

## MEDIA RELEASE

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# One in two New Zealanders say they are struggling to pay for essentials

## The topic

As recently reported in the media, there has been a fresh surge in living costs, ranging from a 46.5% rise in butter prices from a year ago, to a 10.4% rise in household electricity prices, and a 12.2% rise in council rates.

With this in mind, we decided to repeat our 'cost-of-living' poll.

## The survey

A nationally-representative sample of n=1,024 New Zealanders, 18 years of age and over were interviewed online between 10 to 13 July 2025. We asked the following question:

Q. "Given the current cost of living crisis, which of the following (if any) have applied to you in the last three months?"

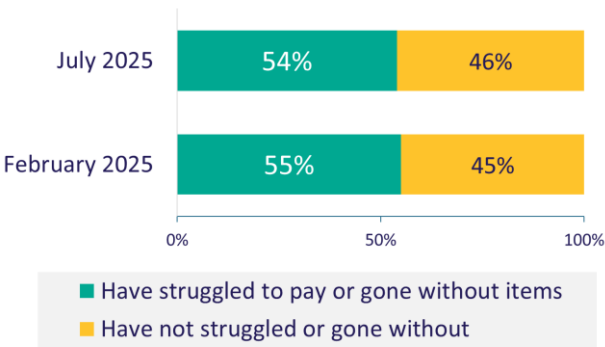
- Struggled to pay for the **cost of transport** (for example bus or train tickets, or fuel for a car etc.).
- Been unable to buy **things that were needed** (such as clothing or school supplies).
- Gone without **medical or a doctor's care when feeling unwell** due to cost concerns (including prescriptions, visits, telehealth etc.).
- Struggled to pay for **essential bills** such as power/water/internet.
- Struggled to pay **rent or mortgage payments**.
- Gone without **basics such as food and groceries**.

## High-level findings

1. Overall, just over one-half of all respondents (54%) reported they had **struggled to pay, or they had gone without** everyday items because of the cost-of-living crisis.

This compares with 55% in February; meaning that the current situation is **not** significantly different compared with that earlier this year. That is, it has neither improved nor deteriorated (refer to Figure 1).

**Figure 1: The proportion who indicated they had struggled or gone without in the last three months, in at least one of the areas measured.**



2. However, those most likely to have struggled or gone without essential items and services continue to be **young adults** (66% of those aged 18 to 34 years), living in **households with children** (61%), and **female** respondents (58%).
3. The poll shows **little has improved**:
- In fact, it shows a significant increase in the proportion of respondents who reported they had struggled to pay for essential items such as **power** – up to just over one-third (34%), from 28% a little over a year ago in May 2024.
  - There has also been a significant increase in the proportion who reported struggling to pay their **rent or mortgage** – up to three out of ten (30%) compared to 26% in February this year.
  - **Medical care** continues to be an area **most impacted**, with just over one-third of respondents (34%) stating they had gone without medical care when unwell.

## Comment

*“These results confirm that we are still in the depths of a cost-of-living crisis and that some groups of the population are suffering more than others, including those in households with children. For many, there seems to be no light at the end of the tunnel.”*

Rangahau Aotearoa | Research New Zealand Managing Partner, Emanuel Kalafatelis.

**Contact:** Emanuel Kalafatelis (027 500 4401)  
Managing Partner  
Rangahau Aotearoa Research New Zealand Limited  
P O Box 10-617  
Wellington 6140

## Key findings – impact of the cost-of-living crisis

Respondents were asked to say whether they had gone without or struggled to pay for everyday cost-of-living items.

Table 1 overleaf provides the results for the current poll in comparison with the previous polls conducted in March 2023, July 2023, May 2024, and February 2025.

The key findings are as follows:

- Just over one-third (34%) stated they had gone without **medical care when feeling unwell** due to cost concerns. Going without medical care has been the top rating item for the last two years and the level of 'going without' has remained fairly stable during this period of time (from 32% in March 2023).
- Just over one-third (34%) also reported they had struggled to pay for essential bills such as **power, water or internet**. This is a significant increase from 28% reported a little over a year ago in May 2024, and similar to the 33% reported five months ago in February 2025.
- Three out of ten reported that they struggled to pay **rent or mortgage payments** (30%). This is a significant increase from 23% reported in May 2024, and 26% reported in February this year.
- Compared to over two years ago (March 2023) there has been **no** significant change in the following:
  - Three out of ten reported being unable to buy necessary things such as **clothing or school supplies** (31%).
  - Three out of ten struggled to pay **transport** costs (30%).
  - One-quarter went without basics such as **food and groceries** (24%).

**Table 1: Time series - Given the current cost of living crisis, which of the following (if any) have applied to you in the last three months? Have you ...?**

	TOTAL JULY 2025 1024 %	TOTAL FEBRUARY 2025 1004 %	TOTAL MAY 2024 1016 %	TOTAL JULY 2023 1000 %	TOTAL MARCH 2023 1000 %
Unweighted base =					
Gone without <b>medical</b> or a doctor's care when feeling unwell due to cost concerns (including prescriptions, visits, telehealth etc.).	34	33	34	33	32
Struggled to pay for <b>essential bills</b> such as power/water/internet.	34	33*	28*	32*	27
Been unable to buy things that were <b>needed</b> (such as clothing or school supplies).	31	31	30	33	30
Struggled to pay for the cost of <b>transport</b> (for example bus or train tickets, or fuel for a car, etc.).	30	29	28*	32	29
Struggled to pay <b>rent or mortgage payments</b> .	30*	26*	23*	29*	24
Gone without <b>basics such as food and groceries</b> .	25	24	24	26	23

\* Statistically significant result in comparison to previous poll.

The groups **most affected** by the current cost of living crisis in the last three months were those defined on the basis of their **age, lifecycle stage and gender**:

- In general, **younger and middle aged** respondents (aged under 55 years). On all the items measured, they were more likely to have faced difficulties in comparison to the older group (aged 55 or more) (refer to Table 2 overleaf).
- More specifically, **young adults** aged 18 to 34 years (refer to Table 2 overleaf):
  - Overall, 66% reported they had struggled to pay or gone without at least one of the items we asked about.
  - Young adults were significantly more likely than older respondents to have struggled to pay transport costs (44%), essential bills (41%), rent or mortgage payments (40%), and things that were needed like school supplies (39%).
- Respondents in **households with children** (aged 18 years or younger):
  - Overall, 61% stated they had struggled to pay or gone without at least one of the items we measured.
  - Respondents in households with children were significantly more likely to have gone without medical or a doctor's care when feeling unwell due to cost concerns (41%), struggled to pay essential bills (39%), and been unable to buy things that were needed (such as clothing or school supplies) (38%).
- **Female** respondents:
  - Overall, 58% of female respondents indicated they had struggled to pay or gone without at least one of the essential items or services we asked about.
  - Female respondents were significantly more likely than males to have gone without medical care when unwell (39% compared to 28% for males), struggled to pay essential bills (39% compared to 29%), or transport costs (34% compared to 25%), and been unable to buy things that were needed such as clothing or school supplies (35% compared to 28%).

**Table 2: July 2025 - Given the current cost of living crisis, which of the following (if any) have applied to you in the last three months? Have you ...? By age.**

	TOTAL FEB 2025	18-34	35-54	55+
Unweighted base =	1024	295	369	340
	%	%	%	%
<b>Total – struggled or went without at least one item mentioned below</b>	<b>54</b>	<b>66</b>	<b>59</b>	<b>40</b>
Gone without <b>medical</b> or a doctor's care when feeling unwell due to cost concerns (including prescriptions, visits, telehealth etc.).	34	42	39	23
Struggled to pay for <b>essential bills</b> such as power/water/internet.	34	41	36	26
Been unable to buy things that were <b>needed</b> (such as clothing or school supplies).	31	39	35	22
Struggled to pay for the cost of <b>transport</b> (for example bus or train tickets, or fuel for a car, etc.).	30	44	28	19
Struggled to pay <b>rent or mortgage payments</b> .	30*	40	29	22
Gone without <b>basics such as food and groceries</b> .	25	30	27	20

## Method

This survey of 1,024 respondents aged 18 years and over was conducted online, between 10 to 13 July 2025. The maximum margin of error is +/- 3.1 percent (at the 95 percent confidence level).

The sample has been weighted by gender and age to ensure the results are representative of the population 18 years-plus, based on these demographic criteria.

The survey was not undertaken on behalf of any organisation, but as part of Rangahau Aotearoa Research New Zealand's social poll of New Zealanders' opinions about topical issues.

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