 and is the successor of the Waikato Wellbeing Project. The Trust is governed by three establishment Trustees- Delwyn Abraham, Mike Rolton and Don Scarlet. The Trust Deed provides for up to seven trustees and decisions on additional trustees will be made later in 2026.

This plan marks an important milestone — building on the foundations of the Waikato Wellbeing Project over the past five years and strengthening our focus on what matters most to whānau across our rohe. Central to this is our commitment to listening to lived experience at the household level and translating those insights into system-level understanding and action.

Our refined operating model reflects this clearly: we work “from the household to the system,” bringing together lived experience, data and insight to better inform decision-making. In doing so, we seek to ensure that the voices of whānau are heard, and that investment and policy are grounded in the realities of everyday life.

Our priorities for the year ahead are clear. We will complete our existing mahi on housing and kai, progress a new focus on energy affordability, support a more coordinated social investment approach in central Kirikiriroa (Hamilton), and continue to strengthen our annual State of the Region report as a key source of integrated wellbeing insight.

Through this kaupapa, Wellbeing Waikato provides independent, trusted insight to funders, policymakers and community leaders — helping to enable more informed, joined-up responses to the challenges facing our communities.

We are grateful for the support of our partners and funders, and we look forward to continuing this mahi together. He waka eke noa.

Nāku iti noa, nā

[Chair Name]
Chair

Harvey Brookes
Executive Director

Wellbeing Waikato Business Plan 2026-27

“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.”¹

1. Executive Summary

This business plan sets out the priorities for Wellbeing Waikato for the next 12 months (April 2026-March 2027). The plan reflects work by the Wellbeing Waikato project team and Trustees, conversations with funders, project stakeholders and the results of the work undertaken by the Transition Leadership Group (TLG) which shaped our new structure and direction.

The business plan builds on our core strategic direction we inherited from the Waikato Wellbeing Project (the “what”) and sets out how the project will continue to respond to this and apply its resources to create value (the “how”). Each initiative will be planned and implemented according to the agreed schedule, with regular updates to our co-funders and key stakeholders.

The plan:

- Introduces the Wellbeing Waikato and our updated operating model.
- Provides a brief environmental scan of the current context for wellbeing in the Waikato based on our most recent State of the Region Report.
- Strategic priorities - actions which will create value for our stakeholders and partners.
- Organisational effectiveness priorities - actions to ensure that the Wellbeing Waikato can function effectively and efficiently.
- Measurement - a framework for measuring and reporting on our progress, based on our Theory of Change.

The plan updates Wellbeing Waikato’s operating model and way of working. Importantly it identifies our role as working *“from the household to the system”*, which is complementary to more formal organisations which work *“from the system to the household”*. This means that alongside great data, we privilege lived experience information to help us understand how systems work and the upstream causes for challenges. Both perspectives are important to ensure that policy, regulation and services have the desired impact and reflect the actual needs of people, household and communities. Wellbeing Waiakto is by no means the only organisation that provides this perspective, however as a non-service organisation, we look at these issues without the biases that can sometimes come from having pre-defined answers and tools.

As well a *household to system* view, our research and storytelling programmes have, over the past 5 years, consistently identified the importance of the affordability of household essentials for wellbeing and prosperity- such as affordable housing, food and energy. The paradox of these, and other, foundational elements of wellbeing being so abundant in the Waikato and yet unaffordable and scarce, deserves of greater attention to understand why this is, and what can be done to improve affordability and security for households.

¹ [The famous words that Norman Kirk did not say | The Spinoff](#)

This business plan has identified the following key priority areas for 2026-27 (**Figure 1**).



Figure 1. Business Plan Priorities 2026-27

2. Funding

Wellbeing Waikato operates based on the funding it receives from partner organisations. This plan has been developed based on our existing funding work with stakeholders, feedback on forward priority areas. Some of the work proposed in the plan is currently unbudgeted and will commence once funding proposals have been confirmed.

3. About Us

Mō te Wellbeing Waikato | What is Wellbeing Waikato?

Wellbeing Waikato (Wellbeing Waikato) is a Charitable Trust which undertakes research, knowledge and storytelling projects focused on community and social equity in the Waikato. The Trust was incorporated on 19 February 2026.

Our Vision: Our mokopuna are thriving.

Our Mission: To hear our people and transcend their lives through positive impact.

Our new logo was designed with the advice and input of our Kaupapa Maori advisor Norm Hill and Tyler Hill-Moana. The logo captures and builds on our key strategic direction. Using the vision and mMission of Wellbeing Waikato, the logo incorporates our vision of mokopuna thriving with the koru / puuhoro design. It also introduces the idea of te awa Waikato to ground it in the place which the entity is focused on. A manaia symbol parallel to the koru koowhaiwhai with niho taniwha represents the supportive and reflective place of Wellbeing Waiakto, with the niho representing the three kupu, research, knowledge and storytelling.



Mō mātou | Who are we?

The core of the Wellbeing Waikato team is our Trustees and our Executive Director. We contract specialist and community leaders to assist with funded initiatives and projects. We work alongside volunteer community allies, foundation sponsors and funders to disrupt and influence the status quo.

Our diversity is our strength. Each of us brings a different and complementary skill set and world view ensuring that different perspectives are contributed to our wellbeing challenges. The magic

is the synergy we create - unique insights from multiple difference perspectives, looking beyond the obvious and listening for voices, data and stories otherwise unheard or ignored.

The establishment Trustees for the new entity are:

- **Delwyn Abraham** – previously the co-chair of the Wellbeing Waikato Project Kaitiaki Advisory Board and the Chair of the Wellbeing Waikato Project TLG. Delwyn was appointed to the Wellbeing Waikato Project’s governance group by Waikato Tainui on behalf of Waikato Māori | iwi as part of the project’s recognition of the important role of Te Tiriti o Waitangi in our wellbeing future. Delwyn is also currently the Head of Treaty Partnerships for the Crown Response Unit for the Abuse in Care Royal Commission of Inquiry. Delwyn is of Waikato, Raukawa , Ngaati Maniapoto, Ngaati Patupoo, Ngaa Puhi and Ngaati Whaatua descent.
- **Don Scarlet** – is the Strategic Advisor for Key Relationships at Mercury. He is also chair of the National Wetlands Trust, co-chair of the Maungatautari Ecological Island Trust and a trustee of Waikato River Care and Predator Free Hauraki Coromandel.
- **Mike Rolton** – was previously the co-chair of the Wellbeing Waikato Project Kaitiaki Advisory Board with Delwyn Abraham. Mike is the General Manager of Vinnies Hamilton and has significant national and international experience in forestry, seafood and general business. Mike has strong whakapapa links to Ngati Haua.

Mō a mātou mahi? | What do we do?

Our work illuminates the deeper stories of our regional wellbeing challenges, to awhi the real-life initiatives, people and projects imagining, creating and leading positive alternatives to the status quo. The Wellbeing Waikato is a suite of integrated focus areas and projects across the region, with the common theme of listening deeply and facilitating impact, through:

- **Research** on the region’s pressing social and environmental wellbeing challenges, their upstream causes and innovative ways ahead.
- **Wellbeing knowledge** which brings together existing and new data and information at a range of scales and locations.
- **Storytelling** - shining a light to support the invisible labour which leads to tangible grassroots change in our communities.
- **Advocacy and communications** - sharing the knowledge and insights we have gained and to encourage positive change.

The impacts we are aiming to achieve are:

- **Better informed** policy, funding and services in the Waikato.
- **Whānau voice** being heard - communities empowered and supported to make decisions about their future.
- **More effective support and resources** for communities and those working in the social, environmental and community sectors.
- **Collective wellbeing leadership** across all sectors of our communities.

Our Core Purpose: Household-Level System Insight

Wellbeing Waikato exists to strengthen upstream decision-making by grounding it in independent, household-level system insight. Our primary scale of inquiry is the household and

whānau. We focus on what it takes for people and families to live lives they value, beginning with whether essential needs are affordable, accessible, and sustainable over time.

Wellbeing Waikato is neither an economic think tank nor an economic development agency. We do not design macroeconomic strategy or promote particular economic, social or cultural models, although we are fully aware of the spectrum of models that are commonly referred to. Our role is practical and grounded. We examine how current system settings affect real households/communities and whether those settings enable material stability, participation, and long-term wellbeing.

Affordability is treated as a system signal. When households experience sustained pressure meeting essential needs, this indicates deeper structural dynamics — costs being pushed downstream, policy settings interacting in unintended ways, or risks accumulating within communities.

Our responsibility is first to understand these realities rigorously through primary research and lived experience. We then synthesise this insight with existing data and analysis, connecting across domains such as housing, income, transport, health, and environmental conditions. This integration reveals patterns and leverage points that are often obscured within institutional silos. In doing so, Wellbeing Waikato sets the agenda proactively within the Collaboration Zone. We identify emerging pressures and bring them forward in ways that are clear, coherent, and decision relevant.

Mō te āhua o a mātou mahi? | How do we work?

For us, it's all about listening to whānau voice and amplifying insights for impact. We are researchers and enablers - using innovative tools to facilitate dialogue, data and insight generation and storytelling that all help to enact positive change.

We bring diverse groups together to create connections and synergies, highlight what resources are already available to support groups or organisations undertaking the work, facilitate conversations across organisational areas.

We uncover the wisdom and knowledge that is already present in our whānau and communities, augmented with the additional insights we contribute. We work alongside community, philanthropic funding and for purpose organisations so they can create positive wellbeing impacts.

Our distinctive contribution lies in high-quality primary research, deep engagement with lived experience, and rigorous synthesis across silos. We set our agenda by identifying system pressures early, clarifying trade-offs, and translating insight into decision-relevant framing for those who hold authority and resources. Our effectiveness depends on remaining anchored to our defined role within the system.

Figure 2 shows how Wellbeing Waikato works and how we connect with others in the wellbeing ecosystem. It provides a structural view of how the wellbeing system functions and where Wellbeing Waikato sits within it.

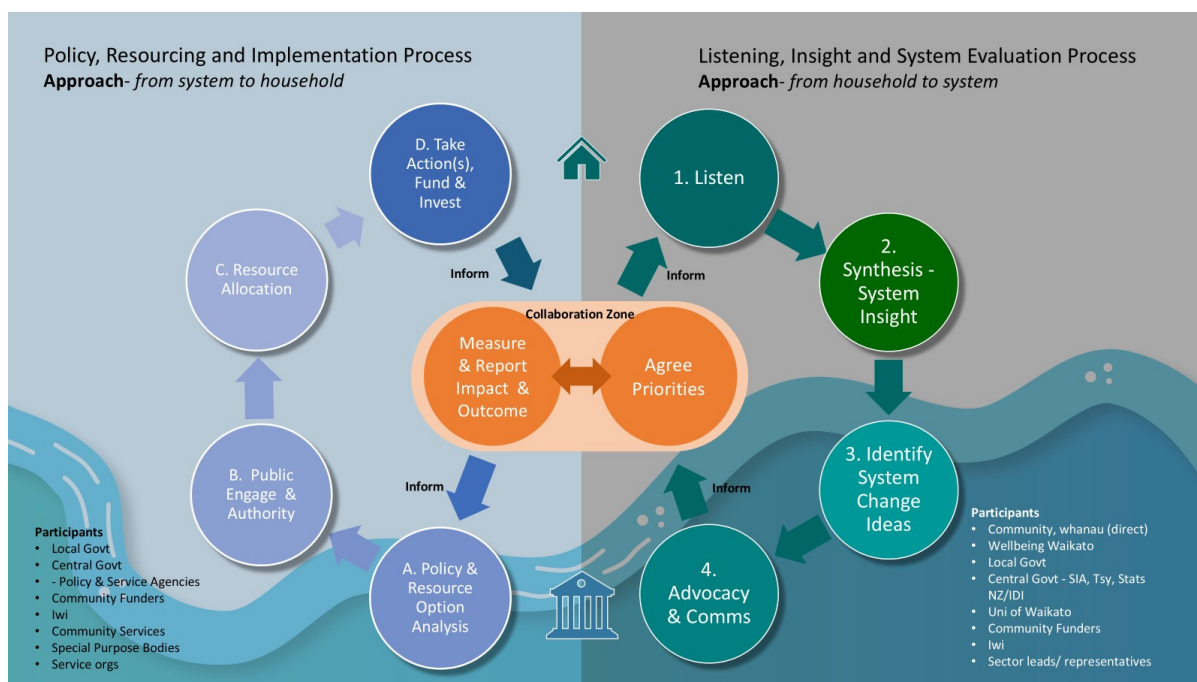


Figure 2. The Wellbeing Ecosystem

On the right-hand side is the **Listening, Insight and System Evaluation process**. This includes listening, primary research, synthesis, identification of system change ideas, advocacy and communication. This is where there is often an absence of independent information and where the Wellbeing Waikato can add most value. Wellbeing Waikato is intentionally anchored on the right-hand side.

This positioning reflects both mandate and design. We do not hold statutory authority, control budgets, or deliver services. Those responsibilities sit with local and central government, iwi authorities, funders, and service organisations. They conduct formal policy analysis, exercise authority, allocate resources, and are accountable for implementation outcomes. Our role is to make sure these processes are as well informed as they could possibly be, by improving the quality, coherence, and system-awareness of decisions made.

On the left-hand side is the **Policy, Resourcing and Implementation process**. This includes option analysis, public authority, resource allocation, and action.

Between these domains lies the **Collaboration Zone**, where independent insight intersects with institutional authority and where decision-makers engage with evidence and lived experience.

What Wellbeing Waikato Does — and Does Not Do

As shown on the right-hand side of the diagram, Wellbeing Waikato’s work progresses from listening and research through synthesis and system diagnosis to communication and influence.

- We conduct high-quality primary research and surface lived experience.
- We integrate across silos to build coherent system insight.
- We clarify trade-offs and identify leverage points.
- We translate that insight to inform upstream decision-making.

We do not design policy instruments, allocate funding, exercise statutory authority, or deliver services. Those functions sit on the left-hand side of the diagram and remain the responsibility of those with democratic, statutory, or fiduciary mandates.

This distinction clarifies the benefit of Wellbeing Waikato's independence and allows us to integrate across interests without defending programmes, tools, or budgets.

Mō a mātou hoa mahi | Who do we work with?

We go where there is mana, mandate and tika. We seek out those with energy for change and an invitation for us to join the kōrero. We listen to understand the challenge or the opportunity, and partner to work alongside and support local leaders. We work with wellbeing leaders, groups and organisations to connect, access relevant data, develop vision and support leaders to work more collectively.

Mō te pūtea tautoko | How are we funded?

The Waikato Wellbeing Project was initiated by the WEL Energy Trust and the Waikato Regional Council (WRC) in 2019. Trust Waikato is the major funder of our wellbeing knowledge initiative Te Ara Poutama. Our Rangatahi Opportunity was co-funded by the Ministry of Education and the Glenis and John Gallagher Foundation. The MAS Foundation and GoEco are major funders and partners of our Kai Challenge. We are currently exploring new funding opportunities to ensure that our work can be sustained into the future.

4. Environmental Scan

Wellbeing in Aotearoa New Zealand in 2025

The Salvation Army's 2026 State of the Nation Report² made the following headline observations for New Zealand (sample only):

- **Child Poverty** - Most recent primary measure figures show either increasing or unchanged child poverty rates over the past two years, with Pacific and Māori children most impacted by poverty. The number of children in benefit households has increased again in 2025, they are the children most at risk of living in hardship.
- **Employment**- The number of people employed continued to reduce in 2025, and was lower than it was two years earlier. People in full-time employment fell while part-time employment increased slightly.
- **Hardship And Food Security** - The percentage of households not having enough to their daily needs increased, price increases for lower-income households continued to exceed income increases and household food insecurity remained high.
- **Homelessness** - Homelessness continued to increase during 2025, and access to specialist housing services for people facing homelessness reduced even further.
- **Housing Affordability** - Lower quartile rents decreased slightly and rental affordability has not worsened significantly in 2025. Median house prices have stabilised but remain hugely unaffordable for lower- and middle-income earners.
- **Overall Crime** - Over the past year, overall crime indicators show modest improvement rather than a plateau. The NZCVS reported that 29.5 percent of adults experienced at least one offence, down from 31.5 percent the previous year. Police data also reflects progress: reported victimisations per 100,000 fell 2 percent and unique victims fell 5.8

² [TSA_SOTN26_FullReport_ONLINE2.pdf](#)

percent—however, proceedings decreased 5.8 percent, continuing a concerning decade-long downward trend in offender processing. Estimated offence volumes declined 2.5 percent, driven by reductions in theft, fraud and public order offences, although assault and drug-related offences rose slightly.

- **Alcohol** - Alcohol harm indicators show little change over the past year, with hazardous drinking steady at 16.6 percent and only a small reduction in per-capita availability, down 1.7 percent to 8.01 litres per adult. However, over the longer term, trends are more positive: availability is now at its lowest level in a decade, and hazardous drinking has declined among key groups, including (-1.8%) and adults aged 45–54 (-13%), signalling gradual, sustained improvement in reducing alcohol-related harm.
- **Problem Debt And Financial Hardship** - While household debt as a share of income has stabilised, servicing costs eased only slightly to 9.5 percent of disposable income over the past year. Arrears remain elevated, with the most severe stress occurring in BNPL³, personal loans and telecommunications accounts. KiwiSaver hardship withdrawals rose sharply again in 2025, increasing 41 percent to 45,870. Together, these trends highlight ongoing financial strain as households rely on savings and short-term credit to manage high living costs and interest rates.

The report makes several summary observations including:

- **A lack of progress in child poverty reduction** and persistent educational disparities reveals cumulative systemic disadvantage, while violence and harm experienced by children expose failures of collective care and protection. Yet the decline of youth offending over the past three decades shows that with culturally appropriate, consistent structural support, young people and their whānau can make sustainable change.
- **Rising unemployment**, record NEET rates growing government welfare benefit support and food insecurity all signal system driven strain. For tangata whenua, these outcomes stem from colonisation's enduring legacy and the systems it created that endure today. Whānau often face inadequate income via long-term welfare support and sanctions that compound hardship. For all who experience poverty and material hardship, structural barriers force cycles of reliance and are signs of a system under pressure, where structural settings fail to translate economic growth into equitable wellbeing.
- **Long waitlists for social housing**, barriers to applying for assistance, overcrowding, unsafe conditions, unaffordable private rents and rising homelessness all signal that systemic strain is affecting whānau and communities across Aotearoa.
- Across all communities, certain behaviours, particularly those linked to poverty or immediate need, can reflect survival strategies rather than deliberate criminal intent. This understanding, however, does not apply to forms of harm such as family or sexual violence, which emerge from different relational and structural dynamics.
- While some indicators suggest progress, such as a steady decline in alcohol availability others point to worsening harm. Methamphetamine use has surged; gambling harm remains entrenched in vulnerable communities and financial stress is driving record numbers to access retirement savings early.

³ Buy now pay later

Wellbeing in the Waikato in 2026- State of the Region Report

The [State of the Region 2026 report](#) provides an integrated view of wellbeing across the Waikato, drawing together quantitative indicators and community perspectives to describe current conditions and emerging trends.

The report identifies that most people in the Waikato report positive wellbeing outcomes, while also highlighting increasing pressures affecting households and communities. These pressures are unevenly distributed and are influencing multiple domains of wellbeing simultaneously.

The report emphasises that wellbeing is multi-dimensional and interconnected, and that outcomes are shaped by a combination of economic, social, and environmental factors at both household and system levels. The key themes from the report are summarised below.



a) Household financial pressure as a cross-cutting issue

A central theme throughout the report is the increasing pressure on household finances. Key points include:

- Rising costs of living relative to income growth
- Increasing levels of financial strain and reduced financial resilience
- Impacts affecting both lower-income households and a broader range of working households

Financial pressure is identified as a cross-cutting driver, influencing multiple areas of wellbeing, including housing stability, health, and participation in community life.

b) Housing affordability and access

Housing is identified as a significant factor shaping wellbeing outcomes in the region. The report highlights:

- A widening gap between house prices and household incomes
- Increasing barriers to home ownership, including extended timeframes to save for a deposit
- Ongoing challenges in accessing stable and affordable housing

Housing conditions are linked to a range of outcomes, including financial security, health, and long-term stability for individuals and whānau.

c) Distribution of wellbeing outcomes

The report notes that wellbeing outcomes are not evenly distributed across the population. Differences are observed:

- Across income groups
- Between renters and homeowners
- Across age groups, including younger populations
- Between different communities and locations within the region

These differences indicate that regional averages do not fully reflect variation in lived experience, and that some groups experience more constrained wellbeing outcomes than others.

d) Interconnected wellbeing domains

The report adopts a multi-domain framework, recognising that wellbeing is influenced by a set of interrelated factors, including:

- Income and financial security
- Housing
- Health and access to services
- Social connection and community participation
- Food security and basic needs

Changes in one domain are shown to have flow-on effects across others. For example, financial pressure can affect housing stability, which in turn influences health and social outcomes. This reinforces the importance of considering wellbeing as a system rather than a set of separate issues.

e) Structural and system-level drivers

Many of the issues identified in the report are described as structural in nature, reflecting broader economic and social conditions rather than individual circumstances. Common themes include:

- Cost pressures across essential goods and services
- Constraints in housing supply and affordability
- Access to services and infrastructure
- Labour market conditions and income distribution

These factors operate across multiple sectors and contribute to the patterns observed in wellbeing outcomes.

f) Role of community voice and lived experience

The report incorporates community perspectives and lived experience alongside quantitative data. This approach highlights:

- The day-to-day realities behind statistical trends

- Differences in how wellbeing is experienced across groups
- The importance of local context in understanding outcomes

Community input is presented as an important component of identifying priorities and informing responses.

g) Need for coordinated cross-sector responses

Given the interconnected and structural nature of the issues identified, the report points to the importance of coordinated approaches across sectors. This includes:

- Collaboration between central and local government, iwi, community organisations, and the private sector
- Alignment of initiatives across different wellbeing domains
- Shared understanding of priorities and outcomes

The report positions collective action as a means of addressing issues that extend beyond the scope of individual organisations.

h) Focus on longer-term trends

In addition to current conditions, the report identifies **emerging trends** that may influence future wellbeing in the region. These include:

- Ongoing cost-of-living pressures
- Housing affordability trajectories
- Demographic and population changes
- Shifts in demand for services and infrastructure

These trends are presented to support planning and decision-making over the medium to long term. The findings of the *State of the Region 2026* report provide an evidence base that informs the role and focus of the Waikato Wellbeing Project.

5. Why Affordability Matters to Wellbeing

As our programme has progressed, the vital role that household income and affordability plays in prosperity and wellbeing has become increasingly evident. For example, while the Grocery Commissioner has found that retail food is slightly (+3% in 2023) more expensive in New Zealand than the OECD average⁴, this cannot fully explain why thousands of children and families in the Waikato regularly go without food.

Affordability is a significant concern as conflict in the middle east exposes our vulnerability to just in time fuel supply chains. While a transition to a lower emission, more abundant energy system is underway, the speed of transition means fossil fuels are still the dominant source of energy for the world and New Zealand, and are likely to be for some time (**Figure 3**). To date, non-fossil based energy sources tend to add to the overall energy mix, rather than to fully

⁴ [Annual-Grocery-Report-2024-6-August-2025-.pdf](#)

substitute for them. This is because per capita energy consumption continues to rise, even as renewable penetration increases. The current track of global crude oil prices will amplify affordability challenges, as long as crude prices and shipping risks remain high.

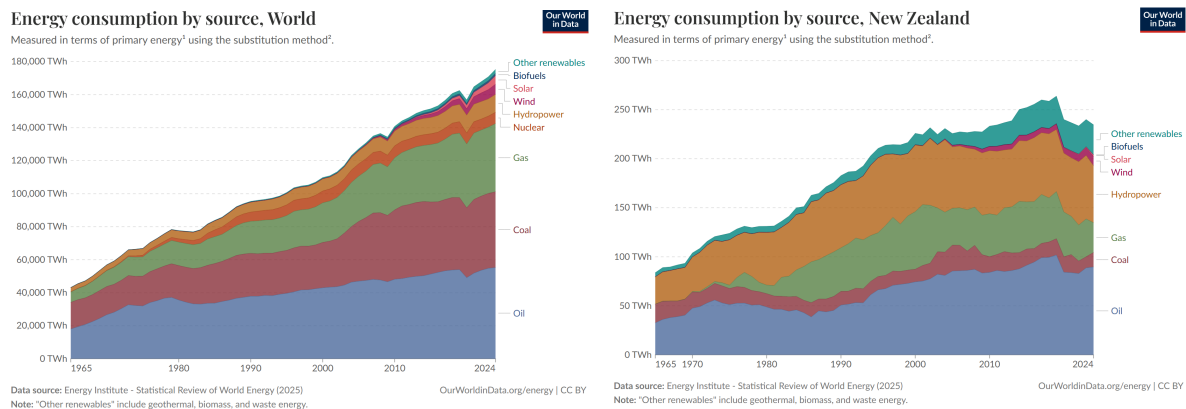


Figure 3. Historical Energy Mix, Global and New Zealand 1965-Present (Our World in Data)

Antecedent conditions, life course stages, social, economic and cultural factors and structural inequities all affect affordability. Differences in income certainly have a fundamental role, as was shown in our [Want Amongst Plenty](#) report on food security in the Waikato. As the example from Hamilton below illustrates, differences in household income (either employed, unemployed or on superannuation) along with the number of dependents in a home has a major influence on the adequacy of income for people and families. In this example, the 8 representative households are all assumed to rent a house at the median rent for Hamilton and are receiving the Accommodation Supplement where its available. **Figure 4** shows the residual income left after accounting for basic living costs. This shows that the highest weekly residual income is about \$400 (2 adults, no kids, both employed), while most other cohorts with a positive balance have less than \$200 available. Several cohorts have a negative balance including:

- Single adults, no dependents, on New Zealand superannuation, balance of -\$110 per week
- Two adults, no dependents, on New Zealand superannuation, balance of -\$280 per week
- Two parents with kids, not employed, balance of -\$475 per week
- Single parent with kids, not employed, balance of -\$95 per week

Adequacy of weekly household incomes in Hamilton – mid-2024

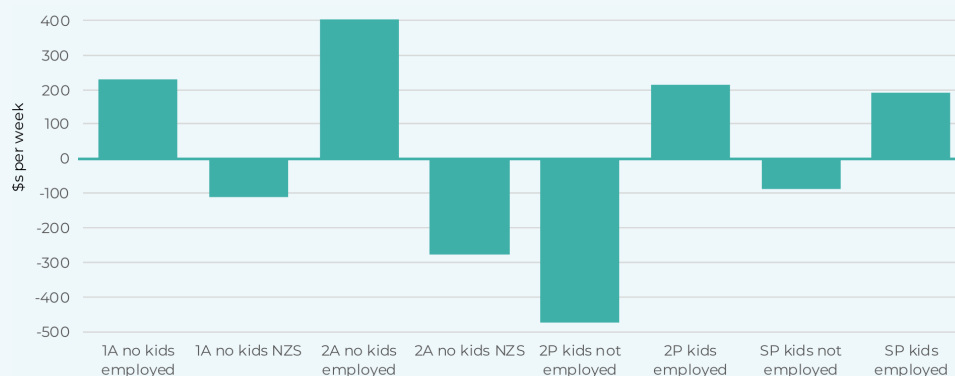


Figure 4. Income Adequacy in Hamilton, 2024

The model shows how many household typologies in Hamilton and the Waikato are experiencing household budget deficits, before any increase in living costs. For many others, any increase in costs (for example rent, food, fuel or electricity bills) will quickly change their situation from having some additional income each week, to being in budget deficit. A single event such as a car breakdown or school fees can turn barely getting by into not having enough for the basics.

The Hierarchy of Household Need

In 1969, former New Zealand Prime Minister Norm Kirk famously 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.*”

In doing so, Kirk expressed in very human terms, a basic hierarchy of human wellbeing as relevant today, as it was more than 55 years ago. Kirk’s hierarchy is in some ways a simplified expression of Maslow’s hierarchy, with physiological needs at the foundational level, eventually arriving at self-actualisation- “*something to hope for*”.

Maslow’s hierarchy of needs frames human wellbeing as a progression from foundational survival requirements to higher-order fulfilment (**Figure 5**). At its base are physiological needs—food, shelter, and clothing—followed by safety and security, including stable housing and income; only when these are reliably met do people have the capacity to prioritise social belonging, esteem, and ultimately self-actualisation.

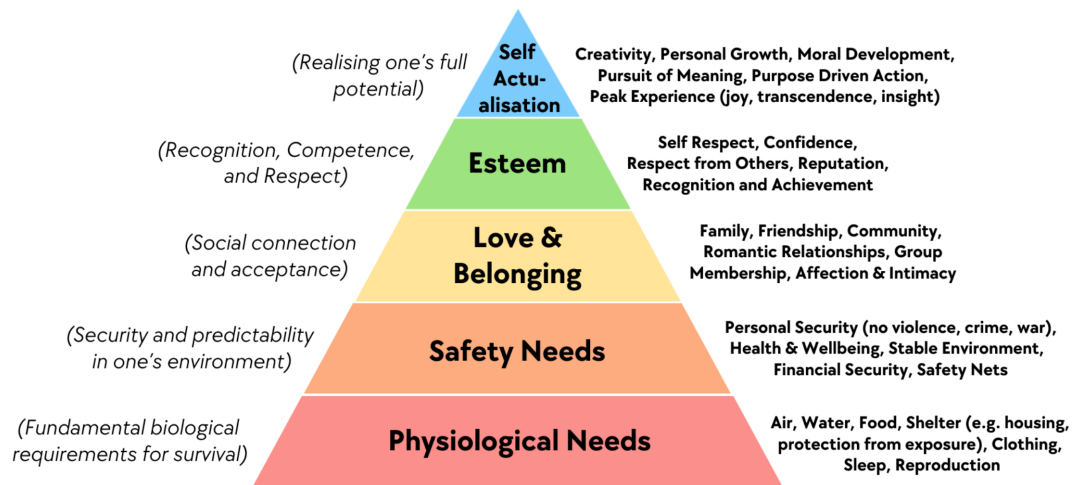


Figure 5. Maslow's Hierarchy

Within this structure, housing stands out as both a basic physiological need and a cornerstone of security, making it a primary driver of overall wellbeing. Because housing costs are typically unavoidable and inelastic, they shape residual household income and directly influence access to food, health, and social participation. While higher-order goals such as identity, equity, and sustainability remain important, their pursuit is materially constrained when foundational needs—particularly secure and affordable housing—are not met, positioning housing affordability as a critical lever for broader social and economic outcomes.

Our work across some of the key factors affecting household and whanau wellbeing has led us to conclude that housing affordability is the major force multiplier issue for improving not only household affordability but overall prosperity and wellbeing for many people, households and communities in the Waikato.

What Matters to People?

Figure 6 shows the most recent results from the regular IPSOS New Zealand Issues Monitor⁵. When asked, the top 5 issues mentioned by New Zealand have been consistent since at least 2019- the cost of living, healthcare, the economy, housing and safety.

Figure 7 shows data from Household Economic Surveys in 2019 and 2023. It shows that the items which are both most fundamental to household/human wellbeing AND which are identified as being the most important issues to New Zealanders are also amongst the biggest items in the household budget and have experienced the greatest increases in costs over time.

Between 2019 & 2023, average weekly household expenditure increased 18.4%, driven by increases in six spending areas:

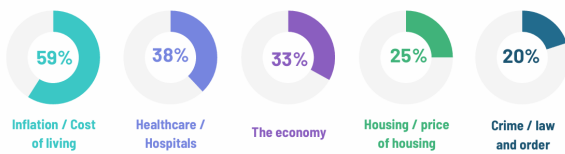
- housing and household utilities – up 15.5% (to \$398 per week)
- food – up 28.1% (to \$300 per week)
- health – up 18.5% (to \$50 per week)
- transport – up 16.5% (to \$252 per week)

⁵ [Ipsos New Zealand 31st Issues Monitor | Ipsos](#)

- miscellaneous goods and services – up 21.6% (to \$139 per week)
- other expenditure – up 31.4% (to \$176 per week)

Current top 5 issues

Spotlight February 2026



Continuing the trend seen in 2025, the top 5 issues remain unchanged in the first quarter of 2026.

Following a downward trend throughout 2025 and a significant drop in Oct '25, *Housing / price of housing* has rebounded slightly going into 2026.

Inflation / cost of living appears to be stabilizing this wave after an upward trend through 2025. It is now at levels last seen in Feb '24, though up by 9ppts compared to the same period last year.

The economy remains the 3rd most important issue facing New Zealanders, remaining relatively stable at 33%.

Crime / law and order has also remained stable following its downward trajectory in the past 2 years. It remains in the top-5 issues facing New Zealanders.

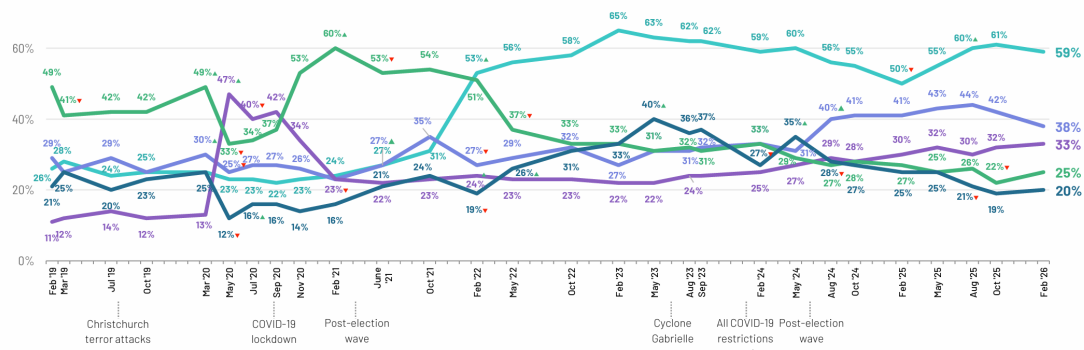


Figure 6. IPSOS Issues Monitor- February 2026

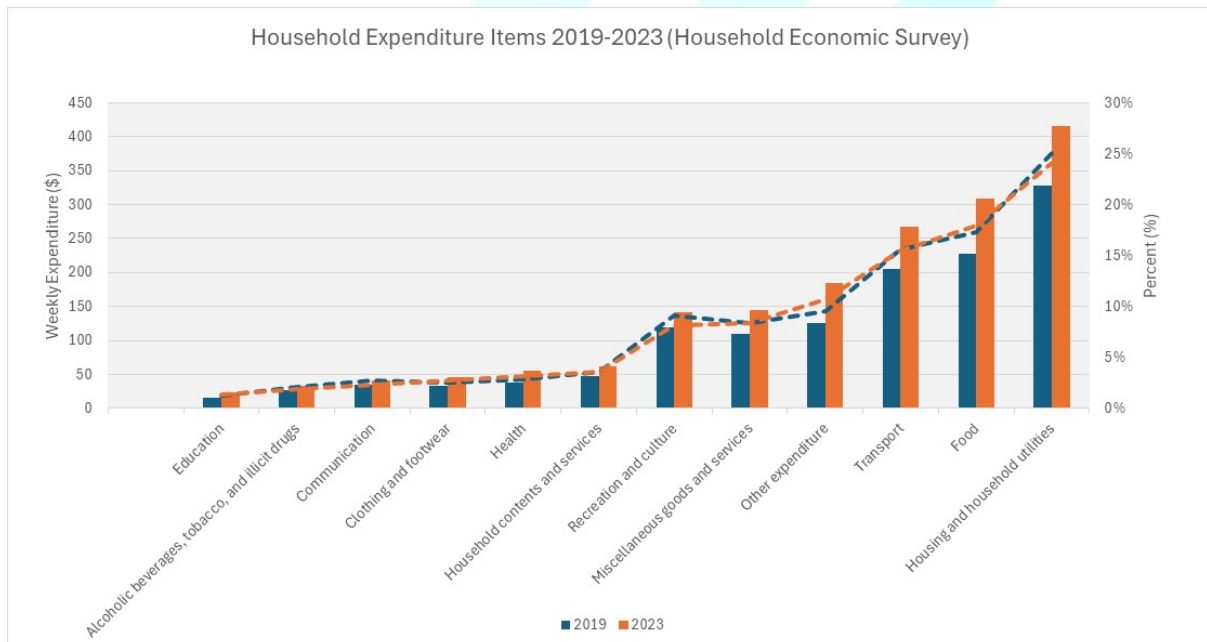


Figure 7. Household Economic Survey New Zealand 2019-2023

From this data and the hierarchy, we have developed a simple household budget schematic (**Figure 8**) of how affordability, especially of housing, drives other aspects of wellbeing and prosperity.

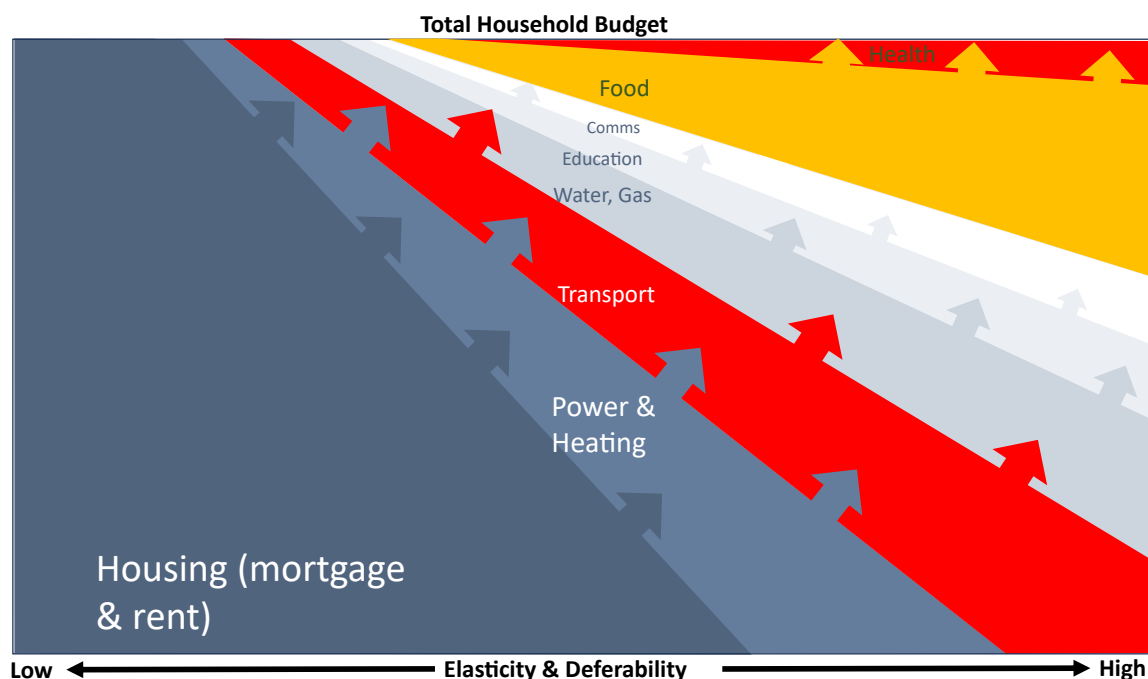


Figure 8. Household Economic Hierarchy Schematic

The schematic illustrates how price increases for household budget items with low demand elasticity (i.e. how much demand is affected by price) and low deferability, affects overall wellbeing by squeezing the resources available for more elastic/deferable items. In the above model, increasing housing costs (mortgage, rent and insurance) are mostly inelastic, unavoidable and cannot be deferred. At the other end of the budget, health costs, especially preventative and chronic health issues, are much more deferrable, substitutable and elastic. Put simply, fixing a toothache can be deferred, good food can be substituted for cheap takeaways, but paying the rent can do neither.

Food is both a fundamental physiological need, but it is also relatively elastic and deferrable. Doing the shop can be delayed until after other bills are paid, and some items can be substituted for lower cost and quality alternatives. Some substitutions are also possible via community and private gardens and other forms of harvesting (e.g. fishing, hunting). Beyond this, other forms of substitution also exist such as food grants, community charity and food gifting.

The more housing costs encroach into the household budget, the less capacity there is for food and health costs. This leads to food insecurity with people and families accessing food support via charities and government services. The long term effect is that health is not supported. Food insecurity and substitutions further exacerbate chronic health challenges in the longer term.

In **Figure 8**, the effect of fuel price increases is also shown in red. The recent sudden rise in fuel prices will put pressure on food security- both indirectly as increased expenditure on fuel crowds out spending on food, but directly through increased food prices due to the role that transport fuels play in the food supply chain. Wider energy unaffordability, for example via electricity and gas prices, will have a similar effect.

Key implications

1. **A systems-based approach** - the interconnected nature of wellbeing domains supports an approach that considers multiple factors simultaneously, rather than addressing issues in isolation.
2. **Focus on key drivers** - financial pressures and housing are identified as central drivers that influence a range of other outcomes.
3. **Attention to distributional differences** - variation in wellbeing outcomes across groups and communities highlights the importance of targeted and inclusive approaches.
4. **Value of collaboration** - the cross-sector nature of the issues identified reinforces the need for partnerships and coordinated action.
5. **Integration of data and community insight** - combining quantitative indicators with lived experience supports a more comprehensive understanding of wellbeing and informs decision-making.



6. Our Strategic Priorities

Ko o maatau kaupapa matua mo te 2026-27 | Priorities for 2026-27

Wellbeing |Hauora covers a wide range of issues and topics which are all interrelated. In the context of the Wellbeing Waikato, ‘wellbeing’ is about the ability of individuals and communities to live the lives they value – now and in the future⁶. There are no wrong doors when looking to advance wellbeing, and each perspective has legitimate advocates and champions.

The United Nations Sustainable Development Goals (SDGs) describe eradicating poverty “*in all its forms and dimensions, including extreme poverty...the greatest global challenge and an indispensable requirement for sustainable development.*”

To have meaningful impact, Wellbeing Waikato will focus on fewer project areas (especially in Poutoko | Major Projects) and aim to have greater impact. In all cases, the Wellbeing Waikato will:

- Not duplicate and will partner with others to fill agreed gaps and/or opportunities.
- Not compete for funding in a way which takes resources away from front-line delivery.
- Focus on upstream issues which have the greatest positive leverage across multiple wellbeings; and
- Work within our mandate and/or partner with those who are mandated.

Bringing it Together

Wellbeing Waikato inherits a suite of programmes and projects from the Wellbeing Waikato. Where these are adding value, they should be continued/completed s per current funding agreements. The clarity provided by **Figure 2** and the distinction between “households to system” and “system to household” has direct implications for Wellbeing Waikato’s forward programme.

Given current resource constraints and the absence of strong structured pull from the Collaboration Zone, Wellbeing Waikato must continue to operate with deliberate focus. We cannot sustain multiple loosely connected initiatives. Our work must integrate, deepen, and demonstrate the model in action.

The forward programme for 2026–mid 2027 could centre on four tightly aligned priorities., as shown in **Figure 1** and **Figure 10** below.



Figure 1. Business Plan Priorities 2026-27

⁶ Karacaoglu, G. Love you: Public Policy for Intergenerational Wellbeing

A. Complete Existing Priority Projects.

First, we will complete and consolidate work commenced in 2025. This includes finalising housing affordability actions, publishing and positioning the State of the Region report, and closing outstanding commitments within kai and place-based initiatives. This frees capacity for focused next steps. In both cases, WW's partner organisations such as GoEco (Kai/Food Security) and WHI(Housing) will continue to lead and implement the insights from the work done by the WWP/WW. Importantly, the State of the Region report will be treated as foundational input into a broader affordability synthesis rather than a standalone descriptive product.

B. Household Energy Affordability in the Waikato.

This programme exemplifies the “households to system” pathway. It will begin with lived experience and household expenditure data, particularly in light of utility costs emerging as a significant driver of economic insecurity. It will then move through structured synthesis to identify how regulatory settings, infrastructure investment, pricing structures, and transition pathways interact to shape household outcomes. The objective is not to enter technical energy market debates, but to clarify where system settings are amplifying or relieving affordability pressures at the household/lived experience level and to articulate practical leverage points for funders, social wellbeing agencies and decision-makers.

C. A Social Investment Approach to Wellbeing in Central Hamilton

Hamilton's city centre hosts a dense network of organisations delivering services across food security, homelessness, youth wellbeing, employment, and safety for vulnerable populations. While each provider delivers value within its mandate, the current contestable funding model has led to fragmentation, duplication, and sub-scale impact.

Multiple agencies are often supporting the same small cohort of individuals, yet with limited coordination, shared data, or aligned outcomes. Recent sector engagement—including a Community Waikato forum of 50–60 homelessness providers, many of whom had never previously connected—highlights a system that is active but not well integrated.

At the same time, there are important examples of (to varying degrees) integrated, whānau-centred approaches already emerging locally, including through organisations such as the Salvation Army, Vinnies, K'aute Pasifika, Te Kōhao Health and Waikato-Tainui, alongside a clear interest from Hamilton City Council in more joined-up ways of working. These provide a strong foundation to build from.

Wellbeing Waikato could support the development of a place-based, integrated social investment approach for the Hamilton city centre, both in its own right and as a possible model for other localities in the Waikato.

Drawing on New Zealand's social investment principles—targeting resources to those with the highest needs, using data and evidence to guide investment, collapsing resource competition and duplication and focusing on long-term wellbeing outcomes. Our role would be to bring funders, iwi, providers and local government together around a shared understanding of need, informed by both data and lived experience, and to support the development of a collective outcomes framework for a defined population cohort. This would shift the system incrementally from fragmented, provider-led activity toward more coordinated, person-centred support.

Draft scope and approach:

A 6–9-month scoping and design phase focused on:

- a) mapping the current service landscape, funding flows, and points of duplication and gap;
- b) identifying shared community, age, cultural and lived-experience cohorts and their interaction with multiple services;
- c) capturing lived experience insights to understand system barriers and opportunities; and
- d) convening key stakeholders—including existing integrated providers and Hamilton City Council—to co-design a small-scale prototype (e.g. shared referral pathways, coordinated case management, or a light-touch backbone function).
- e) Looking for longer term at scale interventions which could make a much bigger ‘top of cliff’ difference

Our contribution would centre on shared convening (for example with Community Waikato, Hamilton City, MSD and key social service agencies such as Salvation Army, Vinnies, Te Korowai o Kirikiriroa and Te Runganga o Kirikiriroa), strategic framing, and the provision of data and insight, rather than direct service delivery. Subject to progress and partner appetite, this could transition to a pilot phase that tests a more coordinated investment model in practice.

By taking this approach, we can help catalyse a more aligned and effective system without displacing or duplicating existing leadership. This positions us to add value where it is currently missing—connection, insight, and coherence—while supporting those already delivering integrated services to operate at greater scale and impact.

D. Annual Integrated Wellbeing Synthesis/State of the Region Report.

This synthesis continues to evolve and produce the State of the Region Report on an annual basis. It would bring together findings across housing, energy, food, transport, income, and related domains to identify the recurring structural drivers shaping household wellbeing in the Waikato. Wellbeing Waikato would generate a coherent, cross-domain diagnosis highlighting priority leverage points for policy and resource decisions.

This focused approach achieves several objectives simultaneously. It strengthens the right-hand side of **Figure 2** by deepening synthesis and system diagnosis. It builds the Collaboration Zone by producing decision-relevant insight that can attract structured engagement from policy and funding actors. It aligns with emerging interest in social investment by providing the robust household-level evidence base required for effective investment logic. And it does so within realistic resource constraints.

The guiding discipline for the forward programme is integration and creating more pull for our work. Every subject focus must contribute to system-level diagnosis. Every piece of research must feed synthesis. Work that does not strengthen this integrated pathway will be paused or concluded.

Through this approach, Wellbeing Waikato builds to a coherent programme at both the broad and the subject specific level, that demonstrates the model, builds influence, and positions the organisation for long-term viability. More detail on these projects are set out in Table 1.

7. Organisational Effectiveness Priorities

With the establishment of Wellbeing Waikato, our key organisation priority for the next 12-18 months is to set the entity on a secure foundation, especially in terms of funding and to build on our network of project and strategic partners so our value is understood and supported. Wellbeing Waikato inherits the balance of funds held by the Waikato Wellbeing Project and is also actively seeking additional funds from regional funders to ensure it continues to operate and provide value.

8. How do We Measure Progress?

Table 1 sets out the activities and outputs associated with the priority areas set out in the Business Plan. These are mainly qualitative indicators of progress. **Table 2** provides a set of more quantitative longer-term indicators of progress/impact. Importantly, these long indicators are reflective of the whole system, not just the work of Wellbeing Waikato. These long-term indicators are important markers of wellbeing, but in many cases the degree to which any organisation's best efforts can be attributed to a change in the indicator can be low or contested.

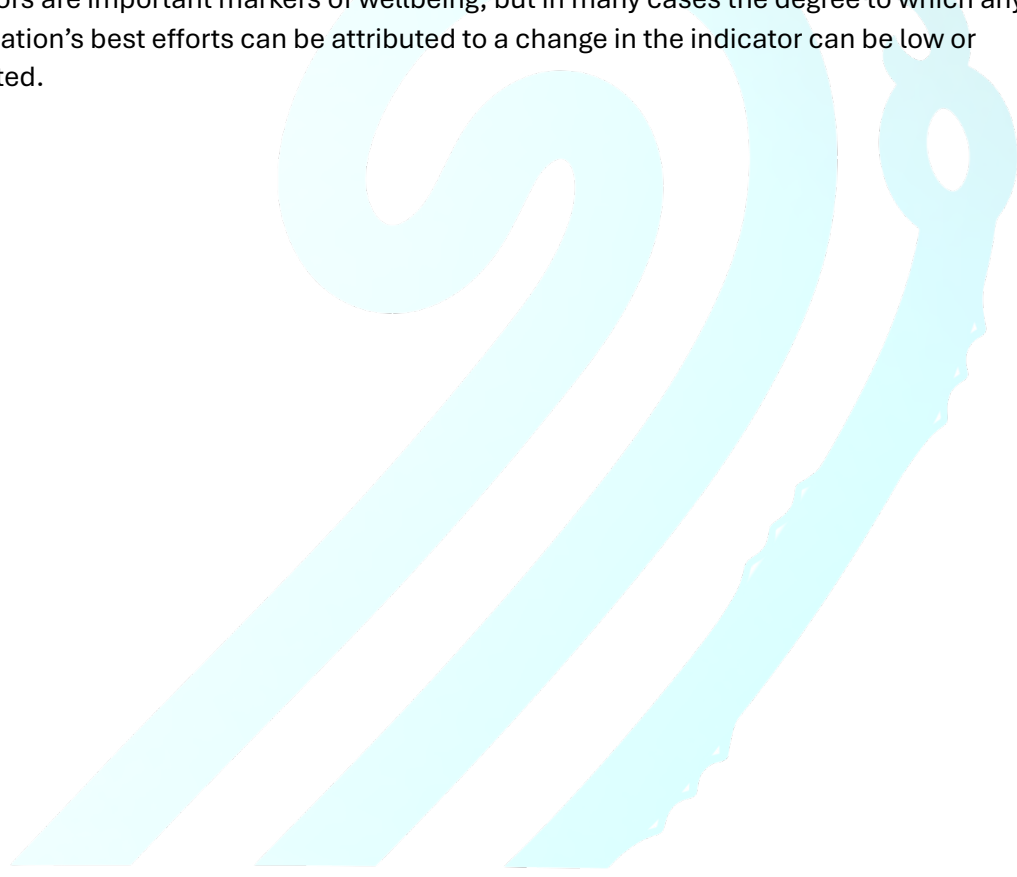


Table 1. Business Plan Projects 2026-27

Resources	2026/27 Activities	Outputs	Outcomes
Waikato Kai Challenge (to complete)			
<p>Poutoko Research</p>	<p>1. Research and Listening</p> <ul style="list-style-type: none"> Complete and share⁷ lived Experience research, with a focus on kai opportunities in the Maniapoto and Raukawa rohe Highlight successful kai Motuhake initiatives, identify systemic gaps, and set the foundation for long-term solutions. <p>2. Stakeholder & Systems Engagement</p> <ul style="list-style-type: none"> Facilitate regular hui with key organisations, including iwi/hapū, councils, food networks, and community groups. Strengthen partnerships with existing food security initiatives to align efforts. Engage policymakers to advocate systemic changes in food policy and funding. Integrate findings from food security research into discussions to inform collaborative action. <p>3. Policy & Advocacy</p> <ul style="list-style-type: none"> Develop and present policy recommendations based on local food security data and insights. Advocate for sustainable funding models and legislative support for food security initiatives. 	<p>4. Insights & Awareness</p> <ul style="list-style-type: none"> Wai and kai- ongoing food security work with Maniapoto Marae Pact Trust Work with SWDC, Waitomo DC, Maniapoto and Raukawa on Kai Hubs in Tokoroa and Te Kuiti Matariki ki Waikato 2026 Programme He Mana to te Kai – in partnership with Para Kore and Raukawa Kai ready mare <p>5. Communications</p> <ul style="list-style-type: none"> Kai summit May 2026 Kai Challenge receives 300 views per quarter Maintain average engagement rate on social media of 9% (target of 12%) 	<ul style="list-style-type: none"> Better informed Post project evidence and feedback from Waikato kai organisations and stakeholders that the kai challenge has positively impacted: <ul style="list-style-type: none"> Policy Funding and Services Stronger Regional Collaboration – Improved coordination and partnerships among food security stakeholders. Increased Policy Support – Enhanced local and national policies prioritising food resilience. Empowered Communities – Greater knowledge, resources, and capability to implement local solutions. Integrated Strategic Direction – A clear pathway towards a potential Waikato Food Strategy informed by research and collaboration. Data-Driven Decision-Making – Improved access to real-time insights on food security challenges and solutions.
Social Investment in Hamilton Central (new)			
	<p>1. Research and Listening</p> <p>A structured scoping and design phase to build shared evidence base and identify opportunities for integrated action:</p> <ul style="list-style-type: none"> System mapping: Map the current service landscape, funding flows, and points of 	<p>4. Insights & Awareness</p> <ul style="list-style-type: none"> City centre insights programme: Generate and share clear, accessible insights on wellbeing challenges in the Hamilton CBD, including homelessness, food insecurity, 	<ul style="list-style-type: none"> Better informed Post project evidence and feedback from central Hamilton service providers and agencies that the project has positively impacted: <ul style="list-style-type: none"> Policy Funding and

⁷ As appropriate while protecting Māori data sovereignty and data ownership

Resources	2026/27 Activities	Outputs	Outcomes
	<p>duplication and unmet need within the Hamilton city centre.</p> <ul style="list-style-type: none"> • Cohort identification: Identify shared community, age, cultural and lived-experience cohorts interacting with multiple services, with a focus on those with the highest and most complex needs. • Lived experience insights: Capture real-world experiences to understand system barriers, service gaps, and opportunities for more effective support. • Stakeholder co-design: Convene key stakeholders—including iwi, integrated service providers, funders and Hamilton City Council—to co-design a practical prototype (e.g. shared referral pathways, coordinated case management, or a light-touch backbone function). • Future focus: Identify opportunities for larger-scale, upstream interventions that can reduce long-term demand on crisis services. <p>2. Stakeholder & Systems Engagement</p> <ul style="list-style-type: none"> • Facilitate regular hui to build trust, alignment and shared ownership across providers, iwi/hapū, local government and funders • Strengthen partnerships with organisations already delivering integrated, whānau-centred services, supporting them to connect and scale impact • Act as a neutral connector across the system to shift behaviours from competition toward collaboration • Engage with central and local government to align this work with broader social investment and wellbeing priorities <p>3. Policy & Advocacy</p> <ul style="list-style-type: none"> • Translate insights from the city centre work into clear, evidence-based policy recommendations 	<p>safety and service access, with a focus on the lived reality of a defined cohort</p> <ul style="list-style-type: none"> • Lived experience voice: Elevate the voices of people navigating multiple services to highlight system barriers, duplication, and opportunities for more coordinated support • System visibility: Build a shared understanding among funders, providers and stakeholders of how the current system operates in practice—where it works, where it fragments, and where integration would deliver greater impact • Evidence for change: Translate insights into compelling narratives and data that support a shift toward integrated, outcomes-focused social investment • Momentum and alignment: Use communications, hui and targeted engagement to build a shared mandate for change across the sector, reinforcing the case for coordinated action in the city centre <p>5. Communications</p> <ul style="list-style-type: none"> • Central Hamilton social investment workshops through 2026 and wider scale summit late 2026 • An agreed and resource social investment work programme for central Hamilton • Central Hamilton social investment receives 300 views per quarter • Maintain average engagement rate on social media of 9% (target of 12%) 	<ul style="list-style-type: none"> ○ Services • Stronger Regional Collaboration – Improved coordination and partnerships among energy security and abundance stakeholders. • Increased Policy Support – Enhanced local and national policies prioritising energy security, affordability and abundance. • Empowered Communities – Greater knowledge, resources, and capability to implement local solutions. • Integrated Strategic Direction Support an updated regional Energy Strategy, which brings security, affordability and abundance to the fore. • Data-Driven Decision-Making – Improved access to real-time insights on energy affordability challenges and solutions.

Resources	2026/27 Activities	Outputs	Outcomes
	<ul style="list-style-type: none"> Advocate for more coordinated and outcomes-focused funding approaches, moving away from fragmented, contestable models Support the case for sustained investment in integrated, place-based approaches that deliver long-term wellbeing gains Position Hamilton as a demonstrator for more effective social investment practice. 		
Household Energy Affordability in the Waikato (new)			
	<p>1. Research and Listening</p> <ul style="list-style-type: none"> Bring together lived experience and household energy expenditure data to understand the impacts of energy costs for households Undertake structured synthesis to identify how regulatory settings, infrastructure investment, pricing structures, and transition pathways interact to shape household outcomes. <p>2. Stakeholder & Systems Engagement</p> <ul style="list-style-type: none"> Facilitate regular hui with key organisations, including iwi/hapū, councils, energy security networks, and community groups. Strengthen partnerships with existing affordable energy initiatives to align efforts. Engage policymakers to advocate systemic changes in energy policy and practice. Integrate findings from energy affordability research into discussions to inform collaborative action. <p>3. Policy & Advocacy</p> <ul style="list-style-type: none"> Develop and present policy recommendations based on energy (electricity) security data and insights. Advocate for abundant energy models and legislative support for energy affordability initiatives. 	<p>4. Insights & Awareness</p> <ul style="list-style-type: none"> Research which clarifies where system settings are amplifying or relieving affordability pressures at the household/lived experience level and articulate practical leverage points for funders, social wellbeing agencies and decision-makers. <p>5. Communications</p> <ul style="list-style-type: none"> Webinar to share insights in late 2026 Energy Affordability Challenge receives 300 views per quarter Maintain average engagement rate on social media of 9% (target of 12%) 	<ul style="list-style-type: none"> Better informed Post project evidence and feedback from Waikato household energy organisations and stakeholders that the affordable energy challenge has positively impacted: <ul style="list-style-type: none"> Policy Funding and Services Stronger Regional Collaboration – Improved coordination and partnerships among energy security and abundance stakeholders. Increased Policy Support – Enhanced local and national policies prioritising energy security, affordability and abundance. Empowered Communities – Greater knowledge, resources, and capability to implement local solutions. Integrated Strategic Direction Support an updated regional Energy Strategy, which brings security, affordability and abundance to the fore. Data-Driven Decision-Making – Improved access to real-time insights on energy affordability challenges and solutions.

Resources	2026/27 Activities	Outputs	Outcomes
Affordable Housing (to complete)			
Te Ara Poutama Knowledge	1. Waikato Housing Initiative <ul style="list-style-type: none"> Complete and publish the research primer on interventions needed to achieve housing affordability in the Waikato region. Share the primer with all stakeholders in the region and seek feedback on the most effective options to pursue across the housing continuum Use the primer to contribute towards an updated Waikato Housing Strategy, Regional Spatial Plan and City/Regional Deals. 	2. Accessible and Relevant Knowledge <ul style="list-style-type: none"> A primer document on improved housing affordability in the Waikato region by May 2026 At least one public webinar to share the results of research into housing affordability Presentation of the results of the primer to Futureproof, WHI and stakeholders mid-2025 	Waikato people are empowered and supported <ul style="list-style-type: none"> Feedback from Waikato wellbeing organisations and leaders that Te Ara Poutama has empowered them to make informed choices and decisions Improved understanding of well-being needs, endorsed by regional stakeholders. Evidence-based decision-making informed by existing data and regional trends. Increased regional understanding and coordination related to wellbeing data and insights More informed policy development. Increased regional resilience and adaptability.
	Annual State of the Region Report (ongoing)		
	1. State of the Region Report <ul style="list-style-type: none"> Complete and publish a report summarising wellbeing progress in the Waikato region by December 2026 	2. Accessible and Relevant Knowledge <ul style="list-style-type: none"> Waikato State of the Region Report completed and published by December 2026. 	
	Wellbeing Data and Knowledge (ongoing)		
1. Wellbeing Knowledge <ul style="list-style-type: none"> Produce regular quarterly “deep dive” topical and place-specific updates on key wellbeing issues Publish Quarterly Community Compass reports from Doy Loves Data Integrate and align with other wellbeing data agencies such as WRC, MSD, Social Investment Agency via knowledge partnership agreements. 	2. Communications <ul style="list-style-type: none"> At least 4 wellbeing knowledge webinars held by 1 December 2026 Progress reports to Trust Waikato as per the accountability agreement Te Ara Poutama website page receives over 150 views per quarter Maintain an average engagement rate on social media of 9% (target of 12%)		
Advocacy			
Waha Advocacy and Comms	Scaling up our Impact <ul style="list-style-type: none"> Continue to scale up of the Wellbeing Waikato’s insights through greater advocacy and partnerships with organisations mandated to deliver community wellbeing and prosperity (Figure 1). 	Greater collaboration <ul style="list-style-type: none"> At least 20 joint initiatives between the Wellbeing Waikato and other for purpose organisations by 1 March 2027 Submissions published on Wellbeing Waikato Website to receive 100 views per quarter 	Collective wellbeing leadership <ul style="list-style-type: none"> Evidence and feedback from community, for purpose and political leaders in the region and New Zealand that the Wellbeing Waikato has positively contributed to greater collective wellbeing leadership.

Resources	2026/27 Activities	Outputs	Outcomes
	<ul style="list-style-type: none"> Scale up advocacy for systems change initiatives in key areas of kai food security, housing and energy affordability and social investment in central Hamilton Wellbeing Waikato newsletter - 5 yearly Submissions lodged - at least 10 yearly, including at least 3 joint submissions on a local, national or international scale which align with our priority areas. 	<ul style="list-style-type: none"> Maintain average engagement rate on social media of 9% (target of 12%) Broker opportunities with Social Investment Agency, local authorities, iwi and community funders for a Waikato specific approach to social investment and wellbeing knowledge 	
Organisational Effectiveness			
Organisational Effectiveness	<ul style="list-style-type: none"> Accountability reports and presentations to Trustees, Funders and Stakeholders May and September 2026 Annual presentations to Waikato Mayoral Forum as requested. 	<ul style="list-style-type: none"> Actual expenditures per initiative Wellbeing Waikato Business Plan published on Wellbeing Waikato website by 1 May 2026 Wellbeing Waikato managed and delivered within Business Plan budget Maintain Newsletter Open Rate of 40%+ (Target 50%+) Maintain Newsletter CTR Rate of 7%+ (Target 8%+) Maintain Website traffic of 2,000+ visitors per quarter Maintain average engagement rate on social media of 9% (target of 12%) 	<ul style="list-style-type: none"> Wellbeing Waikato funding base deepened and broadened significantly Wellbeing Waikato better enabled to meet its wellbeing targets and goals.

Table 2. Impact Indicators

Resources	Priority Project/Programme Area	Impact Indicators
<p>Poutoko Research</p>	<p>Waikato Kai Challenge</p>	<ol style="list-style-type: none"> 1. The cost of healthy diet 2. Food related income transfers from government 3. Community based responses to food insecurity 4. Income adequacy 5. Income adequacy 6. Deprivation data <ul style="list-style-type: none"> • For information on how these indicators are measured, refer to: WWPFramingFoodInsecurityReport.4.pdf • These indicators should be disaggregated to at least the district level, ideally with finer scale case studies (e.g. SA2 scale) • <i>Care will be taken to understand the distribution of these metrics around the mean/median values.</i>
	<p>Social Investment in Hamilton Central</p>	<p>To be developed as part of the project. Could include some of the other indicators in this table, including the Dot Loves Data metrics for Hamilton.</p>
	<p>Household Energy Affordability in the Waikato</p>	<ol style="list-style-type: none"> 1. Median household electricity spend as a % of disposable income 2. Inflation-adjusted average retail electricity price ((c/kWh, real) 3. Total annual electricity bill per household (\$/year) 4. Energy Cost Volatility Index (standard deviations in cost over time) 5. Network + Retail Cost Efficiency (\$/MWh delivered) 6. Reliability indicator: SAIDI / SAIFI (Outage duration & frequency) 7. Emissions Intensity (whole of life kg CO₂e per kWh) <ul style="list-style-type: none"> • These indicators should be disaggregated to at least the district level, ideally with finer scale case studies (e.g. SA2 scale) • <i>Care will be taken to understand the distribution of these metrics around the mean/median values.</i>
<p>Te Ara Poutama Wellbeing Knowledge</p>	<p>Affordable Housing</p>	<ol style="list-style-type: none"> 1. Median income to median price ratio 2. Mortgage affordability 3. Rental Affordability 4. Years to save a deposit 5. Debt to income ratios 6. Deprivation data

		<ul style="list-style-type: none"> • These indicators should be disaggregated to at least the district level, ideally with finer scale case studies (e.g. SA2 scale) • <i>Care will be taken to understand the distribution of these metrics around the mean/median values.</i>
	Annual State of the Region Report	Refer to 2025 State of the Region Report
	Wellbeing Data	<p>Refer to the quarterly Community Compass reports from Dot Loves Data published on the WWP website. (https://www.waikatowellbeingproject.co.nz/wellbeing-by-district/)</p> <p>Key measurement areas include:</p> <p>Economy</p> <ul style="list-style-type: none"> • Retail spending by category • New businesses registration, deregistration and type • Tourism spend by category and origin <p>Demography</p> <ul style="list-style-type: none"> • Total population, age and ethnic cohort changes • Changes by SA2/sub district <p>Employment</p> <ul style="list-style-type: none"> • Household income • Sole parent, job seeker and means tested benefit rates • Employment rate <p>Housing</p> <ul style="list-style-type: none"> • Median sale price and rent • Years to save a deposit • Purchasing and renting affordability • Home ownership rate <p>Education</p> <ul style="list-style-type: none"> • NCEA pass rate by school • Secondary school retention and exclusion rates • Leavers with no qualification <p>Deprivation</p> <ul style="list-style-type: none"> • Overall and SA2 deprivation changes <p>Crime</p> <ul style="list-style-type: none"> • Crime rate and type • Spatial patterns of crime



**Wellbeing
Waikato**
TOIORA O WAIKATO

Research.
Knowledge.
Storytelling.