



Centre for Housing Research

AOTEAROA NEW ZEALAND

Kāinga Tipu

## Census 2006 and Housing in New Zealand

PREPARED BY

**DTZ New Zealand**

FOR THE

**Centre for Housing Research,  
Aotearoa New Zealand**

AND

**Building Research**

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# RESEARCH REPORT

## **Census 2006 and Housing in New Zealand**

Centre for Housing Research Aotearoa New Zealand

And

Building Research

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July 2007

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## 1. Executive Summary

### 1.1 Introduction

The aim of the report is to provide analysis of housing market trends based on the 2006 Census and builds on previous work undertaken by DTZ and others for the Centre for Housing Research Aotearoa New Zealand (CHRANZ). The objective of this report is to explore home ownership outcomes recorded in the 2006 Census and investigate whether the trends between 2001 and 2006 censuses is consistent or different to the trends previously reported<sup>1</sup>.

### 1.2 Approach and Issues with Census Data

Care must be taken when interpreting the trend in home ownership outcomes between the 2006 and previous censuses. The way in which Statistics New Zealand enquired about the tenure of dwellings, specifically as it relates to family trusts, changed in 2001 and again in 2006. The changes limit the direct comparability of the census results in terms of home ownership rates between censuses. Chapter 3 includes a fuller discussion on the implications of this issue.

Briggs (2006)<sup>2</sup> presents the results of research into the impact of family / private trusts on home ownership rates in New Zealand. Briggs (2006) re-estimated the likely level of home ownership by identifying from previous censuses the number of households which held their home in a private trust (see Table 3.1). His analysis suggests that the actual home ownership rate declined by between 2.8 and 4.3 percentage points between 2001 and 2006, not the 0.9 percentage points indicated by the raw data. In summary, the direct comparison of the 2001 and 2006 Censuses home ownership results will provide an underestimate of the likely decline in home ownership rates over that period.

### 1.3 Home Ownership Rate Outcomes

The decline in home ownership evident over the 1991 to 2001 period has continued over the 2001 to 2006 period with the overall rate of home ownership falling from 67.8% in 2001 to 66.9% in 2006<sup>3</sup>. There has, however, been a change in the spatial pattern of home ownership decline with those regions which experienced the greatest percentage point falls over the 1991 to 2001 period (Nelson, Auckland, Hawkes Bay, Bay of Plenty, and Wellington) declining least over 2001 to 2006, and those regions which experienced the smallest percentage point falls over the 1991 to 2001 period (Taranaki, Northland, West Coast and Waikato), over 2001 to 2006, exhibiting the largest percentage point declines. We suspect that this pattern relates to changing house price and affordability relativities between regions over time.

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<sup>1</sup> DTZ (2004) "Changes in the Structure of the New Zealand Housing Market". A report for the Centre for Housing Research Aotearoa New Zealand.

<sup>2</sup> See Briggs, P. (2006), Family Trusts: 'Ownership, size and Their Impact on Measures of Wealth and Home Ownership'. Reserve Bank of New Zealand Discussion Paper 2006 / 06.

<sup>3</sup> We assume for the 2006 Census that dwellings held in a family trust are 'owned'.

Over the 2001 to 2006 period the incomes of the majority of private-renter households have for the first time since 1986 increased more quickly than owner-occupier households. This supports the contention that an increasing number of working households on what would previously be considered 'reasonable' incomes can no longer access home ownership.

The decline in home ownership rates over the 1991 to 2001 period was significantly greater for younger households than it was for older households. This trend would appear to have continued over the 2001 to 2006 period. The gap between the home ownership rates of couple-with-children households, who have historically had the highest home ownership rates, and other types of households, narrowed over the 1991 and 2001 period, and has continued to narrow over the 2001 to 2006 period. Conversely, the home ownership rate gap between couple-only households and other types of households has widened over both periods, in favour of couple-only households. Home ownership rates as would be expected increase with household income. There are, however, differences between regions, based we suspect, on differences in average house prices by region.

#### 1.4 Owner-Occupier Household Outcomes

The strong population growth areas of Auckland, Canterbury, Bay of Plenty and the Waikato experienced the greatest growth in the absolute number of owner-occupier households over the 2001 to 2006 period, as they did over the 1991 to 2001 period. In terms of the percentage growth in the number of owner-occupier households; Tasman, Marlborough and the Bay of Plenty experienced the highest growth over 1991 to 2001, while over 2001 to 2006, it was Tasman and the Bay of Plenty along with Auckland which grew fastest. Those regions such as Southland and the West Coast, with either a falling population or minimal population growth experienced both absolute and percentage declines in the number of owner-occupier households.

Couple-only households' share of all owner-occupier households increased strongly over both the 1991 to 2001 and 2001 to 2006 periods, one-person households' share increased over the former period, but declined over the latter, while couple-with-children households' share of owner-occupier households declined significantly over the 1991 to 2001 period (38.1% in 1991 to 31.4%), but then increased to 32.0% in 2006. In terms of the changing composition of owner-occupier households the general aging of the population is we suspect an important driver perhaps best seen in the transitioning of couple-with-children households to couple-only households.

The younger age groups, those between 20-40 years of age, experienced the greatest percentage point declines in their share of owner-occupier tenure over both the 1991 to 2001 and 2001 to 2006 periods. However, while it was the 20-30 year age groups over 1991 to 2001 that experienced the greatest declines, over 2001 to 2006 it was the 30-40 year age groups that experienced the greatest declines. All other age groups over the 2001 to 2006 period, with the exception of the 40-44 year age group (-0.1 percentage points), increased their share of owner-occupier households.

## 1.5 Private-Renter Household Outcomes

The percentage growth in the number of private-renter households between 1991 and 2001 was greatest in Tasman, Bay of Plenty, Gisborne and Nelson and the least in Taranaki, Southland, Manawatu-Wanganui and Otago. However, over the 2001 to 2006 period the percentage growth in the number of private-renter households was greatest in Wellington, Auckland, Marlborough and Bay of Plenty, and the least in Gisborne, Southland, Taranaki and Hawkes Bay. This pattern we suspect reflects a combination of population growth rates coupled with dwelling value trends. In absolute terms, the strong population growth areas of Auckland, Canterbury, Bay of Plenty, the Waikato and Wellington dominated the growth in private-renter households by region over both periods.

Couple-with-children households' share of private-renter households increased strongly over both the 1991 to 2001 and 2001 to 2006 periods, one-person households' share declined moderately over both periods, while couple-only households' share of private-renter households declined significantly over the 1991 to 2001 period, but then increased by almost as much over the 2001 to 2006 period. The older young and young middle age private-renter households (35-49 years) experienced the most significant percentage point increases in their share of all private-renter households over the 1986 to 2006 period. Over the 1991 to 2001 period this trend was the dominant one. However, over the 2001 to 2006 period it has been the middle age groups (40 to 59 years), who have increased their share of all private-renter households the quickest.

The Auckland region had greater percentage increases in private-renter numbers over the 1991 to 2001 period in comparison to New Zealand overall across a number of age groups, most significantly, 30-34 years, 35-39 years, 50-54 years, and 55-59 years. And over the 2001 to 2006 period 60-64 years, 40-44 years, 25-29 years, and 20-24 years.

## 1.6 Social-Renter Household Outcomes

Readers should be aware that the census records an undercount of households renting from Housing New Zealand Corporation and other agencies. Consequently, the analysis of social-renter household trends should be treated as indicative only.

One-person households' share of all Housing New Zealand households increased moderately over both the 1991 to 2001 and 2001 to 2006 periods, couple-with-children households' share declined moderately over both periods, while one-parent households' share of Housing New Zealand households declined significantly over the 1991 to 2001 period, but then increased moderately over the 2001 to 2006 period. The older young and middle age Housing New Zealand households (35-54 years) experienced the most significant percentage point increases in their share of all Housing New Zealand households over the 1986 to 2006 period. Over the 1991 to 2001 period this trend was the dominant one. However, over the 2001 to 2006 period it has been the middle aged and older cohorts (50 years plus) who have increased their share of all Housing New Zealand households the quickest.

## 1.7 Home Ownership Rate Projections

The home ownership rate is projected to fall by 5.0 percentage points to 61.9% between 2006 and 2016. The decline in the home ownership rate is driven by the aging of the younger aged cohorts with their structurally lower home ownership rates.

Table 1.1 presents the projected change in home ownership rates by region.

**Table 1.1: Home Ownership Rate Trends by Region**

Region	Home Ownership Rate					Change	
	1996	2001	2006	2011 (p)	2016 (p)	1996 to 2006	2006 to 2016
Northland	71.2	70.5	68.6	66.4	64.1	-2.6	-4.5
Auckland	69.2	64.6	63.8	61.0	58.3	-5.4	-5.5
Waikato	68	67.6	65.4	63.2	61.4	-2.6	-4.0
Bay of Plenty	71.7	68.4	67.3	64.7	62.1	-4.4	-5.2
Gisborne	65.1	63.2	61.8	59.2	57.0	-3.3	-4.8
Hawke's Bay	70.6	67.8	67.9	65.2	62.7	-2.7	-5.2
Taranaki	72.1	72.2	69.9	67.1	64.6	-2.2	-5.3
Manawatu-Wanganui	68.7	67.9	66.8	64.4	62.4	-1.9	-4.4
Wellington	69.9	66.9	66.1	63.8	61.3	-3.8	-4.8
Tasman	74.7	73.7	72.5	69.7	67.2	-2.2	-5.3
Nelson	72.3	68.7	68.6	65.3	62.7	-3.7	-5.9
Marlborough	77.4	76.1	75.8	73.1	70.0	-1.6	-5.8
West Coast	73.7	72.6	69.3	66.6	64.5	-4.4	-4.8
Canterbury	73.8	71.4	70.4	67.9	65.3	-3.4	-5.1
Otago	71.9	69.6	69.1	66.4	64.1	-2.8	-5.0
Southland	77.7	75.6	73.5	70.8	68.8	-4.2	-4.7
New Zealand	70.7	67.8	66.9	64.3	61.9	-3.8	-5.0

Source: Statistics New Zealand and DTZ Consulting and Research

# 1996 and 2001 home ownership rates are unadjusted figures and consequently not directly comparable with the 2006 survey results. 2011 and beyond projections are based on the 2006 census results and consequently are directly comparable with the 2006 home ownership rates.

Home ownership rates are expected to continue to decline across all regions. The number of owner occupier households is expected to increase by 43,010 and renter households 151,890 between 2006 and 2016. The strongest growth in both owner occupier and renter households is projected to occur in the Auckland Region. Other regions with strong growth include Canterbury, Bay of Plenty, Waikato and Wellington. The number of owner occupier households aged less than 40 years is expected to decline by 39,290 households between 2006 and 2016 whilst the number of renter households is expected to increase by 43,990. Strong growth in dwelling values has significantly reduced housing affordability particularly for younger households. This is projected to have a sustained impact on home ownership rates over the next ten years as the lower home ownership rates in the younger age groups progress through the population.

These projections suggest that the pressure on the building industry from projected population / household growth is unlikely to be greater than the levels of demand experienced over the last five years. It is important to note that the projected growth does not include second homes (for example holiday homes) where they are not rented to other households. The highest proportion of multi unit developments will continue to be in the Auckland and Wellington regions where the pressures on land supply for future residential development are greatest. Wellington's land supply is restricted due to its topography whereas the rate of Auckland's population growth and the region's growth strategy may limit future single dwelling development opportunities.

## 1.8 Policy Implications

The results of the 2006 Census support earlier analysis indicating a decline in home ownership rates across the country. The fall in home ownership rates is most pronounced in younger age groups. Unless there is a significant adjustment to housing affordability this trend is likely to continue as the age groups with structurally lower home ownership rates progress through the age profile over the next twenty years. Government is increasingly re-engaging their interest in housing policy and the potential implications of these trends. These results support the results of other research undertaken for the Centre for Housing Research Aotearoa New Zealand and the policy implications presented in those reports. For example:

- Government has responded to the underlying trend in home ownership rates with a range of policy measures to both assist households into owning their own dwellings and with support for social and third sector rental accommodation. However, the quantum of the trend is such that these measures cannot address the housing needs of a substantial group of middle income households who do not meet the specified criteria, (DTZ, 2005). Consequently, the majority of the demand for rental accommodation will be met by the private sector;
- The trends in home ownership rates reinforce a number of policy implications cited in recent reports on the housing market. *'The challenge for government is how to create or maintain an environment in which the private sector, whether it be at an institutional level or private individual level, continues to invest in the rental housing market whilst trying to improve the benefits associated with being a renter with its review of the Residential Tenancies Act'*, DTZ (2005); and
- Alternatively, policy can address the reasons for the decline in home ownership rates and housing affordability by examining supply side constraints in the housing market. Policies and regulations instituted by central and local government influence the market's ability / capacity to increase the supply of units in response to changes in demand and hence impact on housing affordability. For example: *'The provision of housing supply is predominantly a private sector activity, but one that is shaped by local and central government requirements and processes. There is considerable vitality in the private components of the market. Local and central government each desire an improvement in Auckland housing provision and quality at affordable prices. Their planning approaches and implementation methods will, to a large extent, determine whether, and how, the Auckland housing market reaps the benefits of the industry's vitality'*, MOTU (2007). MOTU (2007) suggests a number of policy responses and changes in the structure of local government planning to address supply side issues in the housing market.

## 1.9 Areas for Future Research

Our research identifies four areas, which would benefit from more in-depth research. They highlight the growing need for increasing the private rental stock as well as explaining the variation in home ownership rates over time. Four recommended areas for research are:

- Benchmark and monitor housing needs / affordability across all communities;
- Potential sources of capital required to meet the anticipated investment required in future rental housing stock;
- Quantitative modelling to explain the variations in home ownership rates over time; and
- Development of appropriate databases and indices to monitor the growth and performance of the residential rental property market.

## 2. Introduction

The rate of home ownership in New Zealand has declined over recent years. The home ownership rate recorded in the 2006 Census was 66.9%, down from 67.8% in 2001 and 70.7% in 1996. Care must be taken when interpreting the trend in home ownership outcomes between the 2006 and previous censuses. The way in which Statistics New Zealand enquired about the tenure of dwellings has changed. This has reduced the compatibility of the results of the 2006 and previous censuses. Chapter 3 includes discussion on the implications of this issue.

The aim of the report is to provide analysis of housing market trends based on the 2006 Census building on previous work undertaken by DTZ for the Centre for Housing Research Aotearoa New Zealand (CHRANZ). The key objectives of the report are to update previous work undertaken for the CHRANZ and Building Research in the following reports:

- DTZ (2004) Changes in the Structure of the New Zealand Housing Market; and
- DTZ (2005) Housing Tenure Aspirations and Attainment in New Zealand.

The report is divided into nine chapters. These include:

- A standalone executive summary, which provides an overview of the research assignment and highlights the main findings;
- Introduction;
- Approach and methodology;
- Home ownership rate outcomes;
- Owner-occupier household outcomes;
- Private-renter household outcomes;
- Social-renter household outcomes;
- Household demand projections; and
- Implications of the findings in a policy context and areas for further research.

### 3. Approach and Methodology

#### 3.1 Introduction

The objective of this chapter of the report is to provide:

- An overview of the methodology and data used;
- Commentary on the comparability of the home ownership outcomes of the 1986 to 2006 censuses.

#### 3.2 Methodology and Data Sources

The home ownership outcomes presented in this report are based on census data sourced from Statistics New Zealand utilising a number of customised data requests. The analysis included the segregation of the data by the following demographic characteristics:

- Household composition;
- Ethnicity;
- Age;
- Household income;
- Highest qualification; and
- Employment status.

#### 3.3 Comparability of the Census Home Ownership Outcomes between 1986 and 2006

##### 3.3.1 Introduction

The number of dwellings held by family / private trusts has significantly increased over the last twenty years. Family / private trusts have been used to protect the assets of the household. Typically, in this situation, the dwelling's ownership is transferred to the ownership of a family / private trust and the household rents the dwelling back from the trust with the rental payments equating to outgoings associated with the property. Outgoings can include mortgage payments, rates, maintenance etc. Thus technically the household does not own the dwelling.

There is a degree of uncertainty over how these households responded to previous surveys, anecdotal evidence suggests that a proportion responded as though they were owner-occupiers. However there was a degree of uncertainty around exactly how many indicated they rented their dwelling.

In 2001, Statistics New Zealand changed the way in which they asked households about their tenure, and at the same time changed the instructions in the associated explanatory notes. Statistics New Zealand changed the tenure questions again in 2006 in response to requests from data users to clarify the wording and treatment of respondents whose dwellings were held in a family trust. Consequently, these changes limit the direct comparability of the census results in terms of home ownership rates between censuses.

The objective of this chapter of the report is to:

- Summarise the way in which the dwelling tenure questions were asked in 2001 and 2006; and
- Discuss the implications of this on the comparability of the home ownership outcomes between the censuses.

### **3.3.2 Census Dwelling Tenure Questions 2001 and 2006**

The impact of the number of dwellings held by trusts on the measurement of the home ownership rate led Statistics New Zealand in the 2001 Census to incorporate a question investigating whether the dwelling was held in a private trust. Unfortunately, it seems that many respondents were confused by the question which may have resulted in an undercount of dwellings held by related trusts.

Figure 3.1 presents the 2001 Census questions relating to housing tenure.

**Figure 3.1: 2001 Census Dwelling Tenure Questions**

**8** Does anyone who lives here make mortgage payments for this dwelling?  
 yes       no

**9** Do you, or anyone else who lives here, own or partly own, this dwelling?  
 yes, go to **13**  
 no, go to **10**

**10** Who owns this dwelling?  
 private person  
 private trust  
 Local Authority or City Council  
 Housing New Zealand  
 other state-owned corporation or state-owned enterprise, or government department or ministry  
 a business or other organisation  
 don't know

**11** Do you, or anyone else who lives here, pay rent to the owner (or to their agent) for this dwelling?  
 yes, go to **12**  
 no, go to **13**

**12** How much rent does the **household** pay to the owner (or to their agent) for this dwelling?  
 \$      
 per  
 week  
 two-week period  
 four-week period  
 calendar month  
 other. Please specify:

Remember to mark your answer in this box

**SAMPLE FORM ONLY NOT COMPLETE**

Source: Statistics New Zealand

Respondents were instructed in the explanatory notes to answer 'no' to question 8 if the dwelling was owned by a private trust and respond in an appropriate way in question 10. Unfortunately not all households responded as intended, perhaps because they were either confused, or did not read the explanatory notes.

Thus the 2006 Census addressed the issue of private trust township in a more explicit manner. This of course corrects previous ambiguities associated with private trusts; however, it also introduces a comparability issue between the 2006 Census and previous censuses.



### 3.3.3 Comparability of the 2006 Census Results with Previous Years

Briggs (2006) presents the results of research into the impact of family / private trusts on home ownership rates in New Zealand. Briggs (2006) re-estimated the likely level of home ownership by identifying from previous censuses the number of households which held their home in a private trust. There was some uncertainty, however, regarding dwellings that were rented from a private trust. In some cases the renter was the trust settlor and in others they were unrelated households. Where the household included the trust settlor it would be more appropriate to include them in the owner-occupier dwelling classification.

Briggs (2006) examined three different scenarios to assess the impact these households may have on the overall home ownership rate. First he included all dwellings that in the census were clearly identifiable as being held by a trust in the owner-occupier category. Second, he took a proportion of households who said that they rented their dwelling from a private trust and included this proportion in the owner-occupier category too. He varied this proportion: 0%, 50%, and 100%. This gave three scenarios for the total number of dwellings held by owner-occupiers. Table 3.1 presents a summary of the results of his analysis and the associated trend in home ownership rates.

**Table 3.1: Home Ownership Scenarios Varying Proportion of Rented Trusts as Owned**

Scenario	Home Ownership Rates				Percentage Point Change		
	1991	1996	2001	2006	91 to 96	96 to 01	01 to 06
100% of Rented Trusts	75.3	72.7	71.2	66.9	-2.6	-1.5	-4.3
50% of Rented Trusts	74.9	72.3	70.5	66.9	-2.6	-1.8	-3.6
0% of Rented Trusts	74.6	71.8	69.7	66.9	-2.8	-2.1	-2.8
Unadjusted Census	73.8	70.7	67.8	66.9	-3.1	-2.9	-0.9

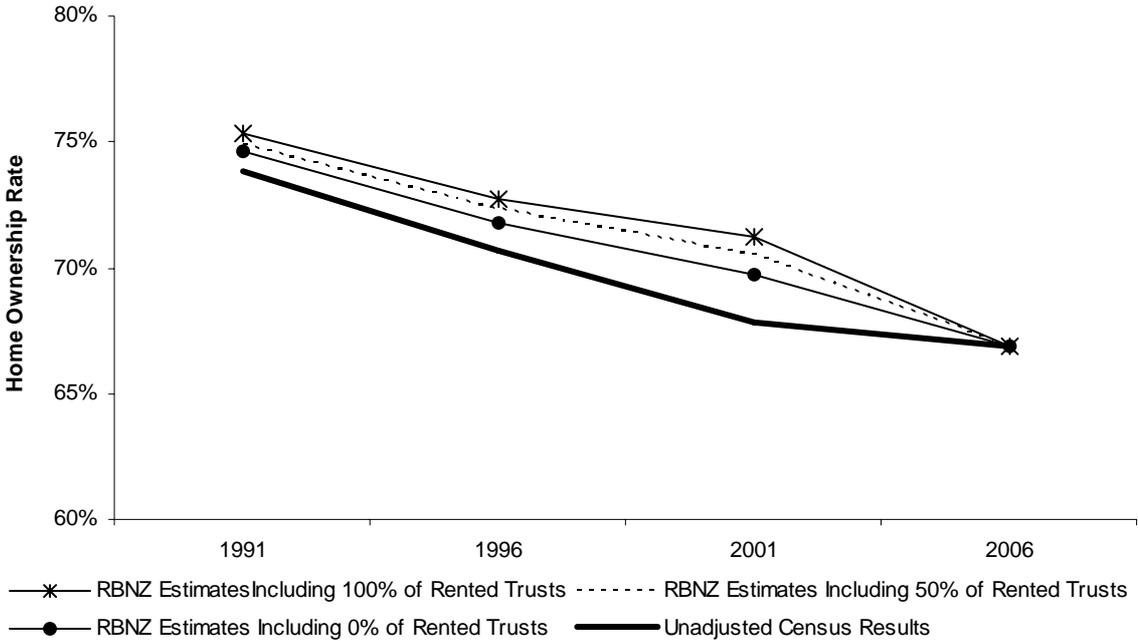
Source: Briggs (2006) and Statistics New Zealand

Intuitively, it is unlikely that the rate of decline in the overall home ownership rate would have slowed over the last five years given the deterioration that has occurred over that period in the affordability of purchasing a dwelling by first home buyers<sup>4</sup>. Thus it is likely that the actual home ownership rate declined by between 2.8 and 4.3 percentage points between 2001 and 2006.

<sup>4</sup> DTZ (2005), The Future of Homeownership and the Role of the Private Rental Market in Auckland Region. A report for the centre for Housing Research Aotearoa New Zealand and Auckland Regional Council.

Figure 3.3 presents the trend in the home ownership rates under four different scenarios between 1991 and 2006. The scenarios include unadjusted census results and the Reserve Bank of New Zealand (RBNZ) home ownership estimates, Briggs (2006), varying the assumption over the proportion of households that rent their dwelling from a private trust as owner-occupier households.

**Figure 3.3: Home Ownership Rate Outcomes**



Source: Briggs (2006) and Statistics New Zealand (2007)

Although the actual underlying trend in home ownership rates is uncertain, what is clear is that the overall trend in home ownership rates has been one of continued decline.

Table 3.2 presents the estimated trend in unadjusted home ownership rates by age group whilst Table 3.3 presents the trend in adjusted home ownership rates together with the 2006 Census result using Briggs (2006) middle scenario.

**Table 3.2: Unadjusted Home Ownership Rates by Age Group, 1991 to 2006**

Age Group	Unadjusted Census Home Ownership Rates				Change in Home Ownership Rates		
	1991	1996	2001	2006	1991 to 1996	1996 to 2001	2001 to 2006
20-24	26.5	24.7	22.9	21.7	-1.8	-1.8	-1.2
25-29	53.6	45.9	40.9	36.3	-7.7	-5.0	-4.6
30-34	68.8	62.3	56.3	52.6	-6.5	-6.0	-3.7
35-39	76.1	71.5	65.7	61.9	-4.6	-5.8	-3.8
40-44	80.8	77.0	71.7	68.5	-3.8	-5.3	-3.2
45-49	83.0	80.9	76.0	73.7	-2.1	-4.9	-2.3
50-54	84.1	82.5	79.4	77.8	-1.6	-3.1	-1.6
55-59	85.3	83.4	80.2	80.5	-1.9	-3.2	0.3
60-64	85.8	83.9	80.4	81.2	-1.9	-3.5	0.8
65 & Over	82.9	81.6	80.0	79.5	-1.3	-1.6	-0.5
Total	73.8	70.7	67.8	66.9	-3.1	-2.9	-0.9

Source: Briggs (2006) and Statistics New Zealand

**Table 3.3: Adjusted Home Ownership Rates by Age Group, 1991 to 2006**

Age Group	Adjusted Census Home Ownership Rates				Change in Home Ownership Rates		
	1991#	1996#	2001#	Actual 2006	1991 to 1996	1996 to 2001	2001 to 2006
20-24	26.6	24.8	23.2	21.7	-1.8	-1.6	-1.5
25-29	53.8	46.2	41.5	36.3	-7.6	-4.7	-5.2
30-34	69.1	62.8	57.1	52.6	-6.3	-5.7	-4.5
35-39	77.2	73.1	68.3	61.9	-4.1	-4.8	-6.4
40-44	82.1	78.8	74.5	68.5	-3.3	-4.3	-6.0
45-49	84.4	82.7	79.0	73.7	-1.7	-3.7	-5.3
50-54	85.7	84.8	82.5	77.8	-0.9	-2.3	-4.7
55-59	87.3	86.3	84.6	80.5	-1.0	-1.7	-4.1
60-64	87.4	86.7	84.7	81.2	-0.7	-2.0	-3.5
65 & Over	84.4	83.8	83.7	79.5	-0.6	-0.1	-4.2
Total	74.9	72.3	70.5	66.9	-2.6	-1.8	-3.6

# Adjusted to take into account the level of ownership by private trusts

Source: Briggs (2006) and Statistics New Zealand

These estimates assumed that that the distribution across age groups was the same as that for all trust dwellings. The adjusted home ownership rates were higher in 2001 across all age groups; however, the rate of decline had slowed from the unadjusted census numbers. The adjusted census statistics imply a higher rate of decline across all age groups between 2001 and 2006.

In summary, the direct comparison of 2001 and 2006 Census home ownership results will provide an underestimate of the likely decline in home ownership rates and number of owned households in each cohort.

## 4. Home Ownership Rate Outcomes

### 4.1 Key Points

- The decline in home ownership evident over the 1991 to 2001 period has continued over the 2001 to 2006 period with the overall rate of home ownership falling from 67.8% in 2001 to 66.9% in 2006<sup>5</sup>;
- There has been a change in the spatial pattern of home ownership decline with those regions which experienced the greatest percentage point falls over the 1991 to 2001 period (Nelson, Auckland, Hawkes Bay, Bay of Plenty, and Wellington) declining least over 2001 to 2006, and those regions which experienced the smallest percentage point falls over the 1991 to 2001 period (Taranaki, Northland, West Coast and Waikato), over 2001 to 2006, exhibiting the largest percentage point declines;
- The decline in home ownership over the 1991 to 2001 period was significantly greater for younger households than it was for older households. This trend would appear to have continued over the 2001 to 2006 period;
- The gap between the home ownership rate of couple-with-children and other types of households narrowed over the 1991 and 2001 period, and has continued to narrow over the 2001 to 2006 period. Conversely the home ownership rate gap between couple-only households and other types of households has widened over both periods; and
- Home ownership rates, as would be expected, increase with household income. There are differences between regions based in part, we suspect, on differences in dwelling affordability by region.

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<sup>5</sup> We assume for the 2006 Census that dwellings held in a family trust are 'owned'.

## 4.2 Introduction

The period 1981 to 1991 saw home ownership rates nationally actually increase by 2.4 percentage points to 73.8%, while the period 1991 to 2001 saw a 5.9 percentage point decline to 67.8%. The most recent period, 2001 to 2006, saw home ownership rates decline by 0.9 percentage points. The early 1990s therefore marks a significant turning point in home ownership trends in New Zealand. This chapter's primary focus<sup>6</sup> is on the way in which the home ownership outcomes and trends observed over the 1991 to 2001 period have evolved over the 2001 to 2006 period disaggregated by:

- Age;
- Household composition;
- Ethnicity;
- Household income; and
- Highest qualification.

Tenure data back to and including the 1986 census is, however, included. In this chapter 2006 Census owner-occupier tenure data combines owned and family/private trust responses.

The analysis of tenure change here and in Chapters 5 to 7 occurs within a context where there are significant issues around the compatibility of the 2001 and 2006 Censuses (refer to Chapter 3). Because of the way in which the dwelling tenure question was asked in the 2001 Census it would appear probable that the decline in home ownership between 1996 and 2001 was overstated. As a consequence, the direct comparison of the 2001 and 2006 Censuses home ownership results will provide an underestimate of the likely actual decline. However, while the actual underlying trend in home ownership rates is uncertain, what is clear is that the overall trend in home ownership rates has continued to be one of decline.

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<sup>6</sup> This chapter up-dates the home ownership outcome data contained in Chapter 8 of our previous report, DTZ (2004) '*Changes in the Structure of the New Zealand Housing Market*' – A Report for the Centre of Housing Research Aotearoa New Zealand. Consequently, this chapter of the report should be read in conjunction with Chapter 8 of DTZ (2004).

### 4.3 Aggregate Changes in Home Ownership

Table 4.1 presents the trend in home ownership rates from 1986 to 2006 at a national and regional level.

**Table 4.1: Home Ownership Rates by Region**

Region	Home Ownership Rates (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
Northland	72.3	73.9	71.2	70.5	68.6	-3.4	-1.9	-3.7
Auckland	74.0	72.7	69.2	64.6	63.8	-8.1	-0.8	-10.2
Waikato	70.2	71.4	68.0	67.6	65.4	-3.8	-2.2	-4.8
Bay of Plenty	74.4	76.2	71.7	68.4	67.3	-7.8	-1.1	-7.1
Gisborne	67.7	67.2	65.1	63.2	61.8	-4.0	-1.4	-5.9
Hawkes Bay	73.1	73.7	70.6	67.8	67.9	-5.9	0.1	-5.2
Taranaki	73.9	75.1	72.1	72.2	69.9	-2.9	-2.3	-4.0
Manawatu-Wanganui	70.8	71.7	68.7	67.9	66.8	-3.8	-1.1	-4.0
Wellington	71.9	72.1	69.9	66.9	66.1	-5.2	-0.8	-5.8
Marlborough	77.1	78.3	74.7	73.7	72.5	-4.6	-1.2	-4.6
Nelson	79.6	77.3	72.3	68.7	68.6	-8.6	-0.1	-11.0
Tasman	77.3	80.1	77.4	76.1	75.8	-4.0	-0.3	-1.5
West Coast	74.2	76.2	73.7	72.6	69.3	-3.6	-3.3	-4.9
Canterbury	76.7	76.6	73.8	71.4	70.4	-5.2	-1.0	-6.3
Otago	74.8	74.7	71.9	69.6	69.1	-5.1	-0.5	-5.7
Southland	79.3	80.3	77.7	75.6	73.5	-4.7	-2.1	-5.8
New Zealand	73.7	73.8	70.7	67.8	66.9	-6.0	-0.9	-6.8

Source: Statistics New Zealand

The decline in home ownership evident over the 1991 to 2001 period has continued over the 2001 to 2006 period with the overall rate of home ownership falling from 67.8% in 2001 to 66.9% in 2006. There has been a change in the spatial pattern of home ownership decline with those regions which experienced the greatest percentage point falls over the 1991 to 2001 period (Nelson, Auckland, Hawkes Bay, Bay of Plenty, and Wellington) declining the least over 2001 to 2006, and those regions which experienced the smallest percentage point falls over the 1991 to 2001 period (Taranaki, Northland, West Coast and Waikato), over 2001 to 2006, exhibiting the largest percentage point declines.

Table 4.2 presents the trend in the number of owner-occupier and renter households by region over the 1986 to 2006 period. Table 4.3 presents the change in the number of owner-occupier and renter households, also by region, over the 1986 to 2006 period. Table 4.4 presents the percentage change in the number of owner-occupier and renter households by region over the 1986 to 2006 period.

**Table 4.2: Tenure by Region – Number of Households**

Region	Owner-Occupier					Renter				
	1986	1991	1996	2001	2006	1986	1991	1996	2001	2006
Northland	27,471	30,909	31,803	32,613	34,287	10,539	10,929	12,843	13,665	15,699
Auckland	209,733	227,328	232,194	235,032	257,016	73,779	85,245	103,110	128,811	145,857
Waikato	70,713	78,030	78,720	81,369	84,450	30,081	31,239	37,080	39,000	44,616
Bay of Plenty	44,865	52,461	54,465	55,860	59,634	15,465	16,422	21,507	25,851	28,974
Gisborne	9,432	9,513	9,270	9,024	8,910	4,503	4,653	4,968	5,262	5,502
Hawkes Bay	32,889	34,980	34,449	33,528	34,785	12,090	12,483	14,355	15,909	16,455
Taranaki	26,133	27,594	26,655	26,454	26,100	9,240	9,159	10,302	10,209	11,262
Manawatu-Wanganui	50,994	54,792	53,481	52,494	52,896	21,021	21,579	24,366	24,813	26,292
Wellington	94,257	99,780	99,594	99,378	104,508	36,759	38,529	42,984	49,218	53,583
Marlborough	8,580	9,660	10,014	10,542	11,169	2,553	2,679	3,396	3,753	4,233
Nelson	9,690	10,323	10,605	10,452	11,085	2,478	3,027	4,056	4,764	5,073
Tasman	8,184	9,429	10,350	10,983	12,084	2,397	2,346	3,015	3,456	3,864
West Coast	8,067	8,460	8,439	8,061	8,046	2,799	2,637	3,009	3,042	3,561
Canterbury	114,261	120,186	124,752	126,570	133,995	34,635	36,753	44,241	50,649	56,412
Otago	45,051	47,010	47,313	46,248	48,264	15,201	15,894	18,450	20,226	21,663
Southland	26,532	27,471	26,529	25,137	24,531	6,939	6,735	7,605	8,130	8,862
New Zealand	786,978	848,052	858,771	863,874	911,877	280,563	300,405	355,383	406,845	451,965

Source: Statistics New Zealand

**Table 4.3: Tenure by Region – Change in the Number of Households**

Region	Owner-Occupier						Renter					
	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1991 to 2001	1986 to 2006	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1991 to 2001	1986 to 2006
Northland	3,438	894	810	1,674	1,704	6,816	390	1,914	822	2,034	2,736	5,160
Auckland	17,595	4,866	2,838	21,984	7,704	47,283	11,466	17,865	25,701	17,046	43,566	72,078
Waikato	7,317	690	2,649	3,081	3,339	13,737	1,158	5,841	1,920	5,616	7,761	14,535
Bay of Plenty	7,596	2,004	1,395	3,774	3,399	14,769	957	5,085	4,344	3,123	9,429	13,509
Gisborne	81	-243	-246	-114	-489	-522	150	315	294	240	609	999
Hawkes Bay	2,091	-531	-921	1,257	-1,452	1,896	393	1,872	1,554	546	3,426	4,365
Taranaki	1,461	-939	-201	-354	-1,140	-33	-81	1,143	-93	1,053	1,050	2,022
Manawatu-Wanganui	3,798	-1,311	-987	402	-2,298	1,902	558	2,787	447	1,479	3,234	5,271
Wellington	5,523	-186	-216	5,130	-402	10,251	1,770	4,455	6,234	4,365	10,689	
Marlborough	1,080	354	528	627	882	2,589	126	717	357	480	1,074	1,680
Nelson	633	282	-153	633	129	1,395	549	1,029	708	309	1,737	2,595
Tasman	1,245	921	633	1,101	1,554	3,900	-51	669	441	408	1,110	1,467
West Coast	393	-21	-378	-15	-399	-21	-162	372	33	519	405	762
Canterbury	5,925	4,566	1,818	7,425	6,384	19,734	2,118	7,488	6,408	5,763	13,896	21,777
Otago	1,959	303	-1,065	2,016	-762	3,213	693	2,556	1,776	1,407	4,332	6,432
Southland	939	-942	-1,392	-606	-2,334	-2,001	-204	870	525	732	1,395	1,923
New Zealand	61,074	10,719	5,103	48,003	15,822	124,899	19,842	54,978	51,462	45,120	106,440	171,402

Source: Statistics New Zealand

**Table 4.4: Tenure by Region – Percentage Change in the Number of Households**

Region	Owner-Occupier						Renter					
	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1991 to 2001	1986 to 2006	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1991 to 2001	1986 to 2006
Northland	12.5	2.9	2.5	5.1	5.5	24.8	3.7	17.5	6.4	14.9	25.0	49
Auckland	8.4	2.1	1.2	9.4	3.4	22.5	15.5	21	24.9	13.2	51.1	97.7
Waikato	10.3	0.9	3.4	3.8	4.3	19.4	3.8	18.7	5.2	14.4	24.8	48.3
Bay of Plenty	16.9	3.8	2.6	6.8	6.5	32.9	6.2	31	20.2	12.1	57.4	87.4
Gisborne	0.9	-2.6	-2.7	-1.3	-5.1	-5.5	3.3	6.8	5.9	4.6	13.1	22.2
Hawkes Bay	6.4	-1.5	-2.7	3.7	-4.2	5.8	3.3	15	10.8	3.4	27.4	36.1
Taranaki	5.6	-3.4	-0.8	-1.3	-4.1	-0.1	-0.9	12.5	-0.9	10.3	11.5	21.9
Manawatu-Wanganui	7.4	-2.4	-1.8	0.8	-4.2	3.7	2.7	12.9	1.8	6	15.0	25.1
Wellington	5.9	-0.2	-0.2	5.2	-0.4	10.9	4.8	11.6	14.5	8.9	27.7	45.8
Marlborough	12.6	3.7	5.3	5.9	9.1	30.2	4.9	26.8	10.5	12.8	40.1	65.8
Nelson	6.5	2.7	-1.4	6.1	1.2	14.4	22.2	34	17.5	6.5	57.4	104.7
Tasman	15.2	9.8	6.1	10	16.5	47.7	-2.1	28.5	14.6	11.8	47.3	61.2
West Coast	4.9	-0.2	-4.5	-0.2	-4.7	-0.3	-5.8	14.1	1.1	17.1	15.4	27.2
Canterbury	5.2	3.8	1.5	5.9	5.3	17.3	6.1	20.4	14.5	11.4	37.8	62.9
Otago	4.3	0.6	-2.3	4.4	-1.6	7.1	4.6	16.1	9.6	7	27.3	42.3
Southland	3.5	-3.4	-5.2	-2.4	-8.5	-7.5	-29	12.9	6.9	9	20.7	27.7
New Zealand	7.8	1.3	0.6	5.6	1.9	15.9	7.1	18.3	14.5	11.1	35.4	61.1

Source: Statistics New Zealand

Key trends include:

- Over the 1991 to 2001 period there was a dramatic increase in renter households (+106,440);
- Over the same period home ownership in absolute terms also increased, but by far less, or by 15,822;
- The 2006 Census shows home ownership up by 48,003 over 2001 and renter households up by 45,120;
- The percentage increase in the number of owner-occupier households over the 1991 to 2001 period was greatest in Tasman (16.5%), Marlborough (9.1%), Bay of Plenty (6.5%) and Northland (5.5%) and least in Southland (-8.5%), Gisborne (-5.1%) and the West Coast (-4.7%);
- The percentage increase in the number of owner-occupier households over the 2001 to 2006 period was greatest in Tasman (10.0%), Auckland (9.4%), Bay of Plenty (6.8%) and Nelson (6.1%) and least in Southland (-2.4%), Taranaki (-1.3%) and Gisborne (-1.3%);
- The percentage increase in the number of renter households over the 1991 to 2001 period was greatest in Bay of Plenty (57.4%), Nelson (57.4%), Auckland (51.1%) and Tasman (47.3%) and least in Taranaki (11.5%), Gisborne (13.1%) and Manawatu-Wanganui (15.0%); and
- The percentage increase in the number of renter households over the 2001 to 2006 period was greatest in West Coast (17.1%), Northland (14.9%), Waikato (14.4%) and Auckland (13.2%) and least in Hawkes Bay (3.4%), Gisborne (4.6%) and Manawatu-Wanganui (6.0%).

Table 4.5 presents actual home ownership rates by region and the relative ranking of regions by home ownership rates in 1986 and 2006.

**Table 4.5: Home Ownership Rates and Rank by Region**

Region	Home Ownership Rate (%)		Rank	
	1986	2006	1986	2006
Northland	72.3	68.6	12	8
Auckland	74.0	63.8	9	15
Waikato	70.2	65.4	15	14
Bay of Plenty	74.4	67.3	7	11
Gisborne	67.7	61.8	16	16
Hawkes Bay	73.1	67.9	11	10
Taranaki	73.9	69.9	10	5
Manawatu-Wanganui	70.8	66.8	14	12
Wellington	71.9	66.1	13	13
Marlborough	77.1	72.5	4	3
Nelson	79.6	68.6	1	8
Tasman	77.3	75.8	3	1
West Coast	74.2	69.3	8	6
Canterbury	76.7	70.4	5	4
Otago	74.8	69.1	6	7
Southland	79.3	73.5	2	2
New Zealand	<b>73.7</b>	66.9		

Source: Statistics New Zealand

Key trends include:

- The vast majority of regions over the last twenty years, have for the most part, maintained their regional home ownership ranking; and
- Three regions, however, experienced significant changes in their rankings. Nelson went from 1<sup>st</sup> to 8<sup>th</sup>, Auckland from 9<sup>th</sup> to 15<sup>th</sup>, and Taranaki from 10<sup>th</sup> to 5<sup>th</sup>.

#### 4.4 Changes in Home Ownership Rates by Age

Table 4.6 disaggregates the data in Table 4.1 on aggregate home ownership rates into the outcomes for each age group over the 1986 to 2006 period. Age is based on the age of the dwelling reference person. For this analysis, we have ignored the 0-4, 5-9, 10-14 and 15-19 years age groups, chiefly because the household numbers are very small. Table 3 of Appendix 1 presents home ownership rates by age group and region over the 1986 to 2006 period.

**Table 4.6: Home Ownership Rates by Age Group**

Age Groups	Home Ownership Rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
20-24	27.2	26.5	24.7	22.9	21.7	-3.6	-1.2	-5.5
25-29	54.2	53.6	45.9	40.9	36.3	-12.7	-4.6	-17.9
30-34	70.3	68.8	62.3	56.3	52.6	-12.5	-3.7	-17.7
35-39	77.4	76.1	71.5	65.7	61.9	-10.4	-3.8	-15.5
40-44	80.7	80.8	77.0	71.7	68.5	-9.1	-3.2	-12.2
45-49	82.3	83.0	80.9	76.0	73.7	-7.0	-2.3	-8.6
50-54	83.5	84.1	82.5	79.4	77.8	-4.7	-1.6	-5.7
55-59	84.5	85.3	83.4	80.2	80.5	-5.1	0.3	-4.0
60-64	85.6	85.8	83.9	80.4	81.2	-5.4	0.8	-4.4
65 years +	82.8	82.9	81.6	80.0	79.5	-2.9	-0.5	-3.3
Total	73.7	73.8	70.7	67.8	66.9	-6.0	-0.9	-6.8

Source: Statistics New Zealand

There is a general increase in rates of home ownership with the age of the dwelling reference person. The decline in home ownership over the 1991 to 2001 period was significantly greater for younger households than it was for older households. This trend would appear to have continued over the 2001 to 2006 period and strengthened. For example, over 1991 to 2001 the percentage point decline in home ownership rates for the 25-29 and 30-34 years age groups was about 6.5 percentage points greater than the overall percentage point decline, and the decline in the 35-39 years age group was 4.4 percentage points greater than the overall percentage point decline. Over the 2001 to 2006 period the percentage point 'gap' increased by 4.2, 3.4 and 3.5 percentage points respectively for these age groups.

Over the 1991 to 2001 period the home ownership rates for the 55 to 59 and 60 to 64 age groups declined, however, over the 2001 to 2006 period both these age groups showed increases in their home ownership rates.

Table 4.7 presents the percentage point change in home ownership rates by age group for the regions between 1986 and 2006.

**Table 4.7: Percentage Point Change in Home Ownership Rates by Age Group and Region**

Regions	20-44 years	25-29 years	30-34 years	35-39 years	40-44 years	45-49 years	50-54 years	55-59 years	60-64 years	65 years plus	Overall
Northland	-0.9	-10.6	-14.9	-12.3	-11.4	-9.1	-4.4	-5.1	-6.1	-5.1	-3.7
Auckland	-0.8	-17.6	-19.5	-18.4	-15.9	-12.2	-8.3	-5.8	-5.8	-4.5	-10.2
Waikato	-4.3	-12.4	-15.2	-14.5	-11.4	-7.3	-4.4	-3.5	-5.1	-4.7	-4.7
Bay of Plenty	-6.8	-19.2	-20.8	-18.2	-14.1	-8.8	-6.2	-4.7	-7.1	-5.3	-7.1
Gisborne	-4.6	-14.7	-16.9	-15.4	-12.0	-8.3	-5.2	-4.0	-3.8	-4.7	-5.9
Hawkes Bay	-7.6	-16.9	-17.9	-15.2	-13.1	-9.0	-4.8	-2.4	-3.4	-2.1	-5.2
Taranaki	-1.7	-13.6	-14.6	-14.5	-9.6	-6.8	-5.2	-3.9	-4.3	-5.5	-4.0
Manawatu-Wanganui	-6.2	-15.0	-13.8	-12.8	-10.4	-6.4	-4.2	-4.5	-2.4	-3.1	-4.0
Wellington	-7.5	-20.9	-18.4	-13.9	-9.8	-7.4	-4.9	-1.8	0.3	-0.2	-5.8
Marlborough	-5.4	-15.7	-17.4	-13.9	-11.1	-4.6	-4.1	-6.1	-6.3	-4.7	-4.6
Nelson	-12.9	-26.6	-23.4	-21.9	-14.7	-11.9	-10.6	-7.5	-9.9	-5.7	-11.0
Tasman	3.5	-10.0	-11.0	-14.0	-8.9	-3.3	-2.3	-0.3	-4.8	-3.5	-1.6
West Coast	-6.3	-14.9	-15.7	-11.4	-6.1	-4.4	-2.8	-1.1	-6.9	-10.4	-4.9
Canterbury	-9.9	-20.3	-17.5	-14.4	-10.6	-7.0	-5.2	-2.9	-3.7	-1.6	-6.4
Otago	-11.3	-22.8	-15.7	-10.6	-6.6	-3.7	-3.7	-2.6	-4.4	-1.5	-5.7
Southland	-12.9	-20.2	-15.5	-10.5	-7.0	-3.9	-1.6	-2.6	-4.3	-6.7	-5.8
New Zealand	-5.5	-17.9	-17.8	-15.6	-12.2	-8.6	-5.7	-4.0	-4.4	-3.3	-6.9

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown

The aggregate New Zealand-wide trend in age group home ownership rates over 1986 to 2006 shows that the younger the age group, the greater the declines in the home ownership rate. In terms of the younger age groups, a handful of regions stand out as having experienced changes in their home ownership rates significantly above, or below, the national average. In the former category are Nelson, Auckland and the Bay of Plenty; and in the latter are Northland, Taranaki and Tasman. In general, if a region has a pattern of home ownership change above or below the national average this trend will carry across the age groups to a lesser or greater degree.

A breakdown of the change in the number of owner-occupier and renter households by age group over the 1986 to 2006 period is presented in Table 1 of Appendix 2 while a breakdown of the percentage change in the number of owner-occupier and renter households by age group, at five yearly intervals, is presented in Table 2 of the same appendix.

#### 4.5 Changes in Home Ownership Rates by Household Composition

This section considers home ownership rates in terms of household composition. The focus is on the aggregate New Zealand trend and regional variations. Table 4.8 presents the trend in home ownership rates by household composition over the 1986 to 2006 period. Table 6 of Appendix 1 presents home ownership rates by household composition and region over the same period.

**Table 4.8: Home Ownership Rates by Household Composition**

Household Composition	Home Ownership Rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	86 to 06
Couple-only	80.9	82.9	81.2	79.6	79.3	-3.3	-0.3	-1.6
Couple-with-children	82.4	83.9	80.1	77.0	75.6	-6.9	-1.4	-6.8
Other-couples <sup>7</sup>	69.4	68.9	63.2	62.8	58.9	-6.1	-3.9	-10.5
One-parent with Children	63.3	60.8	54.6	50.5	48.3	-10.3	-2.2	-15.0
One-person household	65.6	65.8	64.9	63.5	61.0	-2.3	-2.5	-4.6
Two-family households	68.1	71.7	65.4	60.9	62.1	-10.8	1.2	-6.0
Unrelated households	38.9	35.3	35.0	31.2	32.2	-4.1	1.0	-6.7
Other <sup>8</sup>	52.9	50.9	45.2	44.6	41.6	-6.3	-3.0	-11.3
Total	73.7	73.8	70.7	67.8	66.9	-6.0	-0.9	-6.8

Source: Statistics New Zealand

Three plus family households not shown

<sup>7</sup> Couple-only and other person(s) – Couple with Child(ren) and other person(s)

<sup>8</sup> Not included in any other category

There are marked differences in home ownership rates by household composition. Couple-with-children households historically have had significantly higher home ownership rates compared with all other types of households, with the exception of couple-only households. The gap between the home ownership rate of couple-with-children and all households narrowed over the 1991 and 2001 period, and has continued to narrow over the 2001 to 2006 period, i.e., couple-with-children households' experienced greater percentage falls in home ownership rates. Conversely, the home ownership rate gap between couple-only households and all households has widened in favour of couple-only households over both periods. The ageing of the population is likely to be impacting positively on couple-only home ownership rates.

One-person households, which fared best of all households over the over the 1991 to 2001 period, in that they experienced the smallest percentage point decline in their home ownership rate, over the 2001 to 2006 period experienced one of the largest percentage point falls. One-parent-with-children households, over the 2001 to 2006 period, continued to experience higher than average percentage point falls in their home ownership rates.

Table 4.9 presents the percentage point change in home ownership rates by household composition for the regions between 1986 and 2006.

**Table 4.9: Change in Home Ownership Rates by Household Composition and Region**

Regions	Couple-only	Couple-with-children	Other-couples	One-parent-with children & children	One-person	Two-family households	Unrelated	Other	Overall
Northland	3.3	-2.1	-3.7	-16.0	-4.7	-12.4	0.7	-13.7	-3.7
Auckland	-6.7	-11.6	-9.8	-17.1	-6.0	-5.6	-1.7	-10.4	-10.2
Waikato	1.7	-4.5	-6.3	-14.2	-3.9	-3.5	-6.3	-14.9	-4.8
Bay of Plenty	-0.5	-7.1	-6.7	-19.3	-4.8	-12.9	-2.2	-19.4	-7.1
Gisborne	2.1	-3.7	1.4	-15.7	-6.2	-7.7	-2.0	-11.2	-5.9
Hawkes Bay	2.2	-5.2	-10.0	-14.6	-3.9	-4.9	0.8	-7.7	-5.2
Taranaki	1.3	-5.0	-4.2	-9.7	-5.8	-10.8	8.3	-3.6	-4.0
Manawatu-Wanganui	2.5	-2.8	-10.1	-12.0	-3.9	-9.2	-4.8	-13.7	-4.0
Wellington	-2.7	-4.9	-11.7	-9.9	-2.8	2.6	-15.9	-5.3	-5.8
Marlborough	0.3	-5.2	-14.9	-11.6	-6.2	-13.2	0.8	-11.0	-4.6
Nelson	-4.4	-9.4	-21.4	-21.2	-10.3	-11.4	6.5	-18.1	-11.0
Tasman	2.1	-1.4	-5.8	-16.9	-1.7	-6.0	3.2	-5.6	-1.5
West Coast	0.8	-3.0	-13.6	-9.9	-6.5	4.5	-5.6	-7.3	-4.9
Canterbury	-1.1	-6.4	-14.6	-15.4	-3.9	-5.4	1.7	-11.8	-6.3
Otago	-0.7	-3.3	-22.0	-10.0	-3.9	-6.2	-23.1	-16.2	-5.7
Southland	4.8	-0.5	-17.2	-8.9	0.2	-2.9	-2.7	-17.1	-5.8
New Zealand	-1.6	-5.3	-10.5	-15.0	-4.6	-6.0	-6.7	-11.3	-6.8

Source: Statistics New Zealand

Three plus family households not shown

At a regional level, changes in home ownership rates over the 1986 to 2006 period by household composition have been mixed. Nelson leads the decline in home ownership rates being ranked one or two in terms of decline across most types of households. The large metropolitan regions of Auckland, Wellington and Canterbury are ranked first, third and fourth respectively in terms of home ownership decline for couple-with-children households. In general, if a region has a pattern of home ownership change above or below the national average this trend will carry across the household types to a lesser or greater degree.

A breakdown of the change in the number of owner-occupier and renter households by household composition over the 1986 to 2006 period is presented in Table 4 of Appendix 2 while a breakdown of the percentage change in the number of owner-occupier and renter households by household composition is presented in Table 5 of the same appendix.

#### 4.6 Changes in Home Ownership Rates by Ethnicity

Table 4.10 presents data on home ownership rates from 1986 to 2006 in terms of ethnicity. Ethnicity is defined in terms of the ethnic group that the dwelling reference person identifies with. For this reason caution needs to be exercised in the interpretation of ethnicity home ownership data. Also, the ethnicity question is one of several census questions in which people may provide more than one response. Also, for the 2006 Census Statistics New Zealand introduced two new categories, New Zealander and Middle Eastern/Latin American/African<sup>9</sup>. Table 9 of Appendix 1 presents home ownership rates by ethnicity and region over the 1986 to 2006 period.

**Table 4.10: Home Ownership Rates by Ethnicity**

Ethnicity	Home ownership Rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	86 to 06
Asian	69.1	62.7	61.9	58.8	56.5	-3.9	-2.3	-12.6
European	76.4	77.1	74.1	71.9	70.5	-5.2	-1.4	-5.9
Maori	49.2	52.0	48.0	44.0	42.5	-8.0	-1.5	-6.7
Not Elsewhere Included	69.1	64.7	59.4	58.5	53.5	-6.2	-5.0	-15.6
Other Ethnic Groups	56.3	52.4	39.7	32.8	42.3	-19.6	9.5	-14.0
Pacific peoples	44.5	43.7	40.2	35.5	34.1	-8.2	-1.4	-10.4
Middle East/Latin A/African					33.2			
New Zealander					76.1			
Overall	73.7	73.8	70.7	67.8	66.9	-6.0	-0.9	-6.8

Source: Statistics New Zealand

<sup>9</sup> The 'Other Ethnic Groups' category is not comparable over time as prior to the 2006 Census this category included those identifying as Middle Eastern, Latin American and African.

The most significant observation concerns the disparity in home ownership rates between different ethnic groups, most especially between European home ownership rates<sup>10</sup> and the home ownership rates of the other ethnic groups. The rate of European home ownership in 1991 was well ahead of all other ethnic groups and the gap between European and all other ethnic group's home ownership rates widened over the 1991 to 2001 period. The age structure of different ethnic groups, both in the past and currently, is likely to have a significant impact on home ownership rates by ethnicity. For example, the age structure of Pacific peoples is much younger than that of Europeans. Note, however, that age structure is just one of a number of factors influencing home ownership rates.

Table 4.11 presents the percentage point change in home ownership rates by ethnicity (main ethnic groups only) for the regions between 1986 and 2006.

**Table 4.11: Change in Home Ownership Rates by Ethnicity and Region**

Region	Asian	European	Maori	Pacific peoples	Overall
Northland	-2.6	-2.2	-9.3	-4.7	-3.7
Auckland	-13.6	-7.8	-7.6	-12.9	-10.2
Waikato	-14.8	-4.4	-6.4	-7.0	-4.8
Bay of Plenty	-21.0	-6.8	-12.1	-18.7	-7.1
Gisborne	-29.6	-3.8	-6.5	-14.9	-5.9
Hawkes Bay	-15.1	-4.8	-9.2	-15.9	-5.2
Taranaki	-17.6	-4.2	-7.1	-3.0	-4.0
Manawatu-Wanganui	-11.9	-3.9	-4.2	-6.8	-4.0
Wellington	-11.9	-5.9	-0.5	-1.0	-5.8
Marlborough	-22.8	-4.4	-8.5	-29.4	-4.6
Nelson	-19.2	-11.1	-12.3	-8.9	-11.0
Tasman	5.5	-2.2	5.8	-12.4	-1.5
West Coast	-3.7	-6.1	-2.9	-2.9	-4.9
Canterbury	-8.1	-6.0	-3.8	-13.2	-6.3
Otago	-19.2	-5.7	-2.4	-0.5	-5.7
Southland	-27.7	-6.7	-4.9	-12.9	-5.8
Overall	-12.6	-5.9	-6.7	-10.4	-6.8

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African and New Zealand ethnic categories are not shown

At a regional level, the home ownership rates of all ethnic groups in all regions, with the exception of Asian and Maori home ownership rates in Tasman declined over the 1986 to 2006 period.

<sup>10</sup> The European ethnic group has an older age profile than the Maori, Pacific people and Asian ethnic groupings and this will influence home ownership rates by ethnicity.

For the European ethnic group the smallest percentage point declines in home ownership rates were in Northland (-2.2), Tasman (-2.2) and Gisborne (-3.8) and the greatest declines in Nelson (-11.1), Auckland (-7.8) and the Bay of Plenty (-6.8). For Maori the smallest declines in home ownership rates were in Tasman (+5.8), Wellington (-0.5), and Otago (-2.4) and the greatest declines in Northland (-9.3), Bay of Plenty (-12.1) and Nelson (-12.3). For Pacific peoples the smallest declines in home ownership rates were in Wellington (-1.0), West Coast (-2.9) and Otago (-0.5) and the greatest declines in the Bay of Plenty (-18.7), Hawkes Bay (-15.9) and Marlborough (-29.4). For Asian peoples the smallest declines in home ownership rates were in Northland (-2.6), Tasman (+5.5) and the West Coast (-3.7) and the greatest declines in Gisborne (-29.6), Marlborough (-22.8) and Southland (-27.7).

Of the ten smallest declines in home ownership rates by region and ethnicity, including the two aforementioned increases, seven were for the Asian ethnic group (Bay of Plenty, Gisborne, Taranaki, Marlborough, Nelson, Otago, and Southland) and three for Pacific peoples (Bay of Plenty, Hawkes Bay, and Marlborough). In terms of the ten largest declines in home ownership rates two were for the Asian ethnic group (Northland and Tasman), two for European (Northland and Tasman), three for Maori (Wellington, Tasman and Otago), and two for Pacific peoples (Wellington and Otago).

A breakdown of the change in the number of owner-occupier and renter households by ethnicity over the 1986 to 2006 period is presented in Table 7 of Appendix 2 while a breakdown of the percentage change in the number of owner-occupier and renter households by ethnicity is presented in Table 8 of the same appendix.

#### 4.7 Changes in Home Ownership Rates by Household Income

Table 4.12 presents the pattern of home ownership rates by region and household income as at the 2006 Census. Household income is the sum of the incomes received by all individuals in a household.

**Table 4.12: Home Ownership Rates by Household Income and Region**

Region	\$0 - \$10,000	\$10,001 - \$20,000	\$20,001 - \$30,000	\$30,001 - \$50,000	\$50,001 - \$100,000	\$100,00 +
Northland	53.4%	61.9%	67.3%	67.4%	75.2%	85.4%
Auckland	37.4%	53.7%	57.7%	56.7%	67.3%	80.4%
Waikato	40.2%	56.2%	61.5%	61.0%	71.3%	83.2%
Bay of Plenty	45.7%	58.0%	65.5%	64.1%	74.1%	84.7%
Gisborne	35.0%	50.3%	56.8%	60.5%	72.9%	86.0%
Hawkes Bay	42.4%	57.6%	64.0%	65.6%	76.7%	87.4%
Taranaki	42.9%	60.2%	66.8%	67.5%	77.5%	85.5%
Manawatu-Wanganui	40.7%	55.7%	64.0%	65.0%	75.8%	86.4%
Wellington	32.6%	52.7%	60.0%	60.4%	70.9%	81.8%
Marlborough	54.3%	65.1%	71.8%	70.2%	76.9%	86.7%
Nelson	43.9%	59.0%	66.8%	66.5%	76.1%	84.2%
Tasman	57.5%	67.3%	72.5%	73.4%	81.0%	90.4%
West Coast	51.0%	61.1%	69.3%	68.3%	76.4%	82.4%
Canterbury	42.2%	59.6%	66.8%	66.7%	77.0%	86.4%
Otago	41.0%	60.7%	65.5%	67.1%	75.7%	83.2%
Southland	48.5%	63.0%	69.8%	70.7%	81.1%	88.3%
New Zealand	40.7%	57.1%	63.3%	62.9%	72.6%	82.7%

Source: Statistics New Zealand  
Loss and zero income not shown

Home ownership rates as would be expected increase with household income. There are differences between regions, based in part we suspect, on differences in dwelling affordability by region.

Table 4.13 examines the nation-wide changes in home ownership rates by household income over the 1986 to 2006 period.

**Table 4.13: Home Ownership Rates by Household Income**

Household Income	Home Ownership Rates (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
\$0-\$10,000	63.2	56.5	50.3	46.4	40.7	-10.1	-5.7	-22.5
\$10,001 - \$20,000	70.0	67.7	64.0	61.1	57.1	-6.6	-4	-12.9
\$20,001 - \$30,000	74.5	71.8	69.0	66.4	63.3	-5.4	-3.1	-11.2
\$30,001 - \$50,000	79.9	77.2	73.0	68.8	62.9	-8.4	-5.9	-17
\$50,001 and over	86.6	84.8	82.0	78.4	72.6	-6.4	-5.8	-14
All Income Groups	73.7	73.8	70.7	67.8	66.9	-6	-0.9	-6.8

Source: Statistics New Zealand  
Loss and zero income not shown

Again, the higher income brackets, over time, record the highest rates of home ownership.

#### 4.8 Changes in Home Ownership Rates by Highest Qualification

Table 4.14 presents the trend in home ownership rates by the highest educational qualification gained over the 1986 to 2006 period<sup>11</sup>. The highest educational qualification gained is based on that of the dwelling reference person.

**Table 4.14: Home Ownership Rates by Highest Qualification**

Qualification	Home Ownership Rates (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
No School Qualification	71.3	70.1	68.1	65.2	62.0	-4.9	-3.2	-9.3
School Qualification	70.0	72.4	69.7	68.2	66.2	-4.2	-2.0	-3.8
Vocational Qualification	78.6	78.2	77.5	72.9	71.4	-5.3	-1.5	-7.2
Degree	76.7	76.6	72.7	68.7	70.8	-7.9	2.1	-5.9
All Groups	73.7	73.8	70.7	67.8	66.9	-6.0	-0.9	-6.8

Source: Statistics New Zealand  
Not elsewhere included category not shown.

Home ownership rates, as might be expected, tend to increase the higher the qualification of the dwelling reference person. Paradoxically, however, over the 1991 to 2001 period home ownership decline in percentage point terms was higher for the more qualified. Over the 2001 to 2006 period, however, this pattern reversed. Indeed, those with a degree qualification increased their home ownership rate over the 2001 to 2006 period from 68.7% to 70.8%.

<sup>11</sup> The increasing supply of degree qualifications over time makes the home ownership by highest qualification data difficult to interpret.

A breakdown of the number of owner-occupier and renter households by highest qualification is presented in Table 10 of Appendix 2 while the change over time in the number of owner-occupier and renter households by highest qualification is presented in Table 11 of the same appendix. Table 12 of Appendix 2 presents the percentage change in the number of households by tenure and qualification, Table 13 shows the percentage point variation in home ownership rates by qualification and region and Table 14 shows the variation by qualification and ethnicity.

## 5. Owner-Occupier Household Outcomes

### 5.1 Key Points

- The strong population growth areas of Auckland, Canterbury, Bay of Plenty and the Waikato experienced the greatest growth in the number of owner-occupier households over the 2001 to 2006 period, as they did over the 1991 to 2001 period;
- Couple-only households' share of owner-occupier households increased from 27.0% in 1991 to 29.7% in 2001 to 31.1% in 2006 an increase of 4.1 percentage points over the period;
- One-person households' share of owner-occupier households increased from 17.9% in 1991 to 21.0% in 2001, but then declined to 19.8% in 2006;
- Couple-with-children households' share of owner-occupier households declined from 38.1% in 1991 to 31.4% in 2001, but then increased to 32.0% in 2006;
- The younger age groups, those between 20-40 years of age, experienced the greatest percentage point declines in their share of owner-occupier households over both the 1991 to 2001, and 2001 to 2006 periods;
- However, while it was the 20-30 year age groups over 1991 to 2001 that experienced the greatest decline, over 2001 to 2006 it was the 30-40 year age groups that experienced the greatest declines;
- All other age groups over the 2001 to 2006 period, with the exception of the 40-44 year age group (-0.1 percentage points), increased their share of owner-occupier households; and
- Over the 1991 to 2001, and 2001 to 2006 periods, owner-occupier households where the reference person was employed made significant gains (60.3% to 64.4% to 68.4%) in their share of total owner-occupier households, while both unemployed (3.5% to 2.2% to 1.4%) and not-in-the-labour-force (36.3% to 33.3% to 30.3%) owner-occupiers' shares fell.

## 5.2 Introduction

The objective of this chapter is to profile trends in owner-occupier households<sup>12</sup>. Specifically, it will look at owner-occupier households in terms of:

- Location;
- Household composition;
- Ethnicity;
- Age;
- Income;
- Highest qualification; and
- Employment status.

In this chapter 2006 Census owner-occupier tenure data combines owned and family/private trust responses.

## 5.3 Owner-Occupier Households by Region

Table 5.1 presents the trend in the number of owner-occupier households by region over the 1986 to 2006 period.

**Table 5.1: Owner-Occupier Households by Region**

Region	1986	1991	1996	2001	2006	Change 91 to 01	Change 01 to 06	Change 86 to 06
Northland	27,510	30,939	31,917	32,832	34,287	6.1%	4.4%	24.6%
Auckland	210,021	227,559	232,752	236,439	257,016	3.9%	8.7%	22.4%
Waikato	70,827	78,120	78,894	81,813	84,450	4.7%	3.2%	19.2%
Bay of Plenty	44,934	52,521	54,582	56,193	59,634	7.0%	6.1%	32.7%
Gisborne	9,441	9,522	9,294	9,081	8,910	-4.6%	-1.9%	-5.6%
Hawkes Bay	32,937	35,019	34,524	33,687	34,785	-3.8%	3.3%	5.6%
Taranaki	26,157	27,621	26,718	26,610	26,100	-3.7%	-1.9%	-0.2%
Manawatu-Wanganui	51,051	54,828	53,607	52,743	52,896	-3.8%	0.3%	3.6%
Wellington	94,359	99,891	99,816	99,918	104,508	0.0%	4.6%	10.8%
Marlborough	8,601	9,669	10,038	10,584	11,169	9.5%	5.5%	29.9%
Nelson	9,699	10,332	10,629	10,503	11,085	1.7%	5.5%	14.3%
Tasman	8,193	9,438	10,374	11,043	12,084	17.0%	9.4%	47.5%
West Coast	8,082	8,469	8,463	8,115	8,046	-4.2%	-0.9%	-0.4%
Canterbury	114,396	120,324	125,019	127,143	133,995	5.7%	5.4%	17.1%
Otago	45,111	47,052	47,406	46,497	48,264	-1.2%	3.8%	7.0%
Southland	26,565	27,480	26,580	25,320	24,531	-7.9%	-3.1%	-7.7%
New Zealand	<b>788,013</b>	<b>848,916</b>	<b>860,760</b>	<b>868,656</b>	<b>911,877</b>	2.3%	5.0%	15.7%

Source: Statistics New Zealand

<sup>12</sup> This chapter up-dates the owner-occupier tenure data contained in Chapter 9 of our previous report, DTZ (2004) 'Changes in the Structure of the New Zealand Housing Market' – A Report for the Centre of Housing Research Aotearoa New Zealand. Consequently, this chapter of the report should be read in conjunction with Chapter 9 of DTZ (2004).

The percentage growth in the number of owner-occupier households between 1991 and 2001 was greatest in Tasman (17.0%), Marlborough (9.5%), Bay of Plenty (7.0%) and Northland (6.1%) and the percentage decline greatest in Southland (-7.9%), Gisborne (-4.6%), West Coast (-4.2%) and Hawkes Bay (-3.8%).

The percentage growth in the number of owner-occupier households between 2001 and 2006 was greatest in Tasman (9.4%), Auckland (8.7%), Bay of Plenty (6.1%) and Marlborough (5.5%) and the percentage decline greatest in Southland (-3.1%), Taranaki (-1.9%), Gisborne (-1.9%) and the West Coast (-0.9%).

In absolute terms the strong population growth areas of Auckland, Canterbury, Bay of Plenty and the Waikato dominated the growth of owner-occupier households by region over both periods.

## 5.4 Owner-Occupier Households by Household Composition

Table 5.2 presents the trend in household composition over the 1986 to 2006 period for owner-occupier and all households.

**Table 5.2: Household Composition by Owner-Occupier Households and All Households**

Household Composition	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>Owner-Occupier</b>							
Couple-only	200,865	229,302	247,485	257,928	283,635	12.5%	10.0%
Couple-with-children	331,893	323,352	300,441	272,850	291,360	-15.6%	6.8%
Other-couples	26,229	27,279	31,833	35,901	34,431	31.6%	-4.1%
One-parent with Children	53,625	64,899	61,671	62,619	62,343	-3.5%	-0.4%
One-person household	130,728	151,887	161,736	182,175	180,447	19.9%	-0.9%
Two-family households	10,287	13,290	19,392	15,972	22,095	20.2%	38.3%
Three + family households	723	702	1,125	876	1,392	24.8%	58.9%
Unrelated people	23,973	18,873	18,666	17,346	17,952	-8.1%	3.5%
Other households	9,690	19,329	18,408	22,983	18,234	18.9%	-20.7%
Total	788,013	848,916	860,760	868,656	911,877	2.3%	5.0%
<b>All Households</b>							
Couple-only	249,765	278,715	309,819	330,201	366,042	18.5%	10.9%
Couple-with-children	404,322	388,407	379,218	358,779	392,271	-7.6%	9.3%
Other-couples	38,079	40,017	51,147	58,311	60,261	45.7%	3.3%
One-parent with Children	85,377	108,432	114,957	126,843	134,517	17.0%	6.0%
One-person household	203,622	235,986	256,572	307,635	328,302	30.4%	6.7%
Two-family households	15,237	18,798	30,210	26,892	37,083	43.1%	37.9%
Three + family households	1,152	1,020	1,983	1,548	2,526	51.8%	63.2%
Unrelated People	64,623	55,755	54,021	57,213	58,878	2.6%	2.9%
Other households	18,504	39,432	70,170	76,845	74,298	94.9%	-3.3%
Total	1,080,681	1,166,568	1,268,094	1,344,267	1,454,175	15.2%	8.2%

Source: Statistics New Zealand

Total households in 2006 stated here, 1,454, 175, is greater than the 1,363,842 households stated elsewhere in the report (911,877 owner-occupier plus 451,965 renter households) because it includes 90,333 households where tenure was not identified.

Key trends from Table 5.2 include:

- In terms of all households over the 1991 to 2001 period, other households (94.9%), three plus family households (51.8%) and other couple households (45.7%) experienced the greatest percentage increase in numbers. Couple-with-children (-7.6%), unrelated households (2.6%) and one-parent-with-children households (17.0%) experienced decline or the smallest percentage increase in numbers;
- Over the 2001 to 2006 period in terms of all households; three plus family households (63.2%), two-family households (37.9%) and couple-only households (10.9%) experienced the greatest percentage increase in numbers. Other households (-3.3%), unrelated households (2.9%) and other couple households (3.3%) experienced decline or the smallest percentage increase in numbers;
- In terms of owner-occupier households over the 1991 to 2001 period, other couple households (31.6%), three plus family households (24.8%) and two-family households (20.2%) experienced the greatest percentage increase in numbers. Couple-with-children households (-15.6%), unrelated households (-8.1%), and one-parent-with-children households (-3.5%) experienced the greatest percentage decline in household numbers; and
- Over the 2001 to 2006 period three plus family households (58.9%), two-family households (38.3%) and couple-only (10.0%) households experienced the greatest percentage increase in numbers. Other households (-20.7%), other couple households (-4.1%) and one-person households (-0.9%) experienced the greatest percentage decline in household numbers.

Table 5.3 shows the changing household composition of owner-occupier households over the 1986 to 2006 period and compares it with the changing household composition for all households.

**Table 5.3: Household Composition (%) by Owner-Occupier Households and All Households**

Household Composition	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Couple-only</b>								
Owner-Occupier	25.5	27.0	28.8	29.7	31.1	2.7	1.4	5.6
All Households	23.1	23.9	24.4	24.6	25.2	0.7	0.6	2.1
<b>Couple-with-children</b>								
Owner-Occupier	42.1	38.1	34.9	31.4	32.0	-6.7	0.6	-10.1
All Households	37.4	33.3	29.9	26.7	27.0	-6.6	0.3	-10.4
<b>Other-couples</b>								
Owner-Occupier	3.3	3.2	3.7	4.1	3.8	0.9	-0.3	0.5
All Households	3.5	3.4	4.0	4.3	4.1	0.9	-0.2	0.6
<b>One-parent &amp; Children</b>								
Owner-Occupier	6.8	7.6	7.2	7.2	6.8	-0.4	-0.4	0.0
All Households	7.9	9.3	9.1	9.4	9.3	0.1	-0.1	1.4
<b>One-person household</b>								
Owner-Occupier	16.6	17.9	18.8	21.0	19.8	3.1	-1.2	3.2
All Households	18.8	20.2	20.2	22.9	22.6	2.7	-0.3	3.8
<b>Two-family households</b>								
Owner-Occupier	1.3	1.6	2.3	1.8	2.4	0.2	0.6	1.1
All Households	1.4	1.6	2.4	2.0	2.6	0.4	0.6	1.2
<b>Three or More Family</b>								
Owner-Occupier	0.1	0.1	0.1	0.1	0.2	0.0	0.1	0.1
All Households	0.1	0.1	0.2	0.1	0.2	0.0	0.1	0.1
<b>Unrelated</b>								
Owner-Occupier	3.0	2.2	2.2	2.0	2.0	-0.2	0.0	-1.0
All Households	6.0	4.8	4.3	4.3	4.0	-0.5	-0.3	-2.0
<b>Other</b>								
Owner-Occupier	1.2	2.3	2.1	2.6	2.0	0.3	-0.6	0.8
All Households	1.7	3.4	5.5	5.7	5.1	2.3	-0.6	3.4

Source: Statistics New Zealand

Over the 1986 to 2006 period, six types of owner-occupier households saw their share of all owner-occupier households increase, while two, couple-with-children (-10.1) and unrelated households (-1.0) saw their shares fall. Key trends from Table 5.3 since 1991 include:

- Couple-only households' share of owner-occupier households increased from 27.0% in 1991 to 29.7% in 2001 to 31.1% in 2006 an increase of 4.1 percentage points over the period;
- One-person households' share of owner-occupier households increased from 17.9% in 1991 to 21.0% in 2001, but then declined to 19.8% in 2006; and
- Couple-with-children households' share of owner-occupier households declined from 38.1% in 1991 to 31.4% in 2001, but then increased to 32.0% in 2006.

Table 5.4 shows the trend in the number of owner-occupier households by household composition in the Auckland region and New Zealand over the 1986 to 2006 period.

**Table 5.4: Owner-Occupier Household Composition, Auckland and New Zealand**

Household Composition	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>Auckland Region</b>							
Couple-only	51,375	57,057	58,893	60,393	66,303	5.8%	9.8%
Couple-with-children	85,968	86,520	84,408	79,521	90,765	-8.1%	14.1%
Other-couples	8,505	9,777	12,210	13,851	14,565	41.7%	5.2%
One-parent with Children	15,270	17,409	16,644	17,235	17,949	-1.0%	4.1%
One-person household	34,137	39,336	39,786	43,962	43,998	11.8%	0.1%
Two-family households	3,981	5,283	8,484	7,491	10,566	41.8%	41.0%
Three + family households	345	354	681	564	945	59.3%	67.6%
Unrelated People	7,437	6,159	5,910	5,811	5,733	-5.7%	-1.3%
Other households	3,006	5,667	5,736	7,602	6,192	34.1%	-18.5%
Total	210,021	227,559	232,752	236,439	257,016	3.9%	8.7%
<b>New Zealand</b>							
Couple-only	200,865	229,302	247,485	257,928	283,635	12.5%	10.0%
Couple-with-children	331,893	323,352	300,441	272,850	291,360	-15.6%	6.8%
Other-couples	26,229	27,279	31,833	35,901	34,431	31.6%	-4.1%
One-parent with Children	53,625	64,899	61,671	62,619	62,343	-3.5%	-0.4%
One-person household	130,728	151,887	161,736	182,175	180,447	19.9%	-0.9%
Two-family households	10,287	13,290	19,392	15,972	22,095	20.2%	38.3%
Three + family households	723	702	1,125	876	1,392	24.8%	58.9%
Unrelated People	23,973	18,873	18,666	17,346	17,952	-8.1%	3.5%
Other HOUSEHOLDS	9,690	19,329	18,408	22,983	18,234	18.9%	-20.7%
Total	788,013	848,916	860,760	868,656	911,877	2.3%	5.0%

Source: Statistics New Zealand

Table 5.5 looks at the changing household composition (1986 and 2006) of owner-occupier households by region. The table presents for each region the proportion of owner-occupier households for 1986 and 2006.

**Table 5.5: Owner-Occupier Household Composition by Region**

Region	Couple-only		Couple-with-children		Other-couples		One-parent-with children with children		One-person		Two Family		Unrelated	
	86	06	86	06	86	06	86	06	86	06	86	06	86	06
Northland	26.1%	35.2%	42.3%	27.4%	4.2%	3.2%	6.2%	7.4%	15.0%	20.5%	2.2%	2.2%	2.4%	1.5%
Auckland	24.5%	25.8%	40.9%	35.3%	4.0%	5.7%	7.3%	7.0%	16.3%	17.1%	1.9%	4.1%	3.5%	2.2%
Waikato	25.9%	33.8%	44.4%	31.0%	3.5%	3.4%	6.5%	6.7%	14.4%	19.1%	1.3%	2.2%	2.6%	1.8%
Bay of Plenty	28.0%	35.6%	40.9%	28.3%	3.6%	3.2%	6.7%	7.0%	14.6%	19.8%	2.1%	2.3%	2.5%	1.7%
Gisborne	23.3%	28.4%	41.8%	30.0%	4.1%	3.8%	7.3%	8.6%	16.1%	20.4%	2.7%	3.2%	2.7%	1.8%
Hawkes Bay	25.1%	33.4%	42.6%	29.5%	3.0%	2.8%	7.0%	7.0%	16.8%	21.3%	1.4%	2.1%	2.7%	1.6%
Taranaki	25.5%	33.9%	44.0%	29.8%	3.2%	2.4%	6.1%	7.1%	16.8%	21.7%	0.8%	1.4%	2.5%	1.7%
Manawatu-Wanganui	26.0%	33.2%	41.9%	29.2%	3.1%	2.8%	6.7%	7.5%	17.1%	22.1%	1.1%	1.5%	2.9%	1.8%
Wellington	24.8%	29.3%	42.7%	33.4%	3.3%	3.2%	6.4%	7.0%	17.3%	21.2%	1.0%	2.1%	3.4%	1.9%
Marlborough	29.4%	40.2%	41.9%	27.6%	2.4%	2.4%	5.4%	4.9%	17.0%	20.4%	0.8%	1.3%	2.1%	1.8%
Nelson	28.3%	33.3%	38.3%	28.1%	2.9%	3.1%	6.3%	6.9%	19.1%	22.9%	0.9%	1.2%	3.2%	2.8%
Tasman	26.9%	35.9%	45.8%	32.6%	3.3%	2.8%	5.5%	5.8%	14.7%	18.7%	0.9%	1.6%	2.1%	1.3%
West Coast	24.4%	34.2%	43.5%	29.0%	3.0%	2.4%	6.9%	6.8%	17.3%	23.3%	0.8%	1.0%	3.0%	1.6%
Canterbury	26.5%	32.8%	41.3%	31.6%	2.5%	3.2%	7.1%	6.4%	17.9%	20.7%	0.6%	1.5%	3.1%	2.2%
Otago	25.9%	34.7%	42.0%	29.9%	2.3%	2.4%	6.6%	6.3%	19.0%	22.3%	0.5%	1.1%	2.8%	1.9%
Southland	22.9%	34.1%	47.2%	31.8%	2.6%	2.1%	6.9%	6.5%	16.0%	21.5%	0.7%	0.9%	2.7%	1.7%
New Zealand	25.5%	31.1%	42.1%	32.0%	3.3%	3.8%	6.8%	6.8%	16.6%	19.8%	1.3%	2.4%	3.0%	2.0%

Source: Statistics New Zealand

Three plus family households and other households are not shown, but are included in the calculation to estimate percentages.

Key trends include:

- Couple-only households increased their share across all regions between 1986 and 2006 by between 1.3 percentage points (Auckland) and 11.2 percentage points (Southland). Overall, the share increases for couple-only households were greatest in the smaller less urban regions;
- Couple-with-children households have seen their share fall across all regions, but, surprisingly to a lesser extent in the large urban regions of Auckland (-5.6 percentage points), Wellington (-9.3 percentage points) and Canterbury (-9.7 percentage points);
- One-person households have increased their share across all regions by between 0.8% percentage points (Auckland) and 6.0% percentage points (West Coast).

## 5.5 Owner-Occupier Households by Ethnicity

Table 5.6 presents the trend in the number of owner-occupier households by ethnicity (main ethnic groups only) for the Auckland region and New Zealand over the 1986 to 2006 period. Ethnicity is defined in terms of the ethnic group that the dwelling reference person identifies with. For this reason caution needs to be exercised in the interpretation of ethnicity data. Also, the ethnicity question is one of several census questions in which people may provide more than one response. Also, for the 2006 Census Statistics New Zealand introduced two new categories, New Zealander and Middle Eastern/Latin American/African, which has impacted on the comparability of data between the 2001 and 2006 Censuses.

**Table 5.6: Owner-Occupier Households by Ethnicity, Auckland and New Zealand**

Ethnic Group	1986	1991	1996	2001	2006	% Change 1991 to 2001	% Change 2001 to 2006
<b>Auckland Region</b>							
Asian	3,759	8,304	15,570	22,104	34,869	166.2%	57.7%
European	191,931	201,729	201,948	196,905	180,267	-2.4%	-8.4%
Maori	9,204	11,013	13,092	11,709	12,525	6.3%	7.0%
Pacific peoples	7,050	9,441	9,774	9,732	10,566	3.1%	8.6%
Total	209,730	227,328	232,194	235,032	257,013	3.4%	9.4%
<b>New Zealand</b>							
Asian	8,769	15,579	25,629	34,545	51,429	121.7%	48.9%
European	731,055	775,095	784,155	776,499	693,234	0.2%	-10.7%
Maori	43,023	53,970	61,431	57,417	60,384	6.4%	5.2%
Pacific peoples	10,629	14,253	15,300	15,090	16,440	5.9%	8.9%
Total	786,975	848,052	858,774	863,874	911,874	1.9%	5.6%

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African and New Zealand ethnic categories are not shown. Total is total number of unique households and will be smaller than sum of ethnic categories because of multiple responses.

Table 5.7 shows the changing ethnic mix of owner-occupier households (main ethnic groups only) over the 1986 to 2006 period and compares it with the ethnic mix of all households.

**Table 5.7: Ethnicity by Owner-Occupier Households and All Households**

Ethnic Group	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Asian</b>								
Owner-Occupier	1.1	1.8	2.9	3.9	5.4	2.1	1.5	4.3
All Households	1.2	2.1	3.2	4.4	6.2	2.3	1.8	5.0
<b>European</b>								
Owner-Occupier	91.4	89.9	87.6	86.8	72.2	-3.1	-14.6	-19.2
All Households	87.4	85.4	80.6	78.9	67.5	-6.5	-11.4	-19.9
<b>Maori</b>								
Owner-Occupier	5.4	6.3	6.9	6.4	6.3	0.1	-0.1	0.9
All Households	8.1	8.9	9.8	9.7	9.8	0.8	0.1	1.7
<b>Pacific peoples</b>								
Owner-Occupier	1.3	1.7	1.7	1.7	1.7	0.0	0.0	0.4
All Households	2.2	2.8	2.9	3.2	3.3	0.4	0.1	1.1
<b>New Zealander</b>								
Owner-Occupier					13.4			
All Households					11.6			

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African ethnic categories are not shown, but are included in calculation to estimate percentages.

Key trends include:

- Over the 1991 to 2001 period, only the Asian (2.1 percentage points) and Maori (0.1 percentage points) ethnic groups saw their share of owner-occupier households increase;
- Over the 2001 to 2006 period the Asian ethnic group's share again increased (1.5 percentage points); and
- All other ethnic groups' shares have either fallen or stayed flat.

Table 5.8 looks at the ethnic mix of owner-occupier households (main ethnic groups only) by region in 1986 and 2006.

**Table 5.8: Owner-Occupier Households (%) by Ethnicity and Region**

Region	Asian		European		Maori		Pacific peoples	
	86	06	86	06	86	06	86	06
Northland	0.2	0.9	85.1	69.7	13.7	14.6	0.3	0.7
Auckland	1.8	12.9	89.8	66.6	4.3	4.6	3.3	3.9
Waikato	0.8	2.6	89.9	73.3	7.9	8.7	0.7	1.0
Bay of Plenty	0.5	1.5	85.0	69.2	13.3	12.8	0.6	0.6
Gisborne	0.6	1.0	79.3	60.5	19.3	23.0	0.3	0.8
Hawkes Bay	0.7	1.3	89.2	71.9	8.9	9.6	0.6	0.8
Taranaki	0.5	1.0	93.2	76.1	5.5	6.6	0.2	0.3
Manawatu-Wanganui	0.9	2.0	91.7	74.1	6.1	8.0	0.3	0.6
Wellington	2.3	5.4	91.4	73.3	3.9	5.3	1.5	2.2
Marlborough	0.2	0.5	95.4	76.7	3.4	4.6	0.2	0.3
Nelson	0.3	1.0	97.3	80.1	1.5	2.7	0.1	0.3
Tasman	0.2	0.5	97.0	80.4	1.7	3.1	0.2	0.2
West Coast	0.2	0.5	96.4	75.4	2.6	4.4	0.1	0.4
Canterbury	0.6	2.8	96.3	77.8	1.9	2.9	0.4	0.5
Otago	0.7	1.5	96.5	78.6	1.5	2.8	0.3	0.4
Southland	0.3	0.5	94.0	75.4	4.2	5.8	0.6	0.5
New Zealand	1.1	5.4	91.4	72.2	5.4	6.3	1.3	1.7

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African and New Zealand ethnic categories are not shown, but are included in calculation to estimate percentages.

Key trends include:

- Asian ethnic households have increased their share of owner-occupier households across all the regions between 1986 and 2006, but most significantly in Auckland (1.8% to 12.9%), and to a lesser extent Wellington and Canterbury; and
- Maori households' share of owner-occupier households have increased across most regional areas, with Bay of Plenty being the exception (-0.5 percentage points). The increases ranged between 0.3 and 3.7 percentage points.

## 5.6 Owner-Occupier Households by Age

Table 5.9 presents the trend in the number of owner-occupier households by age group for the Auckland region and New Zealand over the 1986 to 2006 period. Age is based on the age of the dwelling reference person.

**Table 5.9: Owner-Occupier Households by Age Group, Auckland and New Zealand**

Age Group	1986	1991	1996	2001	2006	Change 91 to 01	Change 01 to 06
<b>Auckland Region</b>							
20-24 years	4,236	4,347	4,953	4,506	5,067	3.7%	12.5%
25-29 years	14,745	15,843	13,830	11,397	10,335	-28.1%	-9.3%
30-34 year	22,035	24,138	24,417	21,891	21,225	-9.3%	-3.0%
35-39 years	26,742	26,514	27,981	28,686	29,073	8.2%	1.3%
40-44 years	23,313	29,403	27,978	28,944	33,390	-1.6%	15.4%
45-49 years	20,568	24,105	28,350	27,231	31,584	13.0%	16.0%
50-54 years	17,313	20,178	21,864	26,571	28,122	31.7%	5.8%
55-59 years	18,417	16,854	17,919	20,028	26,088	18.8%	30.3%
60-64 years	17,367	17,085	14,565	16,017	19,506	-6.3%	21.8%
65+ years	44,460	48,150	47,985	47,007	50,088	-2.4%	6.6%
<b>Total New Zealand</b>							
20-24 years	18,396	17,754	17,289	14,007	14,037	-21.1%	0.2%
25-29 years	60,288	60,024	50,544	40,287	33,198	-32.9%	-17.6%
30-34 year	83,958	90,609	86,421	73,551	66,861	-18.8%	-9.1%
35-39 years	95,295	96,849	101,328	97,350	92,040	0.5%	-5.5%
40-44 years	80,706	101,889	99,306	103,239	108,882	1.3%	5.5%
45-49 years	71,856	82,503	98,253	96,636	109,674	17.1%	13.5%
50-54 years	64,650	71,871	77,175	94,659	99,948	31.7%	5.6%
55-59 years	69,525	64,551	66,675	73,992	96,318	14.6%	30.2%
60-64 years	67,545	68,445	59,520	63,261	74,454	-7.6%	17.7%
65+ years	172,548	190,980	195,615	199,299	210,285	4.4%	5.5%

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown

Table 5.9 would suggest that in the period 2001 to 2006 that Auckland has fared better than the rest of the country in terms of the growth in the number of owner-occupier households.

Table 5.10 shows the changing age mix of owner-occupier households over the 1986 to 2006 period and compares it with the age mix for all households. For each age group it shows their share over time of their respective household category.

**Table 5.10: Owner-Occupier Households and All Households by Age Group**

Age Group	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>20-24</b>								
Owner-Occupier	2.3	2.1	2.0	1.6	1.5	-0.5	-0.1	-0.8
All Households	6.4	5.8	5.8	4.9	4.7	-0.9	-0.2	-1.7
<b>25-29</b>								
Owner-Occupier	7.7	7.1	5.9	4.7	3.6	-2.4	-1.1	-4.1
All Households	10.4	9.8	9.0	7.7	6.7	-2.1	-1.0	-3.7
<b>30-34</b>								
Owner-Occupier	10.7	10.7	10.1	8.5	7.3	-2.2	-1.2	-3.4
All Households	11.2	11.5	11.3	10.2	9.3	-1.3	-0.9	-1.9
<b>35-39</b>								
Owner-Occupier	12.1	11.4	11.8	11.3	10.1	-0.1	-1.2	-2.0
All Households	11.5	11.1	11.5	11.6	10.9	0.5	-0.7	-0.6
<b>40-44</b>								
Owner-Occupier	10.3	12.0	11.6	12.0	11.9	0.0	-0.1	1.6
All Households	9.3	10.9	10.5	11.2	11.7	0.3	0.5	2.4
<b>45-49</b>								
Owner-Occupier	9.1	9.7	11.4	11.2	12.0	1.5	0.8	2.9
All Households	8.2	8.6	9.9	9.9	10.9	1.3	1.0	2.7
<b>50-54</b>								
Owner-Occupier	8.2	8.5	9.0	11.0	11.0	2.5	0.0	2.8
All Households	7.3	7.4	7.6	9.3	9.4	1.9	0.1	2.1
<b>55-59</b>								
Owner-Occupier	8.8	7.6	7.8	8.6	10.6	1.0	2.0	1.8
All Households	7.7	6.6	6.6	7.2	8.8	0.6	1.6	1.1
<b>60-64</b>								
Owner-Occupier	8.6	8.1	6.9	7.3	8.2	-0.8	0.9	-0.4
All Households	7.4	6.9	5.8	6.2	6.7	-0.7	0.5	-0.7
<b>65+</b>								
Owner-Occupier	21.9	22.5	22.8	23.1	23.1	0.6	0.0	1.2
All Households	19.5	20.1	19.8	19.9	19.4	-0.2	-0.5	-0.1

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown, but are included in calculation to estimate percentages.

Key trends include:

- The younger age groups, those between 20-40 years of age, experienced the greatest percentage point declines in their share of owner-occupier households over both the 1991 to 2001, and 2001 to 2006 periods;
- However, while it was the 20-30 year age group over 1991 to 2001 that experienced the greatest decline, over 2001 to 2006 it was the 30-40 year age group that experienced the greatest decline; and
- All other age groups over the 2001 to 2006 period, with the exception of the 40-44 year age group (-0.1 percentage points), increased their share of owner-occupier households.

Table 5.11 presents the changing mix (1986 and 2006) of owner-occupier households by age group across the regions.

**Table 5.11 Owner-Occupier Households (%) by Age Group and Region**

Region	20-24		25-29		30-34		35-39		40-44		45-49		50-54		55-59		60-64		65+	
	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06
Northland	1.9	1.2	6.4	2.6	10.3	5.5	11.5	8.4	10.1	10.6	9.8	11.9	8.6	11.3	9.5	11.6	9.4	9.7	22.1	26.6
Auckland	2.0	2.0	7.0	4.0	10.5	8.3	12.8	11.3	11.1	13.0	9.8	12.3	8.3	10.9	8.8	10.2	8.3	7.6	21.2	19.5
Waikato	2.5	1.6	7.8	3.7	10.9	6.9	12.3	9.6	10.6	11.4	9.3	11.8	8.5	11.1	9.1	10.7	8.5	8.6	20.2	24.0
Bay of P	2.2	1.1	7.3	3.0	10.3	6.1	11.6	8.6	10.1	10.9	9.1	11.6	8.3	10.9	9.0	10.6	9.3	8.8	22.5	27.8
Gisborne	2.2	1.3	7.0	3.1	11.5	6.6	11.5	9.2	9.0	11.3	8.8	12.2	8.9	12.1	9.2	10.3	8.8	8.4	22.9	24.9
Hawkes Bay	2.3	1.1	7.4	3.2	10.4	6.5	12.0	9.0	10.3	11.2	9.0	11.5	8.2	11.1	8.8	11.5	8.3	8.7	22.9	25.7
Taranaki	2.7	1.7	8.3	3.7	10.7	6.7	12.0	9.0	9.8	11.4	8.4	12.0	8.1	10.9	8.5	10.7	8.3	8.1	22.9	25.4
Manawatu- Wanganui	2.7	1.5	8.2	3.7	10.3	6.6	11.1	8.9	9.6	11.1	8.7	11.8	8.1	11.0	8.6	10.3	8.7	8.6	23.7	26.0
Wellington	2.7	1.3	8.2	3.6	10.3	7.9	11.1	11.0	9.6	12.6	8.7	12.3	8.1	10.6	8.6	10.4	8.7	8.0	23.7	21.6
Marlborough	2.1	1.0	6.9	3.0	10.1	5.7	10.9	8.6	9.7	10.1	9.1	11.8	7.6	11.0	8.9	11.4	9.3	9.6	24.9	27.3
Nelson	2.3	1.1	7.0	2.9	9.6	6.5	11.3	8.9	9.0	11.7	8.6	12.0	7.3	11.3	8.6	11.3	9.2	8.0	26.7	25.6
Tasman	1.9	1.2	6.6	2.8	10.3	6.5	13.0	9.4	10.6	11.8	8.7	12.7	8.1	11.4	8.4	11.8	9.3	8.8	22.7	23.4
West Coast	2.6	1.3	8.5	3.6	11.9	6.6	12.2	9.6	9.3	12.3	8.1	12.8	7.3	12.0	7.9	11.3	9.3	8.8	22.4	21.2
Canterbury	2.4	1.4	7.9	3.7	10.7	7.5	11.8	10.1	9.5	11.6	8.4	11.8	8.0	10.8	8.9	10.6	9.1	8.0	23.2	24.1
Otago	2.4	1.4	8.0	3.4	10.5	7.1	11.2	9.4	9.2	11.5	8.3	12.0	8.0	11.0	8.9	10.7	8.9	8.2	24.2	24.8
Southland	3.6	2.0	9.7	4.4	11.5	7.3	11.7	9.6	9.6	12.0	8.9	12.3	8.2	11.0	8.6	10.3	7.9	8.0	19.9	22.7
New Zealand	2.3	1.5	7.7	3.6	10.7	7.3	12.1	10.1	10.3	11.9	9.1	12.0	8.2	11.0	8.8	10.6	8.6	8.2	21.9	23.1

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown, but are included in calculation to estimate percentages.

Key trends include:

- The younger age groups (under 40 years) have all seen their share fall, reasonably consistently, across all regions, between 1986 and 2006;
- With the exception of the Wellington region, the greatest falls among the younger age groupings have been in the non metropolitan regions of both islands; and
- Middle age groupings (40-59 years) share of owner-occupier households have increased consistently across the regions by between two and three percentage points.

## 5.7 Owner-Occupier Households by Income

Table 5.12 shows the household income quartiles by tenure and sector of landlord over the 1986 to 2006 period. Household income is the sum of the incomes received by all individuals in a household

**Table 5.12: Tenure and Sector of Landlord by Household Income Quartiles**

Tenure	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile	No of Households
<b>1986</b>				
<b>Owner-Occupier</b>	<b>\$14,189</b>	<b>\$24,821</b>	<b>\$38,437</b>	<b>690,486</b>
Private-Renter	\$13,448	\$21,946	\$32,998	130,203
Housing NZ	\$8,432	\$12,520	\$21,939	44,976
Local Authority	\$6,329	\$8,379	\$15,830	15,387
All Tenure Groups	\$12,792	\$23,234	\$36,251	936,171
<b>1991</b>				
<b>Owner-Occupier</b>	<b>\$19,031</b>	<b>\$34,167</b>	<b>\$56,479</b>	<b>749,739</b>
Private-Renter	\$16,966	\$28,984	\$46,314	140,073
Housing NZ	\$10,415	\$14,851	\$23,875	52,026
Local Authority	\$9,028	\$12,027	\$17,913	14,508
All Tenure Groups	\$17,102	\$30,910	\$51,810	1,017,765
<b>1996</b>				
<b>Owner-Occupier</b>	<b>\$21,804</b>	<b>\$38,788</b>	<b>\$64,320</b>	<b>750,699</b>
Private-Renter	\$17,512	\$31,400	\$51,875	165,393
Housing NZ	\$11,808	\$18,088	\$29,694	39,741
Local Authority	\$10,070	\$12,779	\$17,005	13,281
All Tenure Groups	\$18,757	\$34,707	\$59,862	1,058,763
<b>2001</b>				
<b>Owner-Occupier</b>	<b>\$25,101</b>	<b>\$44,820</b>	<b>\$73,793</b>	<b>746,664</b>
Private-Renter	\$18,406	\$33,939	\$57,888	216,936
Housing NZ	\$11,536	\$18,722	\$32,525	36,258
Local Authority	\$10,178	\$12,780	\$16,692	11,838
All Tenure Groups	\$20,629	\$39,588	\$67,291	1,095,636
<b>2006#</b>				
<b>Owner-Occupier</b>	<b>\$30,948</b>	<b>\$59,452</b>	<b>\$97,861</b>	<b>809,109</b>
Private-Renter	\$25,502	\$45,488	\$74,802	299,601
Housing NZ	\$12,921	\$21,480	\$39,194	49,416
Local Authority	\$11,576	\$15,280	\$20,483	11,004
All Tenure Groups	\$25,169	\$51,434	\$89,108	1,180,413

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

The table presents the household incomes at the 1<sup>st</sup> quartile, median, and 3<sup>rd</sup> quartile together with the number of households for all tenure types. [All group figures are run against the full data set and are not averages of the groups combined. Consequently, they will be strongly influenced by the owner-occupiers<sup>13</sup>].

Key trends include:

- Owner-occupier households for each quartile, and at each census, record the highest incomes; and
- Owner-occupier households over time and over all quartiles, with the exception of the increase in 1<sup>st</sup> quartile owner-occupier incomes over the 2001 to 2006 period when private-renter household incomes increased by more – perhaps the influence of aging owner-occupiers on fixed incomes, have gained the largest absolute income increases when measured against other household tenures.

Table 5.13 presents the trend in household incomes by tenure and sector of landlord, measured by quartile and median income change.

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<sup>13</sup> Table 5.12 uses a different number of households to previous tables in this section. This is because a large number of households do not state income.

**Table 5.13: Tenure and Sector of Landlord – Household Income Quartiles % Change**

Tenure	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile
<b>1986 to 1991</b>			
<b>Owner-Occupier</b>	<b>34.1</b>	<b>37.7</b>	<b>46.9</b>
Private-Renter	26.2	32.1	40.4
Housing NZ	23.5	18.6	8.8
Local Authority	42.6	43.5	13.2
All Tenure Groups	33.7	33.0	42.9
<b>1991 to 1996</b>			
<b>Owner-Occupier</b>	<b>14.6</b>	<b>13.5</b>	<b>13.9</b>
Private-Renter	3.2	8.3	12.0
Housing NZ	13.4	21.8	24.4
Local Authority	11.5	6.3	-5.1
All Tenure Groups	9.7	12.3	15.5
<b>1996 to 2001</b>			
<b>Owner-Occupier</b>	<b>15.1</b>	<b>15.6</b>	<b>14.7</b>
Private-Renter	5.1	8.1	11.6
Housing NZ	-2.3	3.5	9.5
Local Authority	1.1	0.0	-1.8
All Tenure Groups	10.0	14.1	12.4
<b>2001 to 2006</b>			
<b>Owner-Occupier</b>	<b>23.3</b>	<b>32.6</b>	<b>32.6</b>
Private-Renter	38.6	34.0	29.2
Housing NZ	12.0	14.7	20.5
Local Authority	13.7	19.6	22.7
All Tenure Groups	22.0	29.9	32.4

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

Table 5.14 presents the total percentage change in household income by tenure and sector of landlord between 1986 and 2006, for the median and the quartiles.

**Table 5.14: Tenure and Sector of Landlord - Household Income Growth**

Tenure Type	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile
<b>Owner-Occupier</b>	<b>118.1%</b>	<b>139.5%</b>	<b>154.6%</b>
Private-Renter	89.6%	107.3%	126.7%
Housing NZ	53.2%	71.6%	78.6%
Local Authority	82.9%	82.4%	29.4%
All Tenure Groups	96.8%	121.4%	145.8%

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

Key trends include:

- Over the 1986 to 2006 period, the household income of owner-occupier households has increased faster than the income of private-renter and social-renter households;
- There have, however, been periods when social-renter households have shown stronger gains, e.g. local authority households over the 1986 to 1991 period and Housing New Zealand households over the 1991 to 1996 period; and
- Over the 2001 to 2006 period the incomes of private-renter households (1<sup>st</sup> quartile and median) have increased more quickly than owner-occupier household incomes.

## 5.8 Owner-Occupier Households by Highest Qualification

Table 5.15 presents the trend in the number of owner-occupier households by highest qualification for the Auckland region and New Zealand over the 1986 to 2006 period. The highest educational qualification gained is based on that of the dwelling reference person. Note the increasing supply of degree qualifications over time makes the home ownership by highest qualification data challenging to interpret.

**Table 5.15: Owner-Occupier Households by Highest Qualification, Auckland and New Zealand**

Highest Qualification	1986	1991	1996	2001	2006	% Change 1991 to 2001	% Change 2001 to 2006
<b>Auckland Region</b>							
Degree	16,668	21,039	28,839	37,596	61,773	78.7%	64.3%
Vocational	70,353	62,853	52,890	50,229	66,291	-20.1%	32.0%
School	40,542	73,356	70,533	86,892	80,217	18.5%	-7.7%
No Qualification	68,205	59,814	60,315	41,460	37,794	-30.7%	-8.8%
Not Elsewhere included	13,929	10,215	19,176	18,195	10,263	78.1%	-43.6%
<b>New Zealand</b>							
Degree	54,531	66,087	84,732	105,165	167,523	59.1%	59.3%
Vocational	245,478	224,169	190,548	185,148	242,097	-17.4%	30.8%
School	141,834	257,136	249,918	295,470	274,308	14.9%	-7.2%
No Qualification	291,903	263,274	267,213	195,996	181,530	-25.6%	-7.4%
Not Elsewhere Included	53,097	37,170	64,929	80,151	44,694	115.6%	-44.2%

Source: Statistics New Zealand

Table 5.16 shows the changing qualification mix of owner-occupier households over the 1986 to 2006 period and compares it with the qualification mix for all households.

**Table 5.16: Owner-Occupier Households and All Households by Highest Qualification**

Highest Qualification by Tenure	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Degree</b>								
Owner-Occupier	6.9	7.8	9.9	12.2	18.4	4.4	6.2	11.5
All Households	6.6	7.4	9.4	11.6	17.4	4.2	5.8	10.8
<b>Vocational</b>								
Owner-Occupier	31.2	26.4	22.2	21.5	26.6	-4.9	5.1	-4.6
All Households	29.1	24.3	19.8	19.4	24.9	-4.9	5.5	-4.2
<b>School</b>								
Owner-Occupier	18.0	30.3	29.2	34.3	30.1	4.0	-4.2	12.1
All Households	18.9	30.6	28.9	33.3	30.4	2.7	-2.9	11.5
<b>Not Elsewhere Included</b>								
Owner-Occupier	6.7	4.4	7.6	9.3	4.9	4.9	-4.4	-1.8
All Households	7.1	5.0	10.1	12.5	7.4	7.5	-5.1	0.3
<b>No Qualification</b>								
Owner-Occupier	37.1	31.1	31.2	22.7	19.9	-8.4	-2.8	-17.2
All Households	38.3	32.7	31.9	23.2	24.7	-9.5	1.5	-13.6

Source: Statistics New Zealand

Key trends include:

- Over the 1991 to 2001 period the degree qualification group saw its share of owner-occupier households increase by 4.4 percentage points, which was followed by a 6.2 percentage point increase over the 2001 to 2006 period;
- The vocational qualification group's share fell by 4.9 percentage points over the 1991 to 2001 period, but was up 5.1 percentage points over the 2001 to 2006 period;
- Conversely the school qualification group's share was up over 1991 to 2001 by 4 percentage points, but down by a similar amount over the 2001 to 2006 period; and
- The no qualification group was down over both periods, by 8.4 and 2.8 percentage points respectively.

Table 5.17 presents the changing qualification mix, 1986 and 2006, of owner-occupier households by region.

**Table 5.17: Owner-Occupier Households by Highest Qualification, by Region**

Region	Degree		Vocational		School		No-Qualification		Not Elsewhere Included	
	86	06	86	06	86	06	86	06	86	06
Northland	4.2	11.1	30.0	27.7	16.7	30.6	41.0	24.3	8.0	6.4
Auckland	7.9	24.1	33.5	25.9	19.3	31.3	32.5	14.7	6.6	4.0
Waikato	5.4	14.9	30.1	26.9	16.9	29.9	40.4	23.1	7.2	5.2
Bay of Plenty	4.7	12.5	31.9	29.0	18.1	30.1	38.8	22.5	6.5	6.0
Gisborne	4.3	11.9	29.3	27.4	18.2	29.6	42.4	24.0	5.7	7.2
Hawkes Bay	4.4	12.7	30.1	28.0	18.4	30.3	41.1	23.4	5.9	5.5
Taranaki	3.8	10.4	29.5	27.8	15.4	28.2	45.0	26.7	6.2	6.8
Manawatu-Wanganui	5.8	13.8	28.4	26.7	17.3	28.4	41.1	25.1	7.4	5.9
Wellington	12.5	27.0	32.7	25.6	19.4	28.5	28.8	15.1	6.6	3.8
Marlborough	4.1	10.7	31.2	29.0	17.4	30.5	40.8	23.8	6.5	6.0
Nelson	6.5	16.9	36.5	29.9	16.9	29.3	34.8	19.3	5.3	4.5
Tasman	4.4	12.8	29.8	29.2	16.5	31.3	42.0	21.7	7.4	5.0
West Coast	2.5	7.7	28.1	25.4	15.2	30.3	47.5	30.1	6.6	6.5
Canterbury	6.6	16.5	30.3	26.3	18.1	31.2	38.5	21.2	6.5	4.9
Otago	7.2	18.0	29.8	26.8	16.3	27.7	40.3	22.1	6.3	5.3
Southland	3.3	9.6	25.2	24.6	15.0	29.6	47.7	30.2	8.8	6.0
New Zealand	6.9	18.4	31.2	26.6	18.0	30.1	37.1	19.9	6.7	4.9

Source: Statistics New Zealand

Key trends include:

- Households with degree qualifications have increased their share across all the regions between 1986 and 2006, but most significantly, in absolute terms, in Auckland (7.9% to 24.1%) and Wellington (12.5% to 27.0%);
- Households with school qualifications have likewise significantly increased their share, with the most significant gains in household share made on the West Coast (15.2% to 30.3%), Tasman (16.5% to 31.3%), Southland (15.0% to 29.6%), and Northland (16.7% to 30.6%);
- Households with vocational qualifications share of owner-occupier households has fallen slightly across all regions, but most significantly in Auckland (33.5% to 25.9%) and Wellington (32.7% to 25.6%); and
- The share of households with no-qualification has fallen very significantly across all regions.

## 5.9 Owner-Occupier Households by Employment Status

Table 5.18 presents the trend in the number of owner-occupier households by employment status for the Auckland region and New Zealand over the 1986 to 2006 period. Employment status is based on the employment status of the dwelling reference person.

**Table 5.18: Owner-Occupier Households by Employment Status, Auckland and New Zealand**

Employment Status	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>Auckland Region</b>							
Unemployed	3,294	7,386	4,935	5,175	3,885	-29.9%	-24.9%
Not in Labour Force	65,475	76,779	77,853	71,631	71,211	-6.7%	-0.6%
Employed	140,400	143,109	148,545	156,945	180,591	9.7%	15.1%
Total	209,703	227,274	231,750	234,372	257,019	3.1%	9.7%
<b>New Zealand</b>							
Unemployed	13,401	29,478	20,562	18,852	12,345	-36.0%	-34.5%
Not in Labour Force	256,161	307,377	304,890	286,365	274,803	-6.8%	-4.0%
Employed	514,881	510,984	530,649	554,679	620,916	8.6%	11.9%
Total	786,843	847,839	857,343	861,930	911,871	1.7%	5.8%

Source: Statistics New Zealand

Work and labour force status unidentifiable category not shown. The categories shown therefore do not add to the total.

Table 5.19 shows the changing employment status of owner-occupier households over the 1986 to 2006 period and compares it with the employment status of all households. For each household group it shows their share over time of each employment category.

**Table 5.19: Owner-Occupier Households and All Households by Employment Status**

Employment Status	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Unemployed</b>								
Owner-Occupier	1.7	3.5	2.4	2.2	1.4	-1.3	-0.8	-0.3
All Households	2.6	4.9	4.0	3.9	2.6	-1.0	-1.3	0
<b>Not in Labour Force</b>								
Owner-Occupier	32.6	36.3	35.6	33.3	30.3	-3.0	-3.0	-2.3
All Households	32.0	37.1	35.9	33.7	31.0	-3.4	-2.7	-1.0
<b>Employed</b>								
Owner-Occupier	65.5	60.3	61.9	64.4	68.4	4.1	4.0	2.9
All Households	65.3	58.0	58.9	61.0	66.5	3.0	5.5	1.2

Source: Statistics New Zealand

Work and labour force status unidentifiable category is excluded from the calculation to estimate percentages.

Key trends include:

- Over the 1986 to 2006 period, those employed (65.5% to 68.4%) had their share of owner-occupier households increase, while those unemployed (1.7% to 1.4%) and those not-in-the-labour-force (32.6% to 30.3%) saw their shares fall; and
- Over the 1991 to 2001 and 2001 to 2006 periods employed owner-occupier households have made significant share gains (60.3% to 64.4% to 68.4%), while both unemployed (3.5% to 2.2% to 1.4%) and not-in-the-labour-force (36.3% to 33.3% to 30.3%) owner-occupiers shares have fallen.

Table 5.20 presents the changing employment mix (1986 and 2006) of owner-occupier households by region.

**Table 5.20: Owner-Occupier Households by Employment Status and Region**

Region	Unemployed		Not in Labour Force		Employed	
	86	06	86	06	86	06
Northland	2.3%	1.8%	33.7%	35.8%	63.7%	62.4%
Auckland	1.6%	1.5%	31.2%	27.9%	67.0%	70.6%
Waikato	1.8%	1.3%	31.2%	30.8%	66.7%	67.9%
Bay of Plenty	2.1%	1.6%	35.0%	35.0%	62.6%	63.3%
Gisborne	1.9%	1.7%	33.1%	31.3%	64.7%	67.1%
Hawkes Bay	1.9%	1.2%	33.1%	30.8%	64.6%	68.0%
Taranaki	1.7%	1.2%	33.3%	31.7%	64.7%	67.1%
Manawatu-Wanganui	1.8%	1.3%	34.0%	31.1%	63.8%	67.5%
Wellington	1.3%	1.3%	28.6%	28.2%	69.9%	70.4%
Marlborough	2.0%	0.9%	37.0%	32.7%	60.6%	66.4%
Nelson	1.5%	1.1%	39.0%	33.7%	59.3%	65.2%
Tasman	1.5%	1.0%	33.5%	31.4%	64.4%	67.6%
West Coast	2.2%	1.7%	36.1%	30.0%	61.5%	68.3%
Canterbury	1.8%	1.1%	35.2%	31.1%	62.7%	67.8%
Otago	1.7%	1.1%	35.8%	31.6%	62.2%	67.3%
Southland	1.5%	1.2%	29.4%	28.5%	68.6%	70.4%
New Zealand	1.7%	1.4%	32.6%	30.3%	65.4%	68.4%

Source: Statistics New Zealand

Work and labour force status unidentifiable category is excluded from the calculation to estimate percentages.

Key trends include:

- Unemployed households' share has fallen reasonably evenly across all the regions between 1986 and 2006, but most significantly in Marlborough, the Hawkes Bay and Canterbury; and
- Employed households' share has increased across all the regions with the exception of Northland (63.7% to 62.4%), with the greatest increases on the West Coast (61.5% to 68.3%), in Nelson (59.3% to 65.2%) and Marlborough (60.6% and 66.4%).

## 6. Private-Renter Household Outcomes

### 6.1 Key Points

- The percentage growth in the number of private-renter households between 1991 and 2001 was greatest in Tasman (88.0%), Bay of Plenty (87.9%), Gisborne (80.4%) and Nelson (80.3%) and the least in Taranaki (44.4%), Southland (49.7%), Manawatu-Wanganui (50.1%), and Otago (52.4%);
- Over the 2001 to 2006 period the percentage growth in the number of private-renter households was greatest in Wellington (17.3%), Auckland (17.1%), Marlborough (14.0%) and Bay of Plenty (13.0%), and the least in Gisborne (0.5%), Southland (4.6%), Taranaki (5.6%) and Hawkes Bay (5.7%);
- In absolute terms, the strong population growth areas of Auckland, Canterbury, Bay of Plenty, the Waikato and Wellington dominated the growth of private-renter households by region over both periods;
- Couple-only households' share of private-renter households fell from 18.5% in 1991 to 16.1% in 2001, but increased to 17.7% in 2006;
- One-person households' share of private-renter households declined from 22.8% in 1991 to 21.6% in 2001, to 21.0% in 2006;
- Couple-with-children households' share of private-renter households increased from 18.1% in 1991 to 20.0% in 2001, to 22.1% in 2006;
- The older young and young middle age private-renter households (35-49 years) experienced the most significant percentage point increases in their share of all private-renter households over the 1986 to 2006 period;
- Over the 1991 to 2001 period the aforementioned trend was the dominant one. However, over the 2001 to 2006 period it has been the middle aged cohorts proper (40 to 59 years) who have increased their share of all private-renter households the quickest.
- The Auckland region had greater percentage increases in private-renter numbers over the 1991 to 2001 period in comparison to New Zealand overall across a number of age groups, most significantly, 30-34 years (87.1% v's 81.9%), 35-39 years (124.3% v's 116.7%), 50-54 years (123.1% v's 119.0%) and 55-59 years (117.6% v's 110.2%);
- Over the 2001 to 2006 period 60-64 years (33.2% v's 29.0%), 40-44 years (33.4% v's 29.2%), 25-29 years (4.1% v's 0.1%), and 20-24 years (8.6% v's 4.7%); and
- Over the 1991 to 2001 period private-renter households where the reference person was employed share of all private-renter households stayed relatively flat (65.0% to 64.5%), but increased to 70.5% over the 2001 to 2006 period.

## 6.2 Introduction

The objective of this chapter is to profile trends in private-renter households<sup>14</sup>. Specifically, it will look at private-renter households in terms of:

- Location;
- Household composition;
- Ethnicity;
- Age;
- Income;
- Qualifications; and
- Employment status.

## 6.3 Private-Renter Households by Region

Table 6.1 presents the trend in the number of private-renter households by region over the 1986 to 2006 period.

**Table 6.1: Private-Renter Households by Region**

Region	1986	1991	1996	2001	2006	Change 91 to 01	Change 01 to 06	Change 86 to 06
Northland	5,343	5,319	6,477	8,625	9,684	62.2%	12.3%	81.2%
Auckland	43,995	48,930	57,708	83,325	97,551	70.3%	17.1%	121.7%
Waikato	15,039	16,200	20,013	26,337	29,322	62.6%	11.3%	95.0%
Bay of Plenty	8,796	9,621	13,110	18,078	20,430	87.9%	13.0%	132.3%
Gisborne	1,641	1,680	2,127	3,030	3,045	80.4%	0.5%	85.6%
Hawkes Bay	5,610	5,787	7,380	9,675	10,224	67.2%	5.7%	82.2%
Taranaki	4,584	4,467	5,205	6,450	6,810	44.4%	5.6%	48.6%
Manawatu-Wanganui	9,702	10,212	12,582	15,324	16,608	50.1%	8.4%	71.2%
Wellington	18,564	20,061	23,358	31,122	36,504	55.1%	17.3%	96.6%
Marlborough	1,281	1,374	1,815	2,373	2,706	72.7%	14.0%	111.2%
Nelson	1,620	1,902	2,658	3,429	3,723	80.3%	8.6%	129.8%
Tasman	1,287	1,323	1,878	2,487	2,751	88.0%	10.6%	113.8%
West Coast	1,143	1,140	1,425	1,854	2,052	62.6%	10.7%	79.5%
Canterbury	18,870	19,863	25,410	33,522	37,758	68.8%	12.6%	100.1%
Otago	8,112	8,901	10,989	13,566	14,901	52.4%	9.8%	83.7%
Southland	3,837	3,516	4,014	5,262	5,502	49.7%	4.6%	43.4%
New Zealand	149,439	160,317	196,191	264,501	299,607	65.0%	13.3%	100.5%

Source: Statistics New Zealand

<sup>14</sup> This chapter up-dates the private-renter tenure data contained in Chapter 10 of our previous report, DTZ (2004) 'Changes in the Structure of the New Zealand Housing Market' – A Report for the Centre of Housing Research Aotearoa New Zealand. Consequently, this chapter of the report should be read in conjunction with Chapter 10 of DTZ (2004).

The growth in the number of private-renter households between 1991 and 2001 was greatest in Tasman (88.0%), Bay of Plenty (87.9%), Gisborne (80.4%) and Nelson (80.3%) and the least in Taranaki (44.4%), Southland (49.7%), Manawatu-Wanganui (50.1%), and Otago (52.4%). The percentage growth in the number of private-renter households between 2001 and 2006 was greatest in Wellington (17.3%), Auckland (17.1%), Marlborough (14.0%) and Bay of Plenty (13.0%) and the least in Gisborne (0.5%), Southland (4.6%), Taranaki (5.6%) and Hawkes Bay (5.7%). In absolute terms, the strong population growth areas of Auckland, Canterbury, Bay of Plenty, the Waikato and Wellington dominated the growth of private-renter households by region over both periods.

#### 6.4 Private-Renter Households by Household Composition

Table 6.2 shows the trend in the number of private-renter households by household composition in the Auckland region and New Zealand over the 1986 to 2006 period.

**Table 6.2: Private-Renter Household Composition, Auckland and New Zealand**

Household Composition	1986	1991	1996	2001	2006	% Change 1991 to 2001	% Change 2001 to 2006
<b>Auckland Region</b>							
Couple-only	8,502	9,420	11,100	14,046	17,721	49.1%	26.2%
Couple-with-children	8,103	8,694	13,140	18,093	23,607	108.1%	30.5%
Other-couples	2,262	3,003	4,323	6,117	7,278	103.7%	19.0%
One-parent with Children	4,101	5,106	6,846	11,142	13,026	118.2%	16.9%
One-person household	9,816	10,326	9,939	15,573	17,676	50.8%	13.5%
Two-family households	741	840	1,821	2,757	3,636	228.2%	31.9%
Three + family households	81	36	132	165	291	358.3%	76.4%
Unrelated People	8,877	7,944	6,846	9,099	8,949	14.5%	-1.6%
Other households	1,515	3,564	3,558	6,333	5,373	77.7%	-15.2%
Total	43,995	48,930	57,708	83,325	97,551	70.3%	17.1%
<b>New Zealand</b>							
Couple-only	29,118	29,670	35,694	42,489	52,968	43.2%	24.7%
Couple-with-children	30,117	29,034	40,335	52,992	66,360	82.5%	25.2%
Other-couples	5,883	7,263	11,619	14,781	17,691	103.5%	19.7%
One-parent with Children	12,999	16,512	26,325	40,947	44,496	148.0%	8.7%
One-person household	33,366	36,561	38,601	57,222	62,982	56.5%	10.1%
Two-family households	1,605	1,791	4,284	5,691	7,836	217.8%	37.7%
Three + family households	114	54	231	267	480	394.4%	79.8%
Unrelated People	31,998	29,193	26,799	31,275	30,306	7.1%	-3.1%
Other households	4,242	10,236	12,303	18,837	16,485	84.0%	-12.5%
Total	149,439	160,317	196,191	264,501	299,607	65.0%	13.3%

Source: Statistics New Zealand

Key trends include:

- The Auckland region compared with New Zealand overall had greater percentage increases in private-renter numbers over the 1991 to 2001 period across a number of household types, most significantly, couples with children (108.1% v's 82.5%), two-family households (228.2% v's 217.8%), unrelated households (14.5% v's 7.1%) and couple-only households (49.1% v's 43.2%); and
- Over the 2001 to 2006 period one-parent-with children (16.9% v's 8.7%), couple-with-children (30.5% v's 25.2%), one-person households (13.5% v's 10.1%), and couple-only households (26.2% v's 24.7%) increased faster in Auckland.

Table 6.3 shows the changing household composition of private-renter households over the 1986 to 2006 period and compares it with the household composition for all households.

**Table 6.3: Household Composition (%) by Private-Renter Households and All Households**

Household Composition	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Couple-only</b>								
Private-renter	19.5	18.5	18.2	16.1	17.7	-2.4	1.6	-1.8
All Households	23.1	23.9	24.4	24.6	25.2	0.7	0.6	2.1
<b>Couple-with-children</b>								
Private-renter	20.2	18.1	20.6	20.0	22.1	1.9	2.1	1.9
All Households	37.4	33.3	29.9	26.7	27.0	-6.6	0.3	-10.4
<b>Other-couples</b>								
Private-renter	3.9	4.5	5.9	5.6	5.9	1.1	0.3	2.0
All Households	3.5	3.4	4.0	4.3	4.1	0.9	-0.2	0.6
<b>One-parent &amp; Children</b>								
Private-renter	8.7	10.3	13.4	15.5	14.9	5.2	-0.6	6.2
All Households	7.9	9.3	9.1	9.4	9.3	0.1	-0.1	1.4
<b>One-person household</b>								
Private-renter	22.3	22.8	19.7	21.6	21.0	-1.2	-0.6	-1.3
All Households	18.8	20.2	20.2	22.9	22.6	2.7	-0.3	3.8
<b>Two-family households</b>								
Private-renter	1.1	1.1	2.2	2.2	2.6	1.1	0.4	1.5
All Households	1.4	1.6	2.4	2.0	2.6	0.4	0.6	1.2
<b>Three or More Family</b>								
Private-renter	0.1	0.0	0.1	0.1	0.2	0.1	0.1	0.1
All Households	0.1	0.1	0.2	0.1	0.2	0.0	0.1	0.1
<b>Unrelated</b>								
Private-renter	21.4	18.2	13.7	11.8	10.1	-6.4	-1.7	-11.3
All Households	6.0	4.8	4.3	4.3	4.0	-0.5	-0.3	-2.0
<b>Other</b>								
Private-renter	2.8	6.4	6.3	7.1	5.5	0.7	-1.6	2.7
All Households	1.7	3.4	5.5	5.7	5.1	2.3	-0.6	3.4

Source: Statistics New Zealand

Over the 1986 to 2006 period, five types of private-renter households saw their share of all private-renter households increase, while three, unrelated (-11.3 percentage points), couple-only (-1.8) and one-person households (-1.3) saw their shares fall. Key trends from Table 6.3 since 1991 include:

- One-parent households' share of private-renter households increased from 10.3% in 1991 to 15.5% in 2001, but declined to 14.9% in 2006, an increase over the period of 4.6 percentage points;
- Couple-with-children households' share of private-renter households increased from 18.1% in 1991 to 20.0% in 2001, and to 22.0% in 2006, an increase over the period of four percentage points; and
- Unrelated households' share of private-renter households declined from 18.2% in 1991 to 11.8% in 2001, and to 10.1% in 2006, a decline over the period of 8.1 percentage points.

Table 6.4 looks more specifically at the changing household composition (1986 and 2006) of private-renter households by region. The table presents for each region the proportion of owner-occupier households for 1986 and 2006.

**Table 6.4: Private-Renter Household Composition by Region**

Region	Couple-only		Couple-with-children		Other-couples		One-parent-with-children		One-person		Two Family		Unrelated	
	86	06	86	06	86	06	86	06	86	06	86	06	86	06
Northland	20.2%	16.8%	33.8%	24.4%	4.2%	4.0%	7.9%	19.0%	17.2%	22.2%	1.3%	2.6%	12.8%	4.9%
Auckland	19.3%	18.2%	18.4%	24.2%	5.1%	7.5%	9.3%	13.4%	22.3%	18.1%	1.7%	3.7%	20.2%	9.2%
Waikato	18.8%	16.4%	26.5%	23.9%	3.8%	5.4%	10.0%	16.3%	19.0%	20.6%	1.1%	2.6%	17.9%	8.3%
Bay of Plenty	20.1%	16.6%	25.4%	23.9%	4.0%	4.4%	9.9%	18.9%	20.1%	20.6%	1.2%	2.6%	16.3%	6.4%
Gisborne	19.9%	13.2%	23.6%	25.1%	4.8%	4.2%	9.1%	19.8%	20.8%	21.5%	1.3%	3.2%	17.9%	4.7%
Hawkes Bay	19.8%	15.5%	23.3%	22.9%	3.7%	4.4%	9.6%	18.9%	21.1%	21.9%	1.3%	2.9%	17.6%	6.9%
Taranaki	17.7%	16.3%	24.3%	22.5%	3.6%	3.3%	9.0%	18.8%	20.7%	25.3%	0.6%	1.9%	20.8%	6.3%
Manawatu-Wanganui	18.5%	14.8%	21.3%	20.7%	3.2%	4.6%	8.2%	17.8%	20.8%	23.9%	0.6%	2.1%	25.0%	9.8%
Wellington	20.2%	19.5%	14.4%	17.8%	3.9%	6.0%	6.0%	12.7%	25.1%	23.5%	0.7%	1.9%	27.4%	14.0%
Marlborough	21.1%	21.2%	23.9%	25.2%	2.8%	5.2%	10.5%	12.4%	20.8%	22.0%	0.5%	2.5%	18.0%	7.1%
Nelson	22.2%	19.6%	15.6%	18.0%	2.8%	5.4%	10.0%	17.5%	23.9%	24.2%	0.6%	1.5%	22.0%	8.4%
Tasman	18.4%	17.7%	31.5%	26.0%	3.0%	3.7%	7.7%	16.2%	20.5%	25.3%	0.9%	1.6%	15.2%	5.0%
West Coast	19.9%	17.0%	21.5%	19.7%	1.6%	3.2%	8.4%	14.6%	25.7%	33.3%	0.5%	0.7%	20.2%	8.2%
Canterbury	20.6%	18.5%	15.7%	20.3%	2.8%	5.7%	8.4%	14.1%	25.4%	21.8%	0.7%	1.7%	24.1%	12.5%
Otago	18.7%	18.1%	16.5%	17.0%	2.6%	6.4%	7.5%	10.5%	24.3%	21.5%	0.5%	1.2%	28.2%	20.9%
Southland	17.6%	16.3%	24.4%	22.6%	2.6%	3.4%	10.2%	17.2%	23.5%	25.5%	0.7%	1.1%	18.3%	8.6%
New Zealand	19.5%	17.7%	20.2%	22.1%	3.9%	5.9%	8.7%	14.9%	22.3%	21.0%	1.1%	2.6%	21.4%	10.1%

Source: Statistics New Zealand

Three plus family households and other households are not shown, but are included in calculation to estimate percentages.

Key trends include:

- One-parent-with-children households increased their share across all regions between 1986 and 2006 by between 1.9 percentage points (Marlborough) and 11.1 percentage points (Northland). Overall, the share increases for one-parent-with-children households were greatest in the smaller non-metropolitan regions;
- Couple-only households' share of private-renter households declined across all regions, with the exception of Marlborough (0.1 percentage points), by between -6.7 percentage points (Gisborne) and -0.2 percentage points (Otago); and
- Couple-with-children households' share of private-renter households increased in seven regions (including the three largest metropolitan regions), but declined in the remaining eight.

## 6.5 Private-Renter Households by Ethnicity

Table 6.5 presents the trend in the number of private-renter households by ethnicity for the Auckland region and New Zealand over the 1986 to 2006 period. Ethnicity is defined in terms of the ethnic group that the dwelling reference person identifies with. For this reason caution needs to be exercised in the interpretation of ethnicity data. Also the ethnicity question is one of several census questions in which people may provide more than one response. Also, for the 2006 Census Statistics New Zealand introduced two new categories, New Zealander and Middle Eastern/Latin American/African, which has impacted on the comparability of data between the 2001 and 2006 Censuses.

**Table 6.5: Private-Renter Households by Ethnicity, Auckland and New Zealand**

Ethnic Group	1986	1991	1996	2001	2006	% Change 1991 to 2001	% Change 2001 to 2006
<b>Auckland Region</b>							
Asian	1,122	4,284	5,757	11,256	17,925	162.7%	59.2%
European	35,316	42,216	44,562	57,222	57,678	35.5%	0.8%
Maori	5,106	5,907	7,239	11,232	12,294	90.1%	9.5%
Pacific peoples	3,609	4,182	3,528	6,726	8,478	60.8%	26.0%
Total	43,875	55,308	57,519	82,308	97,554	48.8%	18.5%
<b>New Zealand</b>							
Asian	2,679	7,617	9,915	17,046	27,528	123.8%	61.5%
European	126,087	163,164	161,511	202,860	201,489	24.3%	-0.7%
Maori	18,714	25,266	31,449	46,251	51,114	83.1%	10.5%
Pacific peoples	5,295	6,333	6,426	11,406	14,133	80.1%	23.9%
Total	149,025	197,571	195,522	261,000	299,607	32.1%	14.8%

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African and New Zealand ethnic categories are not shown. Total is total number of unique households and will be smaller than sum of ethnic categories because of multiple responses.

Table 6.6 shows the changing ethnic mix of private-renter households (main ethnic groups only) over the 1986 to 2006 period and compares it with the ethnic mix of all households.

**Table 6.6: Ethnicity by Private-Renter Households and All Households**

Ethnic Group	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Asian</b>								
Private-renter	1.7	3.7	4.7	6.0	8.3	2.3	2.3	6.6
All Households	1.2	2.1	3.2	4.4	6.2	2.3	1.8	5.0
<b>European</b>								
Private-renter	81.8	80.1	75.8	71.5	60.9	-8.6	-10.6	-20.9
All Households	87.4	85.4	80.6	78.9	67.5	-6.5	-11.4	-19.9
<b>Maori</b>								
Private-renter	12.1	12.4	14.8	16.3	15.5	3.9	-0.8	3.4
All Households	8.1	8.9	9.8	9.7	9.8	0.8	0.1	1.7
<b>Pacific peoples</b>								
Private-renter	3.4	3.1	3.0	4.0	4.3	0.9	0.3	0.9
All Households	2.2	2.8	2.9	3.2	3.3	0.4	0.1	1.1
<b>New Zealander</b>								
Private-renter					8.9			
All Households					11.6			

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African ethnic categories are not shown, but are included in calculation to estimate percentages.

Table 6.7 looks more specifically at the ethnic mix of private-renter households (main ethnic groups only) across the regions in 1986 and 2006.

**Table 6.7: Private-Renter Households by Ethnicity and Region**

Region	Asian		European		Maori		Pacific peoples	
	86	06	86	06	86	06	86	06
Northland	0.6	1.9	77.7	56.3	19.6	29.6	1.0	1.9
Auckland	2.5	16.8	77.4	54.0	11.2	11.5	7.9	7.9
Waikato	1.0	4.2	79.2	60.3	17.4	22.4	1.7	2.6
Bay of Plenty	0.7	2.7	76.9	58.4	20.6	26.2	1.1	2.2
Gisborne	0.3	1.3	69.2	43.4	29.1	44.3	0.9	2.4
Hawkes Bay	0.8	2.1	80.7	59.8	16.5	24.4	1.3	2.7
Taranaki	0.7	2.4	84.9	66.2	13.3	19.2	0.6	1.1
Manawatu-Wanganui	1.5	3.4	83.5	62.6	13.1	21.3	1.0	2.1
Wellington	3.2	6.7	81.5	64.0	10.9	13.4	3.3	4.9
Marlborough	0.5	1.8	89.7	68.9	8.7	12.7	0.5	1.5
Nelson	0.7	2.2	91.5	73.8	6.1	10.4	0.6	1.3
Tasman	0.5	0.9	91.3	77.2	6.9	9.1	0.5	0.7
West Coast	0.5	0.9	92.3	73.2	6.7	11.0	0.0	0.8
Canterbury	1.5	6.1	90.1	70.2	6.1	8.5	1.2	1.7
Otago	1.6	5.0	91.4	71.9	4.7	7.8	1.2	1.6
Southland	0.2	1.5	84.8	69.6	12.1	14.2	1.8	1.9
New Zealand	1.7	8.3	81.8	60.9	12.1	15.5	3.4	4.3

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African and New Zealand ethnic categories are not shown, but are included in calculation to estimate percentages.

Key trends include:

- Over the 1986 to 2006 period, all ethnic groups, except European (81.8% to 60.9%), saw their share of private-renter households increase;
- Asian households' share of private-renter households increased from 1.7% in 1986 to 8.3% in 2006;
- Maori households' share increased from 12.1% to 15.5%;
- Pacific peoples households' share increased from 3.4% to 4.3%;
- Over the 1991 to 2001 period the Maori share of private-renter households increased most, but over 2001 to 2006 both Asian and Pacific people's share increased more quickly than did the Maori share;
- Asian households increased their share across all regions between 1986 and 2006, but most significantly in Auckland, Canterbury and Wellington; and
- European households' share has declined across all regions between 1986 and 2006, but most significantly in Tasman, Southland, Wellington and Nelson.

## 6.6 Private-Renter Households by Age

Table 6.8 presents the trend in the number of private-renter households by age group for the Auckland region and for New Zealand over the 1986 to 2006 period. Age is based on the age of the dwelling reference person.

**Table 6.8: Private–Renter Households by Age Group, Auckland and New Zealand**

Age Group	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>Auckland Region</b>							
20-24 years	9,522	9,660	9,033	10,044	10,908	4.0%	8.6%
25-29 years	9,606	10,686	12,126	14,676	15,276	37.3%	4.1%
30-34 year	6,156	7,746	10,521	14,493	16,392	87.1%	13.1%
35-39 years	4,791	5,433	7,485	12,186	14,688	124.3%	20.5%
40-44 years	3,150	4,290	5,340	9,057	12,078	111.1%	33.4%
45-49 years	2,496	2,919	4,095	6,279	8,865	115.1%	41.2%
50-54 years	1,821	2,079	2,586	4,638	5,928	123.1%	27.8%
55-59 years	1,578	1,365	1,743	2,970	4,281	117.6%	44.1%
60-64 years	1,098	1,008	1,068	2,058	2,742	104.2%	33.2%
65+ years	2,058	1,965	2,058	3,471	4,236	76.6%	22.0%
<b>Total New Zealand</b>							
20-24 years	37,245	36,516	38,571	38,454	40,266	5.3%	4.7%
25-29 years	32,142	33,324	40,281	46,476	46,503	39.5%	0.1%
30-34 year	19,434	23,343	31,776	42,450	46,491	81.9%	9.5%
35-39 years	14,544	16,284	22,989	35,292	41,247	116.7%	16.9%
40-44 years	9,549	12,822	16,119	26,856	34,707	109.5%	29.2%
45-49 years	7,332	8,604	12,345	18,690	26,148	117.2%	39.9%
50-54 years	5,475	6,396	7,908	14,010	17,961	119.0%	28.2%
55-59 years	4,917	4,311	5,517	9,063	13,125	110.2%	44.8%
60-64 years	3,303	3,180	3,471	6,480	8,361	103.8%	29.0%
65+ years	7,257	6,861	8,196	12,645	15,372	84.3%	21.6%

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown

Key trends include:

- The Auckland region had greater percentage increases in private-renter households over the 1991 to 2001 period across a number of age groups, most significantly, 30-34 years (87.1% v's 81.9%), 35-39 years (124.3% v's 116.7%), 50-54 years (123.1% v's 119.0%) and 55-59 years (117.6% v's 110.2%); and
- Over the 2001 to 2006 period 60-64 years (33.2% v's 29.0%), 40-44 years (33.4% v's 29.2%), 25-29 years (4.1% v's 0.1%), and 20-24 years (8.6% v's 4.7%).

Table 6.9 shows the changing age mix of private-renter households over the 1986 to 2006 period and compares it with the age mix for all households. For each age group, it shows their share over time of their respective household category.

**Table 6.9: Private-Renter Households and All Households by Age Group**

Age Group	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>20-24</b>								
Private-Renter	25.0	22.8	19.7	14.7	13.4	-8.1	-1.3	-11.6
All Households	6.4	5.8	5.8	4.9	4.7	-0.9	-0.2	-1.7
<b>25-29</b>								
Private-Renter	21.6	20.8	20.6	17.8	15.5	-3.0	-2.3	-6.1
All Households	10.4	9.8	9.0	7.7	6.7	-2.1	-1.0	-3.7
<b>30-34</b>								
Private-Renter	13.0	14.6	16.3	16.3	15.5	1.7	-0.8	2.5
All Households	11.2	11.5	11.3	10.2	9.3	-1.3	-0.9	-1.9
<b>35-39</b>								
Private-Renter	9.8	10.2	11.8	13.5	13.8	3.3	0.3	4.0
All Households	11.5	11.1	11.5	11.6	10.9	0.5	-0.7	-0.6
<b>40-44</b>								
Private-Renter	6.4	8.0	8.2	10.3	11.6	2.3	1.3	5.2
All Households	9.3	10.9	10.5	11.2	11.7	0.3	0.5	2.4
<b>45-49</b>								
Private-Renter	4.9	5.4	6.3	7.2	8.7	1.8	1.5	3.8
All Households	8.2	8.6	9.9	9.9	10.9	1.3	1.0	2.7
<b>50-54</b>								
Private-Renter	3.7	4.0	4.0	5.4	6.0	1.4	0.6	2.3
All Households	7.3	7.4	7.6	9.3	9.4	1.9	0.1	2.1
<b>55-59</b>								
Private-Renter	3.3	2.7	2.8	3.5	4.4	0.8	0.9	1.1
All Households	7.7	6.6	6.6	7.2	8.8	0.6	1.6	1.1
<b>60-64</b>								
Private-Renter	2.2	2.0	1.8	2.5	2.8	0.5	0.3	0.6
All Households	7.4	6.9	5.8	6.2	6.7	-0.7	0.5	-0.7
<b>65+</b>								
Private-Renter	4.9	4.3	4.2	4.8	5.1	0.5	0.3	0.2
All Households	19.5	20.1	19.8	19.9	19.4	-0.2	-0.5	-0.1

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown, but are included in calculation to estimate percentages.

Key trends include:

- The older young and young middle age private-renter households (35-49 years) experienced the most significant percentage point increases in their share of all private-renter households over the 1986 to 2006 period; and
- Over the 1991 to 2001 period the aforementioned trend was the dominant one. However, over the 2001 to 2006 period it has been the middle age groups (40 to 59 years) who have increased their share of all private-renter households the quickest.

Table 6.10 presents the changing mix, 1986 and 2006, of private-renter households by age group across the regions.

**Table 6.10 Private-Renter Households by Age Group and Region**

Region	20-24		25-29		30-34		35-39		40-44		45-49		50-54		55-59		60-64		65+	
	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06
Northland	20.0	10.1	22.2	12.5	15.8	14.1	11.4	13.5	7.1	12.5	4.8	10.5	4.1	7.5	3.1	5.8	2.1	3.7	4.8	7.0
Auckland	21.7	11.2	21.9	15.7	14.0	16.8	10.9	15.1	7.2	12.4	5.7	9.1	4.2	6.1	3.6	4.4	2.5	2.8	4.7	4.3
Waikato	26.0	14.3	21.5	14.7	12.7	14.5	9.7	13.7	6.7	11.7	4.8	8.8	3.6	6.1	3.2	4.4	1.8	2.8	4.0	5.4
Bay of P	23.4	10.9	20.4	14.3	13.3	14.9	10.0	14.3	6.6	12.4	5.4	9.3	4.2	6.7	3.6	4.8	2.5	3.3	5.8	6.6
Gisborne	24.5	11.4	21.2	14.7	14.1	14.1	9	12.9	6	12.2	4	10.2	3.5	7.5	3.8	4.7	2.7	3.3	6.8	6.7
Hawkes Bay	25.5	11.4	20.4	14.1	13.0	15.5	9.4	13.4	6.7	12.5	5.1	9.7	3.5	6.7	3.4	4.8	2.0	3.0	6.2	6.3
Taranaki	27.3	12.9	22.5	15.1	12.5	15.0	9.3	12.8	5.9	11.2	4.1	8.9	2.8	6.2	2.5	4.6	1.6	2.8	4.8	7.1
Manawatu-Wanganui	29.6	11.4	20.3	14.1	11.5	15.5	8.0	13.4	5.3	12.5	4.4	9.7	3.2	6.7	2.8	4.8	2.0	3.0	4.9	6.3
Wellington	27.6	15.4	24.0	18.2	13.1	16.7	9.2	13.4	6.1	10.4	4.0	7.5	3.2	5.2	2.8	3.8	1.7	2.1	3.4	4.1
Marlborough	23.4	10.1	19.4	14.1	12.9	14.5	10.1	13.4	6.3	12.2	5.2	8.8	3.3	6.7	3.3	6.4	1.6	4.2	7.5	6.9
Nelson	26.1	12.9	19.7	13.7	12.3	15.0	8.9	13.2	5.8	11.8	4.5	8.8	3.5	7.0	3.4	5.2	3.0	3.4	7.1	5.6
Tasman	21.4	9.6	22.5	13.3	14.6	15.6	9.6	16.0	5.9	13.6	5.4	9.3	3.1	6.3	3.1	4.4	3.1	2.9	5.4	5.7
West Coast	25.5	12.0	22.3	15.2	13.4	13.2	8.1	12.6	6.6	11.0	4.2	10.1	2.6	7.7	2.9	5.0	3.4	3.5	5.2	6.9
Canterbury	26.7	15.5	20.6	15.6	11.4	14.7	9.0	13.2	5.6	10.9	4.7	8.4	3.5	5.8	3.7	4.3	2.4	2.7	5.8	5.0
Otago	29.1	22.0	19.7	15.9	12.1	13.9	8.3	10.7	5.6	9.0	4.5	7.3	3.2	4.9	3.1	3.5	2.1	2.2	5.3	4.4
Southland	26.0	17.4	21.1	17.0	12.4	14.3	9.7	11.6	6.0	10.7	4.7	7.3	3.9	4.7	2.9	3.7	2.1	2.6	5.3	6.6
New Zealand	25.0	13.4	21.6	15.5	13.0	15.5	9.8	13.8	6.4	11.6	4.9	8.7	3.7	6.0	3.3	4.4	2.2	2.8	4.9	5.1

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown, but are included in calculation to estimate percentages.

Key trends include:

- The younger age groupings (under 30 years) have all seen their share of private-renter households fall reasonably consistently across all regions between 1986 and 2006; and
- The 35-55 age groupings share of private-renter households have increased consistently across the regions by between two and eight percentage points.

## 6.7 Private-Renter Households by Income

Table 6.11 shows the household income quartiles by tenure and sector of landlord over the 1986 to 2006 period. Household income is the sum of the incomes received by all individuals in a household.

**Table 6.11: Tenure and Sector of Landlord by Household Income Quartiles**

Tenure	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile	No of Households
<b>1986</b>				
Owner-Occupier	\$14,189	\$24,821	\$38,437	690,486
<b>Private-Renter</b>	<b>\$13,448</b>	<b>\$21,946</b>	<b>\$32,998</b>	<b>130,203</b>
Housing NZ	\$8,432	\$12,520	\$21,939	44,976
Local Authority	\$6,329	\$8,379	\$15,830	15,387
All Tenure Groups	\$12,792	\$23,234	\$36,251	936,171
<b>1991</b>				
Owner-Occupier	\$19,031	\$34,167	\$56,479	749,739
<b>Private-Renter</b>	<b>\$16,966</b>	<b>\$28,984</b>	<b>\$46,314</b>	<b>140,073</b>
Housing NZ	\$10,415	\$14,851	\$23,875	52,026
Local Authority	\$9,028	\$12,027	\$17,913	14,508
All Tenure Groups	\$17,102	\$30,910	\$51,810	1,017,765
<b>1996</b>				
Owner-Occupier	\$21,804	\$38,788	\$64,320	750,699
<b>Private-Renter</b>	<b>\$17,512</b>	<b>\$31,400</b>	<b>\$51,875</b>	<b>165,393</b>
Housing NZ	\$11,808	\$18,088	\$29,694	39,741
Local Authority	\$10,070	\$12,779	\$17,005	13,281
All Tenure Groups	\$18,757	\$34,707	\$59,862	1,058,763
<b>2001</b>				
Owner-Occupier	\$25,101	\$44,820	\$73,793	746,664
<b>Private-Renter</b>	<b>\$18,406</b>	<b>\$33,939</b>	<b>\$57,888</b>	<b>216,936</b>
Housing NZ	\$11,536	\$18,722	\$32,525	36,258
Local Authority	\$10,178	\$12,780	\$16,692	11,838
All Tenure Groups	\$20,629	\$39,588	\$67,291	1,095,636
<b>2006</b>				
Owner-Occupier	\$30,948	\$59,452	\$97,861	809,109
<b>Private-Renter</b>	<b>\$25,502</b>	<b>\$45,488</b>	<b>\$74,802</b>	<b>299,601</b>
Housing NZ	\$12,921	\$21,480	\$39,194	49,416
Local Authority	\$11,576	\$15,280	\$20,483	11,004
All Tenure Groups	\$25,169	\$51,434	\$89,108	1,180,413

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

The table presents the household incomes at the 1<sup>st</sup> quartile, median, and 3<sup>rd</sup> quartile together with the number of households for all tenure types. (All group figures are run against the full data set and are not averages of the groups combined. Consequently, they will be strongly influenced by the owner-occupiers).

Key trends include:

- Private-renter households for each quartile, and at each census, record the second highest incomes after owner-occupiers; and
- Private-renter households, between most censuses and for most quartiles record, after owner-occupier households the greatest absolute increases in income.

Table 6.12 presents the trend in household incomes by tenure and sector of landlord, measured by quartile and median income change.

**Table 6.12: Tenure and Sector of Landlord – Household Income Quartiles % Change**

Tenure	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile
<b>1986 to 1991</b>			
Owner-Occupier	34.1	37.7	46.9
<b>Private-Renter</b>	<b>26.2</b>	<b>32.1</b>	<b>40.4</b>
Housing NZ	23.5	18.6	8.8
Local Authority	42.6	43.5	13.2
All Tenure Groups	33.7	33.0	42.9
<b>1991 to 1996</b>			
Owner-Occupier	14.6	13.5	13.9
<b>Private-Renter</b>	<b>3.2</b>	<b>8.3</b>	<b>12.0</b>
Housing NZ	13.4	21.8	24.4
Local Authority	11.5	6.3	-5.1
All Tenure Groups	9.7	12.3	15.5
<b>1996 to 2001</b>			
Owner-Occupier	15.1	15.6	14.7
<b>Private-Renter</b>	<b>5.1</b>	<b>8.1</b>	<b>11.6</b>
Housing NZ	-2.3	3.5	9.5
Local Authority	1.1	0.0	-1.8
All Tenure Groups	10.0	14.1	12.4
<b>2001 to 2006</b>			
Owner-Occupier	23.3	32.6	32.6
<b>Private-Renter</b>	<b>38.6</b>	<b>34.0</b>	<b>29.2</b>
Housing NZ	12.0	14.7	20.5
Local Authority	13.7	19.6	22.7
All Tenure Groups	22.0	29.9	32.4

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

Table 6.13 presents the total percentage change in household income by tenure and sector of landlord between 1986 and 2006 for the median and quartiles.

**Table 6.13: Tenure and Sector of Landlord - Household Income Growth**

Tenure Type	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile
Owner-Occupier	<b>118.1%</b>	<b>139.5%</b>	<b>154.6%</b>
<b>Private-Renter</b>	<b>89.6%</b>	<b>107.3%</b>	<b>126.7%</b>
Housing NZ	53.2%	71.6%	78.6%
Local Authority	82.9%	82.4%	29.4%
All Tenure Groups	96.8%	121.4%	145.8%

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

Key trends include:

- Over the 1986 to 2006 period, the household income of private-renter households has increased faster than social-renter households, but more slowly than owner-occupier households;
- There have, however, been periods when social-renter households have shown stronger gains than private-renter households, e.g. local authority households over the 1986 to 1991 period and Housing New Zealand households over the 1991 to 1996 period; and
- Over the 2001 to 2006 period the incomes of private-renter households have for the first time, with the exception of 3<sup>rd</sup> quartile households, increased more quickly than owner-occupier households.

## 6.8 Private-Renter Households by Highest Qualification

Table 6.14 presents the trend in the number of private-renter households by highest qualification for the Auckland region and New Zealand over the 1986 to 2006 period. The highest educational qualification gained is based on that of the dwelling reference person. Note the increasing supply of degree qualifications over time makes the home ownership by highest qualification data challenging to interpret.

**Table 6.14: Private-Renter Households by Highest Qualification, Auckland and New Zealand**

Highest Qualification	1986	1991	1996	2001	2006	% Change 1991 to 2001	% Change 2001 to 2006
<b>Auckland Region</b>							
Degree	3,501	5,733	9,144	15,249	24,447	166.0%	60.3%
Vocational	12,645	12,786	11,106	15,408	22,740	20.5%	47.6%
School	11,589	20,511	19,569	31,602	32,193	54.1%	1.9%
No Qualification	13,854	13,776	12,591	14,124	13,989	2.5%	-1.0%
Not Elsewhere incl	2,277	2,493	5,007	5,604	3,810	124.8%	-32.0%
<b>New Zealand</b>							
Degree	11,757	17,595	24,219	36,873	57,276	109.6%	55.3%
Vocational	41,589	43,146	36,600	49,647	70,959	15.1%	42.9%
School	39,642	71,115	67,299	95,763	98,742	34.7%	3.1%
No Qualification	48,864	57,273	51,432	58,095	57,999	1.4%	-0.2%
Not Elsewhere incl	7,131	8,370	15,633	19,701	13,566	135.4%	-31.1%

Source: Statistics New Zealand

Table 6.15 shows the changing qualification mix of private-renter households over the 1986 to 2006 period and compares it with the qualification mix for all households.

**Table 6.15: Private-Renter Households and All Households by Highest Qualification**

Highest Qualification by Household	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Degree</b>								
Private-Renter	7.9	8.9	12.4	14.2	19.2	5.3	5.0	11.3
All Households	6.6	7.4	9.4	11.6	17.4	4.2	5.8	10.8
<b>Vocational</b>								
Private-Renter	27.9	21.8	18.8	19.1	23.8	-2.7	4.7	-4.1
All Households	29.1	24.3	19.8	19.4	24.9	-4.9	5.5	-4.2
<b>School</b>								
Private-Renter	26.6	36.0	34.5	36.8	33.1	0.8	-3.7	6.5
All Households	18.9	30.6	28.9	33.3	30.4	2.7	-2.9	11.5
<b>Not Elsewhere included</b>								
Private-Renter	4.8	4.2	8.0	7.6	4.5	3.4	-3.1	-0.3
All Households	7.1	5.0	10.1	12.5	7.4	7.5	-5.1	0.3
<b>No Qualification</b>								
Private-Renter	32.8	29.0	26.4	22.3	19.4	-6.7	-2.9	-13.4
All Households	38.3	32.7	31.9	23.2	24.7	-9.5	1.5	-13.6

Source: Statistics New Zealand

Table 6.16 details the changing qualification mix, 1986 and 2006, of private-renter households by region.

**Table 6.16: Private-Renter Households by Highest Qualification, by Region**

Region	Degree		Vocational		School		No-Qualification		Not Elsewhere Included	
	86	06	86	06	86	06	86	06	86	06
Northland	4.2	9.6	34.1	26.3	23.9	32.0	33.1	25.5	4.7	6.6
Auckland	8.0	25.2	28.8	23.4	26.4	33.1	31.6	14.4	5.2	3.9
Waikato	5.5	13.8	27.8	24.1	24.6	33.4	37.1	23.9	5.1	4.9
Bay of Plenty	4.6	11.3	31.5	27.5	23.9	31.4	35.1	23.8	4.9	6.0
Gisborne	4.6	9.6	26.4	26.4	25.8	27.8	39.4	28.4	3.8	7.8
Hawkes Bay	4.5	10.9	26.3	25.3	26.0	31.1	39.1	26.5	4.1	6.2
Taranaki	6.0	9.8	29.3	26.2	22.7	28.5	38.1	29.1	3.8	6.5
Manawatu-Wanganui	7.1	12.4	24.9	23.1	28.0	32.0	35.1	27.0	4.8	5.5
Wellington	15.4	28.6	27.4	22.1	28.5	31.6	24.2	14.2	4.5	3.5
Marlborough	5.4	10.6	27.5	25.3	26.1	33.6	36.6	25.1	4.2	5.5
Nelson	5.4	13.3	29.2	27.3	27.9	32.8	33.9	21.8	3.7	4.7
Tasman	5.6	10.2	26.5	25.9	28.4	35.3	35.0	24.1	4.9	4.5
West Coast	3.9	10.1	26.3	25.4	27.6	30.2	38.4	29.3	3.7	5.0
Canterbury	7.5	16.5	26.4	22.8	28.7	35.9	32.8	20.5	4.5	4.2
Otago	9.5	20.5	26.2	21.9	30.0	37.7	29.8	16.1	4.5	3.8
Southland	5.3	9.8	23.4	22.8	21.4	31.8	44.3	30.6	5.7	5.0
New Zealand	7.9	19.2	27.9	23.8	26.6	33.1	32.8	19.4	4.8	4.5

Source: Statistics New Zealand

Key trends include:

- Over the 1986 to 2006 period households with degree qualifications and households with school qualifications saw their share of private-renter households increase, while households with vocational and no qualifications saw their share fall;
- However over 2001 to 2006 only households with degree and vocational qualifications made gains;
- Households with degrees have made the strongest share gains over both 1991 to 2001 and 2001 to 2006;
- Households with school qualifications gained share over 1991 to 2001, but lost share over 2001 to 2006;
- Households with degree qualifications have increased their share across all the regions between 1986 and 2006, but most significantly, in absolute terms, in Auckland, Wellington, Canterbury and Otago;
- Households with school qualifications have also increased their share across all regions, with the most significant gains in household share made in Southland, Waikato, Northland and Otago;
- Households with vocational qualifications share of private-renter households has fallen across all regions, but most significantly in Northland, Auckland, Wellington and Otago; and
- The share of households with no-qualification has fallen very significantly across all regions.

## 6.9 Private-Renter Households by Employment Status

Table 6.17 presents the trend in the number of private-renter households by employment status for the Auckland region and New Zealand over the 1986 to 2006 period. Employment status is based on the employment status of the dwelling reference person.

**Table 6.17: Private-Renter Households by Employment Status, Auckland and New Zealand**

Employment Status	1986	1991	1996	2001	2006	Change 91 to 01	Change 01 to 06
<b>Auckland Region</b>							
Unemployed	1,953	4,782	4,566	6,195	4,491	29.5%	-27.5%
Not in Labour Force	7,437	13,776	13,530	20,187	22,200	46.5%	10.0%
Employed	34,368	36,735	39,150	55,239	70,005	50.4%	26.7%
Total	43,866	55,299	57,417	81,987	97,554	48.3%	19.0%
<b>New Zealand</b>							
Unemployed	8,163	17,802	16,770	21,345	14,925	19.9%	-30.1%
Not in Labour Force	26,223	51,393	52,272	70,377	72,720	36.9%	3.3%
Employed	114,213	128,301	125,628	167,385	209,451	30.5%	25.1%
Total	148,986	197,502	195,183	260,079	299,607	31.7%	15.2%

Source: Statistics New Zealand

Work and labour force status unidentifiable category not shown. The categories shown therefore do not add to total.

Table 6.18 shows the changing employment status of private-renter households over the 1986 to 2006 period and compares it with the employment status for all households.

**Table 6.18: Private-Renter Households and All Households by Employment Status**

Employment Status	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Unemployed</b>								
Private-Renter	5.5	9.0	8.6	8.2	5.0	-0.8	-3.2	-0.5
All Households	2.6	4.9	4.0	3.9	2.6	-1.0	-1.3	0.0
<b>Not in Labour Force</b>								
Private-Renter	17.6	26.0	26.8	27.1	24.5	1.1	-2.6	6.9
All Households	32.0	37.1	35.9	33.7	31.0	-3.4	-2.7	-1.0
<b>Employed</b>								
Private-Renter	76.8	65.0	64.4	64.5	70.5	-0.5	6.0	-6.3
All Households	65.3	58.0	58.9	61.0	66.5	3.0	5.5	1.2

Source: Statistics New Zealand

Work and labour force status unidentifiable category is excluded from the calculation to estimate percentages.

Key trends include:

- Over the 1986 to 2006 period the share of private-renter households of those employed (76.8% to 70.5%) and unemployed (5.5% to 5.0%) fell, while those not-in-the-labour-force (17.6% to 24.5%) saw their shares increase;
- Over the 1991 to 2001 period employed private-renter households' share of private-renter households (65.0% to 64.5%) stayed relatively flat, however, over the 2001 to 2006 period their share of all private-renter households increased from 64.5% to 70.5%; and
- Over the 1991 to 2001 period not-in-the-labour-force private-renter households' share of private-renter households (26.0% to 27.1%) increased slightly, however, over the 2001 to 2006 period their share of all private-renter households fell from 27.1% to 24.5%.

Table 6.19 examines the changing employment mix, 1986 and 2006, of private-renter households by region.

**Table 6.19: Private-Renter Households by Employment Status and Region**

Region	Unemployed		Not in Labour Force		Employed	
	86	06	86	06	86	06
Northland	6.1%	6.1%	16.5%	29.8%	77.1%	64.1%
Auckland	4.5%	4.6%	17.0%	23.0%	78.3%	72.4%
Waikato	5.6%	5.5%	18.3%	26.2%	75.8%	68.3%
Bay of Plenty	5.4%	6.1%	18.0%	27.5%	76.4%	66.5%
Gisborne	5.3%	6.8%	17.8%	29.6%	76.7%	63.6%
Hawkes Bay	5.0%	5.3%	17.2%	24.8%	77.4%	69.8%
Taranaki	7.7%	6.0%	17.0%	27.8%	75.0%	66.2%
Manawatu-Wanganui	6.6%	6.2%	20.2%	28.3%	72.8%	65.4%
Wellington	3.9%	4.8%	12.3%	20.0%	83.6%	75.2%
Marlborough	6.8%	2.7%	18.7%	22.0%	73.8%	75.3%
Nelson	5.8%	5.1%	19.7%	26.8%	74.3%	68.1%
Tasman	4.0%	2.6%	18.5%	25.4%	76.6%	72.0%
West Coast	5.8%	4.0%	19.5%	24.9%	74.2%	71.1%
Canterbury	7.3%	4.4%	20.3%	25.0%	72.1%	70.6%
Otago	7.9%	4.8%	21.6%	25.3%	70.3%	69.9%
Southland	4.5%	5.9%	19.1%	25.7%	76.0%	68.4%
New Zealand	5.5%	5.0%	17.6%	24.5%	76.7%	70.5%

Source: Statistics New Zealand

Work and labour force status unidentifiable category is excluded from the calculation to estimate percentages.

Not-in-the-labour-force households have increased their share across all regions, but by most in Northland (16.5% to 29.8%), Gisborne (17.8% to 29.6%), Taranaki (17.0% to 27.8%) and Bay of Plenty (18.0% to 27.5%). Employed private-renter households have seen their share decline across all regions with the exception of Marlborough (73.8% to 75.3%), and by most in Gisborne (76.7% to 63.6%), Northland (77.1% to 64.1%) and the Bay of Plenty (76.4% to 66.5%).

## 7. Social-Renter Household Outcomes

### 7.1 Key Points

- Readers should be aware that the census records an undercount of households renting from Housing New Zealand Corporation (HNZC) and other agencies. Consequently, the analysis in this chapter should be treated as indicative only;
- One-parent households' share of Housing New Zealand households fell from 31.9% in 1991 to 24.0% in 2001, but increased to 25.9% in 2006;
- One-person households' share of Housing New Zealand households increased from 20.3% in 1991 to 22.4% in 2001, to 23.6% in 2006;
- Couple-with-children households' share of Housing New Zealand households declined from 21.7% in 1991 to 20.3% in 2001, to 19.6% in 2006;
- The older young and middle age Housing New Zealand households (35-54 years) experienced the most significant percentage point increases in their share of all Housing New Zealand households over the 1986 to 2006 period; and
- Over the 1991 to 2001 period the aforementioned trend was the dominant one. However, over the 2001 to 2006 period it has been the middle aged and older cohorts (50 years plus) who have increased their share of all Housing New Zealand households the quickest.
- Over the 1991 to 2001 period employed households' share of Housing New Zealand households (21.2% to 37.3%) increased significantly, however, over the 2001 to 2006 period their share of all Housing New Zealand households increased only slightly (35.3% to 37.3%); and
- Over the 1991 to 2001 period not-in-the-labour-force households' share of Housing New Zealand households (67.2% to 53.0%) declined significantly, however, over the 2001 to 2006 period their share of all Housing New Zealand households increased slightly from 53.0% to 54.5%.

## 7.2 Introduction

The objective of this chapter is to profile trends in social-renter households<sup>15</sup>. Specifically, it will look at social-renter households in terms of:

- Location;
- Household composition;
- Ethnicity;
- Age;
- Income;
- Qualifications; and
- Employment status.

Social-renter households are defined as those households renting from either a territorial local authority, Housing New Zealand Corporation or other state owned corporation or state owned enterprise or government department or ministry. Readers should be aware that the census records an undercount of households renting from Housing New Zealand Corporation (HNZC) and other agencies<sup>16</sup>. Consequently the analysis in this chapter should be treated as indicative only.

## 7.3 Social-Renter Households

Table 7.1 presents the trend in the number of social-renter households as indicated by census data over the 1986 to 2006 period.

**Table 7.1: Social-Renter Households**

Landlord	1986	1991	1996	2001	2006	Change 91 to 01	Change 01 to 06	Change 86 to 06
Housing NZ	56,094	63,552	52,671	52,500	49,422	-17.4%	-5.9%	-11.9%
Other Central Gov	17,730	13,152	8,370	6,432	6,162	-51.1%	-4.2%	-65.2%
Local Authority	16,653	15,420	14,778	14,118	11,007	-8.4%	-22.0%	-33.9%

Source: Statistics New Zealand

<sup>15</sup>This chapter up-dates the social-renter tenure data contained in Chapter 11 of our previous report, DTZ (2004) '*Changes in the Structure of the New Zealand Housing Market*' – A Report for the Centre of Housing Research Aotearoa New Zealand. Consequently, this chapter of the report should be read in conjunction with Chapter 11 of DTZ (2004).

<sup>16</sup> Statistics New Zealand census website states that comparing census data with Housing New Zealand Corporation (HNZC) data indicates that there was an undercount of approximately 25 percent in 2006, and approximately 15 percent in 2001. It is not possible to give exact figures, as the HNZC data relates to a different time period and could include dwellings that were unoccupied at the time of the census. The undercount is largely due to respondent error in filling out the tenure related questions and a high non-response rate for those households Source: Statistics New Zealand. Refer to <http://www.stats.govt.nz/census/2006-census-information-about-data/information-by-variable/sector-of-landlord.htm>

Key trends include:

- The number of households renting through Housing New Zealand declined during the 1990s from 63,552 (1991) to 52,500 (2001) to 49,422 in 2006<sup>17</sup>. A 17.4% decline over the 1991 to 2001 period and a 5.9% decline over the 2001 to 2006 period; and
- The number of households renting local authority dwellings declined during the 1990s from 15,420 (1991) to 14,118 (2001) to 11,007 in 2006. An 8.4% decline over the 1991 to 2001 period and a 22.0% decline over the 2001 to 2006 period.

Table 7.2 shows the number of households renting through Housing New Zealand and local authorities by region over the 1986 to 2006 period. Note that from Table 7.2 onwards the focus is on those social-renter households renting through Housing New Zealand and local authorities and that those renting through other state owned corporations have been excluded from the analysis.

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<sup>17</sup> HNZA's most recent annual report cites a housing stock as at 30 June 2006 of 67,397 (Source: Housing New Zealand Corporation Annual report – 2005/2006).

**Table 7.2: Social-Renter Households by Region**

Region	Housing New Zealand								Local Authorities							
	Number of Households					% Change			Number of Households					% Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
Northland	1,215	1,650	1,614	1,605	1,527	-2.7%	-4.9%	25.7%	438	477	345	348	315	-27.0%	-9.5%	-28.1%
Auckland	17,013	21,528	18,099	20,562	20,832	-4.5%	1.3%	22.4%	3,582	3,234	3,264	2,874	1,359	-11.1%	-52.7%	-62.1%
Waikato	4,086	4,656	3,939	3,657	3,285	-21.5%	-10.2%	-19.6%	1,317	1,221	1,065	1,035	834	-15.2%	-19.4%	-36.7%
Bay of Plenty	1,866	2,256	1,944	2,052	2,001	-9.0%	-2.5%	7.2%	624	747	597	576	480	-22.9%	-16.7%	-23.1%
Gisborne	1,218	1,386	1,146	1,140	1,029	-17.7%	-9.7%	-15.5%	195	189	120	138	123	-27.0%	-10.9%	-36.9%
Hawkes Bay	3,033	3,153	2,649	2,634	2,271	-16.5%	-13.8%	-25.1%	810	666	576	603	537	-9.5%	-10.9%	-33.7%
Taranaki	1,662	1,689	1,338	1,143	993	-32.3%	-13.1%	-40.3%	354	342	234	249	210	-27.2%	-15.7%	-40.7%
Manawatu-Wanganui	4,215	4,383	3,420	2,796	2,376	-36.2%	-15.0%	-43.6%	1,359	1,257	1,218	1,116	936	-11.2%	-16.1%	-31.1%
Wellington	10,413	10,665	8,526	7,980	6,906	-25.2%	-13.5%	-33.7%	2,895	2,376	2,715	2,472	2,040	4.0%	-17.5%	-29.5%
Marlborough	366	432	393	369	330	-14.6%	-10.6%	-9.8%	159	183	150	147	147	-19.7%	0.0%	-7.5%
Nelson	390	555	525	507	468	-8.6%	-7.7%	20.0%	138	156	135	126	123	-19.2%	-2.4%	-10.9%
Tasman	111	183	150	147	129	-19.7%	-12.2%	16.2%	108	114	90	108	87	-5.3%	-19.4%	-19.4%
West Coast	477	480	396	306	279	-36.3%	-8.8%	-41.5%	153	201	165	171	162	-14.9%	-5.3%	5.9%
Canterbury	6,717	7,122	5,913	5,442	5,112	-23.6%	-6.1%	-23.9%	2,838	2,616	2,658	2,772	2,442	6.0%	-11.9%	-14.0%
Otago	2,457	2,559	1,983	1,650	1,455	-35.5%	-11.8%	-40.8%	1,296	1,236	1,080	1,080	972	-12.6%	-10.0%	-25.0%
Southland	852	852	633	510	429	-40.1%	-15.9%	-49.6%	372	390	354	300	234	-23.1%	-22.0%	-37.1%
New Zealand	56,091	63,552	52,671	52,500	49,422	-17.4%	-5.9%	-11.9%	16,653	15,420	14,781	14,115	11,007	-8.5%	-22.0%	-33.9%

Source: Statistics New Zealand

Key trends include:

- In terms of the number of Housing New Zealand households, over the 1991 to 2001 period, the smallest percentage declines were in Northland (-2.7%), Auckland (-4.5%), Nelson (-8.6%), and the Bay of Plenty (-9.0%);
- Over the 2001 to 2006 period the smallest percentage declines in the number of Housing New Zealand households were in the Bay of Plenty (-2.5%), Northland (-4.9%) and Canterbury (-6.1%). Auckland region Housing New Zealand household numbers increased by 1.3% over the period; and
- The number of local authority social-renter household numbers declined for most regions over both periods with the exception of Wellington +4% and Canterbury +6% over 1991 to 2001. Local authority household numbers declined in both these regions over the 2001 to 2006 period.

## 7.4 Social-Renter Households by Household Composition

Table 7.3 presents the trend in the number of social-renter households by household composition for the Auckland region (Housing New Zealand households only) and New Zealand over the 1986 to 2006 period.

**Table 7.3: Social-Renter Household Composition, Auckland and New Zealand**

Household Composition	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>HNZC - Auckland Region</b>							
Couple-only	1,593	1,332	975	1,089	1,101	-18.2%	1.1%
Couple-with-children	4,383	5,163	4,374	4,968	4,827	-3.8%	-2.8%
Other-couples	1,137	1,167	1,257	1,740	1,443	49.1%	-17.1%
One-parent with Children	4,047	6,396	4,485	4,449	4,752	-30.4%	6.8%
One-person household	3,105	3,696	2,772	3,192	3,900	-13.6%	22.2%
Two-family households	1,065	1,242	1,806	1,836	1,959	47.8%	6.7%
Three + family households	138	105	234	183	228	74.3%	24.6%
Unrelated People	378	354	417	534	516	50.8%	-3.4%
Other households	1,161	2,076	1,776	2,571	2,106	23.8%	-18.1%
Total	17,013	21,528	18,099	20,562	20,832	-4.5%	1.3%
<b>HNZC - New Zealand</b>							
Couple-only	5,814	4,953	4,086	3,975	3,240	-19.7%	-18.5%
Couple-with-children	15,252	13,767	11,400	10,683	9,663	-22.4%	-9.5%
Other-couples	2,754	2,445	2,559	3,045	2,370	24.5%	-22.2%
One-parent with Children	14,586	20,277	14,619	12,609	12,816	-37.8%	1.6%
One-person household	10,611	12,876	10,245	11,781	11,652	-8.5%	-1.1%
Two-family households	2,316	2,484	3,300	2,964	3,171	19.3%	7.0%
Three + family households	231	183	348	243	333	32.8%	37.0%
Unrelated People	1,140	1,056	1,353	1,533	1,515	45.2%	-1.2%
Other households	3,390	5,508	4,755	5,667	4,659	2.9%	-17.8%
Total	56,091	63,552	52,671	52,500	49,422	-17.4%	-5.9%
<b>Local Authority-NZ</b>							
Couple-only	2,133	1,755	1,359	1,077	873	-38.6%	-18.9%
Couple-with-children	2,085	1,212	888	588	495	-51.5%	-15.8%
Other-couples	264	168	183	120	117	-28.6%	-2.5%
One-parent with Children	660	576	576	435	411	-24.5%	-5.5%
One-person household	10,812	11,016	11,139	11,391	8,709	3.4%	-23.5%
Two-family households	117	84	93	72	72	-14.3%	0.0%
Three + family households	6	3	3	0	3	-100.0%	
Unrelated People	432	396	297	222	162	-43.9%	-27.0%
Other households	144	210	243	207	162	-1.4%	-21.7%
Total	16,653	15,420	14,781	14,115	11,007	-8.5%	-22.0%

Source: Statistics New Zealand

Table 7.4 shows the changing household composition of social-renter households over the 1986 to 2006 period and compares it with the household composition for all households.

**Table 7.4: Household Composition by Social-Renter Households and All Households**

Household Composition	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Couple-only</b>								
Housing NZ	10.4	7.8	7.8	7.6	6.6	-0.2	-1.0	-3.8
Local Authority	12.8	11.4	9.2	7.6	7.9	-3.8	0.3	-4.9
All Households	23.1	23.9	24.4	24.6	25.2	0.7	0.6	2.1
<b>Couple-with-children</b>								
Housing NZ	27.2	21.7	21.6	20.3	19.6	-1.4	-0.7	-7.6
Local Authority	12.5	7.9	6.0	4.2	4.5	-3.7	0.3	-8.0
All Households	37.4	33.3	29.9	26.7	27.0	-6.6	0.3	-10.4
<b>Other-couples</b>								
Housing NZ	4.9	3.8	4.9	5.8	4.8	2.0	-1.0	-0.1
Local Authority	1.6	1.1	1.2	0.9	1.1	-0.2	0.2	-0.5
All Households	3.5	3.4	4.0	4.3	4.1	0.9	-0.2	0.6
<b>One-parent &amp; Children</b>								
Housing NZ	26.0	31.9	27.8	24.0	25.9	-7.9	1.9	-0.1
Local Authority	4.0	3.7	3.9	3.1	3.7	-0.6	0.6	-0.3
All Households	7.9	9.3	9.1	9.4	9.3	0.1	-0.1	1.4
<b>One-person household</b>								
Housing NZ	18.9	20.3	19.5	22.4	23.6	2.1	1.2	4.7
Local Authority	64.9	71.4	75.4	80.7	79.1	9.3	-1.6	14.2
All Households	18.8	20.2	20.2	22.9	22.6	2.7	-0.3	3.8
<b>Two-family households</b>								
Housing NZ	4.1	3.9	6.3	5.6	6.4	1.7	0.8	2.3
Local Authority	0.7	0.5	0.6	0.5	0.7	0.0	0.2	0.0
All Households	1.4	1.6	2.4	2.0	2.6	0.4	0.6	1.2
<b>Three or More Family</b>								
Housing NZ	0.4	0.3	0.7	0.4	0.7	0.1	0.3	0.3
Local Authority	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All Households	0.1	0.1	0.2	0.1	0.2	0.0	0.1	0.1
<b>Unrelated</b>								
Housing NZ	2.0	1.7	2.6	2.0	3.1	0.3	1.1	1.1
Local Authority	2.6	2.6	2.0	2.6	1.5	0.0	-1.1	-1.1
All Households	6.0	4.8	4.3	4.3	4.0	-0.5	-0.3	-2.0
<b>Other</b>								
Housing NZ	6.0	8.7	9.0	6.0	9.4	-2.7	3.4	3.4
Local Authority	0.9	1.4	1.6	0.9	1.5	-0.5	0.6	0.6
All Households	1.7	3.4	5.5	5.7	5.1	2.3	-0.6	3.4

Source: Statistics New Zealand

Key trends include:

- Over the 1986 to 2006 period, five types of Housing New Zealand social-renter households saw their share of all Housing New Zealand social-renter households increase, while four saw their shares fall. The most significant increases were one-person households (4.7 percentage points) and other households (3.4 percentage points); and
- The most significant declines were couple-with-children households (-7.6 percentage points) and couple-only households (-3.8 percentage points).

Key trends from Table 7.4 since 1991 include:

- One-parent households' share of Housing New Zealand social-renter households fell from 31.9% in 1991 to 24.0% in 2001, but increased to 25.9% in 2006; and
- One-person households' share of Housing New Zealand social-renter households increased from 20.3% in 1991 to 22.4% in 2001, and to 23.6% in 2006, an increase over the period of 3.3 percentage points.

Table 7.5 details the changing household composition, 1986 and 2006, of Housing New Zealand social-renter households by region.

**Table 7.5: Housing New Zealand Household Composition by Region**

Region	Couple-only		Couple-with-children		Other-couples		One-parent-with-children		One-person		Two Family		Unrelated	
	86	06	86	06	86	06	86	06	86	06	86	06	86	06
Northland	7.9%	6.3%	32.8%	18.7%	7.4%	3.3%	26.9%	31.4%	10.9%	18.9%	5.9%	6.3%	1.7%	2.9%
Auckland	9.4%	5.3%	25.8%	23.2%	6.7%	6.9%	23.8%	22.8%	18.3%	18.7%	6.3%	9.4%	2.2%	2.5%
Waikato	9.6%	7.6%	28.7%	17.5%	5.0%	3.4%	27.8%	28.9%	15.3%	23.0%	4.8%	4.7%	2.1%	3.2%
Bay of Plenty	7.1%	6.9%	28.5%	17.8%	6.3%	3.1%	30.5%	29.1%	13.5%	19.5%	5.3%	7.2%	1.8%	2.8%
Gisborne	9.4%	6.4%	29.3%	16.0%	5.4%	4.4%	23.9%	30.0%	17.2%	20.7%	5.4%	5.5%	1.5%	2.9%
Hawkes Bay	9.9%	6.1%	27.3%	16.9%	3.6%	3.7%	26.5%	29.7%	18.6%	24.2%	4.9%	5.4%	1.6%	3.4%
Taranaki	11.2%	7.9%	25.8%	15.1%	2.5%	1.8%	31.8%	29.9%	18.6%	30.2%	1.6%	2.4%	1.8%	4.5%
Manawatu-Wanganui	11.7%	7.2%	25.8%	12.8%	3.8%	2.5%	28.5%	29.5%	21.1%	33.0%	2.6%	2.8%	1.6%	3.3%
Wellington	11.1%	6.8%	28.5%	18.2%	5.1%	4.0%	23.1%	25.1%	20.8%	29.0%	3.5%	4.8%	2.2%	3.5%
Marlborough	13.9%	10.9%	27.9%	17.3%	4.9%	2.7%	27.9%	31.8%	16.4%	22.7%	2.5%	2.7%	0.8%	2.7%
Nelson	13.1%	8.3%	33.1%	17.3%	3.1%	2.6%	23.8%	26.9%	15.4%	26.3%	3.1%	1.9%	0.8%	8.3%
Tasman	10.8%	4.7%	40.5%	23.3%	8.1%	4.7%	27.0%	25.6%	13.5%	25.6%	0.0%	4.7%	2.7%	7.0%
West Coast	13.2%	10.8%	27.7%	11.8%	1.3%	1.1%	34.0%	29.0%	17.0%	36.6%	1.3%	1.1%	1.9%	6.5%
Canterbury	12.4%	8.7%	25.4%	17.3%	2.8%	3.1%	28.6%	27.9%	22.1%	29.2%	1.4%	3.2%	2.2%	3.7%
Otago	10.7%	9.3%	31.3%	15.7%	2.6%	1.9%	28.2%	30.3%	20.5%	33.2%	1.2%	1.4%	1.7%	3.3%
Southland	9.5%	10.5%	26.4%	10.5%	1.8%	2.1%	32.7%	30.8%	18.0%	37.8%	1.4%	0.7%	1.8%	3.5%
New Zealand	10.4%	6.6%	27.2%	19.6%	4.9%	4.8%	26.0%	25.9%	18.9%	23.6%	4.1%	6.4%	2.0%	3.1%

Source: Statistics New Zealand

Three plus family households and other households are not shown, but are included in calculation to estimate percentages.

Key trends include:

- One-person households increased their share across all regions between 1986 and 2006 by between 0.4 percentage points (Auckland) and 19.8 percentage points (Southland). Overall, the share increases for one-person households were greatest in the smaller non-metropolitan regions;
- Couple-only households' share of Housing New Zealand renter households declined across all regions, with the exception of Southland (+1 percentage point), by between -0.2 percentage points (Bay of Plenty) and -6.1 percentage points (Tasman); and
- Couple-with-children households' share of Housing New Zealand renter households declined across all regions by between -2.6 percentage points (Auckland) and -17.2 percentage points (Tasman).

## 7.5 Social-Renter Households by Ethnicity

Table 7.6 presents the trend in the number of social-renter households by ethnicity (main ethnic groups only) for the Auckland region (Housing New Zealand households only) and New Zealand over the 1986 to 2006 period. Ethnicity is defined in terms of the ethnic group that the dwelling reference person identifies with. For this reason caution needs to be exercised in the interpretation of ethnicity data. Also the ethnicity question is one of several census questions in which people may provide more than one response. Also, for the 2006 Census Statistics New Zealand introduced two new categories, New Zealander and Middle Eastern/Latin American/African, which has impacted on the comparability of data between the 2001 and 2006 Censuses.

**Table 7.6: Social-Renter Households by Ethnicity, Auckland and New Zealand**

<b>Ethnic Group</b>	<b>1986</b>	<b>1991</b>	<b>1996</b>	<b>2001</b>	<b>2006</b>	<b>% Change 1991 to 2001</b>	<b>% Change 2001 to 2006</b>
<b>HNZC - Auckland Region</b>							
Asian	117	270	546	1,062	1,233	293.3%	16.1%
European	9,612	9,282	7,362	6,369	6,036	-31.4%	-5.2%
Maori	4,272	5,658	4,962	4,662	5,142	-17.6%	10.3%
Pacific peoples	3,591	7,179	6,858	9,063	8,952	26.2%	-1.2%
Total	16,977	21,501	18,033	20,190	20,829	-6.1%	3.2%
<b>HNZC – Total NZ</b>							
Asian	432	702	1,128	1,833	1,917	161.1%	4.6%
European	36,741	36,249	29,634	25,248	20,733	-30.3%	-17.9%
Maori	14,520	18,324	16,632	15,216	15,816	-17.0%	3.9%
Pacific peoples	5,841	10,317	9,897	12,369	11,910	19.9%	-3.7%
Total	55,998	63,480	52,521	51,750	49,419	-18.5%	-4.5%
<b>Local Authority - Total NZ</b>							
Asian	120	195	309	417	546	113.8%	30.9%
European	14,544	13,518	12,564	11,466	8,070	-15.2%	-29.6%
Maori	1,491	1,446	1,605	1,581	1,353	9.3%	-14.4%
Pacific peoples	453	348	582	582	444	67.2%	-23.7%
Total	16,635	15,414	14,769	14,076	11,007	-8.7%	-21.8%

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African and New Zealand ethnic categories are not shown. Total is total number of unique households and will be smaller than sum of ethnic categories because of multiple responses.

Table 7.7 presents the changing ethnic mix of social-renter households (main ethnic groups only) over the 1986 to 2006 period and compares it with the ethnic mix of all households.

**Table 7.7: Ethnicity by Social-Renter Households and All Households**

Ethnic Group	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Asian</b>								
Housing New Zealand	0.7	1.1	1.9	3.3	3.5	2.2	0.2	2.8
Local Authority	0.7	1.2	2.0	2.9	4.7	1.7	1.8	4.0
All Households	1.2	2.1	3.2	4.4	6.2	2.3	1.8	5.0
<b>European</b>								
Housing New Zealand	63.1	55.0	50.8	44.9	37.9	-10.1	-7.0	-25.2
Local Authority	86.0	86.6	81.6	78.8	69.7	-7.8	-9.1	-16.3
All Households	87.4	85.4	80.6	78.9	67.5	-6.5	-11.4	-19.9
<b>Maori</b>								
Housing New Zealand	24.9	27.8	28.5	27.1	28.9	-0.7	1.8	4.0
Local Authority	8.8	9.3	10.4	10.9	11.7	1.6	0.8	2.9
All Households	8.1	8.9	9.8	9.7	9.8	0.8	0.1	1.7
<b>Pacific peoples</b>								
Housing New Zealand	10.0	15.6	17.0	22.0	21.8	6.4	-0.2	11.8
Local Authority	2.7	2.2	3.8	4.0	3.8	1.8	-0.2	1.1
All Households	2.2	2.8	2.9	3.2	3.3	0.4	0.1	1.1
<b>New Zealander</b>								
Housing New Zealand					4.1			
Local Authority					6.8			
All Households					11.6			

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African ethnic categories are not shown, but are included in calculation to estimate percentages, but are included in calculation to estimate percentages.

Table 7.8 looks at the ethnic mix of Housing New Zealand social-renter households (main ethnic groups only) by region in 1986 and 2006.

**Table 7.8: Housing New Zealand Households by Ethnicity and Region**

Region	Asian		European		Maori		Pacific peoples	
	86	06	86	06	86	06	86	06
Northland	0.0	0.5	42.3	25.8	55.4	64.5	1.2	2.4
Auckland	0.7	5.4	54.1	26.4	24.0	22.5	20.2	39.1
Waikato	0.6	2.0	55.1	38.9	40.1	45.4	3.1	5.2
Bay of Plenty	0.3	1.1	49.6	30.9	46.5	57.1	3.1	4.5
Gisborne	0.0	0.3	43.0	22.8	55.8	66.8	0.7	3.4
Hawkes Bay	0.5	0.4	56.7	38.7	37.9	46.9	3.7	7.1
Taranaki	0.2	0.8	72.6	56.3	25.3	32.5	0.9	2.1
Manawatu-Wanganui	0.8	1.5	69.2	50.2	26.7	34.5	1.9	6.0
Wellington	1.3	3.7	62.5	40.5	20.9	25.2	13.6	21.6
Marlborough	0.0	0.8	85.6	62.9	12.8	23.4	0.8	3.2
Nelson	0.0	1.7	86.5	63.6	10.5	22.2	0.8	3.4
Tasman	0.0	2.0	81.6	61.2	18.4	24.5	0.0	4.1
West Coast	0.6	0.0	90.8	74.3	7.4	14.9	0.0	1.0
Canterbury	0.9	3.3	84.2	62.2	10.4	15.8	3.3	8.0
Otago	1.1	1.7	88.1	72.4	6.0	10.5	3.4	3.4
Southland	0.0	0.6	80.3	66.7	15.3	18.6	2.7	4.5
New Zealand	0.7	3.5	63.1	37.9	24.9	28.9	10.0	21.8

Source: Statistics New Zealand

Not Stated-Elsewhere included, Other ethnic groups, Middle Eastern/Latin American/African and New Zealand ethnic categories are not shown, but are included in calculation to estimate percentages.

Key trends include:

- Over the 1986 to 2006 period, all ethnic groups, except European (63.1% to 37.9%), saw their share of Housing New Zealand households increase;
- Asian households' share of Housing New Zealand households increased from 0.7% in 1986 to 3.5% in 2006;
- Maori households' share increased from 24.9% to 28.9%;
- Pacific peoples households' share increased from 10.0% to 21.8%;
- Over the 1991 to 2001 period the Pacific peoples share of Housing New Zealand households increased most (15.6% to 22.0%), but over 2001 to 2006 Pacific peoples share stayed relatively flat (22.0% to 21.8%), while the Maori share increased slightly (27.1% to 28.9%);
- Over both the 1991 to 2001 period (55.0% to 44.9%) and 2001 to 2006 period (44.9% to 37.9%) European's share of Housing New Zealand households fell;
- Maori households increased their share of Housing New Zealand households across all regions between 1986 and 2006, but most significantly in Nelson, Gisborne, Bay of Plenty, and Marlborough; and
- Pacific people households increased their share of Housing New Zealand households across all regions between 1986 and 2006, but most significantly in Auckland, Wellington, Canterbury and Manawatu-Wanganui.

## 7.6 Social-Renter Households by Age

Table 7.9 presents the trend in the number of Housing New Zealand and local authority social-renter households by age group for the Auckland region (Housing New Zealand households only) and New Zealand over the 1986 to 2006 period. Age is based on the age of the dwelling reference person.

**Table 7.9: Social-Renter Households by Age Group, Auckland and New Zealand**

	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>HNZC Auckland Region</b>							
20-24 years	927	1,527	1,167	1,158	849	-24.2%	-26.7%
25-29 years	2,121	2,964	2,325	1,875	1,506	-36.7%	-19.7%
30-34 year	2,223	3,252	2,847	2,823	2,037	-13.2%	-27.8%
35-39 years	1,923	2,763	2,589	3,090	2,814	11.8%	-8.9%
40-44 years	1,422	2,040	2,064	2,544	2,964	24.7%	16.5%
45-49 years	1,122	1,536	1,470	1,947	2,328	26.8%	19.6%
50-54 years	1,008	1,164	1,047	1,470	1,794	26.3%	22.0%
55-59 years	1,248	1,029	834	1,098	1,491	6.7%	35.8%
60-64 years	1,341	1,281	738	948	1,233	-26.0%	30.1%
65+ years	3,546	3,741	2,517	2,595	3,369	-30.6%	29.8%
<b>HNZC Total New Zealand</b>							
20-24 years	4,335	5,397	4,179	2,886	2,190	-46.5%	-24.1%
25-29 years	7,182	8,511	6,678	4,557	3,441	-46.5%	-24.5%
30-34 year	6,729	8,745	7,692	6,501	4,761	-25.7%	-26.8%
35-39 years	5,850	7,194	6,978	7,128	6,360	-0.9%	-10.8%
40-44 years	4,320	5,631	5,421	6,231	6,723	10.7%	7.9%
45-49 years	3,537	4,116	4,143	5,016	5,502	21.9%	9.7%
50-54 years	3,327	3,480	3,045	4,077	4,461	17.2%	9.4%
55-59 years	3,981	3,357	2,550	3,159	3,879	-5.9%	22.8%
60-64 years	4,455	4,014	2,400	2,619	3,087	-34.8%	17.9%
65+ years	11,793	12,117	8,220	8,163	8,076	-32.6%	-1.1%
<b>Local Authority – Total NZ</b>							
20-24 years	627	453	360	267	207	-41.1%	-22.5%
25-29 years	960	585	558	372	261	-36.4%	-29.8%
30-34 year	849	615	633	483	426	-21.5%	-11.8%
35-39 years	762	591	603	546	480	-7.6%	-12.1%
40-44 years	624	627	528	525	534	-16.3%	1.7%
45-49 years	612	528	519	531	522	0.6%	-1.7%
50-54 years	573	543	492	606	513	11.6%	-15.3%
55-59 years	747	690	744	753	735	9.1%	-2.4%
60-64 years	1,458	1,407	1,398	1,320	1,044	-6.2%	-20.9%
65+ years	9,333	9,279	8,850	8,577	6,198	-7.6%	-27.7%

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown

Table 7.10 shows the changing age mix of social-renter households over the 1986 to 2006 period and compares it with the age mix for all households. For each age group it shows their share over time of their respective household category.

**Table 7.10: Social-Renter Households and All Households by Age Group**

	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>20-24</b>								
Housing New Zealand	7.7	8.5	8.0	5.6	4.4	-2.9	-1.2	-3.3
Local Authority	3.8	2.9	2.4	1.9	1.9	-1.0	0.0	-1.9
All Households	6.4	5.8	5.8	4.9	4.7	-0.9	-0.2	-1.7
<b>25-29</b>								
Housing New Zealand	12.8	13.4	12.7	8.8	7.0	-4.6	-1.8	-5.8
Local Authority	5.8	3.8	3.8	2.6	2.4	-1.2	-0.2	-3.4
All Households	10.4	9.8	9.0	7.7	6.7	-2.1	-1.0	-3.7
<b>30-34</b>								
Housing New Zealand	12.0	13.8	14.6	12.6	9.6	-1.2	-3.0	-2.4
Local Authority	5.1	4.0	4.3	3.4	3.9	-0.6	0.5	-1.2
All Households	11.2	11.5	11.3	10.2	9.3	-1.3	-0.9	-1.9
<b>35-39</b>								
Housing New Zealand	10.4	11.3	13.3	13.8	12.9	2.5	-0.9	2.5
Local Authority	4.6	3.8	4.1	3.9	4.4	0.1	0.5	-0.2
All Households	11.5	11.1	11.5	11.6	10.9	0.5	-0.7	-0.6
<b>40-44</b>								
Housing New Zealand	7.7	8.9	10.3	12.0	13.6	3.1	1.6	5.9
Local Authority	3.8	4.1	3.6	3.7	4.9	-0.4	1.2	1.1
All Households	9.3	10.9	10.5	11.2	11.7	0.3	0.5	2.4
<b>45-49</b>								
Housing New Zealand	6.3	6.5	7.9	9.7	11.1	3.2	1.4	4.8
Local Authority	3.7	3.4	3.5	3.8	4.7	0.4	0.9	1.0
All Households	8.2	8.6	9.9	9.9	10.9	1.3	1.0	2.7
<b>50-54</b>								
Housing New Zealand	5.9	5.5	5.8	7.9	9.0	2.4	1.1	3.1
Local Authority	3.4	3.5	3.3	4.3	4.7	0.8	0.4	1.3
All Households	7.3	7.4	7.6	9.3	9.4	1.9	0.1	2.1
<b>55-59</b>								
Housing New Zealand	7.1	5.3	4.9	6.1	7.8	0.8	1.7	0.7
Local Authority	4.5	4.5	5.0	5.4	6.7	0.9	1.3	2.2
All Households	7.7	6.6	6.6	7.2	8.8	0.6	1.6	1.1
<b>60-64</b>								
Housing New Zealand	8.0	6.3	4.6	5.1	6.2	-1.2	1.1	-1.8
Local Authority	8.8	9.1	9.5	9.4	9.5	0.3	0.1	0.7
All Households	7.4	6.9	5.8	6.2	6.7	-0.7	0.5	-0.7
<b>65+</b>								
Housing New Zealand	21.1	19.1	15.7	15.8	16.3	-3.3	0.5	-4.8
Local Authority	56.1	60.2	59.9	60.9	56.3	0.7	-4.6	0.2
All Households	19.5	20.1	19.8	19.9	19.4	-0.2	-0.5	-0.1

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown, but are included in calculation to estimate percentages.

Key trends include:

- The older young and middle age Housing New Zealand households (35-54 years) experienced the most significant percentage point increases in their share of all Housing New Zealand households over the 1986 to 2006 period; and
- Over the 1991 to 2001 period the aforementioned trend was the dominant one. However, over the 2001 to 2006 period it has been the middle aged and older cohorts (50 years plus) who have increased their share of all Housing New Zealand households the quickest.

Table 7.11 presents the changing age mix (1986 and 2006) of Housing New Zealand social-renter households by region.

**Table 7.11 Housing New Zealand Households by Age Group and Region**

Region	20-24		25-29		30-34		35-39		40-44		45-49		50-54		55-59		60-64		65+	
	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06	86	06
Northland	9.4	3.7	16.3	6.1	14.8	11.2	12.1	14.3	7.4	16.3	6.2	11.6	4.9	9.0	6.7	7.9	6.4	6.7	14.3	11.2
Auckland	5.5	4.1	12.5	7.2	13.1	9.8	11.3	13.5	8.4	14.2	6.6	11.2	5.9	8.6	7.4	7.2	7.9	5.9	20.9	16.2
Waikato	8.2	4.7	13.6	6.8	12.4	9.9	11.5	12.1	8.3	12.4	7.5	12.1	6.0	9.3	7.1	8.2	7.2	6.6	17.3	16.0
Bay of P	8.1	4.2	16.3	7.2	13.4	12.0	12.7	13.6	8.4	14.2	6.6	11.5	6.0	9.6	6.9	7.2	5.8	5.2	15.0	13.3
Gisborne	7.7	4.7	12.8	7.6	10.4	11.1	10.1	14.3	7.4	15.7	7.4	10.5	6.9	8.5	7.4	6.7	7.9	4.7	20.7	14.6
Hawkes Bay	8.3	3.7	13.3	7.3	11.7	11.0	10.0	12.8	7.2	13.2	5.9	11.2	6.8	8.7	6.8	9.1	7.5	6.2	21.2	15.1
Taranaki	9.4	5.7	14.3	6.0	12.3	8.5	9.1	12.4	6.7	10.6	5.6	10.6	5.6	9.4	6.0	7.6	8.0	7.3	22.3	20.2
Manawatu-Wanganui	9.6	4.5	12.0	6.9	11.6	8.6	9.7	11.5	7.3	13.0	5.4	9.5	6.3	10.4	6.8	9.5	8.0	6.7	22.9	17.9
Wellington	8.8	5.5	12.9	6.7	11.2	9.1	9.7	11.7	7.6	13.3	5.9	11.3	5.9	9.8	6.6	8.1	8.0	6.3	22.1	16.4
Marlborough	9.9	3.6	14.0	6.4	9.1	8.2	9.9	12.7	8.3	14.5	7.4	10.9	4.1	10.0	8.3	7.3	10.7	7.3	16.5	16.4
Nelson	4.6	3.8	14.6	7.1	14.6	9.0	10.0	12.2	9.2	10.9	6.2	14.7	3.8	10.3	8.5	7.1	7.7	8.3	20.0	15.4
Tasman	2.7	2.3	13.5	7.0	13.5	4.7	16.2	16.3	10.8	11.6	5.4	9.3	2.7	7.0	8.1	7.0	8.1	7.0	18.9	20.9
West Coast	11.3	4.3	13.8	5.4	11.3	9.7	10.7	9.7	5.7	16.1	5.7	8.6	5.7	6.5	6.9	8.6	6.9	6.5	20.1	23.7
Canterbury	8.4	4.4	11.4	6.3	10.3	8.5	9.4	12.7	6.8	12.9	6.0	11.2	5.9	9.0	7.7	8.9	9.4	6.6	24.0	17.6
Otago	9.2	4.9	11.7	8.5	12.1	9.7	9.5	11.1	7.2	11.3	6.8	9.7	5.4	8.9	7.3	8.9	8.1	7.0	21.9	18.1
Southland	9.2	7.0	11.7	4.9	12.1	7.7	9.5	11.9	7.2	8.4	6.8	7.7	5.4	7.0	7.3	9.1	8.1	8.4	21.9	25.2
New Zealand	7.7	4.4	12.8	7.0	12.0	9.6	10.4	12.9	7.7	13.6	6.3	11.1	5.9	9.0	7.1	7.8	8.0	6.2	21.1	16.3

Source: Statistics New Zealand

The 0-4, 5-9, 10-14 and 15-19 year age groups are not shown, but are included in calculation to estimate percentages.

## 7.7 Social-Renter Households by Income

Table 7.12 shows the household income quartiles by tenure and sector of landlord over the 1986 to 2006 period. Household income is the sum of the incomes received by all individuals in a household.

**Table 7.12: Tenure and Sector of Landlord by Household Income Quartiles**

	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile	No of Households
<b>1986</b>				
Owner-Occupier	\$14,189	\$24,821	\$38,437	690,486
Private-Renter	\$13,448	\$21,946	\$32,998	130,203
<b>Housing NZ</b>	<b>\$8,432</b>	<b>\$12,520</b>	<b>\$21,939</b>	<b>44,976</b>
<b>Local Authority</b>	<b>\$6,329</b>	<b>\$8,379</b>	<b>\$15,830</b>	<b>15,387</b>
All Tenure Groups	\$12,792	\$23,234	\$36,251	936,171
<b>1991</b>				
Owner-Occupier	\$19,031	\$34,167	\$56,479	749,739
Private-Renter	\$16,966	\$28,984	\$46,314	140,073
<b>Housing NZ</b>	<b>\$10,415</b>	<b>\$14,851</b>	<b>\$23,875</b>	<b>52,026</b>
<b>Local Authority</b>	<b>\$9,028</b>	<b>\$12,027</b>	<b>\$17,913</b>	<b>14,508</b>
All Tenure Groups	\$17,102	\$30,910	\$51,810	1,017,765
<b>1996</b>				
Owner-Occupier	\$21,804	\$38,788	\$64,320	750,699
Private-Renter	\$17,512	\$31,400	\$51,875	165,393
<b>Housing NZ</b>	<b>\$11,808</b>	<b>\$18,088</b>	<b>\$29,694</b>	<b>39,741</b>
<b>Local Authority</b>	<b>\$10,070</b>	<b>\$12,779</b>	<b>\$17,005</b>	<b>13,281</b>
All Tenure Groups	\$18,757	\$34,707	\$59,862	1,058,763
<b>2001</b>				
Owner-Occupier	\$25,101	\$44,820	\$73,793	746,664
Private-Renter	\$18,406	\$33,939	\$57,888	216,936
<b>Housing NZ</b>	<b>\$11,536</b>	<b>\$18,722</b>	<b>\$32,525</b>	<b>36,258</b>
<b>Local Authority</b>	<b>\$10,178</b>	<b>\$12,780</b>	<b>\$16,692</b>	<b>11,838</b>
All Tenure Groups	\$20,629	\$39,588	\$67,291	1,095,636
<b>2006</b>				
Owner-Occupier	\$30,948	\$59,452	\$97,861	809,109
Private-Renter	\$25,502	\$45,488	\$74,802	299,601
<b>Housing NZ</b>	<b>\$12,921</b>	<b>\$21,480</b>	<b>\$39,194</b>	<b>49,416</b>
<b>Local Authority</b>	<b>\$11,576</b>	<b>\$15,280</b>	<b>\$20,483</b>	<b>11,004</b>
All Tenure Groups	\$25,169	\$51,434	\$89,108	1,180,413

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

The table presents the household incomes at the 1<sup>st</sup> quartile, median, and 3<sup>rd</sup> quartile together with the number of households for all tenure types. [All group figures are run against the full data set and are not averages of the groups combined. Consequently, they will be strongly influenced by the owner-occupiers<sup>18</sup>].

Key trends include:

- Social-renter households for each quartile, and at each census, record markedly lower incomes than either private-renters or owner-occupiers; and
- Social-renter households, between most censuses and for most quartiles record the smallest absolute increases in income. Housing New Zealand households over the 1991 to 1996 period being the exception.

Table 7.13 presents the trend in household incomes by tenure and sector of landlord, measured by quartile and median income change.

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<sup>18</sup> Table 5.12 uses a different number of households to previous tables in this section. This is because a large number of households do not state income.

**Table 7.13: Tenure and Sector of Landlord – Household Income Quartiles % Change**

Tenure	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile
<b>1986 to 1991</b>			
Owner-Occupier	34.1	37.7	46.9
Private-Renter	26.2	32.1	40.4
<b>Housing NZ</b>	<b>23.5</b>	<b>18.6</b>	<b>8.8</b>
<b>Local Authority</b>	<b>42.6</b>	<b>43.5</b>	<b>13.2</b>
All Tenure Groups	33.7	33.0	42.9
<b>1991 to 1996</b>			
Owner-Occupier	14.6	13.5	13.9
Private-Renter	3.2	8.3	12.0
<b>Housing NZ</b>	<b>13.4</b>	<b>21.8</b>	<b>24.4</b>
<b>Local Authority</b>	<b>11.5</b>	<b>6.3</b>	<b>-5.1</b>
All Tenure Groups	9.7	12.3	15.5
<b>1996 to 2001</b>			
Owner-Occupier	15.1	15.6	14.7
Private-Renter	5.1	8.1	11.6
<b>Housing NZ</b>	<b>-2.3</b>	<b>3.5</b>	<b>9.5</b>
<b>Local Authority</b>	<b>1.1</b>	<b>0.0</b>	<b>-1.8</b>
All Tenure Groups	10.0	14.1	12.4
<b>2001 to 2006</b>			
Owner-Occupier	23.3	32.6	32.6
Private-Renter	38.6	34.0	29.2
<b>Housing NZ</b>	<b>12.0</b>	<b>14.7</b>	<b>20.5</b>
<b>Local Authority</b>	<b>13.7</b>	<b>19.6</b>	<b>22.7</b>
All Tenure Groups	22.0	29.9	32.4

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

Table 7.14 presents the total percentage change in household income by tenure and sector of landlord between 1986 and 2006, for the median and the quartiles.

**Table 7.14: Tenure and Sector of Landlord – Household Income Growth**

Tenure Type	1 <sup>st</sup> Quartile	Median	3 <sup>rd</sup> Quartile
Owner-Occupier	118.1%	139.5%	154.6%
Private-Renter	89.6%	107.3%	126.7%
<b>Housing NZ</b>	<b>53.2%</b>	<b>71.6%</b>	<b>78.6%</b>
<b>Local Authority</b>	<b>82.9%</b>	<b>82.4%</b>	<b>29.4%</b>
All Tenure Groups	96.8%	121.4%	145.8%

Source: Statistics New Zealand

All tenure groups include the 'not elsewhere included' tenure category and 'other state-owned corporation' landlord category which are not shown in the table.

Key trends include:

- Over the 1986 to 2006 period, the household income of social-renter households has increased more slowly than other households types;
- There have, however, been periods when social-renter households have shown stronger gains than private-renter households, e.g. local authority households over the 1986 to 1991 period and Housing New Zealand households over the 1991 to 1996 period; and
- Over the 2001 to 2006 period the incomes of social-renter households increased much more slowly than other tenure categories.

## 7.8 Social-Renter Households by Highest Qualification

Table 7.15 presents the trend in the number of social-renter households by highest qualification for the Auckland region (Housing New Zealand households only) and New Zealand over the 1986 to 2006 period. The highest educational qualification gained is based on that of the dwelling reference person. Note the increasing supply of degree qualifications over time makes the home ownership by highest qualification data challenging to interpret.

**Table 7.15: Social-Renter Households by Highest Qualification, Auckland and New Zealand**

Highest Qualification	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>HNZC - Auckland Region</b>							
Degree	90	129	273	645	867	400.0%	34.4%
Vocational	1,899	1,929	1,302	1,989	2,925	3.1%	47.1%
School	2,337	4,932	4,206	5,865	5,664	18.9%	-3.4%
No Qualification	11,040	12,675	9,882	7,761	8,352	-38.8%	7.6%
Not Elsewhere included	1,608	1,818	2,271	3,687	2,856	102.8%	-22.5%
<b>HNZC - New Zealand</b>							
Degree	339	396	759	1,374	1,725	247.0%	25.5%
Vocational	6,396	5,814	3,924	5,217	7,176	-10.3%	37.6%
School	7,566	14,331	11,826	13,122	11,769	-8.4%	-10.3%
No Qualification	36,423	38,547	30,270	22,242	21,810	-42.3%	-1.9%
Not Elsewhere included	5,253	4,341	5,532	9,345	6,645	115.3%	-28.9%
<b>Local Authority - NZ</b>							
Degree	330	321	447	447	588	39.3%	31.5%
Vocational	2,739	2,028	1,176	996	1,407	-50.9%	41.3%
School	2,526	4,125	3,174	3,456	2,529	-16.2%	-26.8%
No Qualification	9,294	7,878	8,313	5,823	4,950	-26.1%	-15.0%
Not Elsewhere included	1,749	1,056	1,650	3,333	1,515	215.6%	-54.5%

Source: Statistics New Zealand

Table 7.16 shows the changing qualification mix of social-renter households over the 1986 to 2006 period and compares it with the qualification mix for all households.

**Table 7.16: Social-Renter Households and All Households by Highest Qualification**

Highest Qualification by Tenure	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Degree</b>								
Housing New Zealand	0.6	0.6	1.5	2.7	3.5	2.1	0.8	2.9
Local Authority	2.0	2.1	3.0	3.2	5.3	1.1	2.1	3.3
All Households	6.6	7.4	9.4	11.6	17.4	4.2	5.8	10.8
<b>Vocational</b>								
Housing New Zealand	11.4	9.2	7.5	10.2	14.6	1.0	4.4	3.2
Local Authority	16.5	13.2	8.0	7.1	12.8	-6.1	5.7	-3.7
All Households	29.1	24.3	19.8	19.4	24.9	-4.9	5.5	-4.2
<b>School</b>								
Housing New Zealand	13.5	22.6	22.6	25.6	24.0	3.0	-1.6	10.5
Local Authority	15.2	26.8	21.5	24.6	23.0	-2.2	-1.6	7.8
All Households	18.9	30.6	28.9	33.3	30.4	2.7	-2.9	11.5
<b>Not Elsewhere included</b>								
Housing New Zealand	9.4	6.8	10.6	18.2	13.5	11.4	-4.7	4.1
Local Authority	10.5	6.9	11.2	23.7	13.8	16.8	-9.9	3.3
All Households	7.1	5.0	10.1	12.5	7.4	7.5	-5.1	0.3
<b>No Qualification</b>								
Housing New Zealand	65.1	60.8	57.9	43.4	44.4	-17.4	1.0	-20.7
Local Authority	55.9	51.1	56.3	41.4	45.0	-9.7	3.6	-10.9
All Households	38.3	32.7	31.9	23.2	24.7	-9.5	1.5	-13.6

Source: Statistics New Zealand

Table 7.17 presents the changing qualification mix (1986 and 2006) of Housing New Zealand social-renter households by region.

**Table 7.17: Housing New Zealand Households by Highest Qualification, by Region**

Region	Degree		Vocational		School		No-Qualification		Not Elsewhere Included	
	86	06	86	06	86	06	86	06	86	06
Northland	1.2	1.2	12.6	14.6	11.4	17.9	64.1	49.4	10.9	16.9
Auckland	0.5	4.2	11.2	14.2	13.8	27.4	65.1	40.4	9.5	13.8
Waikato	0.6	4.2	11.5	16.1	12.0	19.7	67.1	46.1	8.9	13.8
Bay of Plenty	0.6	1.7	14.0	16.9	13.4	19.1	66.0	48.2	6.3	14.2
Gisborne	0.2	1.8	10.6	15.6	9.7	19.1	71.8	47.4	7.9	16.2
Hawkes Bay	0.1	1.9	8.5	13.9	13.1	18.3	71.0	50.5	7.1	15.4
Taranaki	0.4	1.8	10.7	17.3	13.6	17.3	67.0	47.6	8.7	16.1
Manawatu-Wanganui	0.6	2.7	10.8	15.0	13.3	19.3	66.6	48.8	8.5	14.3
Wellington	0.9	4.5	12.5	15.6	14.3	24.6	59.9	42.0	12.4	13.3
Marlborough	0.8	0.9	14.9	14.4	14.0	23.4	65.3	50.5	5.8	10.8
Nelson	0.0	3.2	12.3	18.6	14.6	19.9	66.2	48.1	6.9	10.3
Tasman	0.0	0.0	10.8	16.3	18.9	16.3	62.2	55.8	5.4	11.6
West Coast	0.6	0.0	10.7	14.1	13.2	20.7	62.9	56.5	12.6	8.7
Canterbury	0.6	2.6	11.4	12.4	14.3	24.0	66.1	50.2	7.6	10.9
Otago	0.7	3.9	11.5	14.9	13.4	22.4	66.7	48.5	7.6	10.2
Southland	0.4	1.4	10.6	13.4	9.9	20.4	64.0	52.1	15.5	12.7
New Zealand	0.6	3.5	11.4	14.6	13.5	24.0	65.1	44.4	9.4	13.5

Source: Statistics New Zealand

Key trends include:

- Over the 1986 to 2006 period social-renter households with degree qualifications (0.6% to 3.5%), vocational qualifications (11.4% to 14.6%) and school qualifications (13.5% to 24.0%) all saw their share of Housing New Zealand households increase, while households with no qualifications (65.1% to 44.4%) saw their share fall;
- However, over 2001 to 2006 only households with degree, vocational and no qualifications made gains;
- Households with school qualifications made the strongest share gains over 1991 to 2001 (3 percentage points), while those with vocational qualifications made the strongest gains over 2001 to 2006 (4.4 percentage points);
- Households with degree qualifications have increased their share across all the regions between 1986 and 2006 (with the exception of the West Coast), but most significantly, in percentage point terms, in Auckland, Waikato and Wellington;
- Households with school qualifications have also increased their share across all regions (with the exception of Tasman), with the most significant percentage point gains in household share made in Auckland, Southland, and Wellington;
- Households with vocational qualifications share of Housing New Zealand households has increased across all regions (with the exception of Marlborough), but most significantly in percentage point terms in Taranaki, Nelson and Tasman;
- The share of households with no-qualification has fallen very significantly across all regions, but most significantly in percentage point terms on the West Coast, in Southland and Tasman.

## 7.9 Social-Renter Households by Employment Status

Table 7.18 presents the trend in the number of social-renter households by employment status for the Auckland region (Housing New Zealand households only) and New Zealand over the 1986 to 2006 period. Employment status is based on the employment status of the dwelling reference person.

**Table 7.18: Social-Renter Households by Employment Status, Auckland and New Zealand**

Employment Status	1986	1991	1996	2001	2006	% Change 91 to 01	% Change 01 to 06
<b>HNZC - Auckland Region</b>							
Unemployed	1,185	2,589	2,145	2,337	1,620	-9.7%	-30.7%
Not in Labour Force	9,411	14,346	9,894	10,239	11,103	-28.6%	8.4%
Employed	6,339	4,548	5,748	7,200	7,716	58.3%	7.2%
Total	16,971	21,483	17,934	19,944	20,829	-7.2%	4.4%
<b>HNZC - NZ</b>							
Unemployed	4,275	7,350	6,234	5,838	3,978	-20.6%	-31.9%
Not in Labour Force	31,095	42,621	29,949	27,099	26,493	-36.4%	-2.2%
Employed	20,505	13,461	15,867	18,045	18,141	34.1%	0.5%
Total	55,974	63,429	52,305	51,300	49,419	-19.1%	-3.7%
<b>Local Authority - NZ</b>							
Unemployed	315	405	540	549	357	35.6%	-35.0%
Not in Labour Force	11,226	11,739	11,304	10,800	7,827	-8.0%	-27.5%
Employed	5,073	3,261	2,901	2,676	2,775	-17.9%	3.7%
Total	16,638	15,408	14,760	14,052	11,007	-8.8%	-21.7%

Source: Statistics New Zealand

Work and labour force status unidentifiable category not shown. The categories shown therefore do not add to total.

Table 7.19 shows the changing employment status of social-renter households over the 1986 to 2006 period and compares it with the employment status for households. For each household group it shows their share over time of each employment category.

**Table 7.19: Social-Renter Households and All Households by Employment Status**

Tenure	Proportion of Households (%)					% Point Change		
	1986	1991	1996	2001	2006	91 to 01	01 to 06	86 to 06
<b>Unemployed</b>								
Housing New Zealand	7.6	11.6	11.9	11.4	8.2	-0.2	-3.2	0.6
Local Authority	1.9	2.6	3.7	3.9	3.3	1.3	-0.6	1.4
All Households	2.6	4.9	4.0	3.9	2.6	-1.0	-1.3	0.0
<b>Not in Labour Force</b>								
Housing New Zealand	55.6	67.2	57.4	53.0	54.5	-14.2	1.5	-1.1
Local Authority	67.5	76.2	76.6	76.9	71.4	0.7	-5.5	3.9
All Households	32.0	37.1	35.9	33.7	31.0	-3.4	-2.7	-1.0
<b>Employed</b>								
Housing New Zealand	36.7	21.2	30.4	35.3	37.3	14.1	2.0	0.6
Local Authority	30.5	21.2	19.7	19.1	25.3	-2.1	6.2	-5.2
All Households	65.3	58.0	58.9	61.0	66.5	3.0	5.5	1.2

Source: Statistics New Zealand

Work and labour force status unidentifiable category is excluded from the calculation to estimate percentages.

Key trends include:

- Over the 1986 to 2006 period the share of Housing New Zealand households employed (36.7% to 37.3%), unemployed (7.6% to 8.2%), and not-in-the-labour-force (55.6% to 54.5%) all stayed relatively flat;
- Over the 1991 to 2001 period employed households' share of Housing New Zealand households (21.2% to 37.3%) increased significantly, however, over the 2001 to 2006 period their share of all Housing New Zealand households increased only slightly (35.3% to 37.3%); and
- Over the 1991 to 2001 period not-in-the-labour-force households' share of Housing New Zealand households (67.2% to 53.0%) declined significantly, however, over the 2001 to 2006 period their share of all Housing New Zealand households increased slightly from 53.0% to 54.5%.

Table 7.20 presents the changing employment mix, 1986 and 2006, of social-renter households across the regions.

**Table 7.20: Social-Renter Households by Employment Status and Region**

Region	Unemployed		Not in Labour Force		Employed	
	86	06	86	06	86	06
Northland	10.9%	11.4%	53.6%	58.0%	35.1%	30.6%
Auckland	7.0%	7.9%	55.5%	54.3%	37.4%	37.8%
Waikato	9.1%	10.3%	54.1%	54.6%	36.6%	35.0%
Bay of Plenty	9.5%	10.9%	55.9%	54.6%	34.1%	34.5%
Gisborne	7.4%	10.8%	55.4%	54.8%	36.9%	34.3%
Hawkes Bay	10.0%	7.1%	56.3%	51.1%	33.6%	41.8%
Taranaki	8.7%	8.5%	60.5%	57.6%	30.6%	33.9%
Manawatu-Wanganui	7.3%	9.1%	56.8%	57.2%	35.7%	33.8%
Wellington	6.7%	8.8%	50.7%	51.3%	42.4%	39.8%
Marlborough	9.1%	3.6%	52.9%	55.0%	38.0%	41.4%
Nelson	5.4%	4.5%	53.1%	55.5%	41.5%	40.0%
Tasman	8.1%	4.7%	43.2%	48.8%	48.6%	46.5%
West Coast	5.7%	4.3%	60.4%	58.1%	34.0%	37.6%
Canterbury	7.6%	6.3%	61.8%	57.5%	30.5%	36.2%
Otago	7.7%	5.2%	56.7%	53.7%	35.7%	41.1%
Southland	9.2%	9.2%	56.3%	60.6%	34.5%	30.3%
New Zealand	7.6%	8.2%	55.6%	54.5%	36.6%	37.3%

Source: Statistics New Zealand

Work and labour force status unidentifiable category is excluded from the calculation to estimate percentages.

At both dates around half or more of households fell into the not-in-the-labour-force category, around a third into the employed category, while unemployed made up only a relatively small percentage.

Not-in-the-labour-force households have increased their share across half of the regions, with the biggest increases occurring in Tasman, Northland and Southland, while the greatest falls in share for not-in-the-labour-force households have been in the Hawkes Bay, Canterbury and Otago. Employed households have also increased their share across half of the regions, with the biggest increases in the Hawkes Bay, Canterbury and Otago, while the largest falls have been in Northland, Southland, Gisborne and Wellington.

## 8. Household Demand Projections

### 8.1 Key Points

Key trends include:

- The home ownership rate is projected to fall by 5.0 percentage points to 61.9% between 2006 and 2016. The decline in the home ownership rate is driven by the aging of the younger aged cohorts with their structurally lower home ownership rates;
- The number of owner occupier households is expected to increase by 43,010 and renter households 151,890 between 2006 and 2016. The strongest growth in both owner occupied and renter households is projected to occur in the Auckland Region. Other regions with strong growth include Canterbury, Bay of Plenty, Waikato and Wellington;
- The number of owner occupier households aged less than 40 years is expected to decline by 39,290 households between 2006 and 2016 whilst the number of renter households is expected to increase by 43,990;
- These projections suggest that the pressure on the building industry from projected population / household growth is unlikely to be greater than the levels of demand experienced over the last five years. It is important to note that the projected growth does not include second homes (for example holiday homes) where they are not rented to other households; and
- The highest proportion of multi unit developments will continue to be in the Auckland and Wellington regions where the pressures on land supply for future residential development are greatest. Wellington's land supply is restricted due to its topography whereas the rate of Auckland's population growth and the region's growth strategy may limit future single dwelling development opportunities.

### 8.2 Introduction

The objective of this chapter of the report is to present our revised housing demand projections at a regional level through to 2016. These projections use the same methodology<sup>19</sup> as the projections presented in DTZ (2005) *'Housing Tenure Aspirations and Attainment in New Zealand'* - A Report for the Centre for Housing Research Aotearoa New Zealand and Building Research. This chapter of the report should be read in conjunction with Chapter 6 of DTZ (2005). The projections included in this chapter of the report are based on:

- The 2006 Census results in terms of home ownership rate trends, changes in the age structure of the regional populations, household structure; and
- The population projections published by Statistics New Zealand in 2005. Note that the usually resident population and household estimates used in the population projections are a different estimate than Census results. They include normally resident people who were overseas on census night whereas the census does not and the population and household estimates have a June effective date rather than the date of the census.

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<sup>19</sup> See Chapter 6 - DTZ (2005) *'Housing Tenure Aspirations and Attainment in New Zealand.'* A Report for the Centre for Housing Research Aotearoa New Zealand and Building Research and Building Research.

Table 8.1 presents the projected growth in households between 2001 and 2016 by region based on the household projections published by Statistics New Zealand in 2005.

**Table 8.1: Revised Household Growth Projections**

Region	2001	2006		2011		2016	
	Hhlds	Hhlds	Change 01 to 06	Hhlds	Change 06 to 11	Hhlds	Change 11 to 16
Northland	54,400	57,600	3,200	61,300	3,700	64,700	3,400
Auckland	419,400	471,200	51,800	515,600	44,400	564,300	48,700
Waikato	136,400	145,100	8,700	153,100	8,000	161,600	8,500
Bay of Plenty	93,100	101,500	8,400	109,800	8,300	118,100	8,300
Gisborne	16,400	16,500	100	16,800	300	17,300	500
Hawke's Bay	55,800	57,900	2,100	59,800	1,900	61,600	1,800
Taranaki	41,300	41,900	600	42,700	800	43,300	600
Manawatu-Wanganui	86,700	88,400	1,700	90,900	2,500	93,900	3,000
Wellington	166,900	177,500	10,600	185,800	8,300	193,100	7,300
Tasman	16,300	18,500	2,200	20,300	1,800	21,600	1,300
Nelson	17,200	18,800	1,600	20,000	1,200	21,100	1,100
Marlborough	16,000	17,500	1,500	18,500	1,000	19,400	900
West Coast	12,600	12,700	100	13,000	300	13,200	200
Canterbury	196,100	210,300	14,200	220,500	10,200	231,300	10,800
Otago	74,600	79,100	4,500	81,900	2,800	84,500	2,600
Southland	37,100	37,800	700	38,200	400	38,300	100
New Zealand	1,440,600	1,552,600	112,000	1,648,500	95,900	1,747,500	99,000

Source: Statistics New Zealand

Just under half of the total growth in the number of households is projected to be in Auckland region and 68% of the total growth is projected to be in the upper half of the North Island.

### 8.3 Home Ownership Rate Trends by Region

The trend in home ownership rates by region has taken into account projected changes in each regions household composition, age profile, and level of population growth using synthetic age cohorts. The projected home ownership rates also take into account changes in property values since the 2006 Census.<sup>20</sup> In this chapter of the report owner occupier households include all households which either own the dwelling they live in or live in a dwelling owned by a dwelling held in a related family trust. Renter occupier households includes all other households including those which occupy a dwelling they do not own and pay \$0 rent.

<sup>20</sup> Please note the comments on the comparability of home ownership outcomes between censuses included in Chapter 3 of this report.

Table 8.2 presents the projected change in home ownership rates by region.

**Table 8.2: Home Ownership Rate Trends by Region**

Region	Home Ownership Rate					% Point Change	
	1996	2001	2006	2011 (p)	2016 (p)	1996 to 2006	2006 to 2016
Northland	71.2	70.5	68.6	66.4	64.1	-2.6	-4.5
Auckland	69.2	64.6	63.8	61.0	58.3	-5.4	-5.5
Waikato	68	67.6	65.4	63.2	61.4	-2.6	-4.0
Bay of Plenty	71.7	68.4	67.3	64.7	62.1	-4.4	-5.2
Gisborne	65.1	63.2	61.8	59.2	57.0	-3.3	-4.8
Hawke's Bay	70.6	67.8	67.9	65.2	62.7	-2.7	-5.2
Taranaki	72.1	72.2	69.9	67.1	64.6	-2.2	-5.3
Manawatu-Wanganui	68.7	67.9	66.8	64.4	62.4	-1.9	-4.4
Wellington	69.9	66.9	66.1	63.8	61.3	-3.8	-4.8
Tasman	74.7	73.7	72.5	69.7	67.2	-2.2	-5.3
Nelson	72.3	68.7	68.6	65.3	62.7	-3.7	-5.9
Marlborough	77.4	76.1	75.8	73.1	70.0	-1.6	-5.8
West Coast	73.7	72.6	69.3	66.6	64.5	-4.4	-4.8
Canterbury	73.8	71.4	70.4	67.9	65.3	-3.4	-5.1
Otago	71.9	69.6	69.1	66.4	64.1	-2.8	-5.0
Southland	77.7	75.6	73.5	70.8	68.8	-4.2	-4.7
New Zealand	70.7	67.8	66.9	64.3	61.9	-3.8	-5.0

Source: Statistics New Zealand and DTZ Consulting and Research

# 1996 and 2001 home ownership rates are unadjusted figures and consequently not directly comparable with the 2006 survey results. 2011 and beyond projections are based on the 2006 census results and consequently are directly comparable with the 2006 home ownership rates.

Home ownership rates are expected to continue to decline across all regions. Strong growth in dwelling values has significantly reduced housing affordability particularly for younger households. This is projected to have a sustained impact on home ownership rates over the next ten years as the lower home ownership rates in the younger age cohorts progress through the population.

Table 8.3 demonstrates the trend in the number of owner and renter households between 2006 and 2016.

**Table 8.3: Projected Number of Owner and Renter Households**

Region	2006		2011		2016	
	Owner	Renter	Owner	Renter	Owner	Renter
Northland	39,510	18,090	40,700	20,600	41,470	23,230
Auckland	300,630	170,570	314,520	201,080	328,990	235,310
Waikato	94,900	50,200	96,760	56,340	99,220	62,380
Bay of Plenty	68,310	33,190	71,040	38,760	73,340	44,760
Gisborne	10,200	6,300	9,950	6,850	9,860	7,440
Hawkes Bay	39,310	18,590	38,990	20,810	38,620	22,980
Taranaki	29,290	12,610	28,650	14,050	27,970	15,330
Manawatu-Wanganui	59,050	29,350	58,540	32,360	58,590	35,310
Wellington	117,330	60,170	118,540	67,260	118,370	74,730
Tasman	13,410	5,090	14,150	6,150	14,520	7,080
Nelson	12,900	5,900	13,060	6,940	13,230	7,870
Marlborough	13,270	4,230	13,520	4,980	13,580	5,820
West Coast	8,800	3,900	8,660	4,340	8,510	4,690
Canterbury	148,050	62,250	149,720	70,780	151,040	80,260
Otago	54,660	24,440	54,380	27,520	54,160	30,340
Southland	27,780	10,020	27,050	11,150	26,350	11,950
New Zealand	1,038,690	513,910	1,059,990	588,510	1,081,700	665,800

Source: DTZ Consulting and Research

The growth in the number of rented units between 2006 and 2016 is projected to be 151,890 units, whereas the growth in owned units is expected to be 43,010 units over the same time period.

Table 8.4 presents the distribution of growth by region and time period between 2006 and 2016.

**Table 8.4: Change in the Number of Owner and Renter Households**

Region	2011			2016		
	Owner	Renter	Total	Owner	Renter	Total
Northland	1,190	2,510	3,700	770	2,630	3,400
Auckland	13,890	30,510	44,400	14,470	34,230	48,700
Waikato	1,860	6,140	8,000	2,460	6,040	8,500
Bay of Plenty	2,730	5,570	8,300	2,300	6,000	8,300
Gisborne	-250	550	300	-90	590	500
Hawkes Bay	-320	2,220	1,900	-370	2,170	1,800
Taranaki	-640	1,440	800	-680	1,280	600
Manawatu-Wanganui	-510	3,010	2,500	50	2,950	3,000
Wellington	1,210	7,090	8,300	-170	7,470	7,300
Marlborough	740	1,060	1,800	370	930	1,300
Nelson	160	1,040	1,200	170	930	1,100
Tasman	250	750	1,000	60	840	900
West Coast	-140	440	300	-150	350	200
Canterbury	1,670	8,530	10,200	1,320	9,480	10,800
Otago	-280	3,080	2,800	-220	2,820	2,600
Southland	-730	1,130	400	-700	800	100
New Zealand	21,300	74,600	95,900	21,710	77,290	99,000

Source: DTZ Consulting and Research

The number of renter and owner occupier households in the larger metropolitan centres is expected to grow at a faster rate than the provincial centres with a significant proportion of the growth centred in Auckland.

Table 8.5 presents the growth in the number of households by tenure and by region between 2006 and 2016 and the proportion of the increase by tenure and by region.

**Table 8.5: Growth in Owner, Renter and Total Households by Region - 2006 to 2016**

Region	Owner			Renter			Total		
	Increase	% Increase	% of Total Increase	Increase	% Increase	% of Total Increase	Increase	% Increase	% of Total Increase
Northland	1,960	5.0%	4.6%	5,140	28.4%	3.4%	7,100	12.3%	3.6%
Auckland	28,360	9.4%	65.9%	64,740	38.0%	42.6%	93,100	19.8%	47.8%
Waikato	4,320	4.6%	10.0%	12,180	24.3%	8.0%	16,500	11.4%	8.5%
Bay of Plenty	5,030	7.4%	11.7%	11,570	34.9%	7.6%	16,600	16.4%	8.5%
Gisborne	-340	-3.3%	-0.8%	1,140	18.1%	0.8%	800	4.8%	0.4%
Hawkes Bay	-690	-1.8%	-1.6%	4,390	23.6%	2.9%	3,700	6.4%	1.9%
Taranaki	-1,320	-4.5%	-3.1%	2,720	21.6%	1.8%	1,400	3.3%	0.7%
Manawatu-Wanganui	-460	-0.8%	-1.1%	5,960	20.3%	3.9%	5,500	6.2%	2.8%
Wellington	1,040	0.9%	2.4%	14,560	24.2%	9.6%	15,600	8.8%	8.0%
Marlborough	1,110	8.3%	2.6%	1,990	39.1%	1.3%	3,100	16.8%	1.6%
Nelson	330	2.6%	0.8%	1,970	33.4%	1.3%	2,300	12.2%	1.2%
Tasman	310	2.3%	0.7%	1,590	37.6%	1.0%	1,900	10.9%	1.0%
West Coast	-290	-3.3%	-0.7%	790	20.3%	0.5%	500	3.9%	0.3%
Canterbury	2,990	2.0%	7.0%	18,010	28.9%	11.9%	21,000	10.0%	10.8%
Otago	-500	-0.9%	-1.2%	5,900	24.1%	3.9%	5,400	6.8%	2.8%
Southland	-1,430	-5.1%	-3.3%	1,930	19.3%	1.3%	500	1.3%	0.3%
	43,010	4.1%	100.0%	151,890	29.6%	100.0%	194,900	12.6%	100.0%

Source: DTZ Consulting and Research

Auckland is expected to dominate the growth in both owner and renter occupier households between 2006 and 2016. Auckland Region's share of the total growth in the number of owner occupier households is 65.9% and 42.6% of all renter occupier households.

Table 8.6 presents the projected trend in the number of households by age.

**Table 8.6: Total Households by Age**

Region	Less than 40 Yrs Old			Between 40 yrs and 64 Yrs			65 and Over		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Northland	16,230	16,010	16,410	27,680	29,450	29,540	13,690	15,840	18,750
Auckland	175,080	178,870	187,820	215,290	243,100	262,260	80,830	93,630	114,220
Waikato	48,960	47,930	49,040	66,120	71,110	72,280	30,020	34,060	40,290
Bay of Plenty	31,360	31,790	33,120	46,250	50,740	52,930	23,890	27,270	32,040
Gisborne	5,340	5,060	5,070	7,690	8,010	7,930	3,480	3,720	4,300
Hawke's Bay	17,170	16,410	16,190	27,120	28,420	27,990	13,610	14,970	17,420
Taranaki	12,460	11,690	11,500	19,190	19,800	19,020	10,250	11,200	12,780
Manawatu-Wanganui	28,330	27,410	27,650	39,490	41,190	40,830	20,580	22,290	25,430
Wellington	62,540	59,970	59,420	81,270	88,320	89,740	33,690	37,510	43,940
Tasman	5,330	5,220	5,220	9,060	10,100	10,250	4,110	4,980	6,120
Nelson	5,930	5,960	5,970	8,700	9,500	9,850	4,170	4,540	5,280
Marlborough	4,550	4,350	4,240	8,400	8,870	8,910	4,550	5,280	6,240
West Coast	3,510	3,260	3,270	6,310	6,500	6,130	2,880	3,240	3,800
Canterbury	66,250	63,560	63,680	96,830	105,120	107,320	47,220	51,820	60,300
Otago	26,440	26,260	26,610	34,930	36,540	36,110	17,730	19,100	21,780
Southland	11,390	10,760	10,440	17,640	17,910	17,010	8,770	9,520	10,850
Total	520,910	514,530	525,610	712,110	774,820	798,180	319,580	359,160	423,710

Source: DTZ Consulting and Research

The strongest proportional growth rates are expected to be in the households with older occupants. Across all regions the numbers of households with people aged 65 and over is projected to increase by 32.6% between 2006 and 2016. The individual regional growth rates projected vary significantly. For example, in Tasman and Auckland Regions, the number of households aged 65 and over is expected to increase by 48.9% and 41.3% respectively. Regions projected to grow more slowly than the national average include Gisborne, Otago and Southland where the number of households aged 65 and over is projected to increase by 23.6%, 22.8% and 23.7% respectively.

Table 8.7 presents the change in the number of households by age.

**Table 8.7: Change in the Number of Total Households**

Region	Under 40 Yrs		Between 40 Yrs and 64 Yrs		65 Yrs and Over	
	2006 to 2011	2011 to 2016	2006 to 2011	2011 to 2016	2006 to 2011	2011 to 2016
Northland	-220	400	1,770	90	2,150	2,910
Auckland	3,790	8,950	27,810	19,160	12,800	20,590
Waikato	-1,030	1,110	4,990	1,170	4,040	6,230
Bay of Plenty	430	1,330	4,490	2,190	3,380	4,770
Gisborne	-280	10	320	-80	240	580
Hawke's Bay	-760	-220	1,300	-430	1,360	2,450
Taranaki	-770	-190	610	-780	950	1,580
Manawatu-Wanganui	-920	240	1,700	-360	1,710	3,140
Wellington	-2,570	-550	7,050	1,420	3,820	6,430
Tasman	-110	0	1,040	150	870	1,140
Nelson	30	10	800	350	370	740
Marlborough	-200	-110	470	40	730	960
West Coast	-250	10	190	-370	360	560
Canterbury	-2,690	120	8,290	2,200	4,600	8,480
Otago	-180	350	1,610	-430	1,370	2,680
Southland	-630	-320	270	-900	750	1,330
Total	-6,380	11,080	62,710	23,360	39,580	64,550

Source: DTZ Consulting and Research

The number of households in the older age groups (aged 65 and over) is expected to increase by 104,130 between 2006 and 2016, whereas, the growth in household numbers for younger households is significantly less at 4,700 over the same time period.

Table 8.8 presents the projected trend in owner occupier households.

**Table 8.8: Owner Occupier Households**

Region	Less than 40 Yrs Old			Between 40 yrs and 64 Yrs			65 and Over		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Northland	6,850	5,890	5,370	20,850	21,740	21,330	11,030	12,560	14,510
Auckland	74,410	69,170	68,050	158,280	171,410	175,690	62,800	71,960	86,890
Waikato	20,200	17,780	17,110	49,800	52,030	51,700	23,840	26,530	30,620
Bay of Plenty	12,580	11,520	11,210	34,960	36,910	36,980	19,330	21,820	25,050
Gisborne	2,040	1,690	1,540	5,350	5,370	5,130	2,580	2,720	3,080
Hawke's Bay	7,350	6,080	5,280	20,520	20,900	19,920	10,670	11,520	13,230
Taranaki	5,790	4,530	3,880	15,150	15,340	14,380	8,130	8,770	9,900
Manawatu-Wanganui	12,210	10,510	9,900	30,190	30,730	29,750	16,050	17,110	19,200
Wellington	25,830	22,060	19,990	62,740	66,060	64,510	26,880	29,590	34,020
Tasman	2,470	2,210	2,010	7,180	7,730	7,570	3,360	3,980	4,830
Nelson	2,480	2,090	1,820	6,650	7,080	7,110	3,440	3,630	4,110
Marlborough	2,310	1,880	1,510	6,980	7,180	6,990	3,820	4,380	5,080
West Coast	1,670	1,350	1,260	4,930	4,930	4,500	2,120	2,390	2,820
Canterbury	30,970	26,330	24,330	76,810	81,140	79,890	38,300	41,450	47,490
Otago	11,650	9,890	9,060	28,130	28,920	27,930	14,430	15,400	17,490
Southland	5,990	4,960	4,440	14,730	14,560	13,490	6,980	7,540	8,530
Total	224,640	197,350	185,350	543,620	573,510	569,580	254,070	281,750	327,250

Source: DTZ Consulting and Research

The number of owner occupier households in the older age groups (65 years and over) is expected to increase, whereas, the number of owner households in the younger age groups (less than 40 years) is expected to decline.

Table 8.9 presents the change in the number of owner occupier households.

**Table 8.9: Change in the Number of Owner Occupied Households**

Region	Under 40 Yrs		Between 40 Yrs and 64 Yrs		65 Yrs and Over	
	2006 to 2011	2011 to 2016	2006 to 2011	2011 to 2016	2006 to 2011	2011 to 2016
Northland	-960	-520	890	-410	1,530	1,950
Auckland	-5,240	-1,120	13,130	4,280	9,160	14,930
Waikato	-2,420	-670	2,230	-330	2,690	4,090
Bay of Plenty	-1,060	-310	1,950	70	2,490	3,230
Gisborne	-350	-150	20	-240	140	360
Hawke's Bay	-1,270	-800	380	-980	850	1,710
Taranaki	-1,260	-650	190	-960	640	1,130
Manawatu-Wanganui	-1,700	-610	540	-980	1,060	2,090
Wellington	-3,770	-2,070	3,320	-1,550	2,710	4,430
Tasman	-260	-200	550	-160	620	850
Nelson	-390	-270	430	30	190	480
Marlborough	-430	-370	200	-190	560	700
West Coast	-320	-90	0	-430	270	430
Canterbury	-4,640	-2,000	4,330	-1,250	3,150	6,040
Otago	-1,760	-830	790	-990	970	2,090
Southland	-1,030	-520	-170	-1,070	560	990
Total	-27,290	-12,000	29,890	-3,930	27,680	45,500

Source: DTZ Consulting and Research

The number of owner occupier households for people aged 65 year and over is expected to increase by 73,180 over the ten years between 2006 and 2016, whereas, the number of owner occupied households in the younger age groups is expected to decline by 39,290.

Table 8.10 presents the projected trend in renter occupier households.

**Table 8.10: Renter Occupier Households by Age**

Region	Less than 40 Yrs Old			Between 40 yrs and 64 Yrs			65 and Over		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Northland	9,380	10,120	11,040	6,830	7,710	8,210	2,660	3,280	4,240
Auckland	100,670	109,700	119,770	57,010	71,690	86,570	18,030	21,670	27,330
Waikato	28,760	30,150	31,930	16,320	19,080	20,580	6,180	7,530	9,670
Bay of Plenty	18,780	20,270	21,910	11,290	13,830	15,950	4,560	5,450	6,990
Gisborne	3,300	3,370	3,530	2,340	2,640	2,800	900	1,000	1,220
Hawke's Bay	9,820	10,330	10,910	6,600	7,520	8,070	2,940	3,450	4,190
Taranaki	6,670	7,160	7,620	4,040	4,460	4,640	2,120	2,430	2,880
Manawatu-Wanganui	16,120	16,900	17,750	9,300	10,460	11,080	4,530	5,180	6,230
Wellington	36,710	37,910	39,430	18,530	22,260	25,230	6,810	7,920	9,920
Tasman	2,860	3,010	3,210	1,880	2,370	2,680	750	1,000	1,290
Nelson	3,450	3,870	4,150	2,050	2,420	2,740	730	910	1,170
Marlborough	2,240	2,470	2,730	1,420	1,690	1,920	730	900	1,160
West Coast	1,840	1,910	2,010	1,380	1,570	1,630	760	850	980
Canterbury	35,280	37,230	39,350	20,020	23,980	27,430	8,920	10,370	12,810
Otago	14,790	16,370	17,550	6,800	7,620	8,180	3,300	3,700	4,290
Southland	5,400	5,800	6,000	2,910	3,350	3,520	1,790	1,980	2,320
Total	296,270	317,180	340,260	168,490	201,310	228,600	65,510	77,410	96,460

Source: DTZ Consulting and Research

The number of renter occupier households for people aged 65 and over is expected to increase by 47% between 2006 and 2016, whereas, the number of younger renter households (less than 40 years old) is expected to grow by 15%. The projections suggest that demand for dwellings by renter households will increase across all regions and age groups over the next ten years in contrast to the projected demand by owner occupiers for dwellings which is expected to fall in some regions.

Table 8.11 presents the change in the number of renter occupier households.

**Table 8.11: Change in the Number of Renter Households by Region**

Region	Under 40 Yrs		Between 40 Yrs and 64 Yrs		65 Yrs and Over	
	2006 to 2011	2011 to 2016	2006 to 2011	2011 to 2016	2006 to 2011	2011 to 2016
Northland	740	920	880	500	620	960
Auckland	9,030	10,070	14,680	14,880	3,640	5,660
Waikato	1,390	1,780	2,760	1,500	1,350	2,140
Bay of Plenty	1,490	1,640	2,540	2,120	890	1,540
Gisborne	70	160	300	160	100	220
Hawke's Bay	510	580	920	550	510	740
Taranaki	490	460	420	180	310	450
Manawatu-Wanganui	780	850	1,160	620	650	1,050
Wellington	1,200	1,520	3,730	2,970	1,110	2,000
Tasman	150	200	490	310	250	290
Nelson	420	280	370	320	180	260
Marlborough	230	260	270	230	170	260
West Coast	70	100	190	60	90	130
Canterbury	1,950	2,120	3,960	3,450	1,450	2,440
Otago	1,580	1,180	820	560	400	590
Southland	400	200	440	170	190	340
Total	20,910	23,080	32,820	27,290	11,900	19,050

Source: DTZ Consulting and Research

The number of renter occupier households is expected to increase across all regions and age groups between 2006 and 2016.

## 8.4 Implications for the Mix and Style of Units

Estimates of the type of new dwellings were made taking into account the historical mix of standalone units, changes in housing affordability for renters and owners, changes in the population's age profile, and the availability of land for future development.

Table 8.12 demonstrates the estimated requirement for additional dwelling units by type.

**Table 8.12: Projected Growth in Dwelling Numbers by Type**

Region	2006 to 2011			2011 to 2016		
	Single Dwelling	Multi Unit	Total	Single Dwelling	Multi Unit	Total
Northland	3,330	370	3,700	2,890	510	3,400
Auckland	26,640	17,760	44,400	24,350	24,350	48,700
Waikato	6,400	1,600	8,000	6,380	2,120	8,500
Bay of Plenty	7,060	1,240	8,300	6,640	1,660	8,300
Gisborne	240	60	300	380	120	500
Hawkes Bay	1,520	380	1,900	1,350	450	1,800
Taranaki	680	120	800	480	120	600
Manawatu-Wanganui	2,250	250	2,500	2,550	450	3,000
Wellington	4,570	3,730	8,300	3,290	4,010	7,300
Marlborough	1,620	180	1,800	1,100	200	1,300
Nelson	960	240	1,200	770	330	1,100
Tasman	950	50	1,000	810	90	900
West Coast	290	10	300	180	20	200
Canterbury	8,160	2,040	10,200	7,560	3,240	10,800
Otago	2,100	700	2,800	1,690	910	2,600
Southland	340	60	400	80	20	100

Source: DTZ Consulting and Research

The highest proportion of multi unit developments will continue to be in the Auckland and Wellington regions where the pressures on land supply for future residential development are greatest. Wellington's land supply is restricted due to its topography whereas the rate of Auckland's population growth and the region's growth strategy may limit future single dwelling development opportunities.

These projections suggest that the pressure on the building industry from projected population / household growth is unlikely to be greater than the levels of demand experienced over the last five years. It is important to note that the projected growth does not include second homes (for example holiday homes) where they are not rented to other households.

## 9. Policy Implications

### 9.1 Introduction

The objective of this chapter of the report is to draw out the main issues identified in the analysis and to discuss these in a policy context. The New Zealand Housing Strategy 2005 is used as the main point of reference.

### 9.2 Key Points

Key points include:

- The projected growth in the number of renter occupier households implies significant growth in demand for additional residential investment from the private sector. Over the next ten years an additional \$45.6 billion dollars will be required. This level of investment is similar to the level of investment over the last ten years. Consequently, from a policy perspective, Government will need to finely balance the needs of tenants with the requirement for ongoing investment from the private sector;
- The growth in the number of renter occupier households is likely to increase the demand for the accommodation supplement; and
- Both the owner and renter occupier sectors of the market are expected to grow at a faster rate than the national average in the Auckland Region. Consequently, it is important that any potential supply side constraints in the Auckland housing market are minimised to ensure the housing market can effectively respond to changes in demand.

### 9.3 Housing Strategy

Home ownership rates have declined from a high of 73.8% in 1991 to 66.9% in 2006. In response Government has developed a housing strategy with a prioritised programme for the next decade. Government's vision for housing is for *'all New Zealanders to have access to affordable, sustainable, good quality housing appropriate to their needs'*. The New Zealand Housing Strategy covers seven key areas with primary and supporting initiatives for three timeframes: short-term (one to two years), medium term (three to five years) and longer term (six to ten years and beyond). Seven areas for action are:

- Working with industry and local government to bring about sustainable housing supply;
- Improving housing assistance and affordability;
- Improving access to home ownership;
- Developing the private rental sector;
- Improving housing quality;
- Strengthening housing sector capability; and
- Meeting the diverse needs of New Zealanders.

The Strategy includes a range of measures addressing demand and supply issues for both the social housing sector and the private market. However, the sheer scope of the Strategy with seven areas of action, each involving a series of initiatives - prioritised and staged over ten years - and with implementation in a very resource-constrained sector, poses tough challenges.

#### 9.4 Implications of the Results

The same underlying trends reflected in the decline in home ownership rates experienced prior to 2001, have continued through the period 2001 to 2006, with minor variations. The fall in home ownership rates has continued, however, the rate of decline is difficult to ascertain because of the way in which tenure related questions have changed across different censuses. The key trends identified in the analysis include:

- Home ownership rates have continued to decline;
- The fall in home ownership rates has been greatest in the younger age groups and this trend strengthened between 2001 and 2006;
- The decline in home ownership rates is progressively impacting on older cohorts; and
- The decline in home ownership rates is unevenly distributed around the regions; however, it would appear that the regions with the greatest decline between 1996 and 2001 did not decline as much as other regions between 2001 and 2006.

Maclennan (1997) held that *'modern housing policy requires governments to re-engage their interest in housing policy, but only through a new wider and modern perception of the role of housing markets and outcomes as key integrative systems within our modern societies and economies.'* Essentially they can not be viewed in isolation. Housing markets are an integral part of a nation's overall economy and respond to a number of factors including:

- The cost and availability of developable land;
- Construction costs;
- Local and central government regulation;
- The cost and availability of credit;
- Monetary policy settings;
- Population growth and migration trends; and
- The strength and growth in local labour markets.

This analysis reveals that some of the well defined sub groups identified in previous research have continued to experience a decline in home ownership rates. The pattern and rate of decline vary according to age, household composition, and geographic location. Falling home ownership rates combined with an aging population could have major economy wide impacts.

In trying to achieve their main policy goals, Government responses fall into two broad approaches. Intervening in the market to try and change the direction of the underlying trend; or dealing with the consequences of these trends.

The decline in home ownership rates has a number of potential implications in a policy context. These include:

- There has been a significant increase in the number of households renting. This trend is projected to continue. This is likely to increase the demand for the accommodation supplement;
- An increase in the proportion of households renting will result in a requirement for significant capital from the private sector. If we assume the additional cost of a rental unit is \$300,000 then additional investment of \$45.6 billion is required between 2006 and 2016 in rental property. These capital requirements are similar to the levels of investment that have occurred in recent years. The key issue is whether similar amounts of capital will be available if the outlook for the residential investment market softens and or government policy towards the private rental market and residential tenancies legislation change;
- The majority of the growth in both owner and renter occupier households is projected to occur in the Auckland Region. Consequently from a policy perspective it may be important to ensure that the market, particularly in the Auckland Region, is flexible enough to continue to increase the supply of new dwellings to meet this expected growth in demand. MOTU (2007) address these issues; and
- The decline in home ownership rates are in part a reflection of the fall in housing affordability that has been experienced nationally since 1991. A number of research reports<sup>21</sup> have been published examining these issues over the last two years, albeit, they have had an Auckland region focus.

Government has responded to the underlying trend in home ownership rates with a range of policy measures to both assist households into owning their own dwellings and support for the social and third sector rental accommodation providers. However, the quantum of the trend is such that these measures can not address the housing needs of a substantial group of middle income households who do not meet the specified criteria, (DTZ, 2005). Consequently, the majority of the demand for rental accommodation will be met by the private sector.

The trends in home ownership rates reinforce a number of policy implications cited in recent reports on the housing market. *'The challenge for government is how to create or maintain an environment in which the private sector, whether it be at an institutional level or private individual level, continues to invest in the rental housing market whilst trying to improve the benefits associated with being a renter with its review of the Residential Tenancies Act'*, DTZ (2005).

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<sup>21</sup> DTZ (2005) *'Housing Tenure Aspirations and Attainment in New Zealand'* A Report for the Centre for Housing Research Aotearoa New Zealand and Building Research. MOTU (2007), *'Supply Side Constraints in the Residential Housing Market in Auckland Region'*. A report for the Centre for Housing Aotearoa New Zealand, and the Department of Building and Housing and Housing New Zealand Corporation and DTZ (2007) *'The Future of Home Ownership and the Role of the Private Rental Market in Auckland Region'*. A report for the Centre for Housing Aotearoa New Zealand and Auckland Regional Council.

Alternatively, policy can address the reasons for the decline in home ownership rates and housing affordability by examining potential supply side constraints in the housing market. Policies and regulations instituted by central and local government influence the market's ability / capacity to increase the supply of units in response to changes in demand and hence impact on housing affordability. For example: *'The provision of housing supply is predominantly a private sector activity, but one that is shaped by local and central government requirements and processes. There is considerable vitality in the private components of the market. Local and central government each desire an improvement in Auckland housing provision and quality at affordable prices. Their planning approaches and implementation methods will, to a large extent, determine whether, and how, the Auckland housing market reaps the benefits of the industry's vitality'*, MOTU (2007)

There are a number of parties who are actively promoting the additional release of greenfield land for subdivision and development. This is a key component of the market's ability to respond to changes in demand. However, it would be more appropriate to ensure the market can respond across a range of styles of dwellings allowing for both greenfield development on the fringe of the urban area and intensification within existing suburban areas. For example, a number of market commentators have been forceful in promoting increased supply of land on the fringe of the city for subdivision, whilst they have largely ignored the regulations that limit intensification within the existing urban areas. These regulations also limit the market's ability to respond to changes in demand. A more balanced approach, which allowed the market to respond with either intensification or greenfield development, would allow households to decide whether they preferred to live on the fringe of the city, or in a more intensive development closer to their place of work. Balancing the adverse impacts of intensification on the surrounding neighbourhoods against the benefits of more intensive land use close to parks, public open space as well as transport hubs, employment nodes, and centre hubs is another challenge for local government, MOTU (2007).

This issue is not unique to New Zealand. Mills (2005) examined residential development and density controls in urban areas across the United States of America. *"Residents in high income suburbs revel in the 10% to 15% increases in housing prices. Almost no one seems to understand the benefits are mostly illusory or that they result substantially from government restrictions on housing supply."..... "They fail to realise that government restrictions (density controls) are the problem, not the solution."* Mills (2005). He concluded that density controls restrict market equilibrium which allows households to trade off the benefits of living on the urban fringe, higher property values, longer commute times and higher density living.

In summary, the results of the 2006 Census support earlier analysis indicating a decline in home ownership rates across the country. The fall in home ownership rates is most pronounced in younger age groups. Unless there is a significant adjustment to housing affordability this trend is likely to continue as the age groups with structurally lower home ownership rates progress through the age profile over the next twenty years. This will result in increased demand for rental property particularly in those regions with strong population growth like Auckland, Bay of Plenty, and Canterbury.

## 9.5 Areas for Further Research

Our research identifies four areas, which would benefit from more in-depth research. They highlight the growing need for increasing the private rental stock as well as explaining the variation in home ownership rates over time. Four recommended areas for research are:

- Benchmark and monitor housing needs / affordability across all communities;
- Potential sources of capital required to meet the anticipated investment required in future rental housing stock;
- Quantitative modelling to explain the variations in home ownership rates over time; and
- Development of appropriate databases and indices to monitor the growth and performance of the residential rental property market.

## **Appendix One:**

### **References**

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## Appendix 2: Home Ownership Tables

**Table 1: Absolute Change in Tenure by Age Group**

	Number of Households					Change in No. of Households		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>20-24</b>								
Owner	18,396	17,751	17,286	14,007	14,037	-3,744	30	-4,359
Renter	49,272	49,179	52,767	47,172	50,673	-2,007	3,501	1,401
<b>25-29</b>								
Owner	60,288	60,027	50,544	40,287	33,198	-19,740	-7,089	-27,090
Renter	50,934	51,921	59,610	58,116	58,320	6,195	204	7,386
<b>30-34</b>								
Owner	83,958	90,609	86,421	73,551	66,861	-17,058	-6,690	-17,097
Renter	35,391	41,172	52,245	57,144	60,294	15,972	3,150	24,903
<b>35-39</b>								
Owner	95,295	90,609	86,421	73,551	92,040	-17,058	18,489	-3,255
Renter	27,750	30,444	40,374	50,835	56,748	20,391	5,913	28,998
<b>40-44</b>								
Owner	80,706	101,889	99,306	103,239	108,882	1,350	5,643	28,176
Renter	19,299	24,147	29,643	40,710	50,169	16,563	9,459	30,870
<b>45-49</b>								
Owner	71,859	82,503	98,256	96,639	109,674	14,136	13,035	37,815
Renter	15,435	16,929	23,157	30,447	39,042	13,518	8,595	23,607
<b>50-54</b>								
Owner	64,650	71,871	77,175	94,659	99,948	22,788	5,289	35,298
Renter	12,777	13,617	16,323	24,594	28,596	10,977	4,002	15,819
<b>55-59</b>								
Owner	69,525	64,551	66,675	73,992	96,318	9,441	22,326	26,793
Renter	12,741	11,145	13,224	18,231	23,277	7,086	5,046	10,536
<b>60-64</b>								
Owner	67,545	68,448	59,523	63,258	74,454	-5,190	11,196	6,909
Renter	11,382	11,370	11,385	15,462	17,247	4,092	1,785	5,865
<b>65+</b>								
Owner	172,545	191,022	195,615	199,302	210,285	8,280	10,983	37,740
Renter	35,841	39,435	44,205	49,746	54,378	10,311	4,632	18,537
<b>NZ</b>								
Owner	786,978	848,052	858,771	863,874	911,877	15,822	48,003	124,899
Renter	280,563	300,405	355,383	406,845	451,965	106,440	45,120	171,402

Source: Statistics New Zealand

**Table 2: Percentage Change in Tenure by Age Group**

	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1991 to 2001	1986 to 2006
<b>20-24</b>						
Owner	-3.5	-2.6	-19.0	0.2	-21.1	-23.7
Renter	-0.2	7.3	-10.6	7.4	-4.1	2.8
<b>25-29</b>						
Owner	-0.4	-15.8	-20.3	-17.6	-32.9	-44.9
Renter	1.9	14.8	-2.5	0.4	11.9	14.5
<b>30-34</b>						
Owner	7.9	-4.6	-14.9	-9.1	-18.8	-20.4
Renter	16.3	26.9	9.4	5.5	38.8	70.4
<b>35-39</b>						
Owner	1.6	4.6	-3.9	25.1	-18.8	-3.4
Renter	9.7	32.6	25.9	11.6	67.0	104.5
<b>40-44</b>						
Owner	26.2	-2.5	4.0	5.5	1.3	34.9
Renter	25.1	22.8	37.3	23.2	68.6	160.0
<b>45-49</b>						
Owner	14.8	19.1	-1.6	13.5	17.1	52.6
Renter	9.7	36.8	31.5	28.2	79.9	152.9
<b>50-54</b>						
Owner	11.2	7.4	22.7	5.6	31.7	54.6
Renter	6.6	19.9	50.7	16.3	80.6	123.8
<b>55-59</b>						
Owner	-7.2	3.3	11.0	30.2	14.6	38.5
Renter	-12.5	18.7	37.9	27.7	63.6	82.7
<b>60-64</b>						
Owner	1.3	-13.0	6.3	17.7	-7.6	10.2
Renter	-0.1	0.1	35.8	11.5	36.0	51.5
<b>65+</b>						
Owner	10.7	2.4	1.9	5.5	4.3	21.9
Renter	10.0	12.1	12.5	9.3	26.1	51.7
<b>NZ</b>						
Owner	7.8	1.3	0.6	5.6	1.9	15.9
Renter	7.1	18.3	14.5	11.1	35.4	61.1

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>20-24</b>								
Northland	24.6	27.4	24.4	25.0	23.8	-2.4	-1.2	-0.8
Auckland	26.9	25.8	28.4	25.7	26.1	-0.1	0.4	-0.8
Waikato	23.8	23.8	20.5	22.1	19.6	-1.7	-2.5	-4.2
Bay of Plenty	26.7	33.1	23.2	20.5	19.9	-12.6	-0.6	-6.8
Gisborne	24.6	23.9	18.8	20.8	20.0	-3.1	-0.8	-4.6
Hawkes Bay	27.9	29.2	23.0	22.3	20.3	-6.9	-2	-7.6
Taranaki	29.9	31.8	26.5	27.2	26.8	-4.6	-0.4	-3.1
Manawatu-Wanganui	25.6	24.4	20.7	21.1	19.4	-3.3	-1.7	-6.2
Wellington	24.6	24.2	22.5	18.1	17.1	-6.1	-1	-7.5
Marlborough	29.3	31.8	27.0	23.7	23.8	-8.1	0.1	-5.5
Nelson	31.3	28.5	28.3	19.2	18.4	-9.3	-0.8	-12.9
Tasman	27.7	32.6	32.4	33.6	31.1	1	-2.5	3.4
West Coast	30.7	33.0	33.2	30.2	24.3	-2.8	-5.9	-6.4
Canterbury	30.3	27.8	25.6	23.2	20.5	-4.6	-2.7	-9.8
Otago	26.3	20.2	19.5	16.9	15.0	-3.3	-1.9	-11.3
Southland	41.4	44.2	36.3	31.5	28.5	-12.7	-3	-12.9
New Zealand	27.2	26.5	24.7	22.9	21.7	-3.6	-1.2	-5.5

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>25-29</b>								
Northland	46.3	50.6	44.3	43.5	35.7	-7.1	-7.8	-10.6
Auckland	52.4	50.6	43.8	37.7	34.8	-12.9	-2.9	-17.6
Waikato	48.1	49.6	42.4	42.0	35.8	-7.6	-6.2	-12.3
Bay of Plenty	53.2	57.7	44.5	38.9	33.9	-18.8	-5	-19.3
Gisborne	46.1	44.6	37.1	36.9	31.5	-7.7	-5.4	-14.6
Hawkes Bay	54.5	53.3	45.0	40.7	37.5	-12.6	-3.2	-17
Taranaki	57.1	58.0	50.1	51.5	40.4	-6.5	-11.1	-16.7
Manawatu-Wanganui	52.7	53.3	44.7	42.3	37.7	-11	-4.6	-15
Wellington	53.2	52.1	44.0	36.8	32.3	-15.3	-4.5	-20.9
Marlborough	56.1	54.7	47.7	43.8	40.4	-10.9	-3.4	-15.7
Nelson	61.5	56.5	46.4	37.2	34.7	-19.3	-2.5	-26.8
Tasman	53.7	55.9	53.4	48.6	43.5	-7.3	-5.1	-10.2
West Coast	56.7	59.6	54.9	51.6	41.6	-8	-10	-15.1
Canterbury	61.2	59.1	51.2	45.7	40.9	-13.4	-4.8	-20.3
Otago	59.0	56.8	49.2	43.5	36.3	-13.3	-7.2	-22.7
Southland	67.2	69.1	62.2	53.7	46.9	-15.4	-6.8	-20.3
New Zealand	54.2	53.6	45.9	40.9	36.3	-12.7	-4.6	-17.9

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>30-34</b>								
Northland	64.7	66.8	59.1	56.6	49.8	-10.2	-6.8	-14.9
Auckland	69.5	65.7	59.3	52.4	50.1	-13.3	-2.3	-19.4
Waikato	65.6	65.4	57.7	56.0	50.5	-9.4	-5.5	-15.1
Bay of Plenty	69.5	69.2	61.8	54.2	48.7	-15	-5.5	-20.8
Gisborne	63.8	60.5	53.7	48.9	46.9	-11.6	-2	-16.9
Hawkes Bay	69.5	68.5	61.9	54.5	51.6	-14	-2.9	-17.9
Taranaki	73.6	72.7	67.8	64.6	54.9	-8.1	-9.7	-18.7
Manawatu-Wanganui	67.0	66.9	60.6	55.7	53.3	-11.2	-2.4	-13.7
Wellington	70.6	69.3	63.1	56.1	52.2	-13.2	-3.9	-18.4
Marlborough	72.7	73.1	63.3	60.6	55.3	-12.5	-5.3	-17.4
Nelson	75.7	72.0	62.4	57.0	52.3	-15	-4.7	-23.4
Tasman	72.1	73.6	69.1	63.6	61.0	-10	-2.6	-11.1
West Coast	73.6	72.8	69.5	63.3	57.9	-9.5	-5.4	-15.7
Canterbury	76.2	74.1	67.7	61.8	58.7	-12.3	-3.1	-17.5
Otago	72.3	72.8	68.5	60.7	56.5	-12.1	-4.2	-15.8
Southland	78.2	79.6	76.9	69.6	62.7	-10	-6.9	-15.5
New Zealand	70.3	68.8	62.3	56.3	52.6	-12.5	-3.7	-17.7

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>35-39</b>								
Northland	71.9	73.0	68.2	64.8	59.6	-8.2	-5.2	-12.3
Auckland	77.4	73.9	68.5	61.6	59.0	-12.3	-2.6	-18.4
Waikato	73.6	73.3	69.0	64.6	59.1	-8.7	-5.5	-14.5
Bay of Plenty	76.2	76.4	70.7	62.9	57.9	-13.5	-5	-18.3
Gisborne	70.2	68.8	65.4	57.4	54.7	-11.4	-2.7	-15.5
Hawkes Bay	77.1	75.1	71.0	64.6	61.9	-10.5	-2.7	-15.2
Taranaki	81.8	80.4	77.0	74.8	63.7	-5.6	-11.1	-18.1
Manawatu-Wanganui	74.8	75.0	70.6	65.6	62.0	-9.4	-3.6	-12.8
Wellington	77.5	76.5	72.2	67.0	63.6	-9.5	-3.4	-13.9
Marlborough	79.2	80.4	75.3	66.7	65.6	-13.7	-1.1	-13.6
Nelson	83.8	79.0	71.3	65.3	61.8	-13.7	-3.5	-22
Tasman	81.6	82.1	77.1	72.1	67.6	-10	-4.5	-14
West Coast	77.9	80.0	77.4	73.5	66.5	-6.5	-7	-11.4
Canterbury	81.3	80.0	76.0	70.9	66.9	-9.1	-4	-14.4
Otago	79.0	79.9	77.4	72.1	68.4	-7.8	-3.7	-10.6
Southland	82.7	82.5	80.7	77.0	72.2	-5.5	-4.8	-10.5
New Zealand	77.4	76.1	71.5	65.7	61.9	-10.4	-3.8	-15.5

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>40-44</b>								
Northland	77.2	78.7	75.6	71.1	65.8	-7.6	-5.3	-11.4
Auckland	81.2	79.9	74.4	67.6	65.3	-12.3	-2.3	-15.9
Waikato	77.4	79.0	74.8	71.0	66.1	-8	-4.9	-11.3
Bay of Plenty	80.2	80.8	76.6	70.8	66.1	-10	-4.7	-14.1
Gisborne	71.9	73.4	70.5	64.3	59.9	-9.1	-4.4	-12
Hawkes Bay	80.4	79.9	75.8	69.3	67.4	-10.6	-1.9	-13
Taranaki	85.1	85.9	82.8	79.0	71.6	-6.9	-7.4	-13.5
Manawatu-Wanganui	79.3	79.8	77.0	73.4	68.9	-6.4	-4.5	-10.4
Wellington	80.0	80.5	77.2	72.8	70.3	-7.7	-2.5	-9.7
Marlborough	82.2	81.6	82.7	78.2	70.9	-3.4	-7.3	-11.3
Nelson	84.5	83.0	76.8	70.8	69.9	-12.2	-0.9	-14.6
Tasman	83.8	84.9	83.1	79.2	74.6	-5.7	-4.6	-9.2
West Coast	78.9	83.8	80.7	77.4	72.5	-6.4	-4.9	-6.4
Canterbury	83.7	83.5	80.9	75.6	73.1	-7.9	-2.5	-10.6
Otago	81.1	82.6	81.7	76.4	74.5	-6.2	-1.9	-6.6
Southland	84.6	86.0	83.2	81.2	77.6	-4.8	-3.6	-7
New Zealand	80.7	80.8	77.0	71.7	68.5	-9.1	-3.2	-12.2

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>45-49</b>								
Northland	81.3	82.1	80.4	76.4	72.3	-5.7	-4.1	-9
Auckland	82.5	82.2	79.4	72.6	70.4	-9.6	-2.2	-12.1
Waikato	79.5	81.7	79.7	75.7	72.2	-6	-3.5	-7.3
Bay of Plenty	81.4	82.8	80.6	75.3	72.5	-7.5	-2.8	-8.9
Gisborne	75.3	75.0	73.3	71.2	66.7	-3.8	-4.5	-8.6
Hawkes Bay	81.3	82.7	79.9	74.8	72.3	-7.9	-2.5	-9
Taranaki	87.2	87.6	87.3	83.8	76.8	-3.8	-7	-10.4
Manawatu-Wanganui	80.6	82.4	79.8	76.5	74.2	-5.9	-2.3	-6.4
Wellington	82.7	82.6	80.6	76.2	75.3	-6.4	-0.9	-7.4
Marlborough	84.4	84.9	82.5	80.3	79.5	-4.6	-0.8	-4.9
Nelson	87.1	83.6	82.0	76.7	75.3	-6.9	-1.4	-11.8
Tasman	84.4	88.3	86.3	83.9	81.1	-4.4	-2.8	-3.3
West Coast	79.7	84.2	83.5	80.5	75.6	-3.7	-4.9	-4.1
Canterbury	84.2	84.8	83.6	79.2	77.2	-5.6	-2	-7
Otago	82.5	84.2	83.6	79.6	78.8	-4.6	-0.8	-3.7
Southland	86.8	87.9	86.3	84.0	83.0	-3.9	-1	-3.8
New Zealand	82.3	83.0	80.9	76.0	73.7	-7	-2.3	-8.6

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>50-54</b>								
Northland	81.7	83.7	81.7	79.1	77.2	-4.6	-1.9	-4.5
Auckland	83.4	83.6	81.2	77.0	75.1	-6.6	-1.9	-8.3
Waikato	81.4	82.8	81.7	79.0	77.0	-3.8	-2	-4.4
Bay of Plenty	83.1	84.4	82.6	77.7	76.9	-6.7	-0.8	-6.2
Gisborne	76.3	75.0	76.9	73.9	71.3	-1.1	-2.6	-5
Hawkes Bay	82.0	83.8	81.3	79.5	77.2	-4.3	-2.3	-4.8
Taranaki	88.1	88.9	88.4	87.1	80.2	-1.8	-6.9	-7.9
Manawatu-Wanganui	81.9	82.9	81.9	79.2	77.7	-3.7	-1.5	-4.2
Wellington	82.5	83.7	82.6	79.4	77.6	-4.3	-1.8	-4.9
Marlborough	85.5	86.2	84.3	80.5	81.3	-5.7	0.8	-4.2
Nelson	87.4	87.1	81.2	79.8	76.8	-7.3	-3	-10.6
Tasman	88.0	89.1	87.8	84.3	85.4	-4.8	1.1	-2.6
West Coast	82.4	83.9	85.0	82.4	79.5	-1.5	-2.9	-2.9
Canterbury	86.0	85.0	84.4	82.1	80.7	-2.9	-1.4	-5.3
Otago	85.7	85.8	84.7	82.1	82.0	-3.7	-0.1	-3.7
Southland	87.2	88.1	87.4	85.8	85.7	-2.3	-0.1	-1.5
New Zealand	83.5	84.1	82.5	79.4	77.8	-4.7	-1.6	-5.7

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>55-59</b>								
Northland	85.1	84.7	84.1	80.5	80.0	-4.2	-0.5	-5.1
Auckland	84.0	84.7	82.4	77.8	78.2	-6.9	0.4	-5.8
Waikato	83.5	85.0	82.6	80.6	79.9	-4.4	-0.7	-3.6
Bay of Plenty	85.2	86.9	84.0	81.1	80.5	-5.8	-0.6	-4.7
Gisborne	78.3	77.4	77.7	76.1	74.3	-1.3	-1.8	-4
Hawkes Bay	83.1	83.0	82.9	78.3	80.7	-4.7	2.4	-2.4
Taranaki	89.8	89.4	89.1	86.6	83.1	-2.8	-3.5	-6.7
Manawatu-Wanganui	84.1	83.8	83.4	80.4	79.6	-3.4	-0.8	-4.5
Wellington	82.4	83.8	83.0	80.0	80.6	-3.8	0.6	-1.8
Marlborough	87.7	86.8	84.8	82.9	81.5	-3.9	-1.4	-6.2
Nelson	88.6	89.1	85.9	79.2	81.1	-9.9	1.9	-7.5
Tasman	88.5	91.3	87.9	85.2	88.1	-6.1	2.9	-0.4
West Coast	84.1	88.9	83.9	83.5	82.7	-5.4	-0.8	-1.4
Canterbury	85.6	86.8	84.9	82.3	82.7	-4.5	0.4	-2.9
Otago	86.4	86.5	84.4	82.2	83.8	-4.3	1.6	-2.6
Southland	88.6	87.9	86.2	85.4	86.1	-2.5	0.7	-2.5
New Zealand	84.5	85.3	83.4	80.2	80.5	-5.1	0.3	-4

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>60-64</b>								
Northland	87.4	87.1	84.8	80.8	81.3	-6.3	0.5	-6.1
Auckland	84.4	84.4	82.4	77.8	78.6	-6.6	0.8	-5.8
Waikato	86.5	86.6	84.1	80.4	81.4	-6.2	1	-5.1
Bay of Plenty	89.1	88.0	85.3	81.4	81.9	-6.6	0.5	-7.2
Gisborne	79.8	77.2	78.8	77.2	75.8	0	-1.4	-4
Hawkes Bay	84.2	83.1	82.4	80.0	80.8	-3.1	0.8	-3.4
Taranaki	89.8	90.5	89.0	86.8	83.1	-3.7	-3.7	-6.7
Manawatu-Wanganui	84.2	85.2	82.5	81.2	81.8	-4	0.6	-2.4
Wellington	81.9	83.4	82.9	79.6	82.2	-3.8	2.6	0.3
Marlborough	89.6	89.5	85.9	85.3	83.3	-4.2	-2	-6.3
Nelson	88.7	90.9	87.7	82.4	78.8	-8.5	-3.6	-9.9
Tasman	91.0	91.5	90.2	85.6	86.5	-5.9	0.9	-4.5
West Coast	87.2	88.8	84.1	82.6	80.5	-6.2	-2.1	-6.7
Canterbury	86.6	86.6	85.3	82.4	82.9	-4.2	0.5	-3.7
Otago	87.9	87.3	85.2	80.7	83.5	-6.6	2.8	-4.4
Southland	89.3	89.7	87.8	84.5	85.2	-5.2	0.7	-4.1
New Zealand	85.6	85.8	83.9	80.4	81.2	-5.4	0.8	-4.4

Source: Statistics New Zealand

**Table 3: Home Ownership Rates by Age and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>65 plus</b>								
Northland	85.7	84.2	83.1	81.9	80.6	-2.3	-1.3	-5.1
Auckland	82.2	82.3	80.5	78.2	77.7	-4.1	-0.5	-4.5
Waikato	84.1	83.6	81.8	81.6	79.4	-2	-2.2	-4.7
Bay of Plenty	86.1	86.8	84.4	81.4	80.9	-5.4	-0.5	-5.2
Gisborne	78.8	78.2	77.0	76.0	74.0	-2.2	-2	-4.8
Hawkes Bay	80.5	81.2	80.0	78.1	78.4	-3.1	0.3	-2.1
Taranaki	87.6	87.5	86.1	84.4	79.3	-3.1	-5.1	-8.3
Manawatu-Wanganui	81.1	81.4	80.4	78.7	78.0	-2.7	-0.7	-3.1
Wellington	80.0	80.4	81.0	80.2	79.8	-0.2	-0.4	-0.2
Marlborough	86.5	86.8	83.7	82.6	81.7	-4.2	-0.9	-4.8
Nelson	88.2	87.2	86.0	82.5	82.6	-4.7	0.1	-5.6
Tasman	87.4	87.5	85.3	84.7	84.0	-2.8	-0.7	-3.4
West Coast	83.9	81.3	77.4	75.6	73.5	-5.7	-2.1	-10.4
Canterbury	82.8	83.2	82.6	81.5	81.1	-1.7	-0.4	-1.7
Otago	82.9	83.2	81.2	79.1	81.4	-4.1	2.3	-1.5
Southland	86.3	83.6	82.0	80.9	79.6	-2.7	-1.3	-6.7
New Zealand	82.8	82.9	81.6	80.0	79.5	-2.9	-0.5	-3.3

Source: Statistics New Zealand

**Table 4: Change in the Number of Households by Tenure by Household Composition**

	Number of Households					Change in No. of Households		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Couple-only</b>								
Owner	200,865	229,302	247,485	257,928	283,635	28,626	25,707	82,770
Renter	47,526	47,133	57,198	65,949	73,941	18,816	7,992	26,415
<b>Couple-with-children</b>								
Owner	331,893	323,352	300,441	272,850	291,360	-50,502	18,510	-40,533
Renter	70,830	62,142	74,451	81,330	93,888	19,188	12,558	23,058
<b>Other-couples</b>								
Owner	26,229	27,279	31,833	35,901	34,431	8,622	-1,470	8,202
Renter	11,589	12,336	18,501	21,267	23,985	8,931	2,718	12,396
<b>One-parent with Children</b>								
Owner	53,625	64,899	61,671	62,619	62,343	-2,280	-276	8,718
Renter	31,155	41,823	51,264	61,302	66,750	19,479	5,448	35,595
<b>One-person household</b>								
Owner	130,728	151,887	161,736	182,175	180,447	30,288	-1,728	49,719
Renter	68,682	78,903	87,624	104,817	115,434	25,914	10,617	46,752
<b>Two-family households</b>								
Owner	10,287	13,290	19,392	15,972	22,095	2,682	6,123	11,808
Renter	4,821	5,244	10,275	10,239	13,479	4,995	3,240	8,658
<b>Unrelated households</b>								
Owner	23,973	18,873	18,666	17,346	17,952	-1,527	606	-6,021
Renter	37,695	34,611	34,605	38,163	37,842	3,552	-321	147
<b>Other households</b>								
Owner	9,690	19,329	18,408	22,983	18,234	3,654	-4,749	8,544
Renter	8,622	18,675	22,353	28,518	25,647	9,843	-2,871	17,025
<b>NZ</b>								
Owner	788,013	848,916	860,760	868,656	911,877	19,740	43,221	123,864
Renter	281,337	301,167	357,063	412,197	451,965	111,030	39,768	170,628

Source: Statistics New Zealand

**Table 5: Percentage Change in Tenure by Household Composition**

	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1986 to 1996	1996 to 2006	1986 to 2006
<b>Couple-only</b>							
Owner	14.2	7.9	4.2	10.0	23.2	14.6	41.2
Renter	-0.8	21.4	15.3	12.1	20.4	29.3	55.6
<b>Couple-with Children</b>							
Owner	-2.6	-7.1	-9.2	6.8	-9.5	-3.0	-12.2
Renter	-12.3	19.8	9.2	15.4	5.1	26.1	32.6
<b>Other-couples</b>							
Owner	4.0	16.7	12.8	-4.1	21.4	8.2	31.3
Renter	6.4	50.0	15.0	12.8	59.6	29.6	107.0
<b>One-parent-with children</b>							
Owner	21.0	-5.0	1.5	-0.4	15.0	1.1	16.3
Renter	34.2	22.6	19.6	8.9	64.5	30.2	114.3
<b>One-person household</b>							
Owner	16.2	6.5	12.6	-0.9	23.7	11.6	38.0
Renter	14.9	11.1	19.6	10.1	27.6	31.7	68.1
<b>Two-family households</b>							
Owner	29.2	45.9	-17.6	38.3	88.5	13.9	114.8
Renter	8.8	95.9	-0.4	31.6	113.1	31.2	179.6
<b>Unrelated households</b>							
Owner	-21.3	-1.1	-7.1	3.5	-22.1	-3.8	-25.1
Renter	-8.2	0.0	10.3	-0.8	-8.2	9.4	0.4
<b>Other households</b>							
Owner	99.5	-4.8	24.9	-20.7	90.0	-0.9	88.2
Renter	116.6	19.7	27.6	-10.1	159.3	14.7	197.5
<b>NZ</b>							
Owner	7.7	1.4	0.9	5.0	9.2	5.9	15.7
Renter	7.0	18.6	15.4	9.6	26.9	26.6	60.6

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Couple-only</b>								
Northland	79.2	83.6	83.1	83.9	82.5	0.3	-1.4	3.3
Auckland	80.8	81.2	78.4	74.8	74.1	-6.4	-0.7	-6.7
Waikato	78.2	81.2	80.1	81.3	79.9	0.1	-1.4	1.7
Bay of Plenty	82.3	85.3	83.4	81.1	81.8	-4.2	0.7	-0.5
Gisborne	76.9	80.5	79.7	81.0	79.0	0.5	-2	2.1
Hawkes Bay	80.6	83.6	82.7	81.3	82.8	-2.3	1.5	2.2
Taranaki	81.7	84.4	82.7	83.8	83.0	-0.6	-0.8	1.3
Manawatu-Wanganui	79.2	82.4	81.1	81.1	81.7	-1.3	0.6	2.5
Wellington	79.5	80.9	79.4	76.9	76.8	-4	-0.1	-2.7
Marlborough	83.4	85.3	83.5	83.1	83.7	-2.2	0.6	0.3
Nelson	84.8	85.3	82.6	80.1	80.4	-5.2	0.3	-4.4
Tasman	84.0	87.1	85.3	85.1	86.1	-2	1	2.1
West Coast	80.1	84.4	83.8	83.7	80.9	-0.7	-2.8	0.8
Canterbury	82.8	85.1	83.6	82.2	81.7	-2.9	-0.5	-1.1
Otago	82.2	84.5	82.7	81.0	81.5	-3.5	0.5	-0.7
Southland	80.1	84.4	83.8	83.7	84.9	-0.7	1.2	4.8
New Zealand	80.9	82.9	81.2	79.6	79.3	-3.3	-0.3	-1.6

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Couple-with-children</b>								
Northland	75.1	80.4	76.9	75.7	73.0	-4.7	-2.7	-2.1
Auckland	84.6	83.7	78.4	73.6	73.0	-10.1	-0.6	-11.6
Waikato	76.2	79.2	75.3	75.2	71.7	-4	-3.5	-4.5
Bay of Plenty	79.9	83.5	78.8	75.0	72.8	-8.5	-2.2	-7.1
Gisborne	72.8	75.5	71.7	68.3	69.1	-7.2	0.8	-3.7
Hawkes Bay	80.8	83.0	79.9	76.5	75.6	-6.5	-0.9	-5.2
Taranaki	80.6	82.6	79.2	80.0	75.6	-2.6	-4.4	-5
Manawatu-Wanganui	78.2	81.0	78.3	76.9	75.4	-4.1	-1.5	-2.8
Wellington	84.1	85.1	82.5	78.9	79.2	-6.2	0.3	-4.9
Marlborough	82.3	85.8	80.7	78.7	77.1	-7.1	-1.6	-5.2
Nelson	88.5	87.4	82.3	78.5	79.1	-8.9	0.6	-9.4
Tasman	82.6	86.7	84.5	81.8	81.2	-4.9	-0.6	-1.4
West Coast	81.6	85.3	83.4	82.5	78.6	-2.8	-3.9	-3
Canterbury	86.8	87.6	84.5	82.1	80.4	-5.5	-1.7	-6.4
Otago	83.9	86.2	84.8	81.4	80.6	-4.8	-0.8	-3.3
Southland	81.6	85.3	83.4	82.5	81.1	-2.8	-1.4	-0.5
New Zealand	80.9	82.9	81.2	79.6	75.6	-3.3	-4	-5.3

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Other-couples</b>								
Northland	69.6	70.6	68.8	69.5	65.9	-1.1	-3.6	-3.7
Auckland	68.1	67.0	62.8	59.9	58.3	-7.1	-1.6	-9.8
Waikato	63.6	65.4	61.0	63.3	57.3	-2.1	-6	-6.3
Bay of Plenty	69.2	73.1	67.5	67.8	62.5	-5.3	-5.3	-6.7
Gisborne	60.2	68.1	61.6	62.6	61.6	-5.5	-1	1.4
Hawkes Bay	70.1	71.6	66.2	64.9	60.1	-6.7	-4.8	-10
Taranaki	71.0	73.1	64.6	69.8	66.8	-3.3	-3	-4.2
Manawatu-Wanganui	69.9	67.6	60.7	63.4	59.8	-4.2	-3.6	-10.1
Wellington	66.2	66.3	59.6	59.2	54.5	-7.1	-4.7	-11.7
Marlborough	75.3	74.5	64.9	69.6	60.4	-4.9	-9.2	-14.9
Nelson	80.9	70.5	60.8	60.2	59.5	-10.3	-0.7	-21.4
Tasman	79.5	75.0	72.9	75.5	73.7	0.5	-1.8	-5.8
West Coast	83.5	73.9	65.0	72.7	69.9	-1.2	-2.8	-13.6
Canterbury	75.8	73.7	65.8	67.6	61.2	-6.1	-6.4	-14.6
Otago	73.8	70.9	60.9	60.7	51.8	-10.2	-8.9	-22
Southland	83.5	73.9	65.0	72.7	66.3	-1.2	-6.4	-17.2
New Zealand	69.4	68.9	63.2	62.8	58.9	-6.1	-3.9	-10.5

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>One-parent with Children</b>								
Northland	63.6	60.2	52.8	49.1	47.6	-11.1	-1.5	-16
Auckland	63.4	58.2	53.9	49.1	46.3	-9.1	-2.8	-17.1
Waikato	59.6	61.0	52.0	47.7	45.4	-13.3	-2.3	-14.2
Bay of Plenty	64.1	64.8	52.5	46.1	44.8	-18.7	-1.3	-19.3
Gisborne	56.9	51.7	47.0	43.7	41.2	-8	-2.5	-15.7
Hawkes Bay	59.7	59.3	50.2	46.4	45.1	-12.9	-1.3	-14.6
Taranaki	60.1	60.8	54.2	50.9	50.4	-9.9	-0.5	-9.7
Manawatu-Wanganui	59.9	59.3	52.3	49.8	47.9	-9.5	-1.9	-12
Wellington	60.0	58.4	54.6	52.0	50.1	-6.4	-1.9	-9.9
Marlborough	63.3	59.9	54.0	52.7	51.7	-7.2	-1	-11.6
Nelson	68.2	63.1	52.0	48.8	47.0	-14.3	-1.8	-21.2
Tasman	73.3	70.0	61.7	57.3	56.4	-12.7	-0.9	-16.9
West Coast	64.5	64.1	61.0	58.4	54.6	-5.7	-3.8	-9.9
Canterbury	67.7	64.1	59.6	55.1	52.3	-9	-2.8	-15.4
Otago	66.7	65.1	60.0	56.5	56.7	-8.6	0.2	-10
Southland	64.5	64.1	61.0	58.4	55.6	-5.7	-2.8	-8.9
New Zealand	63.3	60.8	54.6	50.5	48.3	-10.3	-2.2	-15

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>One-person household</b>								
Northland	67.4	65.6	65.6	65.7	62.7	0.1	-3	-4.7
Auckland	65.5	66.2	65.0	61.9	59.5	-4.3	-2.4	-6
Waikato	63.2	63.0	62.1	62.8	59.3	-0.2	-3.5	-3.9
Bay of Plenty	66.9	66.9	66.4	64.8	62.1	-2.1	-2.7	-4.8
Gisborne	62.4	58.6	60.6	60.5	56.2	1.9	-4.3	-6.2
Hawkes Bay	65.7	65.4	64.7	63.3	61.8	-2.1	-1.5	-3.9
Taranaki	68.3	68.0	66.9	66.5	62.5	-1.5	-4	-5.8
Manawatu-Wanganui	63.5	63.9	62.6	63.0	59.6	-0.9	-3.4	-3.9
Wellington	62.3	63.0	62.7	61.7	59.5	-1.3	-2.2	-2.8
Marlborough	71.2	69.6	67.8	67.4	65.0	-2.2	-2.4	-6.2
Nelson	73.8	72.4	69.6	67.2	63.5	-5.2	-3.7	-10.3
Tasman	67.2	70.2	67.7	68.8	65.5	-1.4	-3.3	-1.7
West Coast	64.4	65.5	62.3	61.9	57.9	-3.6	-4	-6.5
Canterbury	67.0	67.3	66.7	64.9	63.1	-2.4	-1.8	-3.9
Otago	67.0	67.5	65.6	64.1	63.1	-3.4	-1	-3.9
Southland	64.4	65.5	62.3	61.9	64.6	-3.6	2.7	0.2
New Zealand	65.6	65.8	64.9	63.5	61.0	-2.3	-2.5	-4.6

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Two-family households</b>								
Northland	75.9	73.9	69.0	64.8	63.5	-9.1	-1.3	-12.4
Auckland	66.1	69.0	63.6	58.3	60.5	-10.7	2.2	-5.6
Waikato	64.9	71.5	64.0	60.1	61.4	-11.4	1.3	-3.5
Bay of Plenty	75.0	78.8	68.6	65.8	62.1	-13	-3.7	-12.9
Gisborne	66.7	64.0	60.7	60.0	59.0	-4	-1	-7.7
Hawkes Bay	64.1	72.1	61.3	57.5	59.2	-14.6	1.7	-4.9
Taranaki	75.0	74.0	66.3	67.5	64.2	-6.5	-3.3	-10.8
Manawatu-Wanganui	70.4	74.0	63.4	61.9	61.2	-12.1	-0.7	-9.2
Wellington	61.2	69.3	65.8	62.6	63.8	-6.7	1.2	2.6
Marlborough	75.9	80.4	72.5	71.7	62.7	-8.7	-9	-13.2
Nelson	73.7	80.4	71.9	60.0	62.3	-20.4	2.3	-11.4
Tasman	82.8	74.3	83.0	71.4	76.8	-2.9	5.4	-6
West Coast	73.3	85.2	70.0	76.2	77.8	-9	1.6	4.5
Canterbury	72.9	75.1	70.4	67.1	67.5	-8	0.4	-5.4
Otago	74.5	79.6	69.6	66.3	68.3	-13.3	2	-6.2
Southland	73.3	85.2	70.0	76.2	70.4	-9	-5.8	-2.9
New Zealand	68.1	71.7	65.4	60.9	62.1	-10.8	1.2	-6

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Unrelated households</b>								
Northland	42.4	40.1	39.9	34.0	43.1	-6.1	9.1	0.7
Auckland	35.4	30.4	30.8	30.2	33.7	-0.2	3.5	-1.7
Waikato	39.0	38.4	37.0	34.0	32.7	-4.4	-1.3	-6.3
Bay of Plenty	39.8	33.8	34.3	33.8	37.6	0	3.8	-2.2
Gisborne	42.3	37.2	41.7	37.3	40.3	0.1	3	-2
Hawkes Bay	36.1	35.6	36.3	37.3	36.9	1.7	-0.4	0.8
Taranaki	33.8	28.8	28.4	29.2	42.1	0.4	12.9	8.3
Manawatu-Wanganui	35.3	32.8	32.0	25.4	30.5	-7.4	5.1	-4.8
Wellington	40.4	40.5	43.4	39.7	24.5	-0.8	-15.2	-15.9
Marlborough	43.6	37.2	40.8	35.5	44.4	-1.7	8.9	0.8
Nelson	35.0	38.1	41.3	39.8	41.5	1.7	1.7	6.5
Tasman	43.8	36.3	35.8	36.1	47.0	-0.2	10.9	3.2
West Coast	40.5	37.5	36.0	31.6	34.9	-5.9	3.3	-5.6
Canterbury	32.2	22.3	21.6	20.5	33.9	-1.8	13.4	1.7
Otago	43.8	36.3	35.8	36.1	20.7	-0.2	-15.4	-23.1
Southland	42.4	37.4	39.7	41.6	39.7	4.2	-1.9	-2.7
New Zealand	38.9	35.3	35.0	31.2	32.2	-4.1	1	-6.7

Source: Statistics New Zealand

**Table 6: Home Ownership Rates by Household Composition and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Other Households</b>								
Northland	60.3	55.1	48.0	49.4	46.6	-5.7	-2.8	-13.7
Auckland	50.8	47.2	44.9	42.4	40.4	-4.8	-2	-10.4
Waikato	53.6	49.6	41.8	42.9	38.7	-6.7	-4.2	-14.9
Bay of Plenty	58.5	56.4	46.1	44.1	39.1	-12.3	-5	-19.4
Gisborne	51.0	47.3	43.4	41.5	39.8	-5.8	-1.7	-11.2
Hawkes Bay	49.3	52.5	43.4	41.8	41.6	-10.7	-0.2	-7.7
Taranaki	49.2	51.1	44.6	47.4	45.6	-3.7	-1.8	-3.6
Manawatu-Wanganui	54.6	51.0	43.3	44.8	40.9	-6.2	-3.9	-13.7
Wellington	46.3	45.9	42.1	43.3	41.0	-2.6	-2.3	-5.3
Marlborough	57.8	61.8	46.9	52.4	46.8	-9.4	-5.6	-11
Nelson	57.6	56.5	42.3	43.4	39.5	-13.1	-3.9	-18.1
Tasman	57.5	59.7	58.1	53.5	51.9	-6.2	-1.6	-5.6
West Coast	63.3	65.7	58.7	57.6	56.0	-8.1	-1.6	-7.3
Canterbury	56.6	54.4	48.1	49.1	44.8	-5.3	-4.3	-11.8
Otago	59.5	53.4	46.1	49.8	43.3	-3.6	-6.5	-16.2
Southland	63.3	65.7	58.7	57.6	46.2	-8.1	-11.4	-17.1
New Zealand	52.9	50.9	45.2	44.6	41.6	-6.3	-3	-11.3

Source: Statistics New Zealand

**Table 7: Absolute Change in Tenure by Ethnicity, 1986-2006**

	Number of Households					Change in No. of Households		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Asian</b>								
Owner	8,769	15,579	25,629	34,545	51,429	18,966	16,884	42,660
Renter	3,921	9,279	15,762	24,225	39,546	14,946	15,321	35,625
<b>European</b>								
Owner	731,055	775,095	784,155	776,499	693,237	1,404	-83,262	-37,818
Renter	225,261	230,469	273,657	303,111	289,572	72,642	-13,539	64,311
<b>Maori</b>								
Owner	43,023	53,970	61,431	57,417	60,387	3,447	2,970	17,364
Renter	44,490	49,884	66,504	73,173	81,765	23,289	8,592	37,275
<b>Not Elsewhere Included</b>								
Owner	5,856	2,220	7,434	8,574	7,065	6,354	-1,509	1,209
Renter	2,616	1,209	5,082	6,084	6,150	4,875	66	3,534
<b>Other</b>								
Owner	657	996	1,665	2025	180	1,029	-1,845	-477
Renter	510	906	2,529	4,155	246	3,249	-3,909	-264
<b>Pacific peoples</b>								
Owner	10,626	14,253	15,300	15,093	16,443	840	1,350	5,817
Renter	13,254	18,378	22,785	27,474	31,749	9,096	4,275	18,495
<b>NZ</b>								
Owner	786,978	848,052	858,771	863,874	911,880	15,822	48,006	124,902
Renter	280,563	300,405	355,383	406,845	451,965	106,440	45,120	171,402

Source: Statistics New Zealand

**Table 8: Percentage Change in Tenure by Ethnicity**

	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1986 to 1996	1996 to 2006	1986 to 2006
<b>Asian</b>							
Owner	77.7	64.5	34.8	48.9	192.3	100.7	486.5
Renter	136.6	69.9	53.7	63.2	302.0	150.9	908.6
<b>European</b>							
Owner	6.0	1.2	-1.0	-10.7	7.3	-11.6	-5.2
Renter	2.3	18.7	10.8	-4.5	21.5	5.8	28.5
<b>Maori</b>							
Owner	25.4	13.8	-6.5	5.2	42.8	-1.7	40.4
Renter	12.1	33.3	10.0	11.7	49.5	22.9	83.8
<b>Not Elsewhere Included</b>							
Owner	-62.1	234.9	15.3	-17.6	26.9	-5.0	20.6
Renter	-53.8	320.3	19.7	1.1	94.3	21.0	135.1
<b>Other</b>							
Owner	51.6	67.2	21.6	-91.1	153.4	-89.2	-72.6
Renter	77.6	179.1	64.3	-94.1	395.9	-90.3	-51.8
<b>Pacific peoples</b>							
Owner	34.1	7.3	-1.4	8.9	44.0	7.5	54.7
Renter	38.7	24.0	20.6	15.6	71.9	39.3	139.5
<b>NZ</b>							
Owner	7.8	1.3	0.6	5.6	9.1	6.2	15.9
Renter	7.1	18.3	14.5	11.1	26.7	27.2	61.1

Source: Statistics New Zealand

**Table 9: Home Ownership Rates by Ethnicity and Region**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Asian</b>								
Northland	54.8	50.8	53.2	50.4	52.2	-0.4	1.8	-2.6
Auckland	71.5	63.0	63.4	58.7	57.9	-4.3	-0.8	-13.6
Waikato	67.5	60.9	54.0	57.8	52.7	-3.1	-5.1	-14.8
Bay of Plenty	72.9	65.0	56.3	56.2	51.9	-8.8	-4.3	-21
Gisborne	87.5	61.8	65.1	62.2	57.9	0.4	-4.3	-29.6
Hawkes Bay	72.8	65.1	60.7	58.6	57.7	-6.5	-0.9	-15.1
Taranaki	71.9	70.0	61.2	57.9	54.3	-12.1	-3.6	-17.6
Manawatu-Wanganui	66.1	61.8	56.6	57.8	54.2	-4	-3.6	-11.9
Wellington	70.0	63.6	64.7	62.6	58.1	-1	-4.5	-11.9
Marlborough	66.7	57.1	68.8	47.4	43.9	-9.7	-3.5	-22.8
Nelson	66.7	53.8	50.9	53.6	47.5	-0.2	-6.1	-19.2
Tasman	55.6	66.7	58.8	62.5	61.1	-4.2	-1.4	5.5
West Coast	55.6	58.3	58.8	52.9	51.9	-5.4	-1	-3.7
Canterbury	59.6	61.1	61.3	59.5	51.5	-1.6	-8	-8.1
Otago	61.8	57.3	47.2	47.7	42.6	-9.6	-5.1	-19.2
Southland	79.3	56.8	63.6	58.1	51.6	1.3	-6.5	-27.7
New Zealand	69.1	62.7	61.9	58.8	56.5	-3.9	-2.3	-12.6

Source: Statistics New Zealand

**Table 9: Home Ownership Rates by Ethnicity and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>European</b>								
Northland	75.2	77.8	75.6	75.4	73.0	-2.4	-2.4	-2.2
Auckland	77.7	77.7	74.2	70.5	69.9	-7.2	-0.6	-7.8
Waikato	73.3	74.2	71.4	71.6	68.9	-2.6	-2.7	-4.4
Bay of Plenty	77.4	79.2	75.2	72.2	70.6	-7	-1.6	-6.8
Gisborne	74.1	75.4	73.3	72.3	70.3	-3.1	-2	-3.8
Hawkes Bay	76.4	77.3	74.6	72.4	71.6	-4.9	-0.8	-4.8
Taranaki	75.6	77.1	74.2	74.5	71.4	-2.6	-3.1	-4.2
Manawatu- Wanganui	73.3	74.5	71.7	71.1	69.4	-3.4	-1.7	-3.9
Wellington	75.4	76.1	73.6	70.7	69.5	-5.4	-1.2	-5.9
Marlborough	78.0	79.3	76.0	75.2	73.6	-4.1	-1.6	-4.4
Nelson	80.7	78.4	74.1	70.4	69.6	-8	-0.8	-11.1
Tasman	78.2	81.0	78.5	77.0	76.0	-4	-1	-2.2
West Coast	75.1	76.9	74.5	73.4	69.0	-3.5	-4.4	-6.1
Canterbury	77.9	77.8	75.3	73.0	71.9	-4.8	-1.1	-6
Otago	75.7	75.7	73.1	70.9	70.0	-4.8	-0.9	-5.7
Southland	80.5	81.6	79.0	77.0	73.8	-4.6	-3.2	-6.7
New Zealand	76.4	77.1	74.1	71.9	70.5	-5.2	-1.4	-5.9

Source: Statistics New Zealand

**Table 9: Home Ownership Rates by Ethnicity and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Maori</b>								
Northland	57.2	58.1	53.1	50.9	47.9	-7.2	-3	-9.3
Auckland	45.8	46.5	45.0	39.0	38.2	-7.5	-0.8	-7.6
Waikato	47.1	52.8	46.0	42.3	40.7	-10.5	-1.6	-6.4
Bay of Plenty	59.0	63.1	55.6	50.5	46.9	-12.6	-3.6	-12.1
Gisborne	49.1	49.0	45.9	44.6	42.6	-4.4	-2	-6.5
Hawkes Bay	51.2	52.9	47.0	43.2	42.0	-9.7	-1.2	-9.2
Taranaki	51.3	52.3	48.3	46.8	44.2	-5.5	-2.6	-7.1
Manawatu-Wanganui	45.9	49.9	45.1	43.4	41.7	-6.5	-1.7	-4.2
Wellington	40.7	44.7	44.0	40.4	40.2	-4.3	-0.2	-0.5
Marlborough	57.5	56.6	50.9	51.3	49.0	-5.3	-2.3	-8.5
Nelson	45.7	43.3	37.5	33.5	33.4	-9.8	-0.1	-12.3
Tasman	46.6	53.6	53.1	47.7	52.4	-5.9	4.7	5.8
West Coast	51.5	59.1	56.3	55.0	48.6	-4.1	-6.4	-2.9
Canterbury	47.7	49.1	47.5	43.5	43.9	-5.6	0.4	-3.8
Otago	47.9	50.3	51.4	47.7	45.5	-2.6	-2.2	-2.4
Southland	59.7	65.1	60.4	55.5	54.8	-9.6	-0.7	-4.9
New Zealand	49.2	52.0	48.0	44.0	42.5	-8	-1.5	-6.7

Source: Statistics New Zealand

**Table 9: Home Ownership Rates by Ethnicity and Region Continued**

	Home ownership rates (%)					% Point Change		
	1986	1991	1996	2001	2006	1991 to 2001	2001 to 2006	1986 to 2006
<b>Pacific peoples</b>								
Northland	47.6	49.5	50.9	44.0	42.9	-5.5	-1.1	-4.7
Auckland	46.2	43.5	40.2	35.1	33.3	-8.4	-1.8	-12.9
Waikato	46.2	56.6	46.3	41.3	39.2	-15.3	-2.1	-7
Bay of Plenty	54.4	57.7	47.8	41.5	35.7	-16.2	-5.8	-18.7
Gisborne	50.0	40.7	40.7	31.3	35.1	-9.4	3.8	-14.9
Hawkes Bay	48.6	50.0	41.8	31.5	32.7	-18.5	1.2	-15.9
Taranaki	43.8	50.0	45.8	41.0	40.8	-9	-0.2	-3
Manawatu-Wanganui	40.4	45.0	38.7	34.4	33.6	-10.6	-0.8	-6.8
Wellington	35.9	38.1	35.8	34.1	34.9	-4	0.8	-1
Marlborough	60.0	60.0	50.0	33.3	30.6	-26.7	-2.7	-29.4
Nelson	36.4	53.8	29.0	29.0	27.5	-24.8	-1.5	-8.9
Tasman	60.0	55.6	50.0	50.0	47.6	-5.6	-2.4	-12.4
West Coast	60.0	66.7	53.3	66.7	57.1	0	-9.6	-2.9
Canterbury	44.8	42.2	38.0	34.9	31.6	-7.3	-3.3	-13.2
Otago	36.7	38.8	37.4	34.9	36.2	-3.9	1.3	-0.5
Southland	57.1	50.9	50.0	44.2	44.2	-6.7	0	-12.9
New Zealand	44.5	43.7	40.2	35.5	34.1	-8.2	-1.4	-10.4

Source: Statistics New Zealand

**Table 10: Number of Households by Tenure and Highest Qualification**

	1986	1991	1996	2001	2006
<b>No School Qualification</b>					
Owner	291,681	263,163	267,213	195,996	181,530
Renter	117,510	112,188	125,265	104,433	111,177
<b>School Qualification</b>					
Owner	141,834	180,171	249,918	295,470	274,308
Renter	60,855	68,805	108,525	137,778	139,794
<b>Vocational Qualification</b>					
Owner	245,478	301,251	190,548	185,148	242,097
Renter	66,915	83,775	55,209	68,988	96,738
<b>Degree</b>					
Owner	54,531	66,097	84,732	105,165	167,523
Renter	16,572	20,136	31,770	47,964	69,066
<b>Not Elsewhere Included</b>					
Owner	53,319	37,170	64,932	80,151	44,694
Renter	18,630	15,369	33,822	45,975	33,321
<b>All Groups</b>					
Owner	786,846	847,839	857,340	861,930	910,155
Renter	280,482	300,279	354,594	405,135	450,096

Source: Statistics New Zealand

Table excludes those households where the reference was less than 15 years of age.

**Table 11: Change in the Number of Households by Tenure and Qualification**

	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1986 to 1996	1996 to 2006	1986 to 2006
<b>No School Qualification</b>							
Owner	-28,518	4,050	-71,217	-14,466	-24,468	-85,683	-110,151
Renter	-5,322	13,077	-20,832	6,744	7,755	-14,088	-6,333
<b>School Qualification</b>							
Owner	38,337	69,747	45,552	-21,162	108,084	24,390	132,474
Renter	7,950	39,720	29,253	2,016	47,670	31,269	78,939
<b>Vocational Qualification</b>							
Owner	55,773	-110,703	-5,400	56,949	-54,930	51,549	-3,381
Renter	16,860	-28,566	13,779	27,750	-11,706	41,529	29,823
<b>Degree</b>							
Owner	11,556	18,645	20,433	62,358	30,201	82,791	112,992
Renter	3,564	11,634	16,194	21,102	15,198	37,296	52,494
<b>Not Elsewhere Included</b>							
Owner	-16,149	27,762	15,219	-35,457	11,613	-20,238	-8,625
Renter	-3,261	18,453	12,153	-12,654	15,192	-501	14,691
<b>All Groups</b>							
Owner	60,993	9,501	4,590	48,225	70,494	52,815	123,309
Renter	19,797	54,315	50,541	44,961	74,112	95,502	169,614

Source: Statistics New Zealand

**Table 12: Percentage Change in the Number of Households by Tenure and Qualification**

	1986 to 1991	1991 to 1996	1996 to 2001	2001 to 2006	1986 to 1996	1996 to 2006	1986 to 2006
<b>No School Qualification</b>							
Owner	-9.8	1.5	-26.7	-7.4	-8.4	-32.1	-37.8
Renter	-4.5	11.7	-16.6	6.5	6.6	-11.2	-5.4
<b>School Qualification</b>							
Owner	27.0	38.7	18.2	-7.2	76.2	9.8	93.4
Renter	13.1	57.7	27.0	1.5	78.3	28.8	129.7
<b>Vocational Qualification</b>							
Owner	22.7	-36.7	-2.8	30.8	-22.4	27.1	-1.4
Renter	25.2	-34.1	25.0	40.2	-17.5	75.2	44.6
<b>Degree</b>							
Owner	21.2	28.2	24.1	59.3	55.4	97.7	207.2
Renter	21.5	57.8	51.0	44.0	91.7	117.4	316.8
<b>Not Elsewhere Included</b>							
Owner	-30.3	74.7	23.4	-44.2	21.8	-31.2	-16.2
Renter	-17.5	120.1	35.9	-27.5	81.5	-1.5	78.9
<b>All Groups</b>							
Owner	7.8	1.1	0.5	5.6	9.0	6.2	15.7
Renter	7.1	18.1	14.3	11.1	26.4	26.9	60.5

Source: Statistics New Zealand

**Table 13: Tenure by Qualification by Regions, Percentage Point variation from New Zealand Mean Home Ownership Rate, 1986-2006**

	1986	1991	1996	2001	2006
<b>Northland</b>					
No School Qualification	2.0	0.7	0.9	2.0	1.8
School Qualifications	-1.1	1.3	1.9	4.1	3.6
Vocational	-6.2	-1.5	-1.2	1.2	0.9
Degree	-7.1	-0.7	3.3	3.9	4.0
<b>Auckland</b>					
No School Qualification	-2.0	-3.4	-3.4	-5.0	-5.5
School Qualifications	1.3	-0.6	-0.6	-3.1	-3.0
Vocational	1.5	-0.4	-0.5	-2.6	-3.0
Degree	2.6	0.5	-1.2	-2.8	-2.7
<b>Waikato</b>					
No School Qualification	-2.1	-0.4	-1.8	-0.7	-0.8
School Qualifications	-3.4	-2.6	-3.3	-0.1	-1.5
Vocational	-5.9	-4.0	-3.4	-0.4	-1.8
Degree	-4.3	-3.5	-2.6	-0.4	-0.2
<b>Bay of Plenty</b>					
No School Qualification	1.6	3.3	1.2	0.2	0.7
School Qualifications	2.2	3.5	1.5	1.0	1.5
Vocational	-1.6	0.6	-0.3	-0.9	-0.8
Degree	-0.8	1.6	2.3	1.7	2.4
<b>Gisborne</b>					
No School Qualification	-8.6	-10.7	-8.6	-8.1	-8.5
School Qualifications	-2.1	-2.4	-2.7	-2.2	-0.7
Vocational	-3.1	-3.0	-3.0	-3.0	-5.1
Degree	-3.7	0.7	2.4	3.5	2.5
<b>Hawkes Bay</b>					
No School Qualification	-2.3	-1.7	-2.2	-2.5	-1.4
School Qualifications	1.0	1.1	1.2	1.8	3.6
Vocational	1.5	1.7	1.5	0.6	1.6
Degree	2.1	2.7	6.1	5.6	5.3
<b>Taranaki</b>					
No School Qualification	2.2	2.4	2.8	4.7	3.6
School Qualifications	-0.5	2.2	0.8	5.3	4.3
Vocational	-1.5	0.4	1.2	3.0	2.6
Degree	-8.2	-2.8	0.1	2.7	4.8
<b>Manawatu-Wanganui</b>					
No School Qualification	-1.8	-1.0	-0.4	0.3	0.2
School Qualifications	-4.6	-3.1	-3.5	0.0	-0.1
Vocational	-2.8	-1.9	-2.1	-0.4	0.3
Degree	-4.2	-2.2	-1.6	-0.3	1.8
<b>Wellington</b>					
No School Qualification	-5.2	-5.1	-3.3	-3.0	-2.9
School Qualifications	-1.1	-1.9	-0.6	-1.2	-1.5

Vocational	0.5	<b>-0.5</b>	<b>-0.7</b>	<b>-1.0</b>	<b>-0.5</b>
Degree	0.7	<b>-0.1</b>	0.5	0.2	<b>-0.7</b>
<b>Marlborough</b>					
No School Qualification	5.6	5.1	5.4	7.1	6.2
School Qualifications	1.5	3.8	3.9	5.9	6.3
Vocational	1.6	3.8	1.3	3.9	5.6
Degree	<b>-0.6</b>	4.3	4.9	6.8	4.9
<b>Nelson</b>					
No School Qualification	5.7	1.9	<b>-0.2</b>	<b>-1.9</b>	<b>-0.2</b>
School Qualifications	3.4	4.1	1.1	0.9	1.6
Vocational	6.2	2.7	1.5	<b>-1.1</b>	0.7
Degree	6.6	7.1	5.9	6.0	5.8
<b>Tasman</b>					
No School Qualification	7.5	9.5	10.2	8.1	9.1
School Qualifications	<b>-0.8</b>	4.3	4.8	7.9	8.9
Vocational	1.6	3.7	3.0	6.4	7.7
Degree	<b>-2.9</b>	6.2	7.0	12.3	10.5
<b>West Coast</b>					
No School Qualification	4.5	5.6	4.5	6.1	4.8
School Qualifications	<b>-2.8</b>	1.0	4.6	7.2	5.5
Vocational	<b>-1.1</b>	1.4	2.3	3.8	1.1
Degree	<b>-18.1</b>	<b>-12.1</b>	<b>-13.7</b>	<b>-8.3</b>	<b>-4.1</b>
<b>Canterbury</b>					
No School Qualification	3.8	3.4	3.8	3.8	3.8
School Qualifications	1.9	2.3	2.5	2.7	3.0
Vocational	3.0	2.5	2.8	3.5	4.1
Degree	2.3	2.7	2.3	4.1	3.6
<b>Otago</b>					
No School Qualification	3.8	4.3	4.7	5.7	7.1
School Qualifications	<b>-2.5</b>	<b>-3.0</b>	<b>-2.7</b>	<b>-1.6</b>	<b>-1.6</b>
Vocational	0.4	1.2	1.3	1.1	2.9
Degree	<b>-2.8</b>	<b>-3.4</b>	<b>-2.4</b>	<b>-0.3</b>	<b>-0.2</b>
<b>Southland</b>					
No School Qualification	8.4	9.8	8.7	9.2	8.8
School Qualifications	6.0	7.4	7.9	8.6	7.8
Vocational	2.9	4.2	4.9	6.4	5.6
Degree	<b>-2.8</b>	<b>-3.4</b>	<b>-2.4</b>	<b>-0.3</b>	5.7

Source: Statistics New Zealand

NB: A negative figure indicates home ownership rate below New Zealand mean for qualification

**Table 14: Tenure by Qualification by Ethnicity, Percentage point Variation from New Zealand Mean Home ownership rate**

	1986	1991	1996	2001	2006
<b>Asian</b>					
No School Qualification	3.1	0.2	-4.6	-4.3	
School Qualifications	-6.9	-11.2	-6.4	-8.3	
Vocational	-6.8	-18.2	-10.4	-10.1	
Degree	-11.8	-13.6	-14.1	-10.7	
<b>European</b>					
No School Qualification	4.1	4.7	4.9	5.4	
School Qualifications	2.1	2.4	2.5	3.3	
Vocational	1.4	2.1	1.5	2.4	
Degree	0.9	1.5	2.4	2.4	
<b>Maori</b>					
No School Qualification	-23.8	-20.2	-23.0	-25.6	
School Qualifications	-25.2	-22.4	-20.6	-21.8	
Vocational	-23.1	-21.0	-20.5	-24.1	
Degree	-18.1	-16.3	-13.6	-15.1	
<b>Pacific people</b>					
No School Qualification	-28.1	-26.8	-31.8	-34.1	
School Qualifications	-27.7	-30.2	-26.8	-30.8	
Vocational	-27.5	-30.9	-26.4	-31.7	
Degree	-26.7	-26.6	-19.9	-20.4	

Source: Statistics New Zealand

NB: A negative figure indicates home ownership rates less than the national average



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