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Tatauranga Aotearoa

Housing in Aotearoa New Zealand: 2025

Te Kāwanatanga o Aotearoa
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Introduction

Housing in Aotearoa New Zealand: 2025 brings together a range of housing information – from official and government administrative statistics – to describe how housing intersects with people. How well does Aotearoa New Zealand's housing stock provide suitable, affordable, warm, safe, and secure shelter for its citizens? Where are the gaps and inequalities? Housing can act as a visible manifestation of inequality but can also act as a medium to address it.

This report is an update of Housing in Aotearoa: 2020 (Stats NZ, 2020a). It includes updates to time series and new data sources, including some aspects of housing that were not covered previously. However, we have not updated all topics; for example, housing and the environment.

See Housing in Aotearoa: 2020 for topics which are not included here.

Housing is a basic human need and is fundamental to our wellbeing. The International Bill of Human Rights describes a decent home as one that is safe, warm, dry, affordable, accessible, and culturally adequate.[1] It needs to have infrastructure such as water, and accessibility to services and facilities such as education and health care.

In 2018, Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development (HUD) was established to deal with some of the challenges facing housing in New Zealand. Legislative changes resulted in the tightening of rental housing regulations, and the introduction of healthy housing standards (see section 2). There has been a government focus on increasing both public and private housing stock.

In 2019, Housing New Zealand (Housing NZ) was merged with Homes, Land, Community, and the KiwiBuild unit from the Ministry of Housing, to become Kāinga Ora. Since 2019, there has been an increase in public housing stock. Other community housing providers also increased (see section 2).

Between 2021 and 2023, Te Kāhui Tika Tangata – Human Rights Commission undertook an inquiry on the right to a decent home in New Zealand. The purpose was to understand people's housing experiences and identify human rights-based solutions to support everyone's right to a decent home.

[1] Te Kāhui Tika Tangata – Human Rights Commission, Right to a Decent Home.

Recommendations from this inquiry include integrating the right to a decent home into housing policymaking processes and implementing measures to protect and enforce this right.

Section 1 of this report provides a general overview of New Zealand's housing, including changes in dwelling density and type. The other sections focus on specific aspects of housing and cover home ownership and renting, housing affordability, housing quality, alternative housing and living situations, crowding and homelessness, and housing for older New Zealanders.

About the data

Populations in the report

Most of the information presented in this report is about dwellings, households, and the usually resident population living in dwellings (either private or non-private) and households. In the 2023 Census there were 4,657,116 people usually living in occupied dwellings in New Zealand.

The report also uses data from Stats NZ's 2023 Household Disability Survey (HDS). The HDS was a sample survey of people living in private dwellings or 'residential and community care facilities' – one type of non-private dwelling. The HDS sample included disabled and non-disabled people of all ages and therefore can be used to look at housing conditions for disabled people and non-disabled people.

Data sources

The main data sources for this report are the Census of Population and Dwellings, the General Social Survey (GSS), the Household Economic Survey (HES), building consents, and the HDS.

Additional data sources include statistics from the Building Research Association of New Zealand's (BRANZ's) Household Energy End-use Project 2 (HEEP2), HUD's housing affordability indicators, Ministry of Social Development's (MSD's) Housing Register data, as well as CoreLogic data, Inland Revenue, and Reserve Bank of New Zealand – Te Pūtea Matua (RBNZ) information. Longer time series have been included where possible.

Data quality ratings for 2023 Census variables has more information on census data.

The COVID-19 pandemic context

The COVID-19 pandemic had a major impact on societies worldwide (OECD, 2021). In New Zealand, public health measures resulted in economic disruptions to supply chains, disruptions to tourism from closed borders, financial strain on businesses, and employment insecurity. However, New Zealand had lower pandemic death rates than many other countries (NZ Royal Commission, 2024).

Effects on housing

Between March 2020 and March 2022, New Zealand largely closed its borders to non-citizens, severely restricting cross-border movement, in an unprecedented move to limit the spread of COVID-19.[2]

Net migration remained close to zero between the year ended March 2021 and the year ended October 2022.[3] This figure contrasts with the long-term average for October years before COVID-19 (2002–2019) of 120,500 migrant arrivals, and 91,900 migrant departures (Stats NZ, 2023a).

This was a time of great uncertainty. Commentators expected that the tightened border controls would result in a chance for housing supply to catch up with demand (ANZ Research, May 2021). In fact, the Reserve Bank of New Zealand expected that the border restrictions and economic effects of the pandemic could potentially lead to around a 9 percent fall in house prices by the end of 2020 (RBNZ, May 2020).

However, when the RBNZ lowered the official cash rate (OCR) in response to the rapidly deteriorating economic situation, this led to a fall in mortgage interest rates and house prices peaked sharply (RBNZ, August 2021).

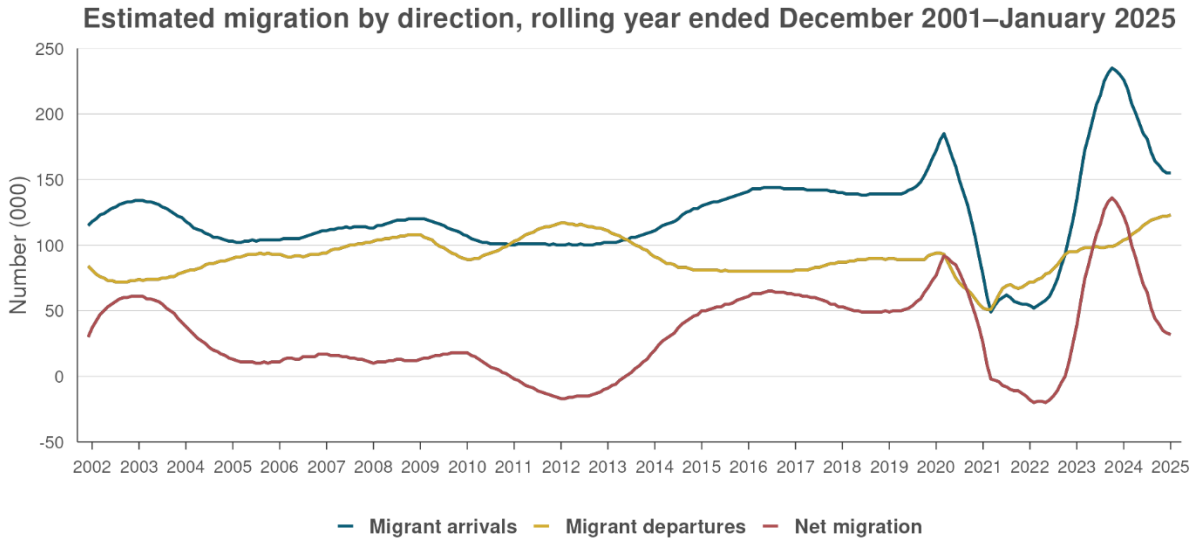
In late 2021, the RBNZ started to raise the OCR in response to rising inflation (RBNZ, October 2021). This increased the cost of borrowing and also contributed to lower demand for housing and a fall in house prices.

After the border opened up, migration rebounded before falling again (see figure 0.1). The RBNZ (Lilly, 2024) noted that the slowdown in New Zealand's population growth, as net migration fell, reduced housing demand.

[2] Some managed isolation continued after March 2022 (MBIE, 2023b).

[3] Migrants are people changing their country of residence, regardless of their country of citizenship or visa status. A 12-month threshold is used to classify migrants from non-migrants, aligned with international guidelines on measuring migration (Stats NZ, 2023a).

Figure 0.1

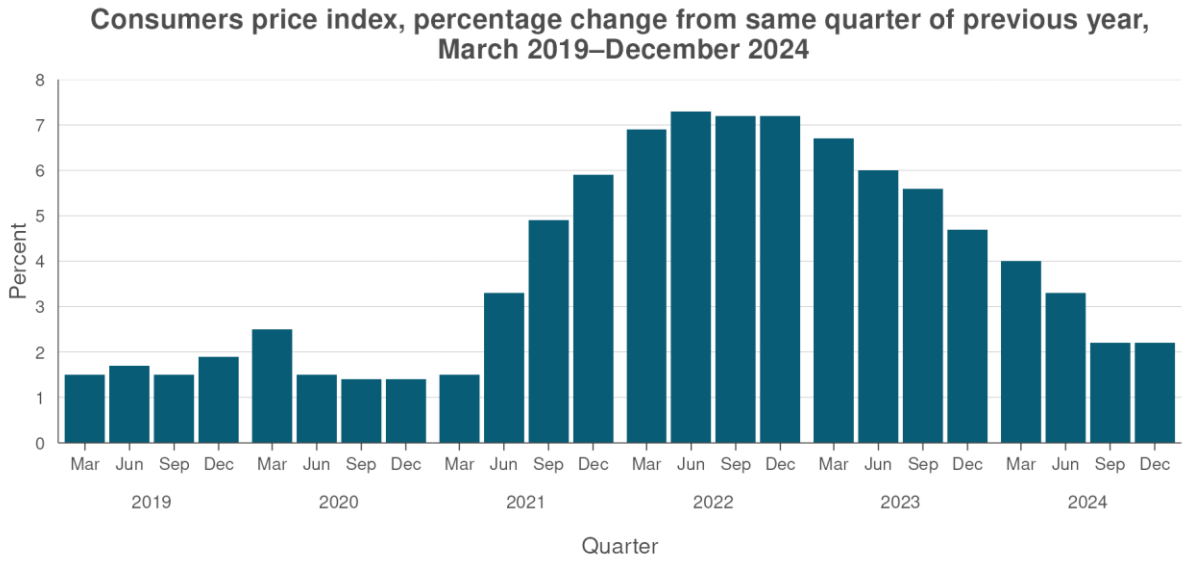


Stats NZ international travel and migration

Effects on prices

A combination of factors associated with the pandemic resulted in a substantial rise in inflation. The consumers price index (CPI) showed annual inflation peaking in 2022 at over 7 percent, as shown in figure 0.2. This, in turn, caused pressure on living costs (see section 3).

Figure 0.2



Stats NZ household labour force survey

In housing, cost increases varied during this time. In 2020, the government introduced a temporary rent freeze, which resulted in a very low rise in rent. The rent price index rose 0.5 percent in the 2020 September quarter, the smallest quarterly rise in two years (Stats NZ, 2020b).

However, costs associated with home ownership increased, such as insurance and rates (see section 3). Construction costs also increased. The Ministry of Business, Innovation and Employment (MBIE) reported that according to the CPI, “prices for the construction of new dwellings increased 18 percent in the March 2022 quarter (when compared with the March 2021 quarter). This was the largest increase recorded since the series began in 1985” (MBIE, 2022).

There was also a shortage of building materials (Ipsos, 2021; MBIE, 2022), and subsequently the government instituted a taskforce around the supply of GIB board, a key construction material (Gibson, 2022). These issues may have contributed to an increase in the time taken to complete dwellings (Stats NZ, 2024c).

1 – Overview of dwellings in Aotearoa New Zealand

Introduction

This section provides an overview of dwellings in Aotearoa New Zealand, and how these have changed over time. It uses data from the 2023 Census of Population and Dwellings and from earlier censuses, as well as other data sources such as building consents. It covers the number and types of dwellings counted in the census, including private dwellings (housing) and non-private dwellings. For private dwellings, it explores the changes in density, type, and size. Information on the age of New Zealand's housing is also included.

The Census of Population and Dwellings is the official count of people and dwellings in New Zealand. A dwelling is any building or structure, or part of a building or structure, that is used (or intended to be used) for human habitation. It can be permanent or temporary and includes structures such as houses, hotels, hospitals, caravans, and tents. A building can contain more than one dwelling. For example, each apartment in an apartment building is counted as an individual dwelling.

Dwellings are defined as private or non-private. A private dwelling accommodates a person or group of people and is not generally available for public use. It is usually built to function as self-contained housing. Examples of private dwellings are houses, units (flats), and apartments.

Non-private dwellings are those that provide short or long-term communal or transitory accommodation. These are available to the public for reasons such as employment, study, special need, legal requirement, or recreation. Examples include hotels, motels, and guest accommodation; educational institutions such as student hostels; prisons; and hospitals.

Key points

Dwellings counted in the 2023 Census

- The 2023 Census recorded 2,041,236 private dwellings and 15,342 non-private dwellings. There were 1,793,613 occupied private dwellings.
- The percentage of private dwellings that were unoccupied has remained stable over the last three censuses, at around 1 in 10 (10.8 percent in 2023).

Housing density

- Housing density increased in every region between 2013 and 2023.
- In 2023, housing density was highest in the Auckland region (120.6 private dwellings per square kilometre).
- Tauranga and Hamilton cities saw increases in housing density of over 20 percent between 2013 and 2023, at 22.7 and 21.2 percent, respectively.

Private dwelling type

- Separate one-storey houses are still the most common type of occupied private dwelling, but multi-storey houses and joined dwellings in multi-storey buildings are becoming more common.
- Between 2013 and 2023, the number of joined private dwellings increased by 37.6 percent, which was much higher than the increase in separate private dwellings (18.0 percent).

Size of homes

- The proportion of homes with three bedrooms has been gradually falling since 1991, and the proportion with four bedrooms has been steadily increasing. In 2023, three-bedroom homes made up 42.0 percent of occupied private dwellings and four-bedroom homes made up 24.0 percent.
- The average floor area of new homes fell from 198.0 square metres for the year ended January 2013 to 139.7 square metres for the year ended January 2024.

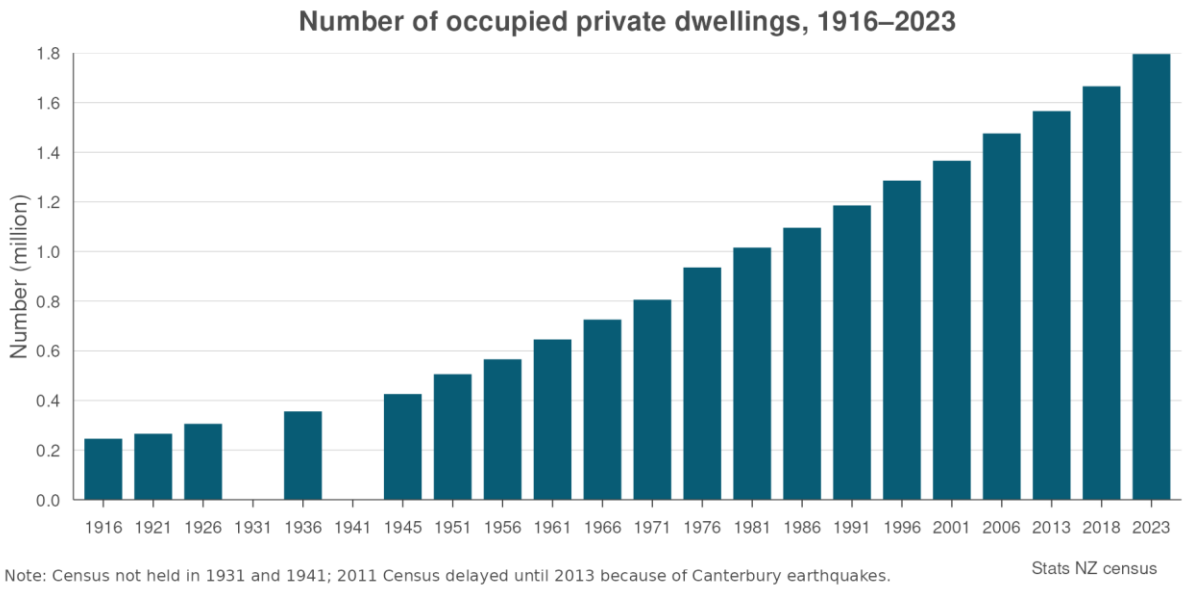
Age of homes

- Around 4 out of 5 homes in New Zealand date from the 1960s onwards. Over a third (37.2 percent) were built from the year 2000 onwards.

Dwellings counted in the 2023 Census

The 2023 Census recorded over 2 million (2,041,236) private dwellings and over 15,000 (15,342) non-private dwellings. Of private dwellings, almost 1.8 million (1,793,613) were occupied, 220,455 were unoccupied, and 27,168 were under construction. As figure 1.1 shows, the number of occupied private dwellings in New Zealand has been increasing steadily since 1916.

Figure 1.1



The percentage of private dwellings that were unoccupied has remained relatively stable over the last three censuses, at 10.8 percent in 2023, 10.2 percent in 2018, and 10.6 percent in 2013. These dwellings do not necessarily represent spare housing capacity that people could move into.

Unoccupied private dwellings include dwellings whose residents were temporarily away at the time of the census and dwellings that were empty (had no occupants). Empty dwellings include those being repaired or renovated, and baches and holiday homes that were not being used on census night.

Not all private dwellings are part of the ‘housing stock’

Private dwellings may or may not be part of the housing stock. Those considered to be part of the housing stock are houses, units (flats), townhouses, and apartments. Types of private dwellings that are not part of the housing stock include private dwellings in motor camps, mobile dwellings such as campervans, improvised dwellings such as garages and cars, and places of habitation with no dwelling, such as doorways.

Section 5 has further information on private dwellings that are not part of the housing stock, and the households and people living in these.

Where do people in New Zealand live?

The vast majority of the New Zealand population lives in a private dwelling. In the 2023 Census, 98.1 percent of people who could be placed into a dwelling (4,568,745

people) were living in a private dwelling. Only 1.9 percent (88,371 people) were living in a non-private dwelling.

Of those who lived in non-private dwellings, most (72.7 percent) were in institutions such as residential care for older people, educational institutions such as student hostels, or residential and community care facilities. The remainder (27.3 percent) lived in other types of non-private dwellings such as hotels, motels, or guest accommodation.

Private dwelling density

Dwelling density refers to the number of dwellings in a given amount of land. It reflects the types of housing present (for example, separate houses, joined units, apartments, or a mixture of these) and other factors such as section size and the amount of outdoor space that surrounds housing. It is affected by the planning rules that apply in an area, including those for building height and the number of dwellings per site.

New housing developments in areas that previously had very few dwellings can result in dramatic increases in density. Dwelling density is not the same as population density, which is the number of people in an area.

The analysis below uses the average number of private dwellings (occupied and unoccupied) per square kilometre to measure private dwelling density (housing density). The number of square kilometres has been calculated using the total land area, excluding water areas such as inlets.

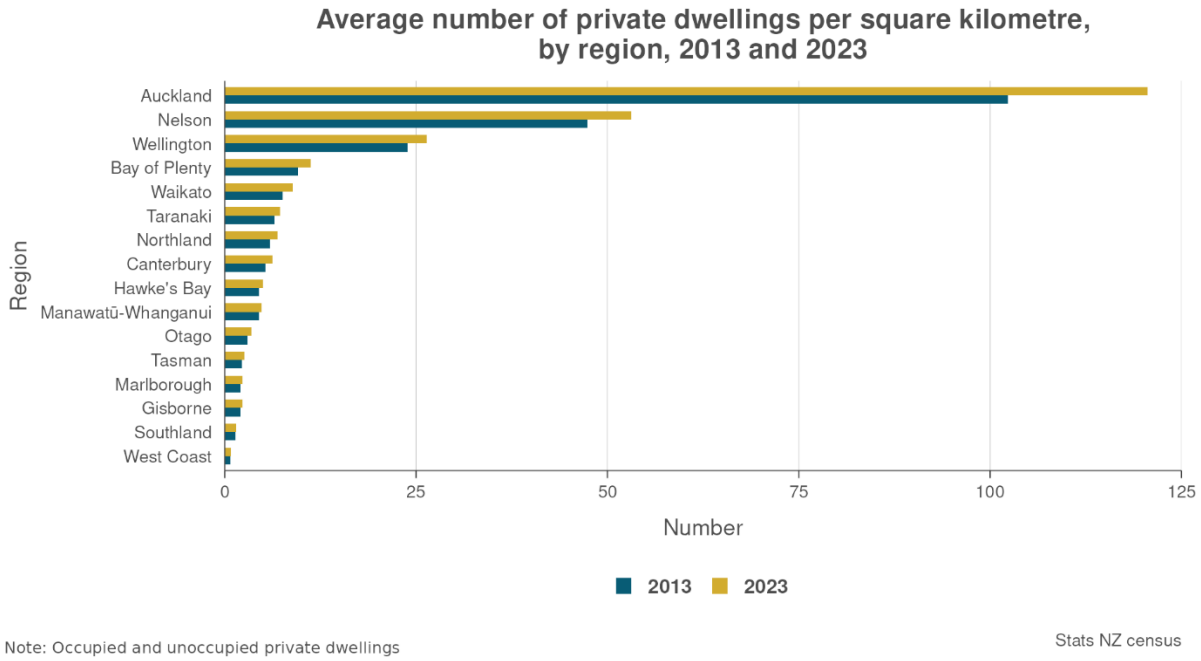
Housing density highest in the Auckland region

Using the average number of private dwellings (occupied and unoccupied) per square kilometre to measure housing density shows that most regions have quite similar, low housing densities. However, there are several regions where density is much higher.

As figure 1.2 shows, the Auckland region stands out, with a much higher housing density than other regions in 2023, at 120.6 private dwellings per square kilometre. The second and third highest housing density regions were Nelson, with 53.2 private dwellings per square kilometre, and Wellington, with 26.4 private dwellings per square kilometre. For the remaining regional council areas, housing density ranged from 11.2 private dwellings per square kilometre in the Bay of Plenty to 0.8 private dwellings per square kilometre in the West Coast.

Regions with relatively high housing density – Auckland, Nelson, and Wellington – are predominantly urban in nature. Those with lower density, such as Waikato and Canterbury, are less urban and have a larger rural component.

Figure 1.2



Note: Occupied and unoccupied private dwellings

Stats NZ census

Housing density increases in every region

Housing density increased in every region between 2013 and 2023. The Auckland region had an increase of 17.9 percent, gaining an additional 18.3 private dwellings per square kilometre over this period. In the Nelson region, housing density increased by 12.1 percent, with a gain of 5.8 private dwellings per square kilometre. The Wellington region had an increase of 10.7 percent, gaining 2.6 private dwellings per square kilometre.

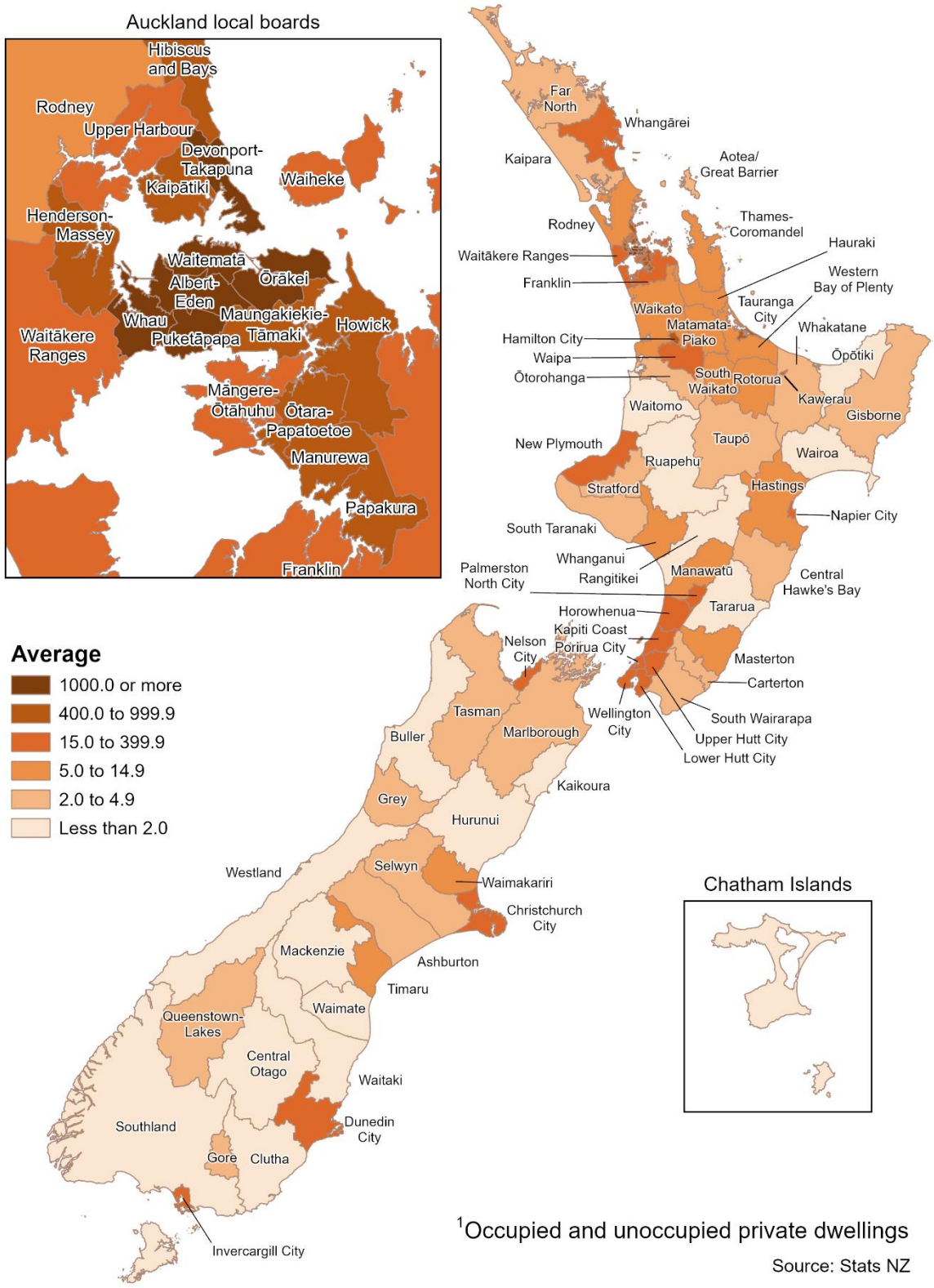
Substantial increases in housing density in many Auckland local board areas

Housing density across the local board areas of Auckland varied widely, as figure 1.3 shows, but has increased in every local board area between 2013 and 2023, including those where it was already very high.

Housing density is also shown for territorial authority and Auckland local board, as well as SA2, areas in the interactive map Average number of private dwellings per square kilometre for the 2023 Census.

Figure 1.3

Average number of private dwellings[1] per square kilometre by territorial authority and Auckland local board area, 2023



[1]Occupied and unoccupied private dwellings

Source: Stats NZ

Waitematā has by far the highest housing density of the Auckland local board areas and has had the highest numerical increase in density since 2013. In 2023 there were 2,283.8 private dwellings per square kilometre in this area, up from 1,852.7 in 2013 – an increase of 431.1 private dwellings per square kilometre (23.3 percent). Waitematā covers the most central parts of Auckland, including the city centre and inner-city residential suburbs, and contains many high-rise apartment buildings.

The Auckland local board areas that showed the highest percentage change in housing density – as well as large numerical increases – were Upper Harbour and Papakura. Housing density increased by 50.8 percent in Upper Harbour, at 391.2 private dwellings per square kilometre in 2023, up from 259.5 in 2013.

Papakura had an increase of 46.0 percent, with 570.1 private dwellings per square kilometre in 2023, up from 390.4 in 2013. Substantial increases in housing density have also occurred in many other Auckland local board areas, including Whau, Henderson-Massey, Manurewa, and Howick.

Dramatic increases in housing density in some Auckland SA2s

The data for Auckland at statistical area 2 (SA2)[4] level shows that housing density has increased in many SA2s between 2013 and 2023, with large increases in some previously sparsely settled areas that have since been developed. For example, a major housing development, designed as medium density, has taken place at Hobsonville Point. For the Hobsonville Point Catalina Bay SA2, housing density has risen from 19.0 private dwellings per square kilometre in 2013 to 1,378.3 in 2023.

Examples of other suburban SA2s within Auckland that had very large increases between 2013 and 2023 include Ormiston South and Takanini South East. Ormiston South had around 36 times as many private dwellings in 2023 as in 2013. Takanini South East had nearly 33 times as many private dwellings in 2023 as in 2013.

Housing density has increased further in some central city Auckland SA2s where it was already very high. For example, for Symonds Street North West it increased by 62.1 percent.

[4] The statistical area 2 (SA2) geography aims to reflect communities that interact socially and economically. “In larger urban areas, an SA2 often approximates a single suburb or part of a larger suburb. A small urban area containing up to 5,000 residents may be represented by a single SA2. In rural areas, rural settlements are included in their respective SA2 with the surrounding rural area” (Stats NZ, 2023c, p14).

Housing density increases in Tauranga and Hamilton

In Tauranga and Hamilton cities, housing density increased by 22.7 and 21.2 percent, respectively, between 2013 and 2023. Tauranga city had 430.6 private dwellings per square kilometre in 2023, up from 350.9 in 2013. In Hamilton city there were 587.9 private dwellings per square kilometre in 2023, up from 484.9 in 2013.

Large increases in housing density can occur where housing developments have taken place on the outskirts of cities or in greenfield areas. For example, in Rototuna North, on the northern edge of Hamilton, the number of private dwellings rose to 344.8 per square kilometre in 2023, from 82.5 in 2013. Another example is Pyes Pa West in the southern part of Tauranga, which had 485.7 private dwellings per square kilometre in 2023, up from 12.5 in 2013.

Major increases in housing density in parts of Christchurch

The calculation of housing density in Christchurch city (the territorial authority area) is affected by the inclusion of a vast area of rural land in Banks Peninsula.

In 2023, Christchurch city had 115.7 private dwellings per square kilometre. Housing density increased by 10.5 percent overall between 2013 and 2023, with 163,734 private dwellings in 2023, compared with 148,212 in 2013.

However, some Christchurch SA2s had much larger increases in density over this period. These include Prestons, which had 587.0 private dwellings per square kilometre in 2023, compared with 20.7 in 2013, and Christchurch Central East, where housing density increased by 92.0 percent.

One of the goals of Christchurch City Council's central city action plan is to encourage more people to live in the city centre.

Christchurch city experienced a sequence of earthquakes in 2010 and 2011 and a subsequent loss of housing, which was followed by a rapid rebuild (Goodyear, 2014). This has affected housing density patterns in the city. A major loss of private dwellings has occurred in the Ōtakaro-Avon River Corridor, with 39 private dwellings in 2023, down significantly from 3,054 in 2013. This change reflects the demolition of many dwellings following the earthquakes.

How is our housing changing?

Dwelling type data from the census shows how our housing is changing, nationally and regionally. It indicates whether a private dwelling is a separate house or joined to other dwellings, businesses, or shops. The joined dwelling category includes units

(flats), joined townhouses, terraced housing, and apartments. The census dwelling type data also provides information on the number of storeys for private dwellings. For separate houses, this is the number of storeys that the house itself has. For joined dwellings, it is the number of storeys for the whole building that a dwelling is part of. The types of dwellings in an area can have a significant impact on dwelling density.

The analysis below uses census dwelling type data for private dwellings that were occupied. Dwelling type data is also available for unoccupied dwellings and dwellings under construction, but caution is advised when using it due to the high level of imputation of dwelling type for those dwellings.

Joined private dwellings becoming more common

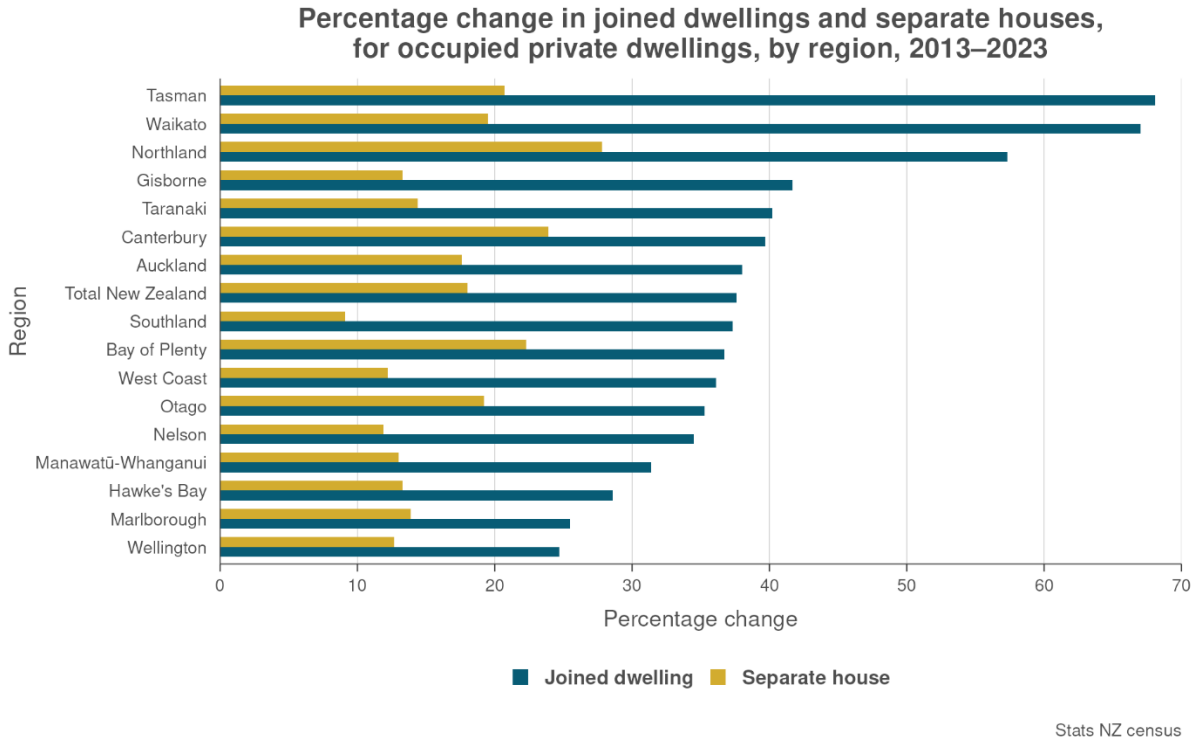
At the national level, separate houses remain by far the most common type of occupied private dwelling, but census data shows that joined private dwellings are becoming more common. In the 2023 Census data for occupied private dwellings, around 1.4 million (1,408,068) separate houses and around 360,000 (367,137) joined dwellings were counted. It is likely that these figures represent a small overcount of separate dwellings and undercount of joined dwellings, but less so than in previous censuses, due to data quality improvements for the 2023 Census.

The number of joined dwellings increased substantially between 2013 and 2023, up 37.6 percent (100,389 dwellings). The increase in the number of separate dwellings over this period was much lower, at 18.0 percent, (214,707 dwellings).

Nationwide, in 2023 around 1 in 5 occupied private dwellings was a joined dwelling. The growth in joined dwellings may partly reflect data quality improvements as well as real-world change.

At regional council level, the data shows the same pattern as for the country overall. In every region, separate houses were still the most common type of occupied private dwelling in 2023, but growth in joined dwellings between 2013 and 2023 exceeded that of separate houses over this period (see figure 1.4). The highest percentage increases in the number of joined dwellings were in Tasman (68.1 percent) and Waikato (67.0 percent).

Figure 1.4



The Auckland region saw the largest increase in the number of joined dwellings since 2013, gaining 41,646 joined dwellings to reach 151,242 in 2023, up from 109,596 in 2013. This represents 41.5 percent of the total increase in joined dwellings across the country.

Substantial increases were also seen in Canterbury, which gained 13,593 joined dwellings, and in the Waikato and Wellington regions, which each gained over 10,000 (10,905 in Waikato; 10,284 in Wellington).

In 2023, over 1 in 4 occupied private dwellings in the Auckland and Wellington regions were joined. In the Canterbury region, nearly 1 in 5 occupied private dwellings in 2023 were joined.

Of the Auckland local board areas, Waitematā showed the greatest increase in the number of joined dwellings between 2013 and 2023, gaining 7,239 over this period – a 34.7 percent increase. In 2023, around three-quarters of occupied private dwellings in this area were joined.

After Waitematā, the Auckland local board areas with the highest increases in the number of joined dwellings between 2013 and 2023 were:

- Upper Harbour (up 4,737 dwellings, a 143.8 percent increase)
- Henderson-Massey (up 2,811 dwellings, a 58.6 percent increase)

- Hibiscus and Bays (up 2,658 dwellings, a 42.4 percent increase).

Apart from Waitematā, the Auckland local board areas with the highest proportions of joined dwellings in 2023 were Albert-Eden and Maungakiekie-Tāmaki, both at around 2 in 5.

Elsewhere in the country, the territorial authorities with the highest increases in the number of joined dwellings between 2013 and 2023 were:

- Christchurch City (up 10,605 dwellings)
- Hamilton City (up 6,753 dwellings)
- Wellington City (up 5,508 dwellings).

The Selwyn district had nearly three times as many joined dwellings in 2023 as in 2013 (1,239 in 2023, compared with 456 in 2013). The territorial authority with the highest proportion of joined dwellings was Wellington City, at around 2 in 5 in 2023.

Multi-storey housing on the rise

The 2023 Census counted over a million (1,030,608) separate houses of one storey, the most common type of occupied private dwelling by a wide margin. However, multi-storey houses and joined dwellings in multi-storey buildings are becoming more common, with higher percentage increases for these than for single-storey housing between 2013 and 2023.

For separate houses, the number with two or more storeys increased by 25.7 percent between 2013 and 2023, whereas the number with one storey increased by 15.0 percent. For joined dwellings, the increase in two- or three-storey buildings was considerably higher than for one-storey buildings, at 48.4 percent and 16.5 percent respectively.

The number of joined dwellings in four-or-more-storey buildings also increased substantially between 2013 and 2023 (around 44,000 in 2023, up from around 23,000 in 2013). It is likely that the 2023 Census dwelling type figures for multi-storey categories are an undercount (due to missing information for the number of storeys), so the growth in these types of housing may be higher than the data suggests.

The 2023 Census data shows that joined dwellings in buildings of seven-or-more storeys were concentrated in the Auckland and Wellington regions, predominantly in the Waitematā local board area within Auckland, and in Wellington City. The number of joined dwellings in high-rise buildings may look lower than expected in certain

areas due to apartments being unoccupied and not included in data for occupied dwellings.

Most joined dwellings in four- to six-storey buildings were also in the Auckland and Wellington regions, with 14,697 and 4,098 of these dwellings in 2023, respectively. However, there was a greater spread of this type of housing throughout the country, including in Canterbury (774 dwellings) and the Bay of Plenty (525 dwellings). Joined dwellings in four- to six-storey buildings were spread through many Auckland local board areas, but were most numerous in Waitematā.

Auckland Council (Ovenden & McKelvie, 2024) has carried out research on medium density housing in Auckland, including size, layout, and liveability. Its research involved a range of methods including geospatial analysis, analysis of medium density plans, and a questionnaire, as well as detailed interviews with occupants.

Among the issues identified were:

- the average size of homes was smaller than best practice guidelines
- storage was inadequate for many households
- upper levels of terraced houses and duplexes were too hot in summer
- outdoor living spaces were highly valued but too small
- there was inadequate carparking.

Insights into housing trends from building consents data

Building consents data provides information on an important component of our housing – the types of private dwellings for which consents to build are obtained. Over time, with new housing developments and gradual replacement of older housing, the new housing for which consents have been obtained makes up an increasing proportion of our total housing and has a larger impact on the overall composition of our housing.

While not all consented dwellings end up getting built, most do. For example, Experimental building indicators: December 2023 quarter showed that 87.5 percent of new dwellings consented in the December 2020 quarter had received a code compliance certificate by December 2023.

Building consents data uses a different classification from census data. Instead of one category for all joined dwellings as for census data, it has separate categories for ‘apartments’, ‘retirement village units’, and ‘townhouses, flats, units, and other

dwellings'. ('Other dwellings' can include granny flats, minor dwellings, cabins, and prefabricated transportable units.)

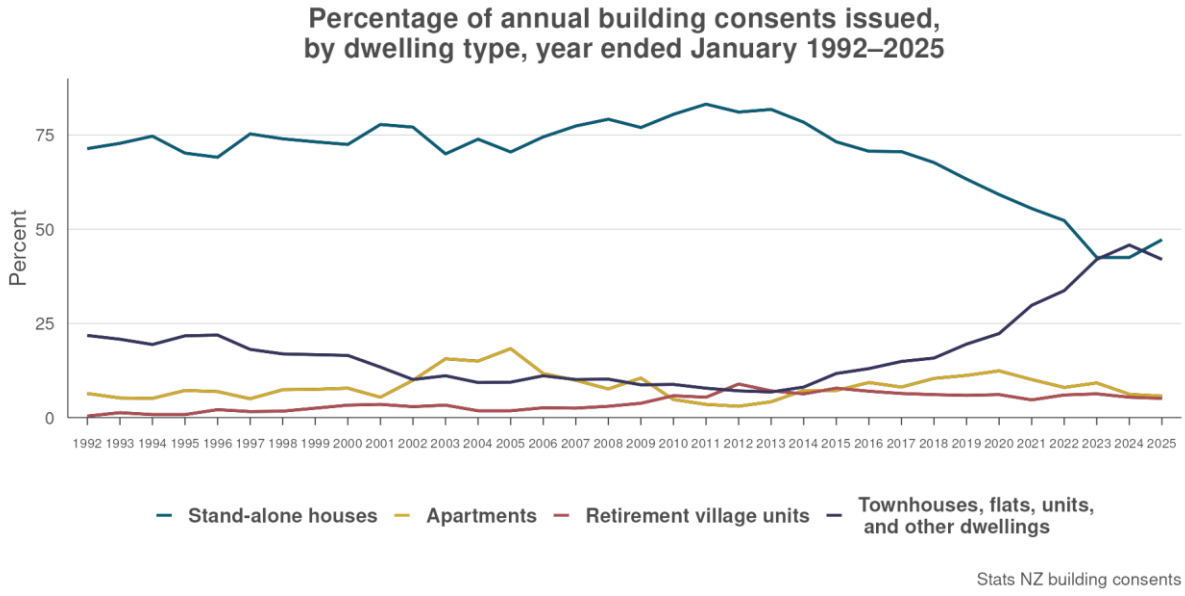
Proportion of building consents for townhouses, flats, and units now more similar to stand-alone houses

The year-ended January building consents data shows that for most years between 1992 and 2013, around 70 to 80 percent of residential building consents were for stand-alone houses, and these peaked at 83.2 percent in 2011 (see figure 1.5).

From the year ended January 2013, however, the proportion of residential building consents for stand-alone houses has generally been falling while the proportion for townhouses, flats, units, and other dwellings has generally been rising. These now make up more similar proportions of building consents. For the year ended January 2025, 42.0 percent of building consents were for townhouses, flats, units, and other dwellings, and 47.2 percent were for stand-alone houses.

This trend in the building consents data fits with the trend of increasing housing density, and with the growth in joined private dwellings seen in the 2023 Census data.

Figure 1.5



Trends in size of homes: number of bedrooms and floor area

Counting bedrooms in the census

The number of bedrooms that a private dwelling has provides some indication of its size.

In the census, a bedroom is defined as a room that is used, or intended to be used, for sleeping in. A room is a bedroom if it is furnished as a bedroom (that is, if it has a bed or mattress), even if it was not used as a bedroom at the time of data collection.

A one-roomed private dwelling such as a studio apartment is counted as having one bedroom. In some cases, rooms that are furnished – and counted – as bedrooms may be used for other purposes, such as an office for working from home.

Proportion of homes with four bedrooms increasing

At the national level, census data shows that three-bedroom homes continue to be the most common by a wide margin. However, as figure 1.6 shows, the proportion of homes that have three bedrooms has been gradually falling, from 51.2 percent in 1991 to 42.0 percent in 2023. Meanwhile, the proportion of homes with four bedrooms has been increasing.

In 2023, four-bedroom homes made up nearly a quarter (24.0 percent) of occupied private dwellings, compared with 16.0 percent in 1991. The proportion of homes with five or more bedrooms has also increased over this period, at 7.7 percent in 2023, up from 3.4 percent in 1991.

The proportion of homes that have two bedrooms has decreased since 1991, making up 19.5 percent of occupied private dwellings in 2023, down from 23.3 percent in 1991. However, this was a slight increase from 19.1 percent in 2018.

The proportion of homes with one bedroom has changed less than that of homes with higher numbers of bedrooms, at 6.9 percent in 2023, compared with 6.0 percent in 1991. However, this was a small increase from 5.7 percent in 2013.

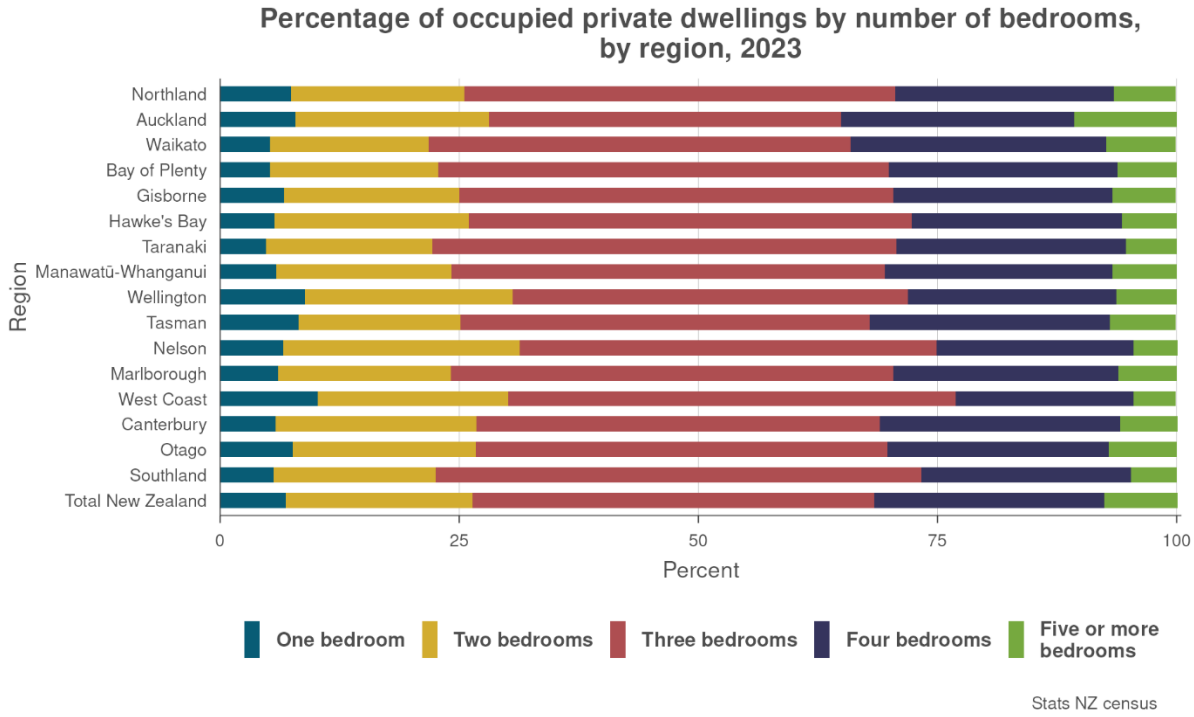
Figure 1.6

Auckland region has lowest percentage of homes with three bedrooms

In 2023, three-bedroom homes were the most common in every region. However, there was regional variation in the distributions for number of bedrooms (see figure 1.7). Nelson had the highest percentage of two-bedroom homes (24.7 percent) and Waikato had the lowest (16.6 percent). One-bedroom homes were most common in the West Coast (10.2 percent) and Wellington (8.9 percent) regions, and least common in Taranaki (4.8 percent).

Housing in the Auckland region showed greater diversity in bedroom numbers than elsewhere in 2023, with the lowest percentage of three-bedroom homes (36.8 percent), and highest percentage of homes with five or more bedrooms (10.7 percent).

Figure 1.7



Average floor area of new homes is decreasing

Although data on the number of bedrooms can give some indication of housing size, floor area provides much more precise information on this. Information on average floor area is collected as part of the building consent process.

Note that average floor areas are influenced by the presence of attached, internal-access garages in houses and townhouses, and shared spaces in apartment buildings (such as corridors and basement car parking).

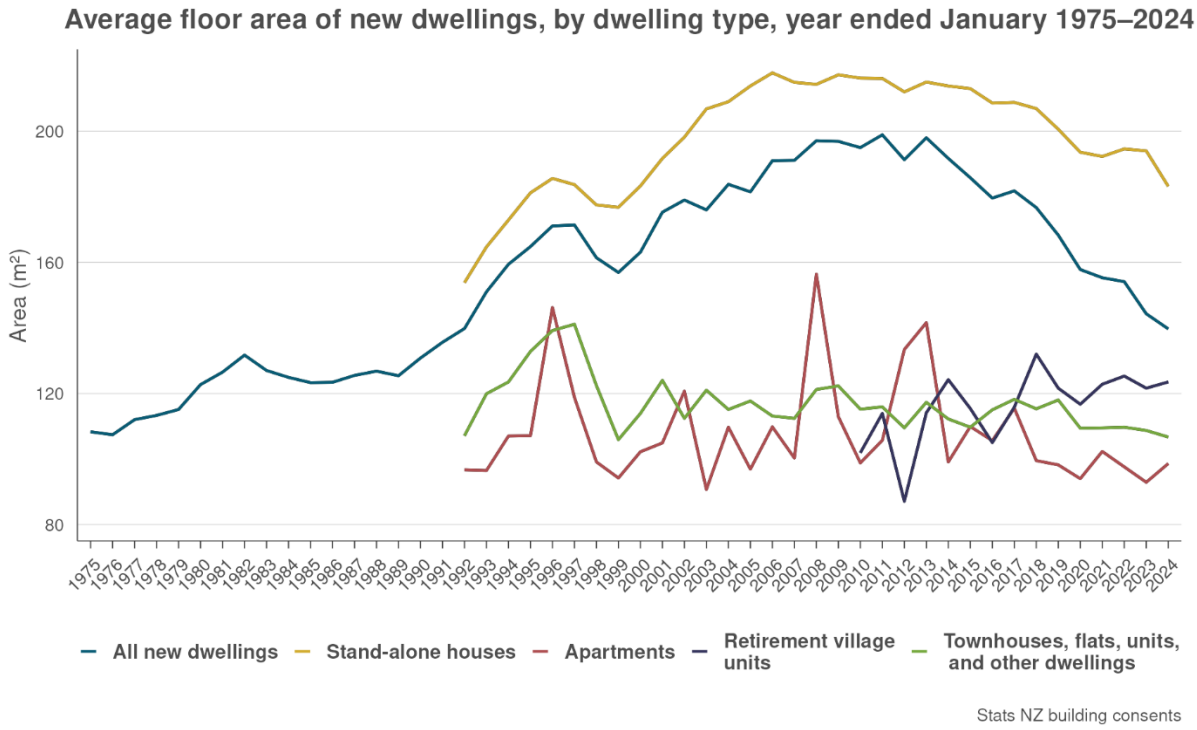
Previously, the long-term trend had been a gradual increase in the size of new housing. Since the year ended January 2013, however, the size of new homes has generally been decreasing (see figure 1.8).

Average floor area peaked at 198.9 and 198.0 square metres in the years ended January 2011 and 2013, respectively, and fell to 139.7 square metres in the year ended January 2024. This is related to the decrease in the proportion of building consents for stand-alone houses (which are generally larger than other types of housing) and corresponding increase in the proportion for townhouses, flats, units, and other dwellings.

Between 2013 and 2024, the average floor area for stand-alone houses ranged from 215.0 square metres for the year ended January 2013 to 183.2 square metres for the year ended January 2024. Over the same period, the average floor area for

townhouses, flats, units, and other dwellings peaked at 118.2 square metres for the year ended January 2017, and fell to 106.7 square metres for the year ended January 2024.

Figure 1.8



Average floor area for consented dwellings varies significantly by region. In the year ended January 2024, Southland and Tasman had the largest average floor areas for new homes (169.9 and 169.7 square metres, respectively), followed by Taranaki (165.6 square metres). The West Coast and Gisborne regions had the smallest average floor areas at 120.3 and 124.6 square metres, respectively.

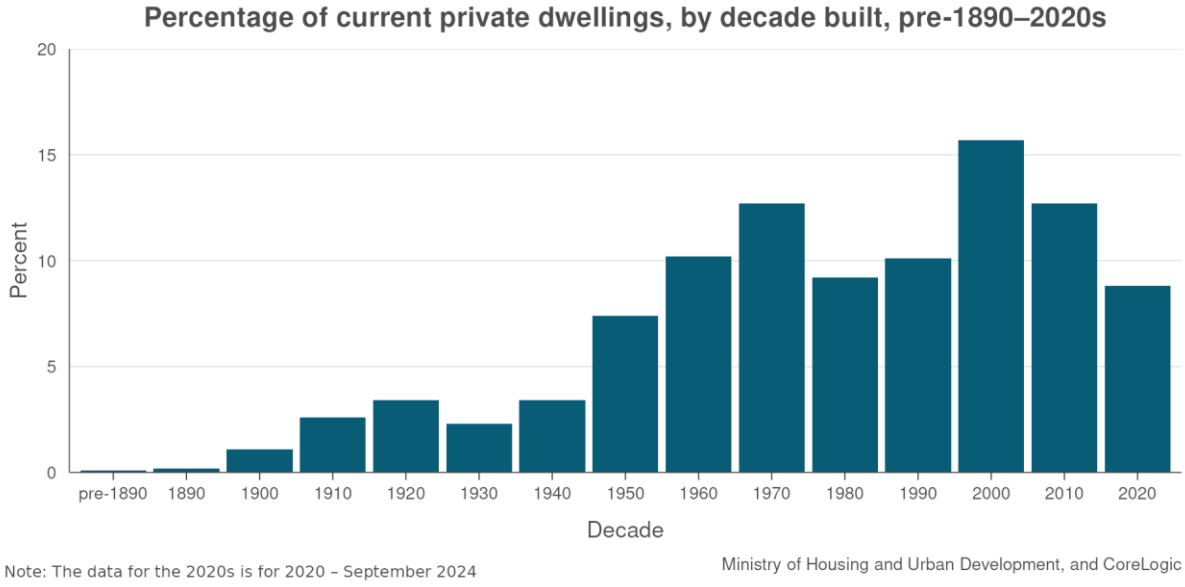
When was our housing built?

The age of New Zealand homes varies greatly, with some housing dating back to the 19th or early 20th centuries. However, most of the current housing in New Zealand dates from the 1960s onwards, at around 4 out of 5 homes. Over one-third (37.2 percent) has been built from the year 2000 onwards. As figure 1.9 shows, a similar proportion of housing was built in the period from January 2020–September 2024[5] as during the 1980s (9.2 percent).

[5] This was the latest data available at the time of publishing this report.

In 2021 and 2022, building consents per 1,000 population peaked at 9.6 and 9.7 respectively, well above the annual average between 2000 and 2024 (data for year ending December (Stats NZ, 2025b)). This figure compares with the record number of new consents per 1,000 people of 13.4 in the year ending December 1973 (Stats NZ, 2022).

Figure 1.9



Housing built in different periods was subject to different building codes, but in general, building standards have improved over time. These can affect various aspects of housing quality. For example, requirements for insulation were first introduced in the 1970s, and changes to the building code between October 2007 and September 2008 have meant that most new homes must have double glazing.

More recently, the healthy homes standards (which became law on 1 July 2019) introduced minimum standards for rental properties. These standards relate to heating, insulation, ventilation, moisture ingress and drainage, and draught stopping.

An older construction date, however, does not necessarily indicate that a home lacks features such as insulation or double glazing as some dwellings will have been retrofitted with these.

Canterbury has highest percentage of newer housing

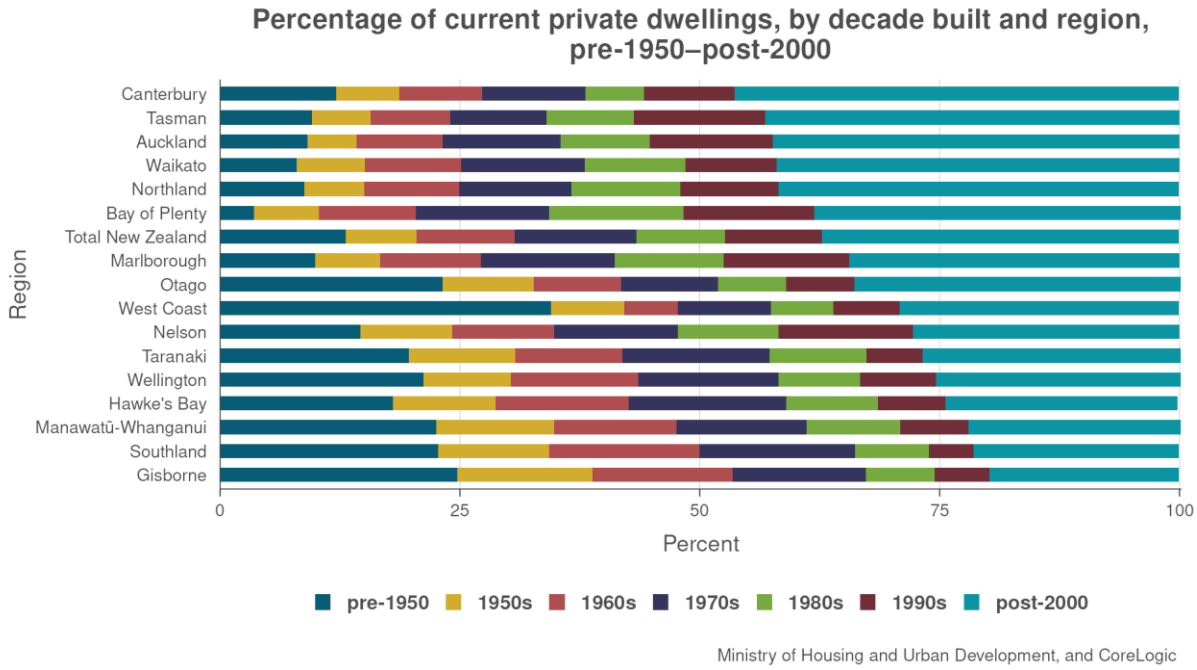
Figure 1.10 shows that the age of our housing varies by region. Canterbury had the highest percentage of relatively new housing, with 46.3 percent of current housing in this region built from the year 2000 onwards. The earthquakes of 2010–2011 may have contributed to this, however 18.3 percent of current housing in Canterbury was

built from 2000–2009, before these earthquakes, and 17.3 percent was built in the 2010s.

Tasman and Auckland had the second and third highest percentages of housing built from the year 2000 onwards, at 43.2 and 42.4 percent, respectively.

In contrast, the regions with the highest proportions of older housing, built before 1950, were the West Coast (34.5 percent), Gisborne (24.7 percent), and Otago (23.2 percent).

Figure 1.10



Summary of overview of dwellings in Aotearoa New Zealand

The 2023 Census recorded over 2 million private dwellings and around 15,000 non-private dwellings. Of the private dwellings, almost 1.8 million were occupied.

The vast majority of the population lives in a private dwelling, but around 88,000 people lived in a non-private dwelling at the time of the 2023 Census.

The census and building consents data shows an overall shift toward denser, smaller housing, with joined private dwellings and multi-storey housing becoming more common. The proportion of building consents for townhouses, flats, and units is now more similar to that for stand-alone houses.

Most housing in New Zealand dates from the 1960s onwards, however the age of our housing varies by region.

2 – Home ownership, renting, and tenure security

Introduction

The purpose of this section is to look at changes in household tenure over time in Aotearoa New Zealand, and differences in the characteristics of owner-occupiers and non-owner-occupiers, including differences in tenure security.

Tenure of household classifies households in private dwellings according to whether the household rents, owns, or holds the dwelling in a family trust, and if payment is made by the household for the right to reside in the dwelling. Tenure of household does not refer to the tenure of the land on which the dwelling is situated.

Security of tenure includes how often people move and other dimensions of security, such as the amount of control a household has over its housing, and the degree of certainty it has about future housing circumstances.

Review of Housing Statistics Report 2009 discusses tenure security as part of housing adequacy:

> At one extreme, tenure insecurity can result in homelessness, frequent changes of rental accommodation, or use of improvised, makeshift, or mobile dwellings such as caravans, and can reinforce social exclusion and poverty. At the other extreme, tenure security can provide long-term renters or home-owners with independence, stability, and control over their lives, which provide a basis for community participation. (Stats NZ, 2009, p11.)

This context is important when looking at the insights about home ownership, renting, and tenure security.

Key points

- The household home-ownership rate (owned or partly owned or held in a family trust) increased from 64.5 percent in 2018 to 66.0 percent in 2023.
- Waimakariri district was the territorial authority with the highest home-ownership rate, at 82.2 percent.
- Around one-third (34.0 percent) of New Zealand households (604,884) did not own their home or hold it in a family trust.
- In 2023, Auckland and Gisborne regions had the highest proportion of households that did not own their home or hold it in a family trust, while Tasman and West Coast had the lowest.

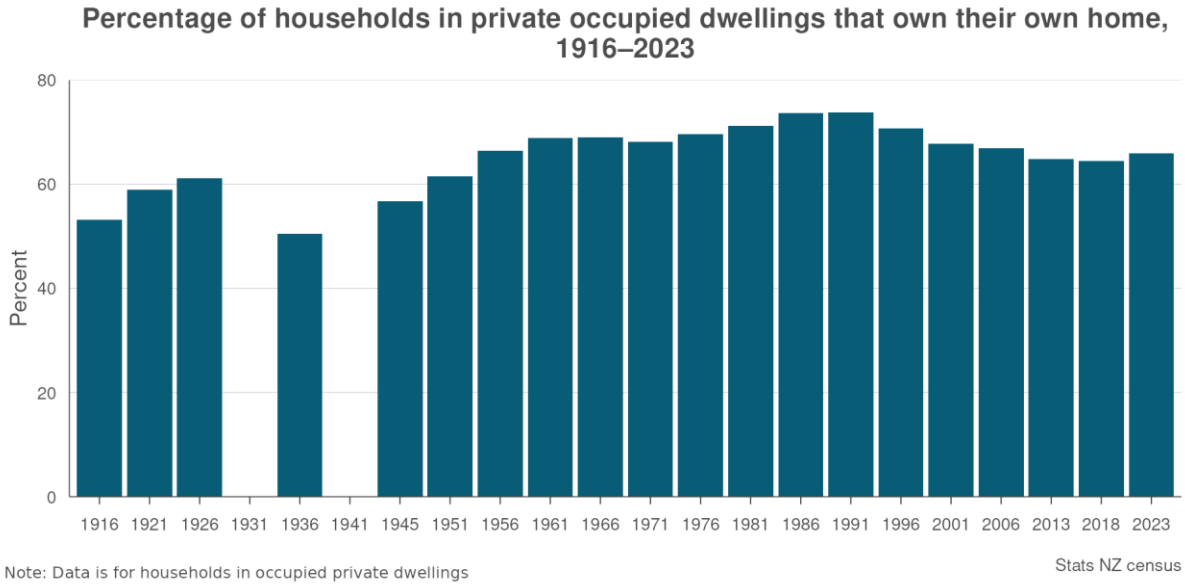
- Just over 1.5 million (1,533,936) people lived in rental housing at the time of the 2023 Census.

First increase in home-ownership rate since the 1990s

At the time of the 2023 Census, around two-thirds of New Zealand households (1,175,220 or 66.0 percent) owned their home or held it in a family trust, compared with 64.5 percent in 2018.

This increase in home ownership, although small, is a reversal of the falling rates we had seen since home ownership peaked in the early 1990s (see figure 2.1).

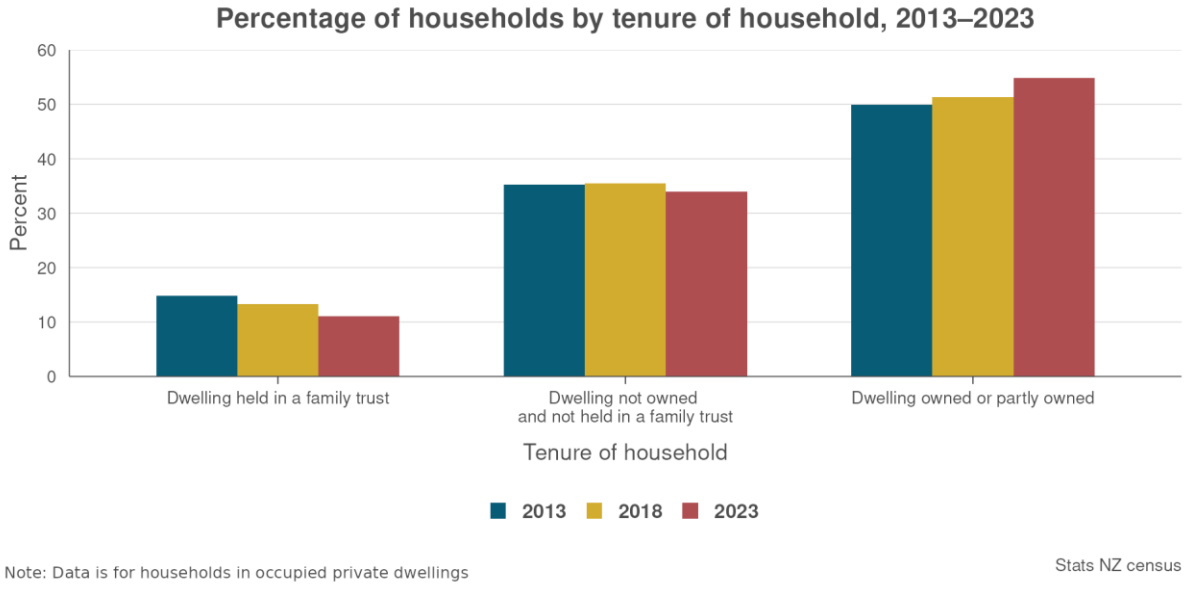
Figure 2.1



Family trusts fall out of favour

The first major trust law reform in New Zealand in over 70 years came into force in 2021. This aimed to make trust law more accessible and strengthen the ability of beneficiaries to hold trustees to account. The 2023 Census data in figure 2.2 shows a decrease in households living in dwellings held in a family trust, at 11.1 percent in 2023, down from 13.3 percent in 2018 and 14.8 percent in 2013.

Figure 2.2



Note: Data is for households in occupied private dwellings

Stats NZ census

Household home-ownership rates highest for districts close to Christchurch and greater Wellington areas

Districts in the Canterbury and greater Wellington areas had the highest household home-ownership rates.

In 2023, Waimakariri district had the highest home-ownership rate of 82.2 percent, up from 80.5 percent in 2018. Fast-growing Selwyn district followed closely at 80.5 percent, a small increase from 79.5 percent in 2018. In contrast, the home-ownership rate in Christchurch city was 64.8 percent in 2023, compared with 63.5 percent in 2018.

Carterton district in the Wellington region had the third highest home-ownership rate of 80.1 percent, up from 77.0 percent in 2018. Wellington city had the second lowest home-ownership rate of 58.6 percent, while Hamilton city had the lowest of 53.5 percent. Home-ownership rates in these cities have remained largely unchanged since 2018.

Home-ownership rates are influenced by a range of factors, particularly affordability. House prices tend to be highest in city centres, especially in Auckland and Wellington, whereas homes further out may be more affordable.

Rates of home ownership are higher among older people, resulting in areas with older populations having higher home-ownership rates.

For example, over three-quarters of households in Thames-Coromandel owned their home in 2023. The median age there in 2023 was 55.2 years compared with a median age of 35.9 years in Auckland.

In Auckland, home-ownership rates were higher for local board areas further from the centre, as figure 2.3 shows. Rodney, and Hibiscus and Bays had home-ownership rates of 75.2, and 73.9 percent, respectively.

Several local boards did not follow the national trend, and saw small declines in home-ownership rates since 2018, including Manurewa (48.7 percent in 2023, down from 50.4 percent in 2018), and Ōtara-Papatoetoe (41.7 percent in 2023, down from 43.1 percent in 2018).

Table 2.1 shows the five territorial authorities with the highest home-ownership rates and the five with the lowest.

Table 2.1

Home-ownership rates for households in occupied private dwellings, by highest and lowest territorial authorities in 2023, 2013–2023

Area	2013	2018	2023
	Percent		
Highest home-ownership rates			
Waimakariri district	80.3	80.5	82.2
Selwyn district	78.5	79.5	80.5
Carterton district	73.9	77.0	80.1
Kapiti Coast district	74.6	74.2	77.7
South Wairarapa district	72.2	76.1	77.6
Lowest home-ownership rates			
Ruapehu district	55.0	59.8	61.6
Chatham Islands territory	53.9	56.5	61.3
Auckland	61.5	59.4	59.5
Wellington city	59.1	58.7	58.6
Hamilton city	57.2	53.9	53.5

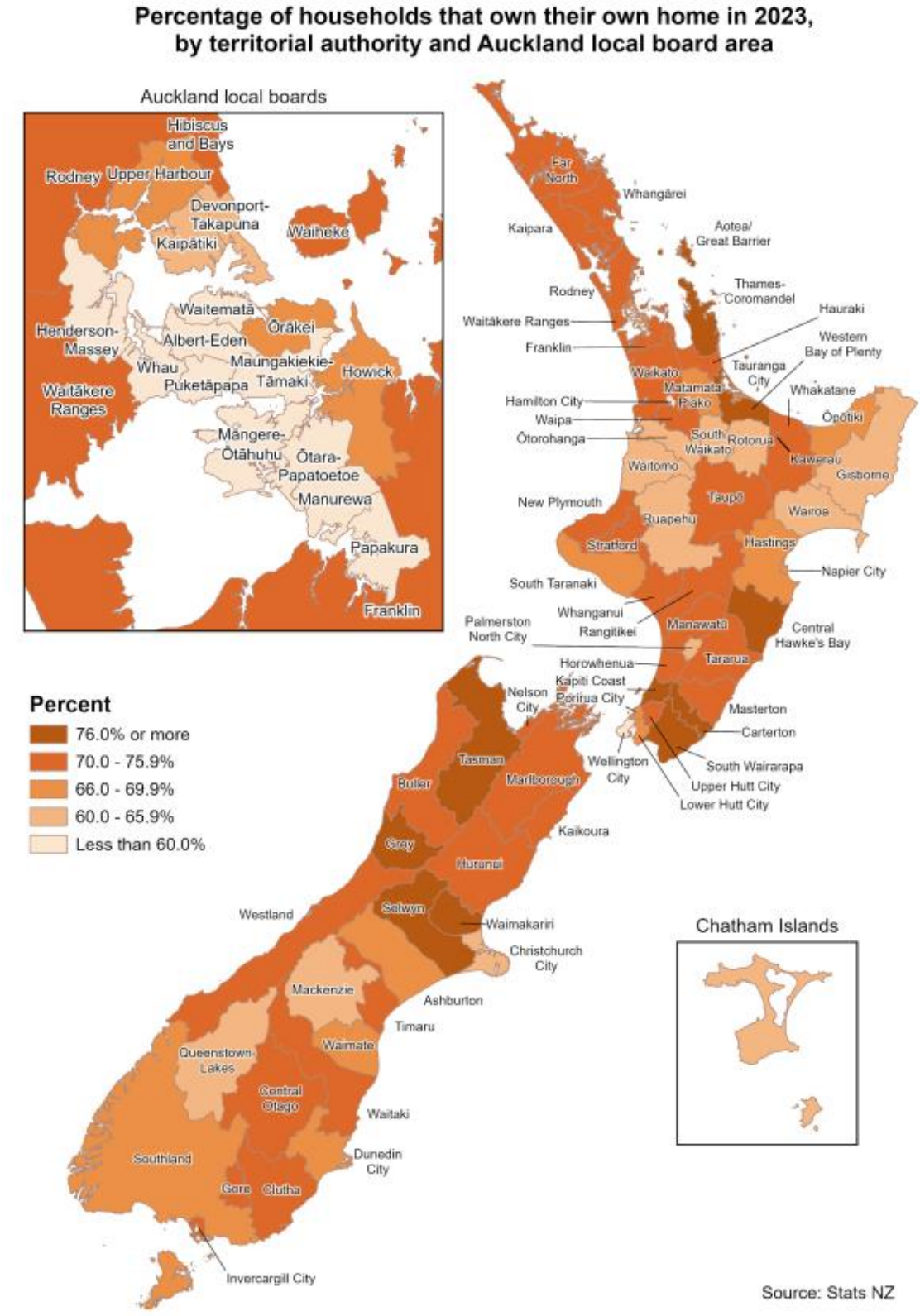
Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals.

Source: Stats NZ census

Figure 2.3 maps the geographical distribution of home-ownership rates, with home ownership often higher in districts close to cities, such as Waimakariri, Selwyn, and Kapiti Coast.

The interactive map Home-ownership rates for the 2023 Census also shows home-ownership rates for territorial authority, Auckland local board, and SA2 areas.

Figure 2.3

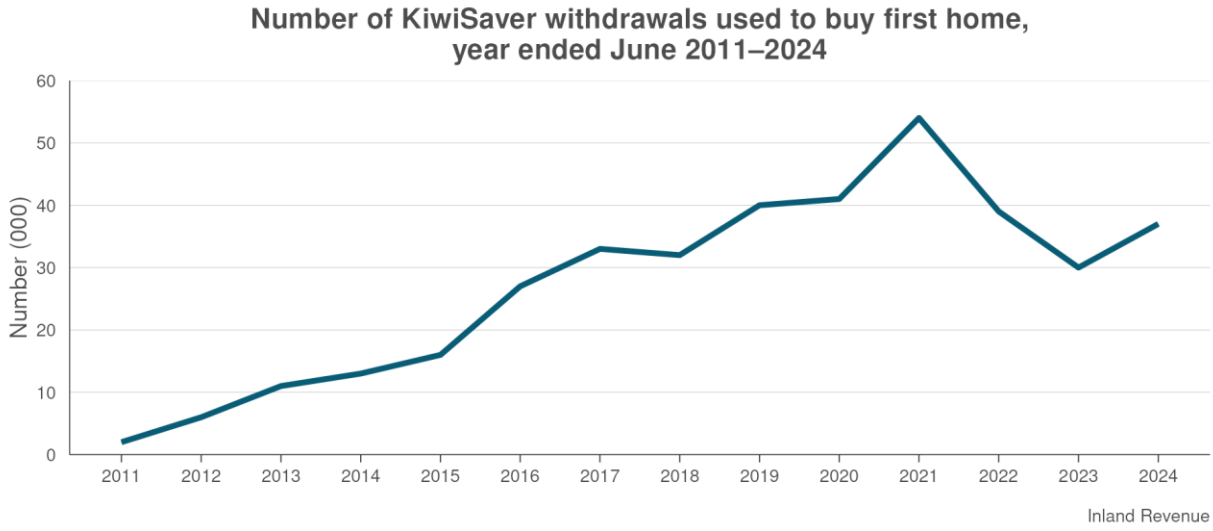

Percentage of households that own their own home in 2023, by territorial authority and Auckland local board area
Auckland local boards
Hibiscus and Bays
Rodney
Upper Harbour
Devonport-Takapuna
Kaipātiki
Waiheke
Waitematā
Ōrākei
Henderson-Massey
Albert-Eden
Whau
Maungakiekie-Tāmaki
Howick
Puketāpapa
Waitākere Ranges
Māngere-Ōtāhuhu
Ōtara-Papatoetoe
Manurewa
Papakura
Franklin
Percent
76.0% or more
70.0 - 75.9%
66.0 - 69.9%
60.0 - 65.9%
Less than 60.0%
Far North
Whangārei
Kaipara
Aotea/ Great Barrier
Rodney
Thames-Coromandel
Hauraki
Waitākere Ranges
Franklin
Western Bay of Plenty
Waikato
Tauranga City
Matamata-Piako
Whakatane
Hamilton City
Waipa
Ōpōtiki
Ōtorohanga
South Waikato
Rotorua
Waitomo
Kawerau
Gisborne
New Plymouth
Taupō
Wairoa
Ruapehu
Stratford
Hastings
Napier City
South Taranaki
Whanganui
Rangitīkei
Palmerston North City
Manawatū
Central Hawke's Bay
Tararua
Horowhenua
Kāpiti Coast
Nelson City
Porirua City
Masterton
Carterton
Tasman
Wellington City
South Wairarapa
Upper Hutt City
Buller
Marlborough
Lower Hutt City
Kaikoura
Grey
Hurunui
Westland
Selwyn
Waimakariri
Christchurch City
Mackenzie
Ashburton
Timaru
Waimate
Queenstown-Lakes
Central Otago
Waitaki
Southland
Dunedin City
Gore
Clutha
Invercargill City
Chatham Islands
Source: Stats NZ

KiwiSaver and first-home buyers

KiwiSaver, which launched in July 2007, is a voluntary savings scheme to help set people up for retirement. There are a limited number of situations that allow early withdrawal from KiwiSaver funds, including the purchase of a first home in New Zealand (only for owner-occupation) – a minimum of three years after joining. By the end of June 2024, a total of 380,523 people had used KiwiSaver to help them buy their first home[6].

Access to KiwiSaver funds is one factor that may have contributed to the increase in home ownership from 2018 to 2023. Figure 2.4 shows the increase in the number of people accessing KiwiSaver funds to buy their first home over the past decade, reaching a peak of 54,520 in the year ended June 2021.

Figure 2.4

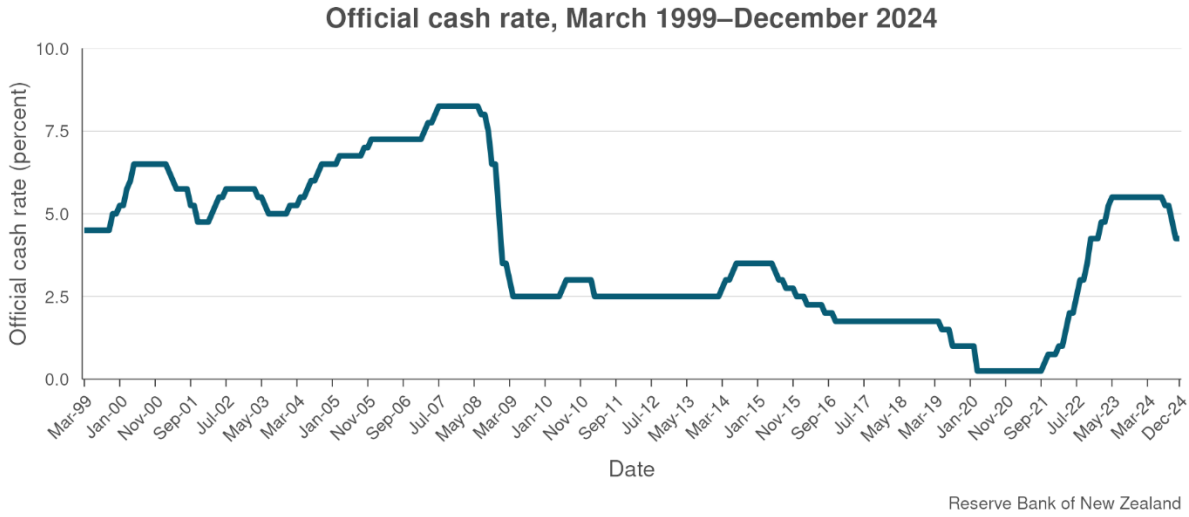


Mortgage interest rates hit historic low during pandemic

Another factor that may have contributed to the increase in home ownership between 2018 and 2023 was historically low mortgage rates. The official cash rate (OCR) dropped to record lows of less than 1 percent during the COVID-19 pandemic in 2020 (figure 2.5), resulting in low mortgage interest rates and encouraging more borrowing for home loans.

[6] KiwiSaver may also be used to buy a subsequent home, should the purchaser be deemed to be in the same financial position as a first-home buyer, among some other conditions (Kāinga Ora, 2022).

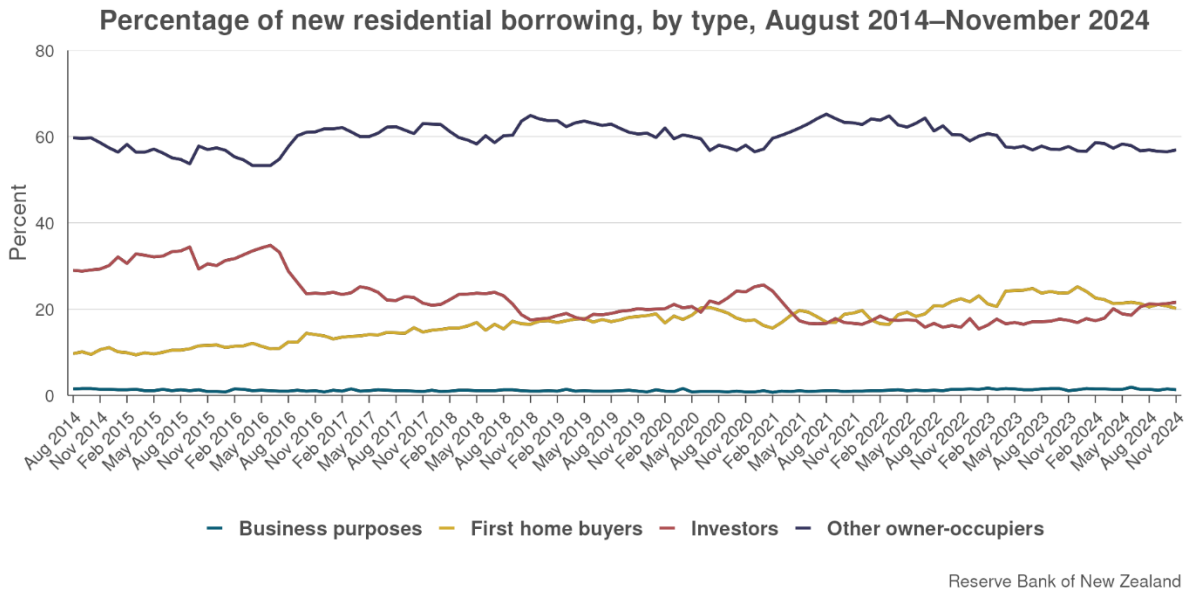
Figure 2.5



More first-home buyers

RBNZ data shows that over the past 10 years, a higher percentage of new residential borrowers were first-home buyers than in 2014 (figure 2.6). First-home buyers peaked in December 2023 at 25 percent of all new residential mortgage lending.

Figure 2.6



Characteristics of individual home owners

Individual home ownership data from the census provides information as to whether individual adults own the home they live in or hold it in a family trust. The data relates to usual residents aged 15 years and over and includes those living in private

dwellings and non-private dwellings (for example, educational institutions such as student hostels, or residential care for older people). It does not specifically identify renting; however, many in the ‘not owning’ category will be renters.

This data is useful for looking at the personal characteristics of owners and non-owners, such as age and ethnicity, and for examining patterns and trends for different groups. This is important because not everyone living in an ‘owned’ household will necessarily be owners themselves. For example, where adult children live with home-owning parents.

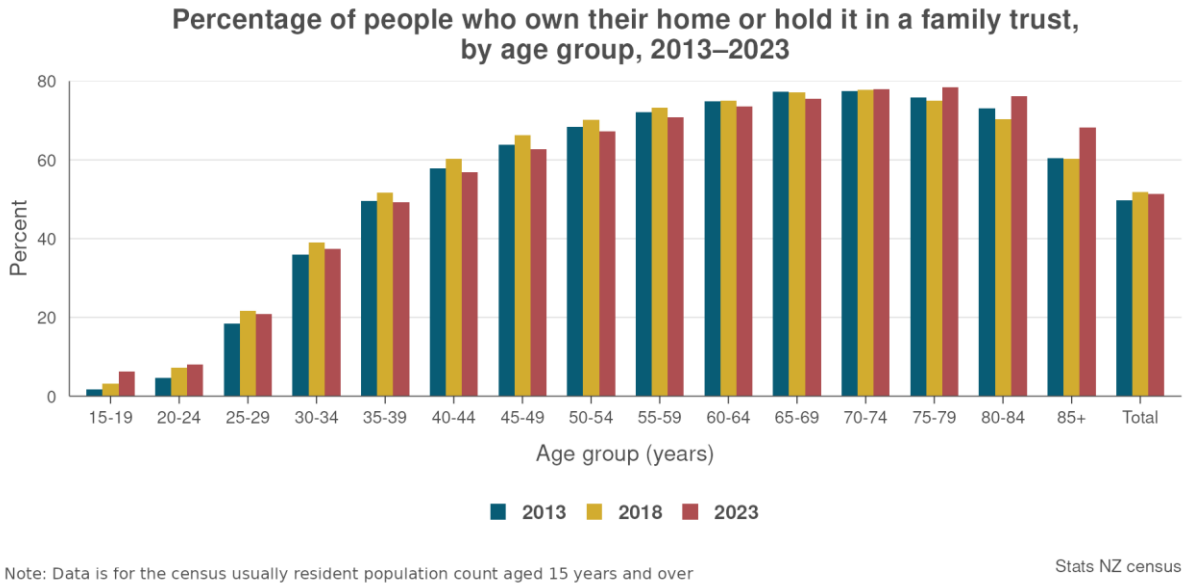
Age and life stage impact individual home-ownership rates

In the 2023 Census, the proportion of people who owned their home (or held it in a family trust) and those who did not were relatively even, at 51.3 percent and 48.7 percent, respectively.

Figure 2.7 shows that individual home-ownership rates tend to increase with age, until people reach their 80s. By this age, higher numbers are living in residential care for older people, which they themselves do not own. Others in this age group might be living in homes owned by family members.

Since 2018, individual home-ownership rates have increased for the under 25-year-old and 75-years-and-older age groups, and decreased for all other age groups.

Figure 2.7



Note: Data is for the census usually resident population count aged 15 years and over

Stats NZ census

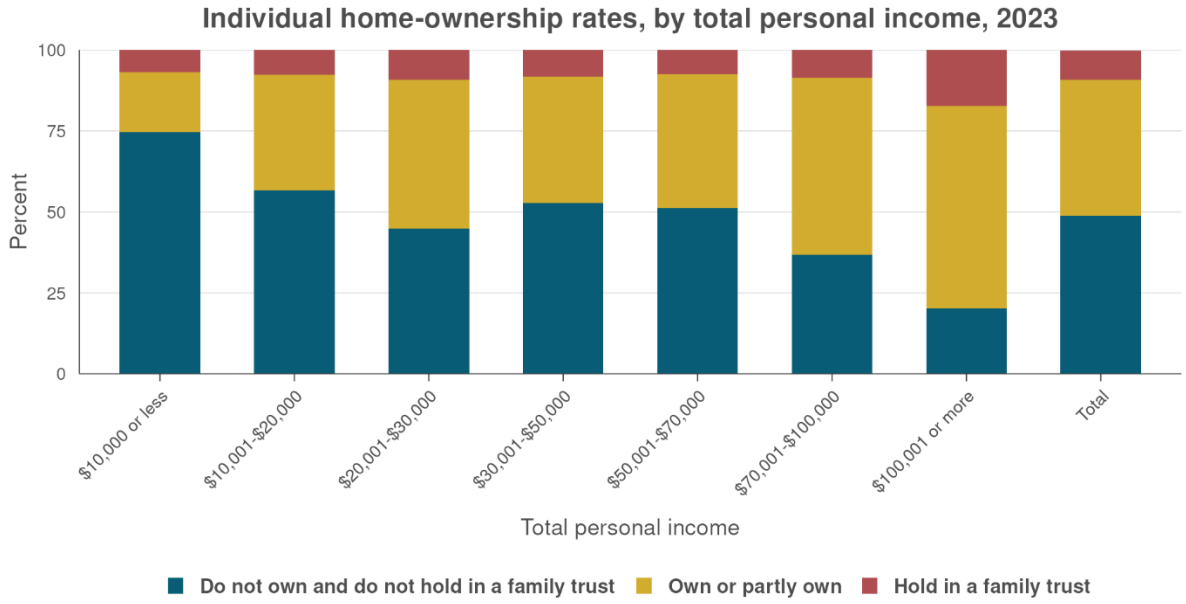
If individual home ownership information could not be sourced from a 2023 Census response, deterministic derivation was used where possible. The new derivation for retirement village status has likely contributed to the increases in individual home ownership seen for the 75-years-and-over age groups.

Individual home ownership - 2023 Census: Information by concept has more information.

People with higher incomes more likely to be home owners

People with higher personal incomes were more likely to own their homes (see figure 2.8). Individuals earning $100,001 or more per year had the highest rate of owning or partly owning the dwelling they usually lived in, at 62.3 percent. They were also more likely to hold their home in a family trust, at 17.4 percent.

Figure 2.8



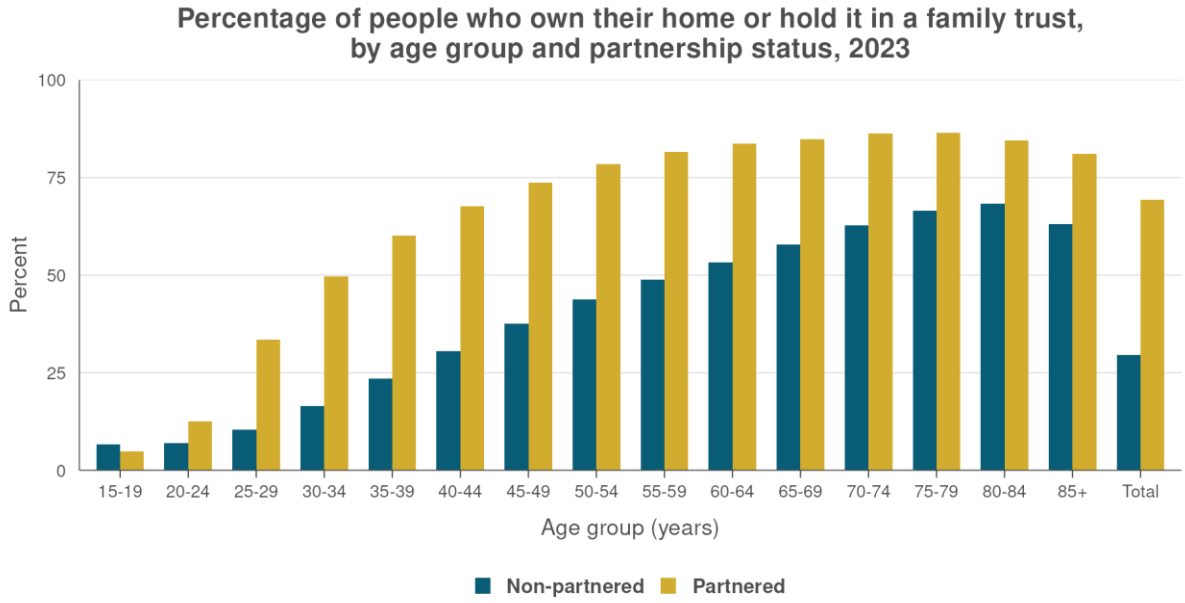
Note: Data is for the census usually resident population count aged 15 years and over

Stats NZ census

Partnership status affects home-ownership rates

The 2023 Census also showed that people who were partnered were much more likely to own their home or hold it in a family trust, at 69.3 percent, compared with 29.6 percent of non-partnered people. This held across all age groups (apart from those aged 15–19 years), as figure 2.9 shows.

Figure 2.9



Note: Data is for the census usually resident population count aged 15 years and over

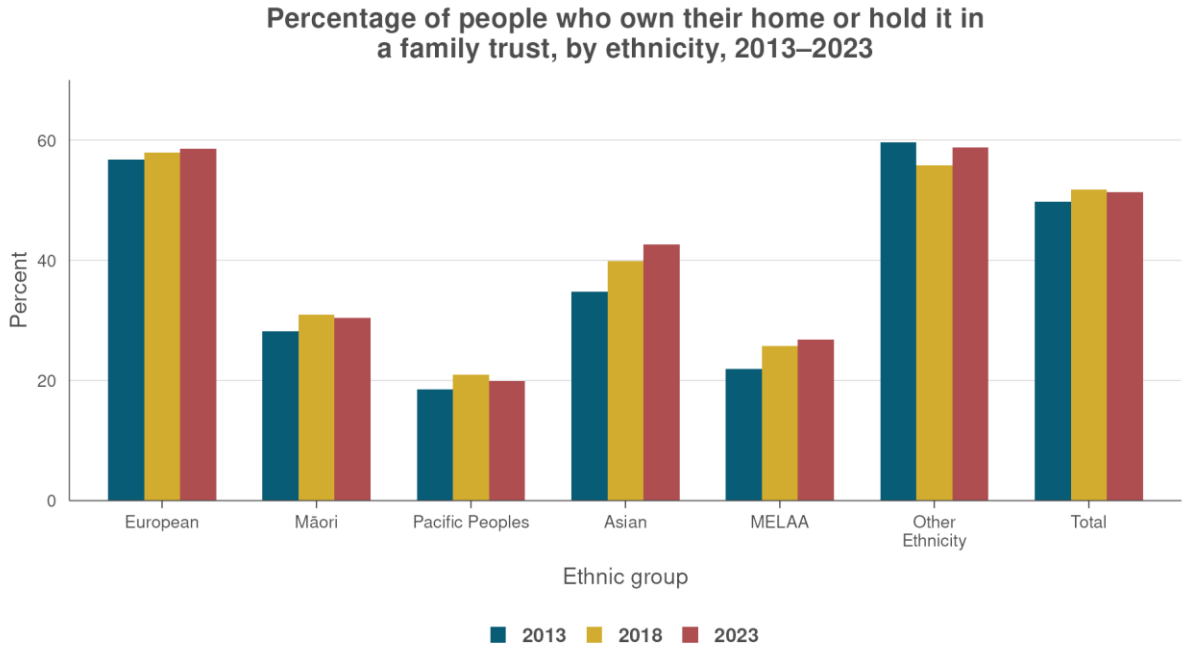
Stats NZ census

1 in 5 Pacific peoples own their home

As shown in figure 2.10, adults of European ethnicity were much more likely to own their home or hold it in a family trust than other ethnic groups, at 58.6 percent. Pacific peoples were least likely to own their home or hold it in a family trust, at 19.9 percent. Home ownership for adults of Asian ethnicity was 42.6 percent and for Māori it was 30.4 percent.

As home ownership is related to age, these figures partly reflect differences in the age distribution of different ethnic groups.

Figure 2.10



Note: Data is for the census usually resident population count aged 15 years and over

Stats NZ census

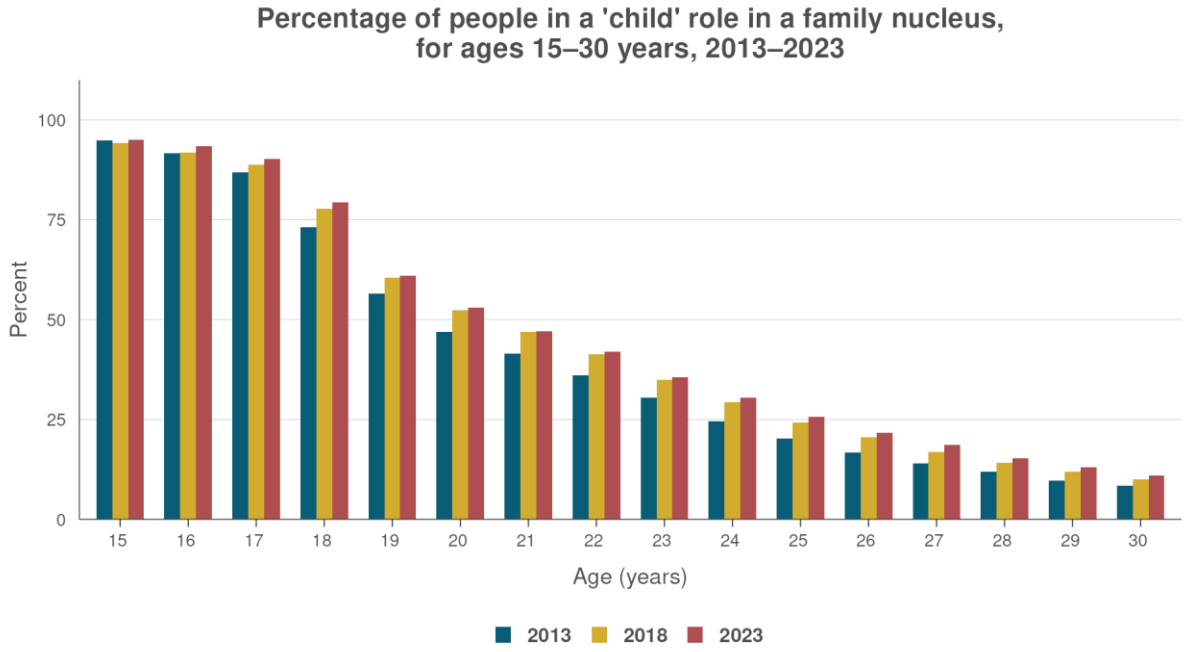
Young people living at home longer

Constraints around the availability of suitable housing, as well as affordability issues, may result in younger people taking longer to leave their parental home and set up home by themselves. To investigate this question, we looked at the role of individuals in their family, and whether they were counted as a ‘child in a family nucleus’. To be a ‘child in a family nucleus’ a person must be usually resident with at least one parent and have no partner or child(ren) of their own living in the same household.

Figure 2.11 shows the proportion of young people aged 15–30 years who live at home with their parent(s) has increased since 2013. For example, the proportion of people aged 18 years living with their parent(s) rose from 73.1 percent in 2013 to 79.4 percent in 2023.[7]

[7] Stats NZ (2025c) has more information.

Figure 2.11



Note: Data is for people in households in occupied private dwellings

Stats NZ census

Households that do not own their home

In 2023, around one-third (34.0 percent) of New Zealand households (604,884) did not own their home or hold it in a family trust. Most of these households (565,974, or 93.6 percent) rented their home (that is, were paying rent).

Households in dwellings that were not owned or held in a family trust included:

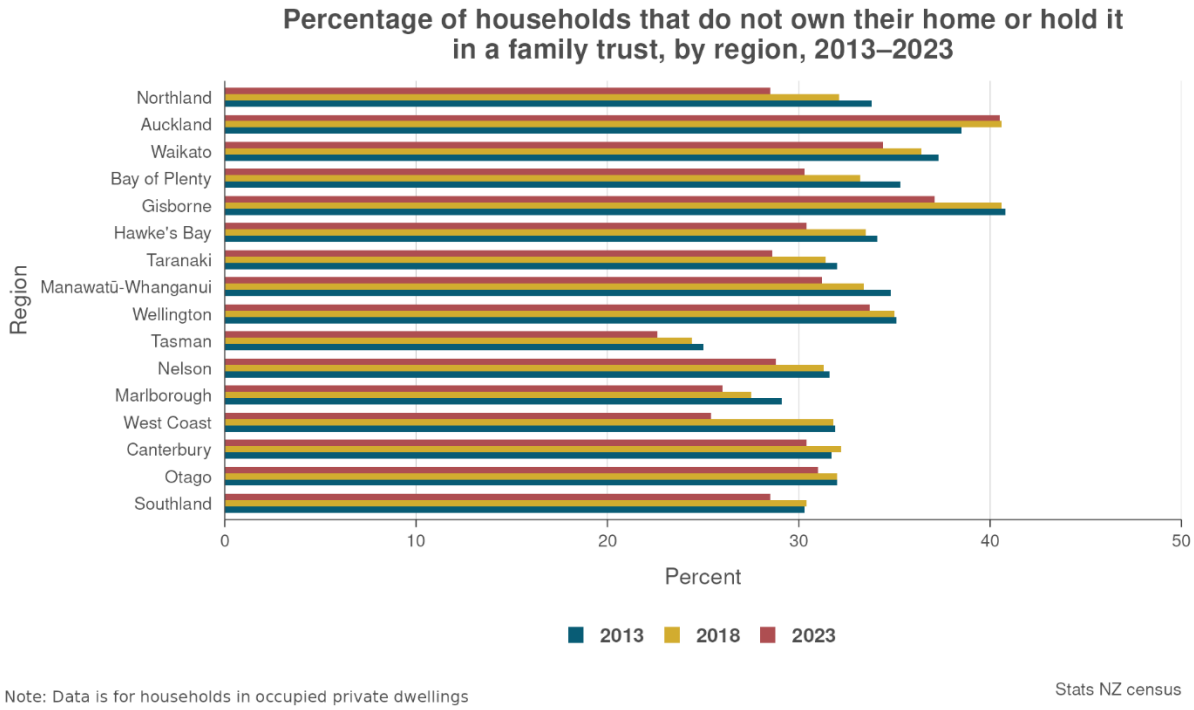
- households in rented dwellings
- households in dwellings that were occupied rent-free
- households that did not own the dwelling and rental arrangements were not defined (just 0.1 percent in 2023).

Between 2013 and 2023 the proportion of households that rented their home remained largely static: from 31.2 percent in 2013 to 31.8 percent in 2023. However, there was a decrease in the proportion of households that were occupying the dwelling rent-free: from 3.7 percent in 2013 to 2.1 percent in 2023.

Figure 2.12 shows that the proportion of households in non-owner-occupied homes varies across the country. In 2023, Auckland and Gisborne regions had the highest proportion of households that do not own their home or hold it in a family trust, while Tasman and West Coast had the lowest. This reflects, in part, the demographic composition of the different areas, along with differences in affordability.

Compared with 2013 almost every region has seen a decrease in the proportion of households that do not own their home. The exception was Auckland, which has remained stable since 2018.

Figure 2.12



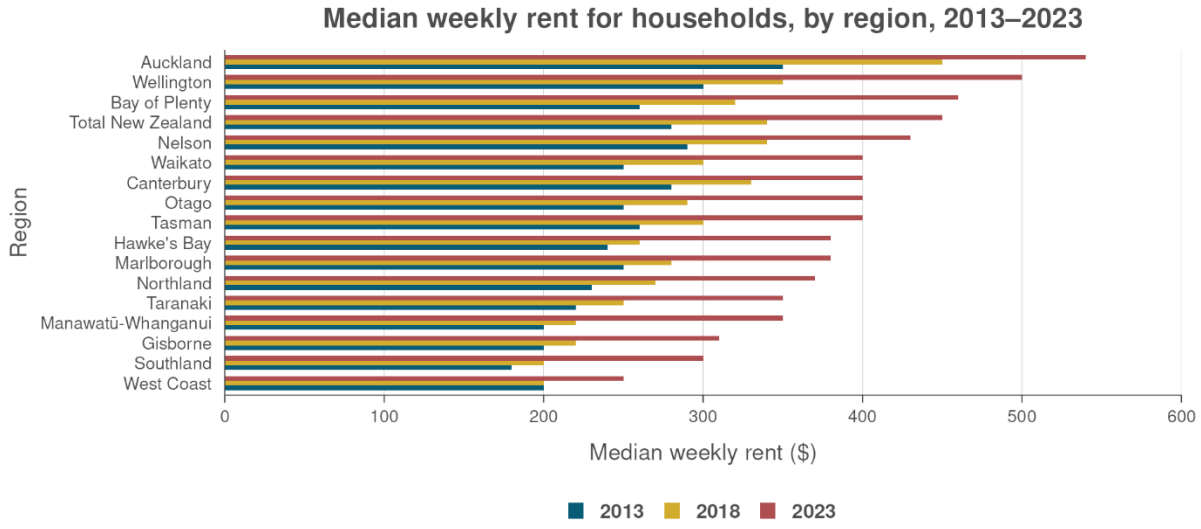
Note: Data is for households in occupied private dwellings

Stats NZ census

Median weekly rent highest in Auckland region

Median weekly rent varies by geography and number of bedrooms. Figure 2.13 shows that median weekly rent in 2023 was highest in the Auckland and Wellington regions, and lowest in the West Coast and Southland regions. Median weekly rents (not adjusted for inflation) have consistently increased over time in most regions.

Figure 2.13

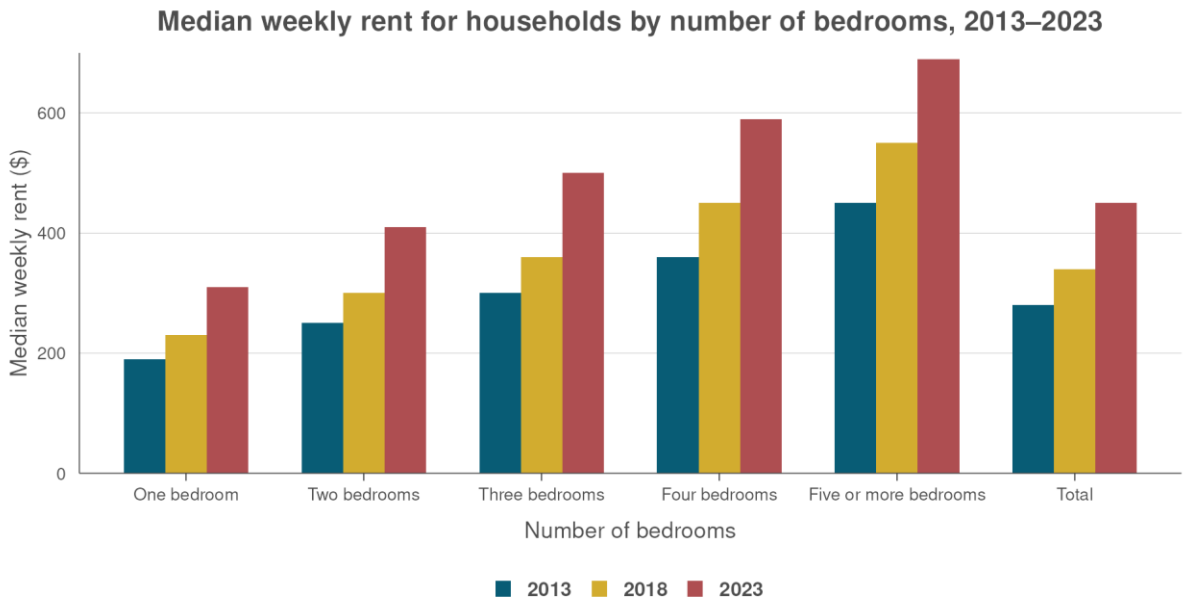


Note: Data is for households in rented occupied private dwellings

Stats NZ census

Figure 2.14 shows that median weekly rent (not adjusted for inflation) for rental homes of all sizes (one bedroom to five or more bedrooms) has increased over time, with the national median rent for a four-bedroom home rising from $360 in 2013 to $590 in 2023.

Figure 2.14



Note: Data is for households in rented occupied private dwellings

Stats NZ census

Median weekly rent and sector of landlord

The amount of rent tenants pay is significantly impacted by who they rent from.

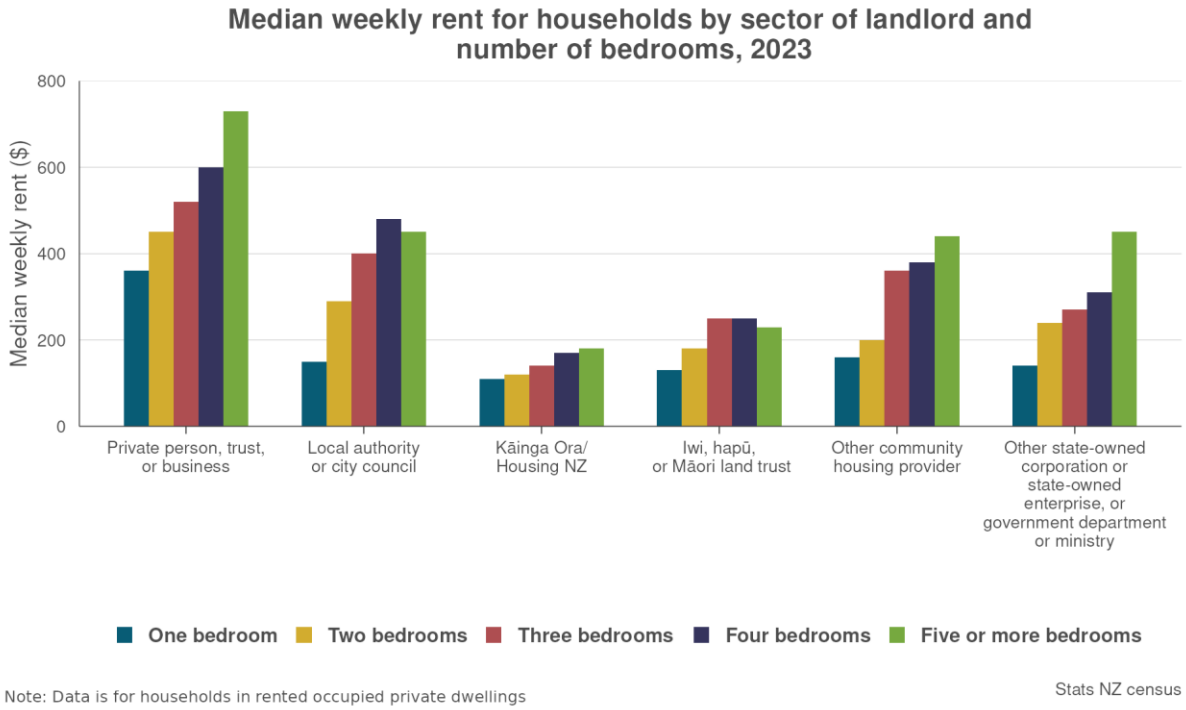
Kāinga Ora (Housing NZ), local authorities, community housing providers, and a number of iwi, hapū, or Māori land trust landlords provide affordable housing to tenants.

Kāinga Ora, as well as those that are registered community housing providers (which includes some local authority and iwi and Māori entities) can offer income-related rent subsidies to eligible tenants. This means that depending on their income, tenants may only need to pay 25 percent of their net income in rent, with the Ministry of Housing and Urban Development paying the rest of the (market) rent for that dwelling straight to the landlord.

Affordable rentals may also be provided where the rent is capped: for example, at 80 percent of the market rate. Another tool used to make rents (as well as boarding and mortgage payments) more affordable is the accommodation supplement, a government-provided subsidy paid to eligible families and individuals. It helps with a proportion of housing costs, up to a maximum weekly payment that depends on the area in which the recipient lives.

These tools all have an impact on how much rent a household pays, which can be clearly seen in figure 2.15. Median weekly rent for homes is significantly lower through Kāinga Ora than through a private person, trust, or business. In 2023 the median weekly rent for a three-bedroom home managed by Kāinga Ora was $140 compared with $520 through a private person, trust, or business.

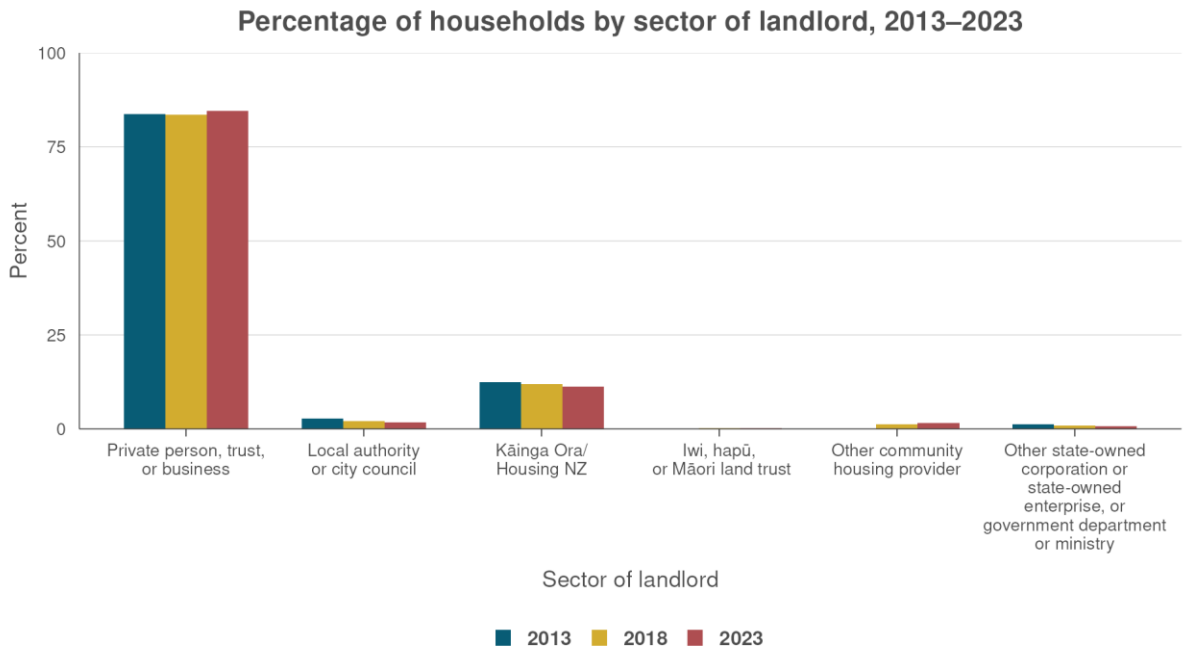
Figure 2.15



People in rental housing

Just over 1.5 million (1,533,936) people lived in rental housing at the time of the 2023 Census. The majority (84.6 percent) of households that rented their home rented it through a private person, trust, or business (see figure 2.16). This was a small increase from 83.5 percent in 2018 and from 83.7 percent in 2013.

Figure 2.16

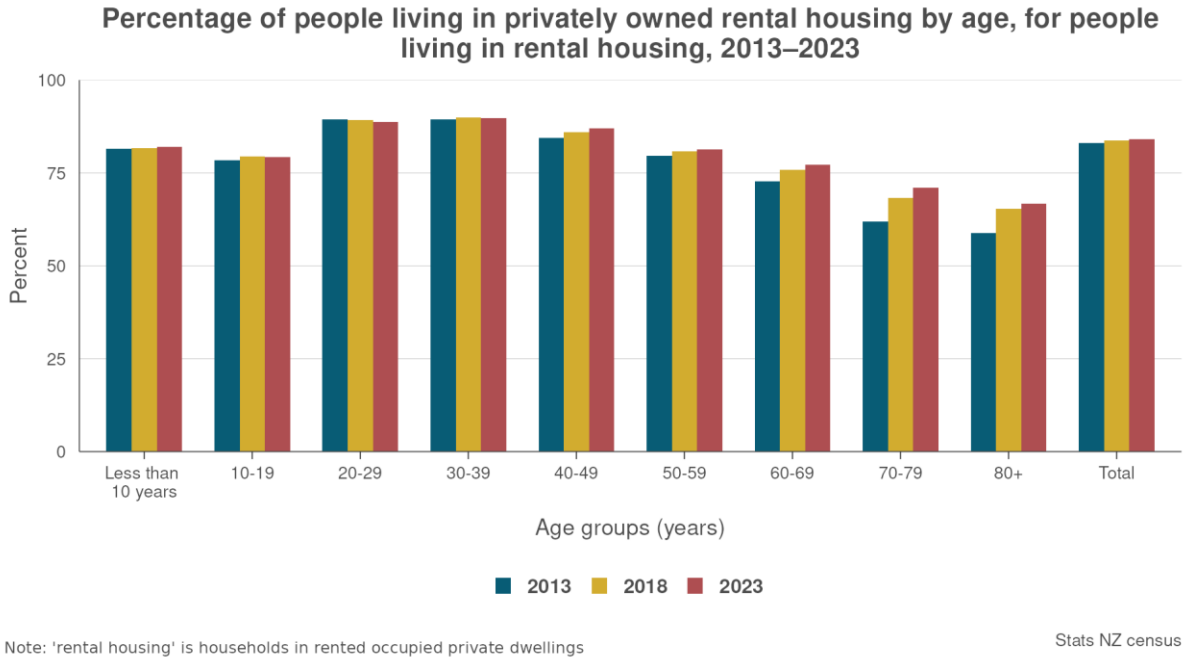


Note: Data is for households in rented occupied private dwellings

Stats NZ census

For people aged 40 years and over who lived in rental housing, the proportion living in private rentals increased between 2013 and 2023, with the largest increase in the 70-years-and-over age groups (figure 2.17).

Figure 2.17



While private renting dominated all age groups, in 2023, 27.1 percent of renters aged 65 years and older lived in social housing[8], with 5.7 percent renting from a local authority or city council, and 17.9 percent from Kāinga Ora.

Demand for social housing remains high

The most commonly used methodology for assessing demand for social housing is through the Housing Register, which is currently administered by MSD. The Housing Register consists of applicants who have been assessed as eligible for public housing – that is, the household is unable to access and/or sustain suitable, adequate, and affordable alternative housing.

However, it is important to note that actual demand for social housing, as opposed to the officially registered demand, is difficult to measure accurately.

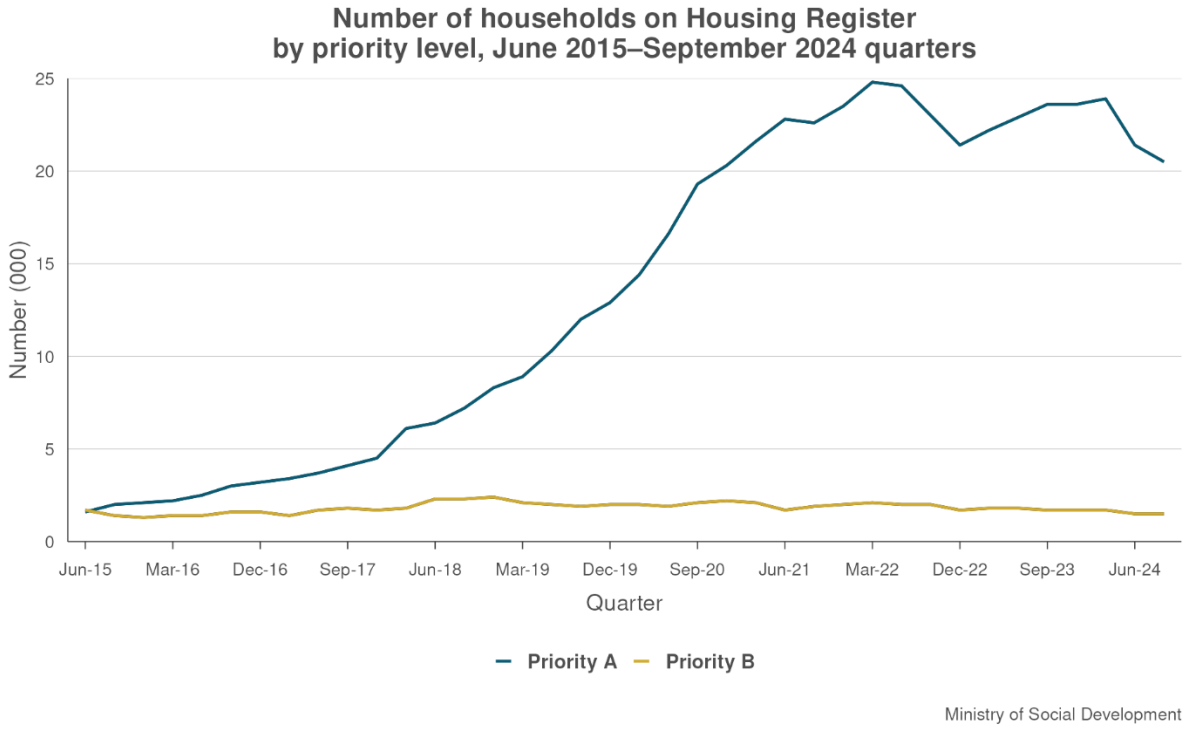
Households on the Housing Register are prioritised by need:

- priority A – applicants who are considered ‘at risk’, including households with a severe and persistent housing need that must be addressed immediately
- priority B – people who have a serious housing need, including households with a significant and persistent need.

As seen in figure 2.18, there were 21,957 households on the Housing Register in September 2024, down from the peak of 26,868 in March 2022.

[8] Social housing covers local authority or city councils; Kāinga Ora (formerly Housing NZ); iwi, hapū, or Māori land trusts; and other community housing providers.

Figure 2.18

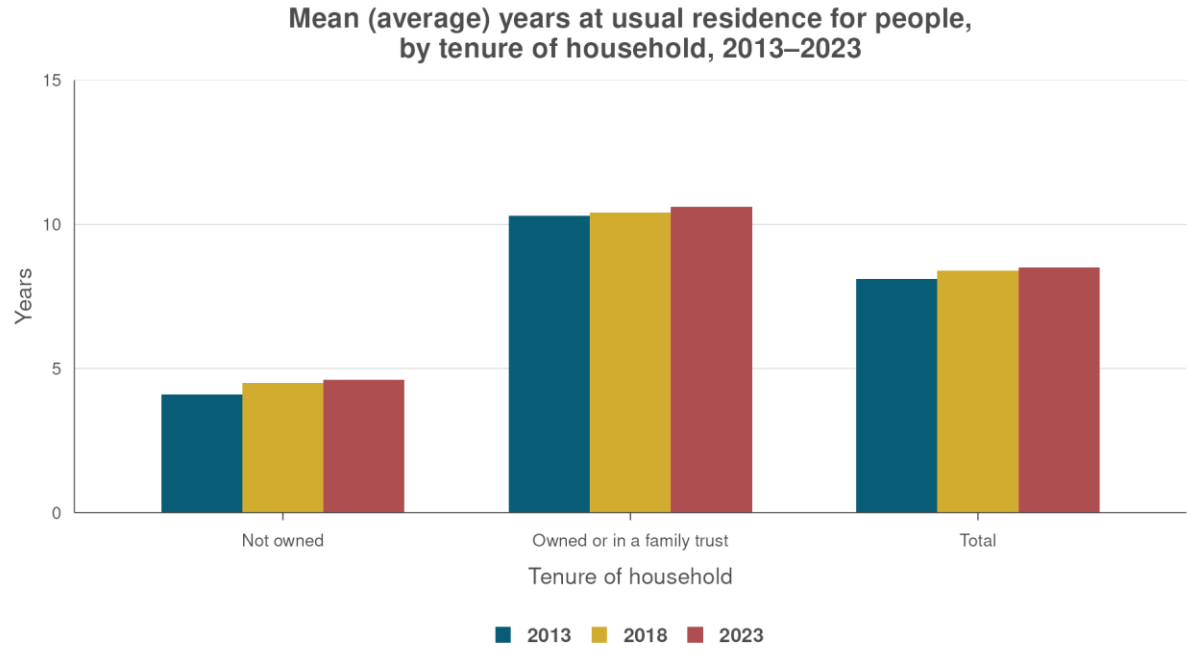


Owners move less frequently

Home owners tend to have more housing security than non-owners, with more years, on average (mean), at their usual residence (figure 2.19).

The average time at their usual residence for people living in owner-occupied households (including homes held in a family trust) was 10.6 years, up from 10.4 in 2018. This compares with 4.6 years for people in non-owner-occupied households (up from 4.5 in 2018). Some of these tenure differences may be due to the different age profiles, but the differences remain even for older age groups (Stats NZ, 2020a).

Figure 2.19

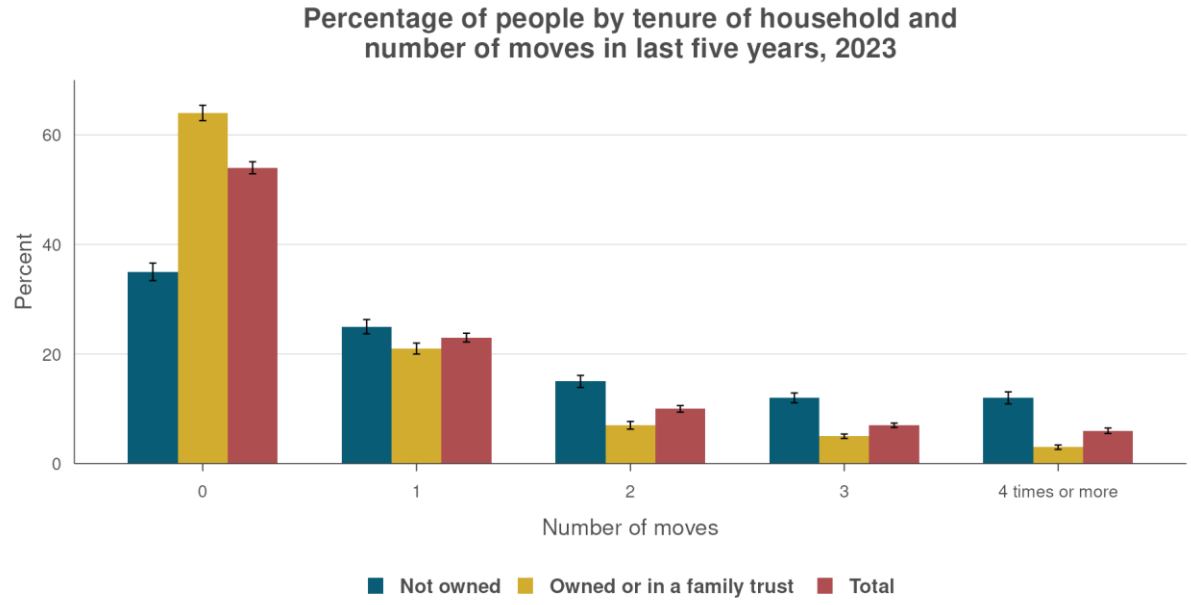


Note: Data is for people in households in occupied private dwellings

Stats NZ census

The 2023 Household Disability Survey (HDS) showed that people – disabled and non-disabled – living in non-owner-occupied homes were much more likely to have moved frequently in the previous five years. Twelve percent of non-owner-occupiers had moved four or more times in the previous five years compared with 3.0 percent of current owner-occupiers (figure 2.20).

Figure 2.20



Note: Error bars represent variability in estimates

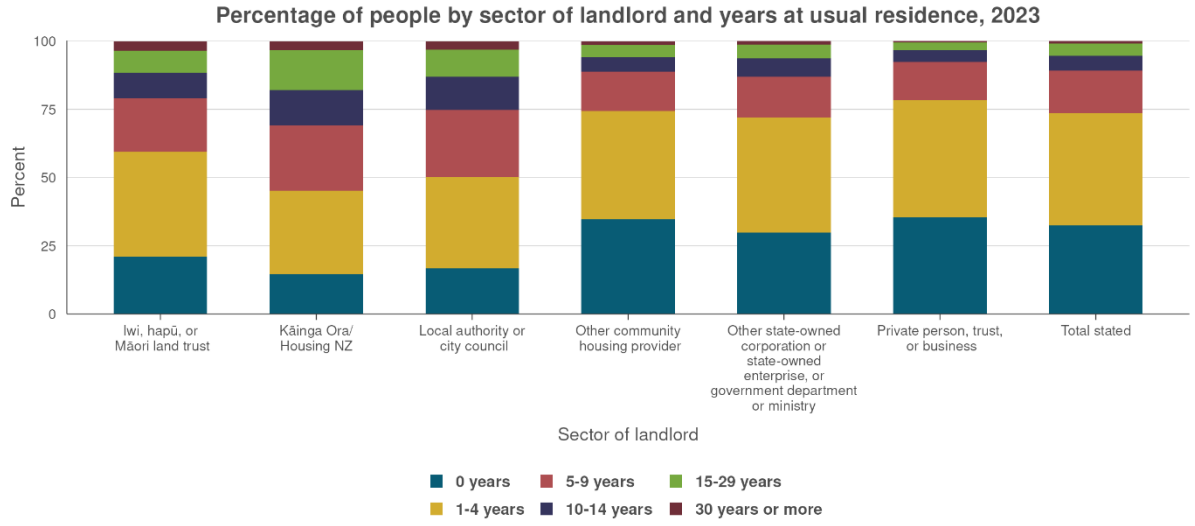
Stats NZ household disability survey

The same survey indicated that a common reason (17 percent) people living in non-owner-occupied dwellings moved house was due to tenancies being ended by the landlord or rental agency. For owners the most common reason for moving house was moving into their own dwelling (37 percent).

Landlord type impacts on residential moves

Figure 2.21 shows that landlord type also has an impact on how long people had lived at their usual address. For example, 35.4 percent of people who rented from private landlords had lived at their current usual address for less than one year, compared with 14.6 percent of people who rented from Kāinga Ora.

Figure 2.21



Note: Data is for people in households in rented occupied private dwellings

Stats NZ census

Housing suitability, satisfaction with location, and sense of safety

The suitability of housing, including its location, is important for an individual and whānau health and wellbeing. Previous analysis using information from the 2018 General Social Survey (GSS) found that people living in unsuitable or very unsuitable housing had lower life satisfaction than people in suitable or very suitable housing (Stats NZ, 2020a). Additionally, people living in housing with major problems had lower mental wellbeing than people living in housing with no problems (Stats NZ, 2023b).

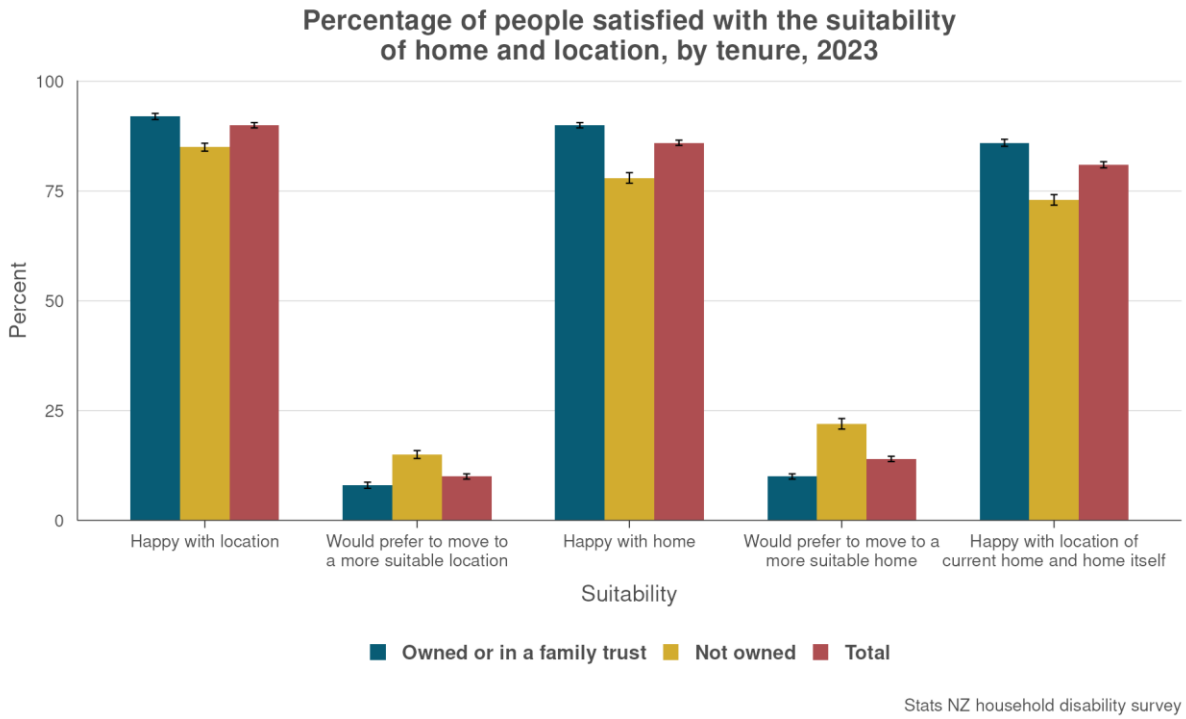
Owner-occupiers more likely to be happy with their homes

In the 2023 HDS, people were asked if they were happy with their house or building and its location. They were also asked if they would like to move to somewhere more suitable. Figure 2.22 shows these results.

Around 9 out of 10 people were happy with the location of their home (90 percent) and 86 percent were satisfied with the house/building in which they lived. This was a similar result to the 2018 GSS (Stats NZ, 2020a).

The HDS interviewed both disabled and non-disabled people.[9] See section 4 for more information about the HDS.

Figure 2.22



In the 2023 HDS, owner-occupiers – including people holding ownership in a family trust – were more likely to report that they were happy with their house itself and its location (86 percent), than those who don't own their home (73 percent). Nine percent of non-owner-occupiers were happy with neither, compared with 3 percent of owner-occupiers.

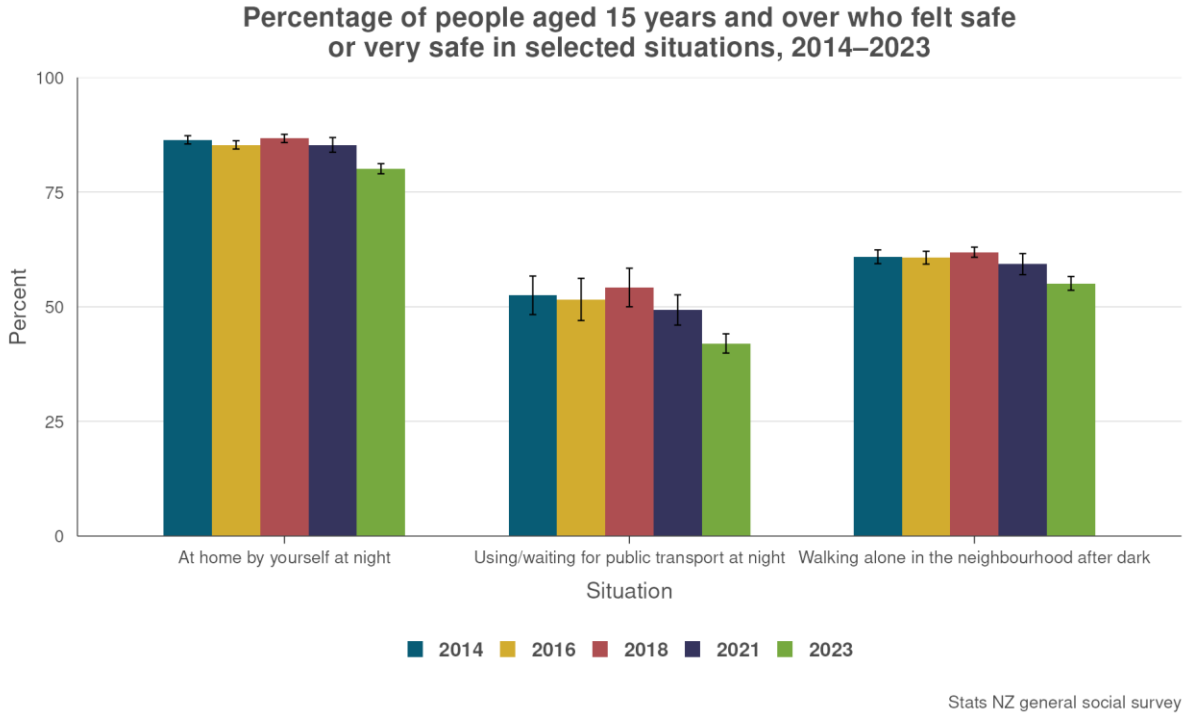
Sense of safety has declined since 2014

In the 2023 GSS, people were asked how safe they felt when walking alone in the neighbourhood after dark, at home by themselves at night, and when using or waiting for public transport at night. Figure 2.23 shows these results.

[9] The questions in the 2023 HDS were Q1: Thinking about the location of your current home. Are you happy with the location or would you like to move to somewhere more suitable? Q2: And the house or building itself. Are you happy with it or would you like something more suitable?

In 2023, around 4 in 5 New Zealand adults aged 15 years and over felt safe or very safe at home (80.1 percent) but only around 2 out of 5 (42.0 percent) felt safe or very safe using or waiting for public transport. Over half the population (55.1 percent) felt safe or very safe when walking alone in the neighbourhood after dark. These results represent a decline in the sense of safety from previous years.

Figure 2.23



Stats NZ general social survey

GSS data did not show a significant difference by household tenure for people walking in their neighbourhood after dark. However, people in owner-occupied homes felt slightly safer alone at home by themselves than non-owner-occupiers (81.7 percent compared with 77.0 percent).

Location also influenced sense of safety. In the 2023 GSS, 69.9 percent of people in rural areas reported that they felt very safe walking in their neighbourhood after dark, compared with 51.3 percent of people in major urban areas and 49.9 percent of those in large urban areas.

Summary of home ownership, renting, and tenure security

Nationally, the 2023 Census showed a slight increase in the household home-ownership rate since 2018, following many years of decline. This coincides with lower mortgage interest rates and more KiwiSaver withdrawals.

Owner-occupiers were more likely to have lived at their address for longer. They were also more likely to be higher income earners and to be partnered.

3 – Housing affordability

Introduction

This section looks at a range of different measures for housing affordability in Aotearoa New Zealand and their impacts on households and individuals. It focuses on differences by household tenure – that is, whether the home is owned or rented.

Housing affordability can be defined as “housing costs in relation to a household’s ability to meet those costs”. Housing costs can be divided into:

- entry costs (such as regulatory, material and labour costs to build a house, deposit to buy a house, bond to enter a tenancy), and
- ongoing costs (loans, mortgage repayments, rental payments, rates, and the costs of repairs and maintenance), (Stats NZ, 2009).

The financial strain from high housing costs can directly impact the ability of households to afford housing that meets their needs. In turn, this can affect the wellbeing of individuals and households.

New Zealanders have always placed a high value on home ownership. Housing policy in New Zealand often focuses on the affordability of owning a house, however there is also government support for renters through both the accommodation supplement (a means-tested income support) and income-related rents for people in social housing.

Access to high quality affordable housing helps to foster community development, reduces social inequality, and promotes social inclusion. It’s important to distinguish between *housing affordability*, which refers to how affordable housing is for the general population, and *affordable housing*, which usually refers to government-supported housing for those on low incomes.

This section updates data provided in the *Housing in Aotearoa: 2020* report (Stats NZ, 2020a) and focuses on changes in housing affordability between 2020 and 2024. Data for this chapter is largely based on the Stats NZ Household Economic Survey, which is the main survey of household incomes and housing costs in New Zealand.

Throughout this chapter, we focus on household incomes when calculating housing affordability. This is because households often combine income (as a resource) to buy or rent housing. Note that property investors are outside the scope of this report.

Since the *Housing in Aotearoa: 2020* report, the Ministry of Housing and Urban Development (HUD) has started to produce regularly updated information on housing affordability in New Zealand. HUD provides insights and statistics on Change in housing affordability indicators on its website.

Key points

Housing costs

- In the year ended June 2024, New Zealand households spent an average of $22.20 on housing costs for every $100 of their disposable income.
- Over 328,300 non-owner-occupied households spent 30 percent or more of their income on housing costs, representing nearly half (45.9 percent) of the 715,700 non-owner-occupied households in New Zealand.
- Non-owner-occupied households generally spent a higher proportion of their income on housing costs than owner-occupiers in 2024; about 1 in 4 non-owner-occupied households (28.4 percent) were spending more than 40 percent of their disposable income on housing costs, compared with 1 in 7 owner-occupied households (14.8 percent).
- Around two-thirds of renting households with at least one person of Māori or Pacific peoples ethnicity spent 30 percent or more of their income on rent (at 64.1 percent for renting households with Māori and 69.9 percent for renting households with Pacific peoples). These figures compared with the New Zealand total for renting households of 49.2 percent.
- Other housing costs associated with owner-occupation increased in recent years. Between 2015 and 2024, the annual average cost of building insurance in New Zealand increased from $1,496 to $2,800.

House prices to incomes

- In 2024, with a median house sale price of $753,500 and a median household income (household equivalised disposable income after housing costs have been removed) of $38,087, it would take an average New Zealand household 5 years to save for a 5 percent deposit, 10 years for a 10 percent deposit, and 20 years for a 20 percent deposit.
- Auckland remains one of the least affordable regions in New Zealand with median house sale prices 17.2 times the median household equivalised disposable income in 2024.
- Southland is the most affordable region in New Zealand with a median house-price-to-household-income ratio of 9.2 in 2024.

Self-reported affordability

- In the 2023 GSS, people were asked to rate the affordability of their housing. Unemployed, sole parents, Pacific peoples, low-income earners, disabled people, and those with no qualifications were the most likely to rate their housing as unaffordable.

Defining housing affordability

"*For some people, all housing is affordable, no matter how expensive it is; for others, no housing is affordable unless it is free,"* (Stone, 2006, p153).

Housing affordability as a concept is a way of viewing the relationship between incomes and house prices.

Many inter-related factors affect housing affordability:

- income (ability to meet costs)
- house prices and rents (level of payment required)
- financial factors (cost and availability of credit)
- demographic factors (household formation and household size)
- employment and labour market conditions (ability to participate and earn income)
- supply factors (zoning, labour, resource availability, and costs)
- people's needs, expectations, and demands regarding the quality of their housing, such as location or proximity to key amenities, size, and special features.

Measuring housing affordability

Housing affordability statistics measure people's capacity to pay housing costs by comparing available financial resources with the cost of housing. Housing affordability can be viewed from three different perspectives:

- affordability for renters
- affordability for would-be home owners
- affordability for existing home owners.

There are a number of different ways of assessing housing affordability. These include:

- households and their ability to pay housing costs (**income burden**)
- mortgage interest payments – mortgage commitments (**repayment burden**)
- renters' (non-home-owners') ability to pay rents (**rental burden**).

Other measures can include:

- comparing housing prices to income (**price-to-income ratio**)
- time needed to save for a house deposit (**time-to-income ratio**).

Whichever measurement is used, experiences of housing affordability vary for different population groups. A key factor in the differences seen is tenure – whether a household pays rent, owns their house with a mortgage, or owns it outright.

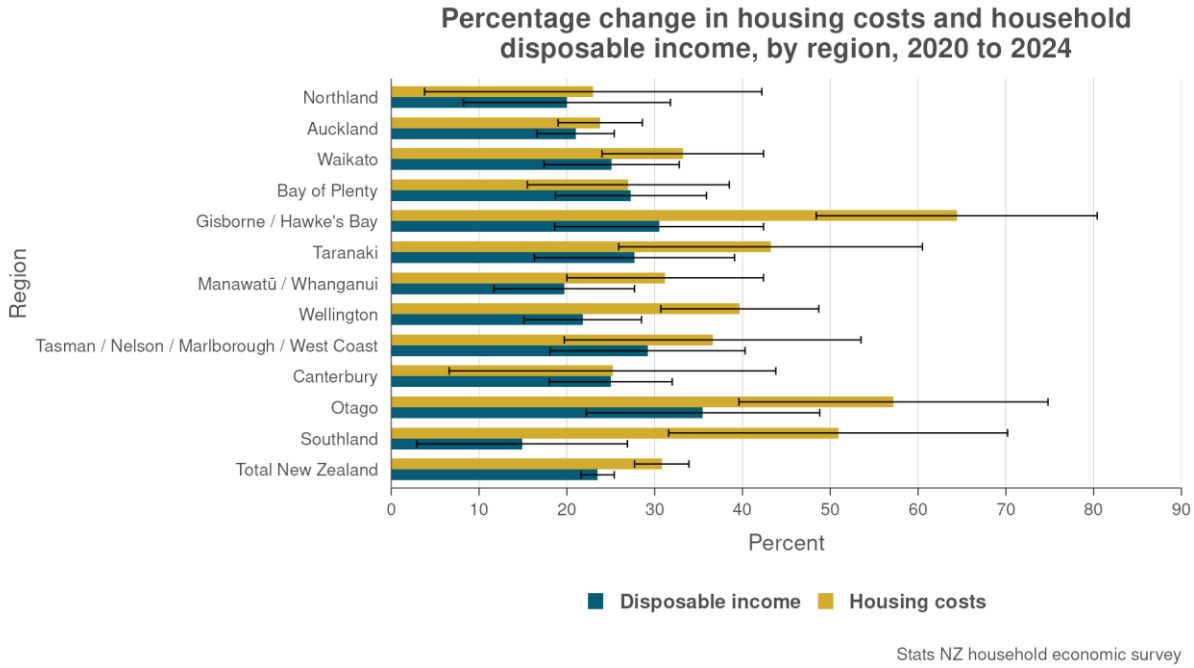
Increases in housing costs outpace household incomes

Disposable income – defined as the amount of money a household has left after paying taxes – is used to compare housing costs, as it reflects the financial resources households can realistically use to improve their living conditions.

In the year to June 2024, the average annual household disposable income was $104,567 – up 24 percent from $84,648 in 2020. Over the same period, average annual housing costs for a New Zealand household were $23,182 (up 31 percent from $17,729 in 2020). That is, New Zealand households spent an average of $22.20 on housing costs for every $100 of their disposable income.

Figure 3.1 shows the percentage change in housing costs and household disposable income by region between 2020 and 2024. It shows that the rise in housing costs was particularly high in Gisborne/Hawke's Bay, Otago, and Southland. The increases in housing costs highlight the growing financial pressure on household budgets.

Figure 3.1



Renters and owners face different housing costs

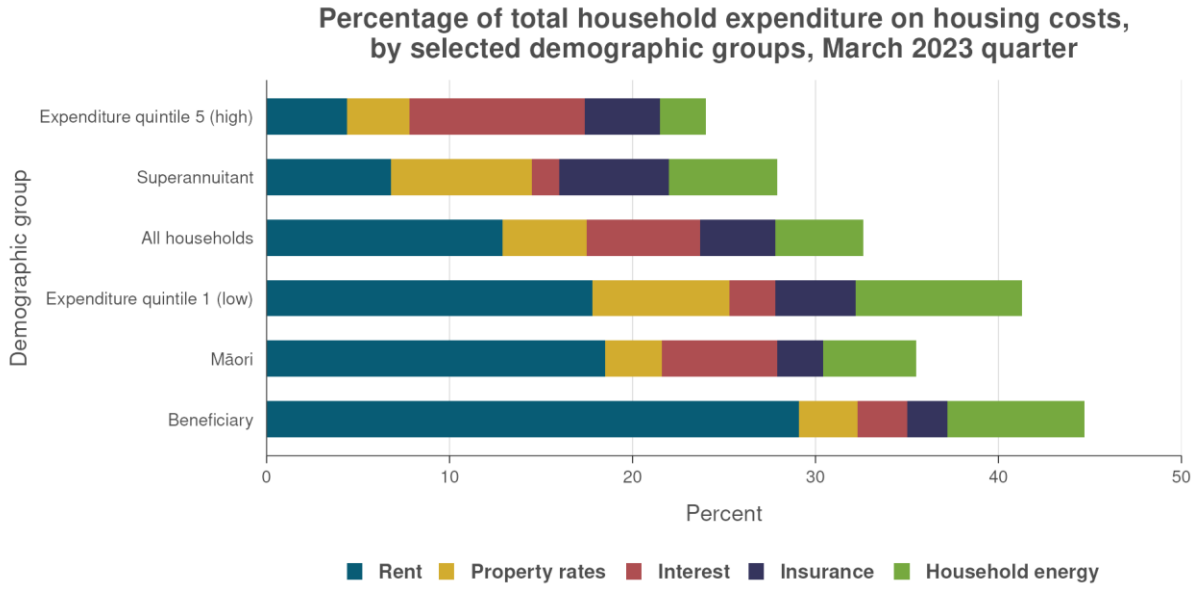
Housing costs differ for renters and owners. Owner-occupier households may have a mortgage (borrowing from the bank to finance the purchase of a home) or own their home outright. However, they will also have ongoing costs such as local authority rates, building insurance, and maintenance.

Renter households (dwelling not owned by usual resident(s)) must pay rent but do not incur the costs associated with home ownership.

The proportion of income spent on housing costs can vary for different demographic groups. Figure 3.2, using CPI data from the March 2023 quarter, shows how typical housing costs vary for selected demographic groups. Note that some of these groups will overlap; for example, beneficiary households are likely to also be included in expenditure quintile 1.

High spending households (expenditure quintile 5), defined as the top 20 percent of households grouped by their total expenditure, spend the lowest proportion of their outgoings on housing costs. Mortgage interest payments, however, are a more significant expense for high spending households, many of whom are paying off a mortgage.

Figure 3.2



In contrast, housing costs are typically a more significant outgoing for low spending (expenditure quintile 1), beneficiary, and Māori households, compared with other households.

Rising insurance costs a major part of housing expenses

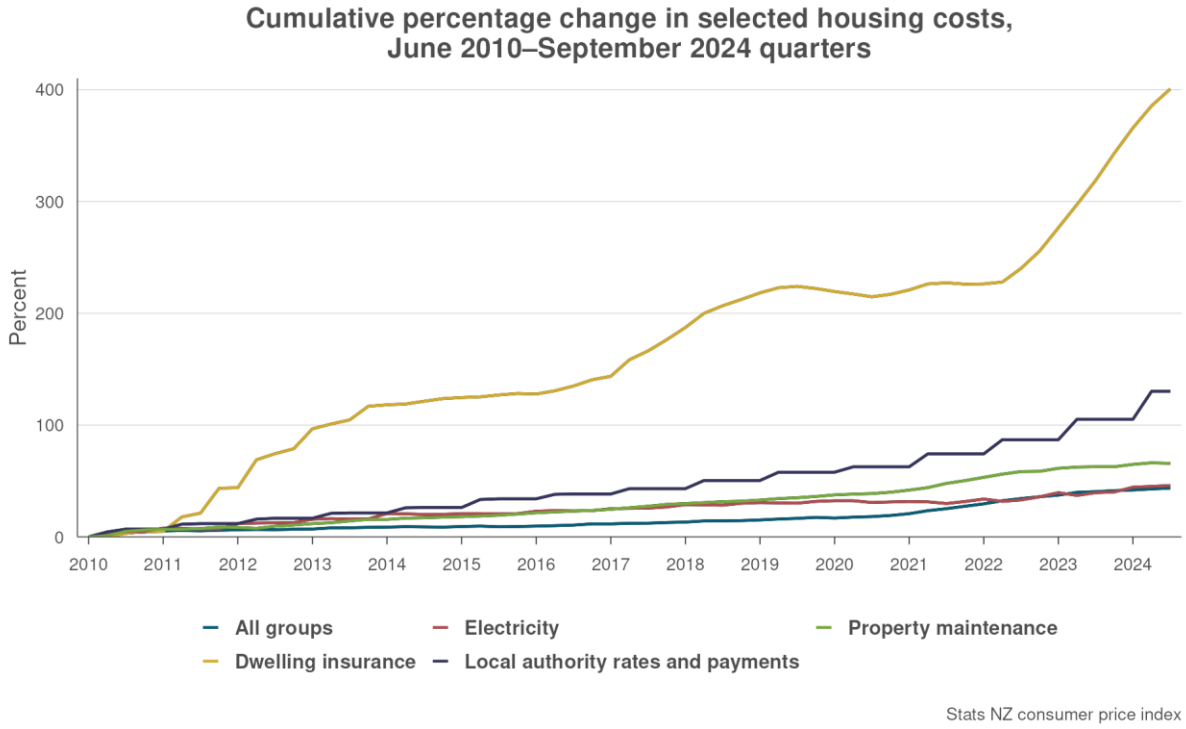
In addition to any mortgage payments, home owners also pay local authority rates and building-related insurances, as well as utilities like electricity and gas, as part of their housing costs.

Insurance costs, particularly for home owners, rose significantly in the aftermath of the Canterbury earthquakes in 2010, 2011, and 2016, further adding to housing costs. There has also been a sharp rise in dwelling insurance driven by factors such as more frequent weather events, and higher building costs during and after the COVID-19 pandemic.

Figure 3.3 shows that the price of dwelling insurance has more than tripled in the past decade (up 275 percent between the September 2015 and September 2024 quarters, as measured by the CPI).

Over the same period, the average annual cost of building insurance in New Zealand increased from $1,496 to $2,800. This represents a total increase of $1,304 (87 percent). New Zealanders are now paying, on average, $25 more per week than they were in 2015 (shortly before the Kaikōura earthquake of 2016).

Figure 3.3



Renters face a greater income burden from housing costs

One way of looking at housing affordability is to look at the income burden of housing costs – that is, a household's expenditure on housing costs compared with its available income. Unaffordable housing can lead to financial stress and less money left over to meet other household needs.

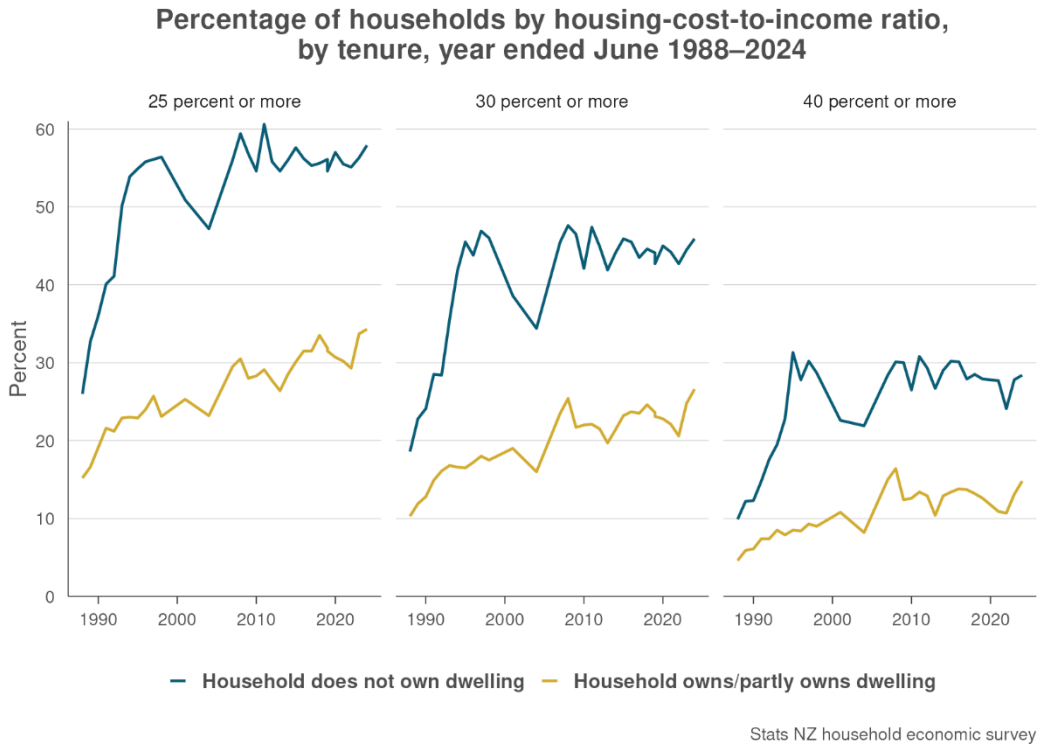
The housing-cost-to-income ratio is often used as a measure of affordability for would-be home owners and renters. It is calculated by dividing total housing costs by household disposable income. A higher ratio means a larger proportion of income is spent on housing costs, and can indicate financial stress for these households.

For renters, a higher ratio suggests that rent is less affordable, as a larger portion of their income is spent on housing costs. For potential home buyers, this ratio can be used to assess the affordability of mortgage payments and whether house prices and mortgage costs are affordable, based on their earnings.

A number of different thresholds are used to identify whether the financial burden a household is facing from housing costs is high compared to their available income. Typically, a ratio exceeding 30 percent can be associated with affordability challenges. A ratio exceeding 40 percent of household disposable income is considered an overburden (OECD n.d.a., n.d.b.).

Figure 3.4 shows the proportions of New Zealand households with housing-cost-to-income ratios greater than 25 percent, 30 percent, and 40 percent for the period 1988 to 2024.

Figure 3.4



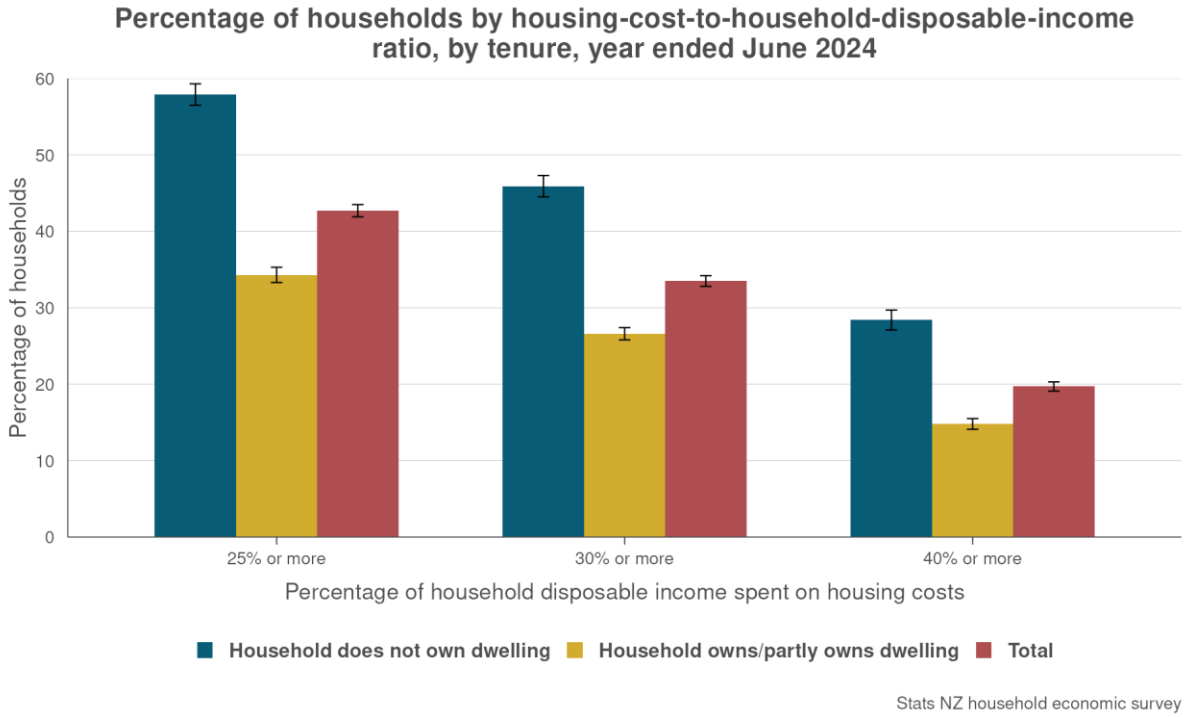
In the year ended June 2024, about 1 in 4 households that did not own their dwelling (28.4 percent) spent more than 40 percent of their disposable income on housing costs, compared with 1 in 7 home-owning households (14.8 percent).

Rental cost to income (rental burden)

Rental burden refers to the proportion of a household's income spent on rent.

In the year ended June 2024, 328,300 households living in non-owner-occupied dwellings spent 30 percent or more of their income on housing costs, representing nearly half (45.9 percent) of the 715,700 non-owner-occupied households in New Zealand for whom rent burden is calculated (see figure 3.5).

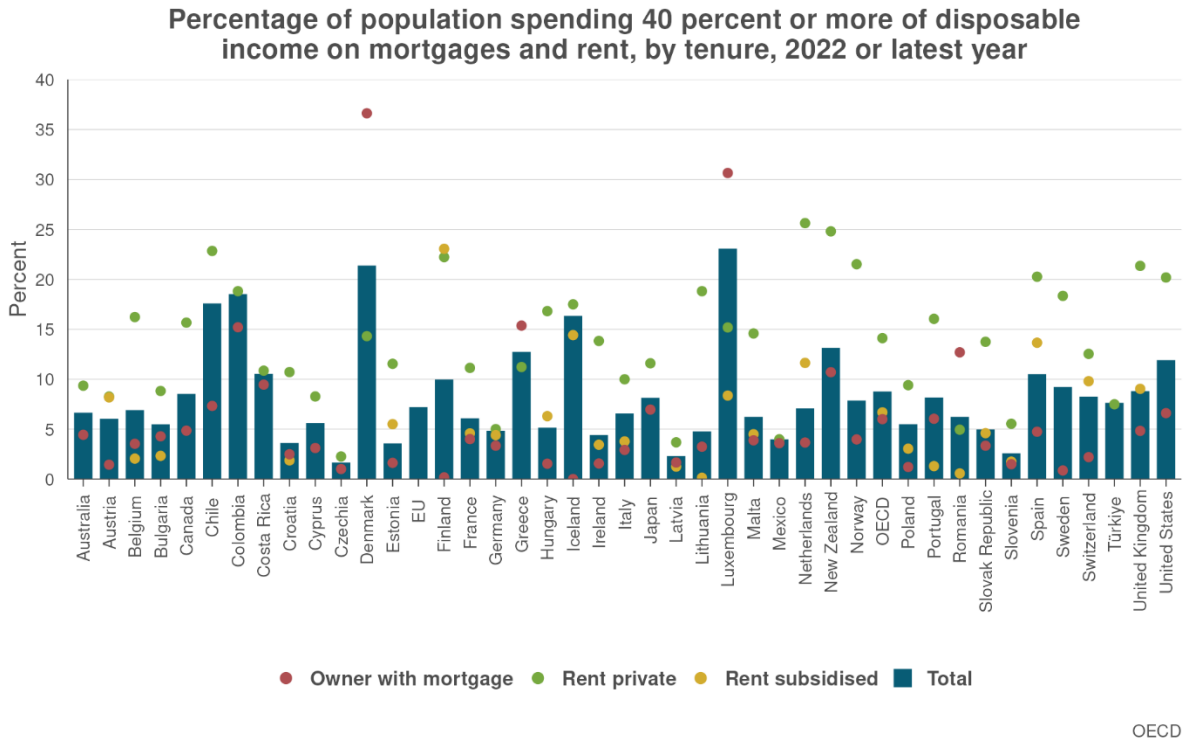
Figure 3.5



Over the same period, 28.4 percent of households that did not own their dwelling spent 40 percent or more of their income on housing costs and as such are considered severely cost-burdened. By comparison, 14.8 percent of households that owned or partly owned their dwelling spent more than 40 percent of their disposable income on housing costs.

As shown in figure 3.6, New Zealanders who rented had one of the highest rates of severe housing cost overburden in the OECD (OECD, n.d.a).

Figure 3.6



Households with Māori or Pacific peoples face higher rental burden

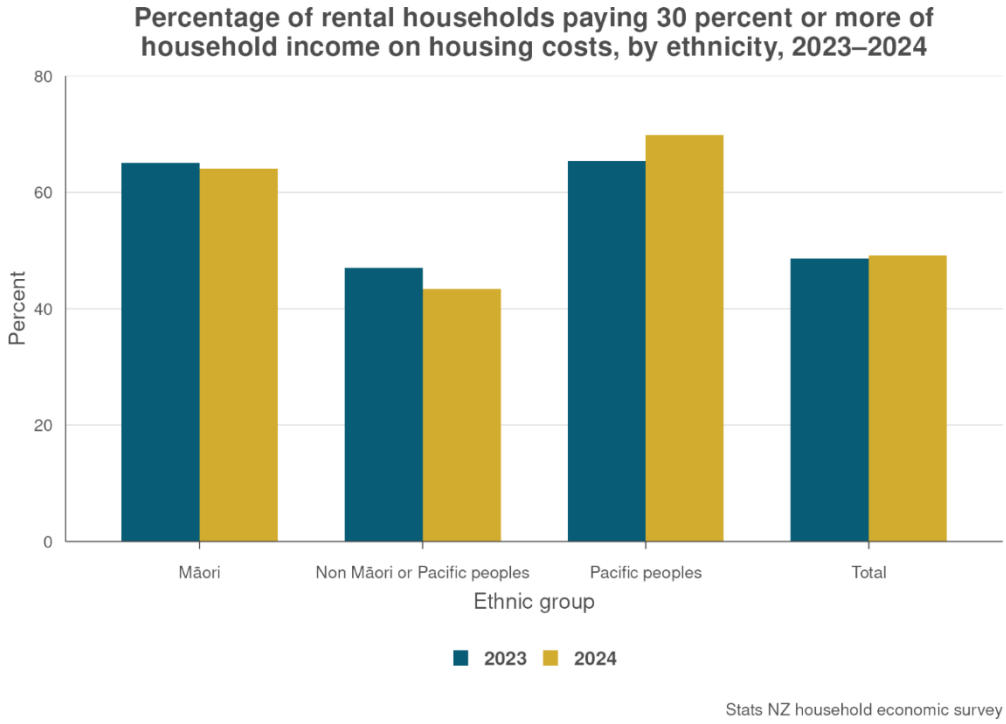
In the year to June 2024, the median ratio of income-to-housing costs for renters remained unchanged from 2023 at 22.2 percent; however, there were differences across ethnic groups.

Ethnicity for households is defined by at least one person of a particular ethnicity living within that household. This means households can be associated with multiple ethnicities, due to multiple people in a household each having potentially multiple ethnicities. For convenience we will refer to households with at least one person of Māori ethnicity as households with Māori, and those with at least one person of Pacific peoples ethnicity as households with Pacific peoples.

In 2024, 93,200 renting households with Māori and 39,400 with Pacific peoples spent 30 percent or more of their income on housing costs.

Figure 3.7 shows that in the year ended June 2024, around two-thirds of renting households with Māori or Pacific peoples spent 30 percent or more of their income on rent (at 64.1 percent for renting households with Māori and 69.9 percent for renting households with Pacific peoples). These figures compared with the New Zealand total for renting households of 49.2 percent.

Figure 3.7



For the same period, the average household equivalised disposable income for households with Māori was $53,363 (up 6.1 percent from 2023) and for households with Pacific peoples it was $50,252 (up 5.3 percent from 2023). This compares with an average equivalised disposable income for all households of $60,982 (up 5.5 percent from 2023).

Mortgage interest payments (repayment affordability)

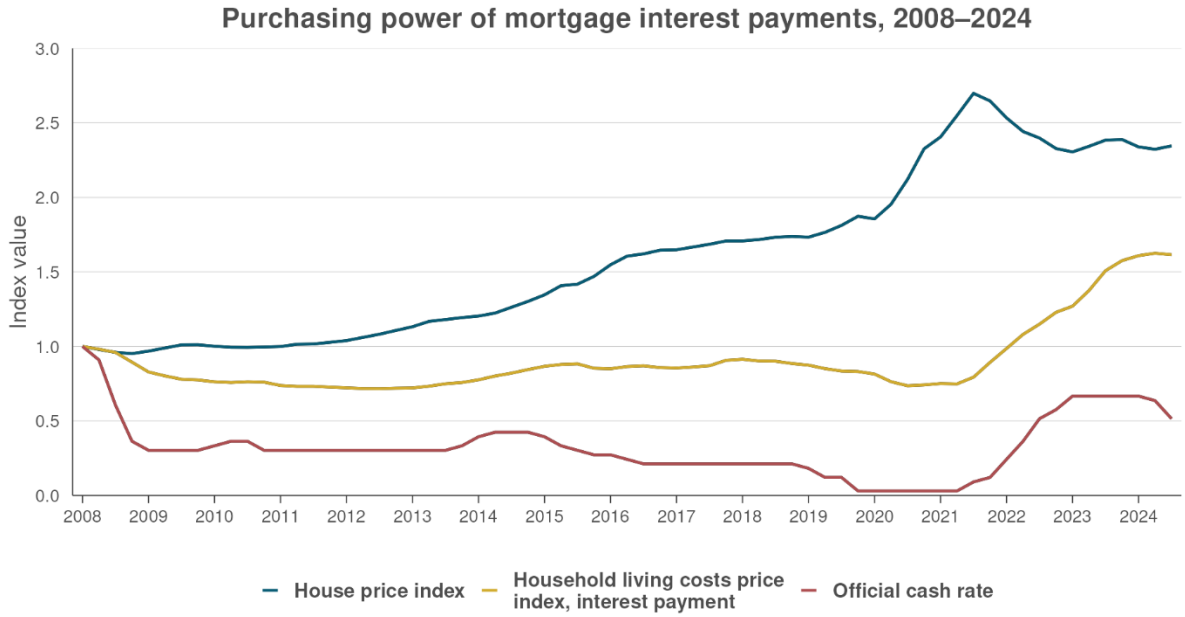
Repayment affordability refers to how easy it is for a household to manage mortgage payments based on its income and other expenses. When mortgage payments are too high compared to income, housing becomes less affordable.

Mortgage payments can take up a large part of a household's income, making it harder to afford other expenses.

Interest rates play a key role in how much home owners pay. When interest rates rise, mortgage payments become more expensive, putting more pressure on household finances. Conversely, when the official cash rate (OCR) is cut, mortgage payments can decrease, easing financial strain.

The combined effect of changes in mortgage interest rates and property prices since June 2008 is reflected in the interest payments series used in the household living-costs price indexes, shown in figure 3.8.

Figure 3.8



CoreLogic, Reserve Bank of New Zealand

As seen in figure 3.8, in 2020 the official cash rate was reduced to a historic low in response to COVID-19. Between 2021 and 2023 the Reserve Bank of New Zealand began to steadily increase the OCR to help combat inflation, which increased mortgage interest rates. The impact of this was to reduce mortgage repayment affordability as a greater proportion of income was needed to repay a mortgage.

During this period households faced a “mortgage shock” as previously low fixed-rate mortgages expired and were replaced with much higher rates.

This was reflected in the household living-costs price indexes (HLPI), where mortgage interest payments became a major driver of rising living costs.

In 2024 the RBNZ implemented a series of OCR cuts, leading to lower mortgage interest rates which improved repayment affordability.

Household Economic Survey (HES) data shows an increase in mortgage payments. In the year to June 2024, average weekly expenditure on total mortgage payments increased from $605.50 to $658.20 (up 8.7 percent from 2023). This is up 46.1 percent from the year to June 2020 when average weekly expenditure on total mortgage payments was $450.50.

Overall, the main challenge for aspiring first-home buyers remains saving enough for a deposit, as rising property prices outpace savings from lower interest rates.

Price-to-income ratios have increased

Housing affordability can also be measured by comparing incomes to house prices.

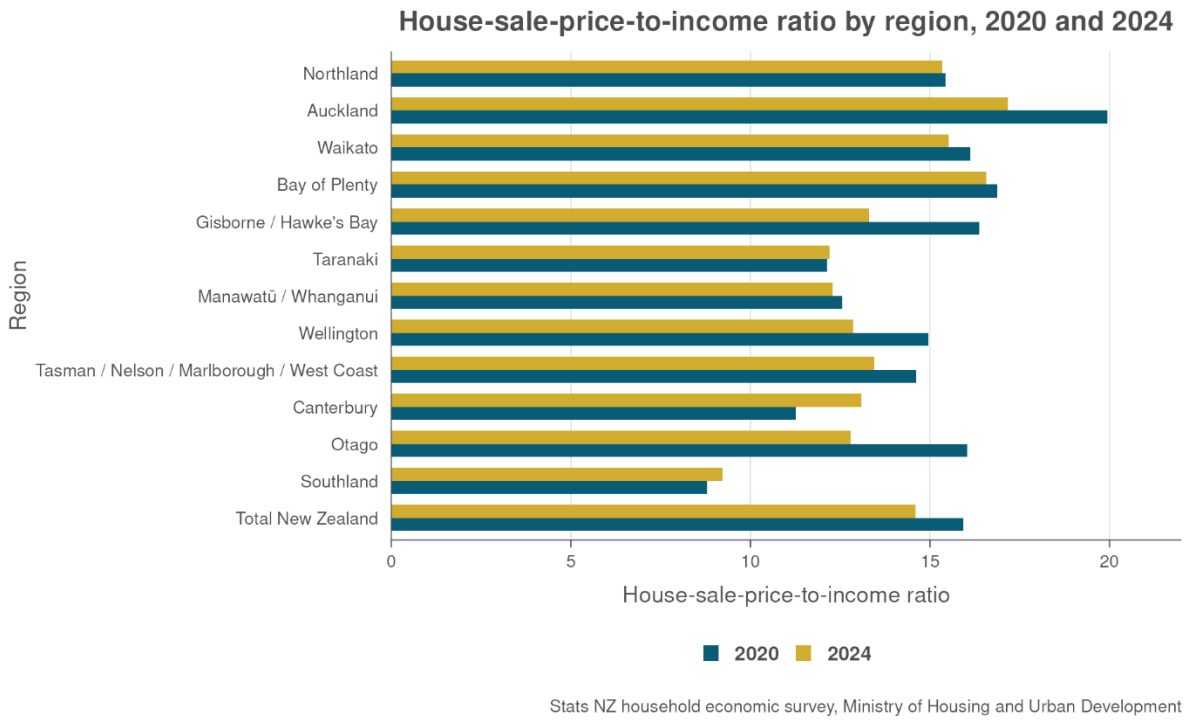
In this measure, median household equivalised disposable income (HEDI) is compared with median house prices. HEDI is a measure of income that takes three things into account: the household's total income, size, and composition. It adjusts for differences in the number of people living in a household, so makes it easier to compare the income of different households.

The price-to-income ratio for housing affordability is primarily a measure for would-be home owners, showing how many years of median household income is needed to afford a median-priced house. It shows how long it would take for a median-income household to save enough money to buy a median-priced home outright, assuming all their income went to saving for a house and nothing else.

An increasing house price-to-income ratio indicates that homes are becoming less affordable. It means the median house price is increasing much faster than the median household income, making it increasingly difficult for typical households to afford a home.

In the year to 2024, the median house sale price was $753,500 and the median HEDI was $51,597. This means it would take an average New Zealand household 14.6 times its annual income to afford a median-priced home outright, indicating a significant affordability challenge.

Figure 3.9



Stats NZ household economic survey, Ministry of Housing and Urban Development

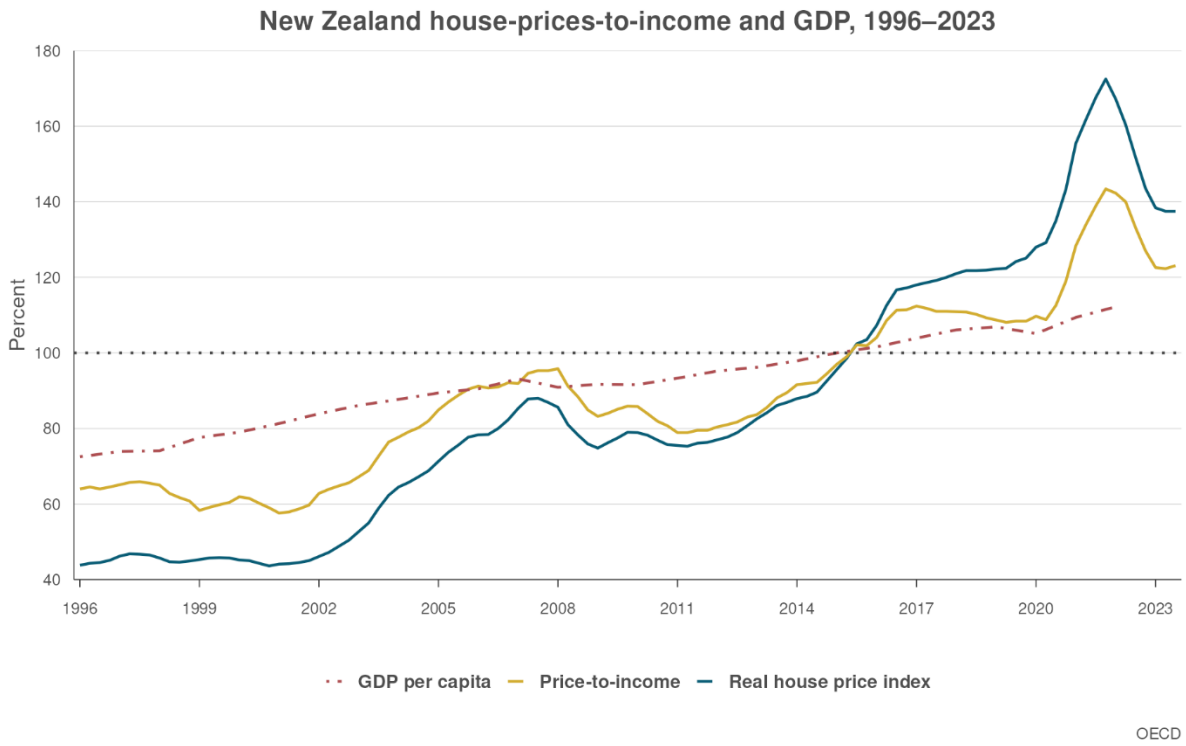
Median house sale prices in New Zealand rose sharply between 2020 and 2022, with significant increases seen particularly in Auckland. This surge in property prices far outpaced income growth. Since 2022, median house prices have fallen but are still above pre-COVID-19 levels.

As shown in figure 3.9, Auckland had the highest price-to-income ratio of 17.2 in 2024, meaning it would take 17.2 years of a typical household's income to afford a median-priced home. This is down from 2020, when the price-to-income ratio was 19.9. However, Auckland remains the least affordable region in New Zealand.

On the other hand, Southland had the lowest price-to-income ratio at 9.2 years, meaning it would take just 9.2 years of a typical household's income to afford a median-priced home (up from 8.8 in 2020). This makes Southland the most affordable region in terms of housing.

The income and gross domestic product (GDP) graph below (figure 3.10) shows that on average, housing prices in New Zealand rose significantly faster than incomes between 2000 and 2023. GDP is New Zealand's official measure of economic growth.

Figure 3.10



Rising property prices continue to generate wealth for owner-occupiers

Household net worth statistics (Stats NZ, 2021) showed that between June 2018 and 2021 the median property assets for people's homes rose by $115,000 (from $435,000 to $550,000).

Households who own or partly own their dwelling had a median net worth of $635,000, compared with $54,000 for households that did not own their own dwelling in 2021.

New Zealand home owners (who own or partly own their dwelling) were about 12 times wealthier than households that did not own their own dwelling in 2021, down from 14 times in 2018.

The gap remains large, underscoring the importance of home ownership in building wealth in New Zealand, and highlighting how households that do not own their own dwelling, on average, face significant challenges in wealth accumulation compared with home owners.

Time needed to save a deposit

Increasing property prices mean that many prospective home owners find it more difficult to save enough for a deposit.

The time needed to save a house deposit is another important metric that measures housing affordability, particularly for would-be home owners (potential home buyers). This measure looks at how long it would take an individual or household to save enough money for a deposit on a home, given their current savings rate and income.

In the past decade, house prices in New Zealand have increased significantly, due in part to strong price growth from 2020 to 2022, during the COVID-19 pandemic. Although median house prices have fallen in real terms since then, they still remain higher than before the pandemic.

Household equivalised disposable income after housing costs (HEDIAHC) gives an indication of available income, after housing costs are paid for, that could be put towards a deposit. Comparing this to median house prices gives an indication of how long it would take to save enough deposit to buy a house.

In 2024, the median house sale price in New Zealand was $753,500, with the median HEDIAHC income $38,087. Assuming a 20 percent annual savings goal, it

would take an average household 5 years to save for a 5 percent house deposit, 10 years for a 10 percent deposit, and 20 years for 20 percent deposit.

Table 3.1 shows the time needed to save for a house deposit. In the year to 2020, the median house sale price in NZ was $654,000, with the median HEDIAHC income $30,765. Assuming a 20 percent annual savings goal, it would take an average household 5 years to save for a 5 percent house deposit, 11 years for a 10 percent deposit and 21 years for 20 percent deposit.

Table 3.1

Time needed to save for a deposit, by region, 2024

Region	Median house price	Household income	Number of years to save by amount of deposit		
			20 percent	10 percent	5 percent
	Dollars ($)		Years		
North Island					
Northland	655,000	33,684	19	10	5
Auckland	966,000	40,358	24	12	6
Waikato	723,000	34,825	21	10	5
Bay of Plenty	785,000	35,790	22	11	5
Gisborne/ Hawke's Bay	657,000	38,076	17	9	4
Taranaki	597,000	36,555	16	8	4
Manawatū/ Whanganui	535,000	33,037	16	8	4
Wellington	767,000	43,390	18	9	4
South Island					
Tasman/ Nelson/ Marlborough/ West Coast	642,000	36,036	18	9	4
Canterbury	671,000	37,974	18	9	4
Otago	649,000	37,942	17	9	4
Southland	444,000	37,344	12	6	3
Total	753,500	38,087	20	10	5

1. HEDIAHC = household equivalised disposable income after housing costs

Source: Stats NZ Household Economic Survey, Ministry of Housing and Urban Development

The time needed to save for a deposit is a practical measure for assessing whether home ownership is within reach for an individual or family, as it directly impacts their ability to enter the housing market.

Self-rated housing affordability

Perceptions of housing affordability can be measured directly by asking people to self-assess the affordability of their housing costs. This assessment may reflect some dimensions of affordability that are hard to include in simple comparisons of income and housing expenditure.

Using the 2023 GSS, we compared housing costs as a proportion of income and found that households rated their housing as more unaffordable when housing costs took up a larger proportion of income. These ratings have been compared with the distribution of housing costs to income used in HES. Note that these calculations are less precise than those done with HES data, and use before- rather than after-tax income.

One-parent families report high rate of unaffordable housing

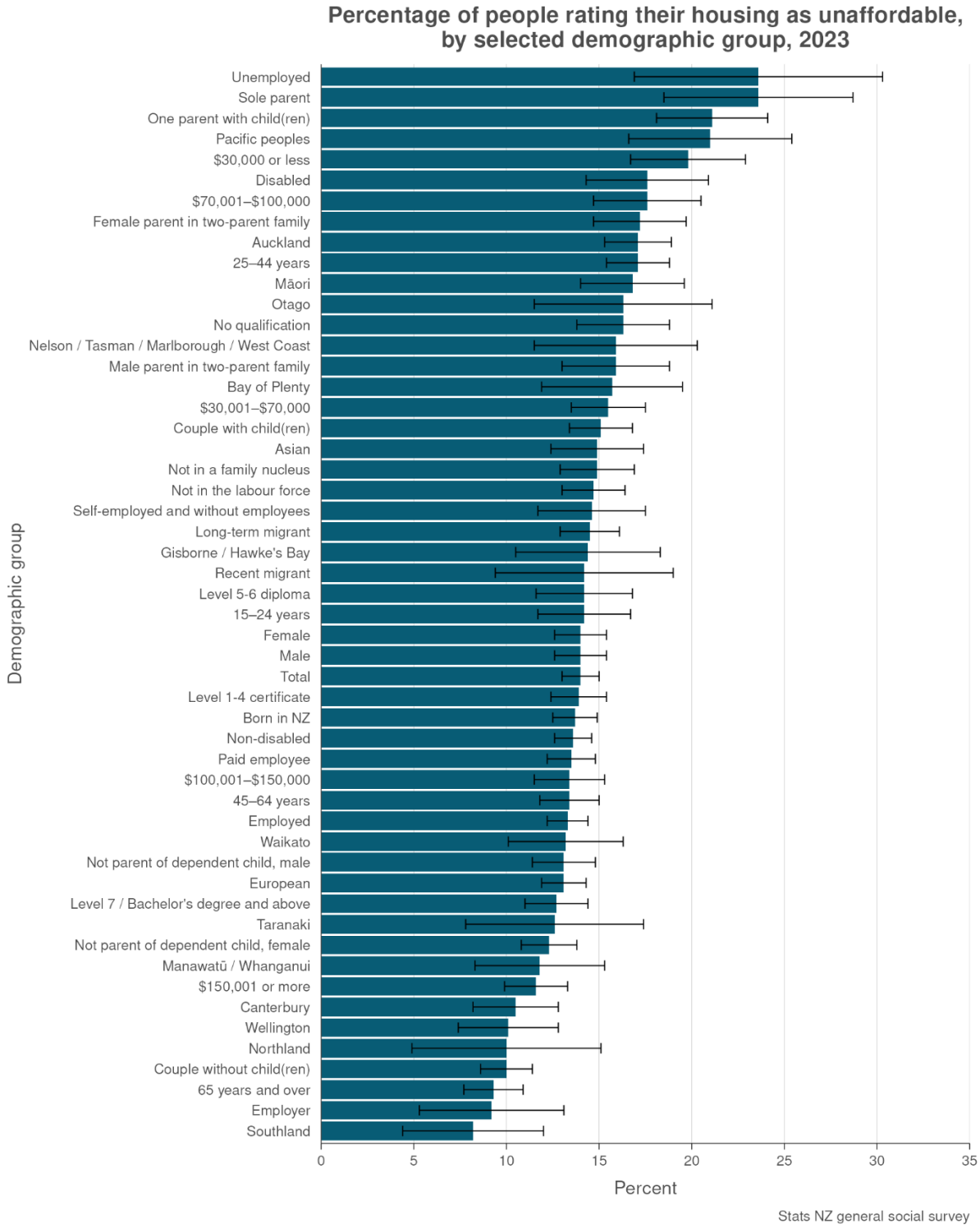
In the GSS, households that did not make rent or mortgage payments rated their housing affordability higher with a mean score of 6.8 out of 10.

For households where rent or mortgage payments made up less than 25 percent of household income, the mean for self-rated affordability was 6.3 out 10, compared with 5.5 out of 10 for households that paid 25 percent or more.

Households that paid 40 percent or more rated their affordability the lowest, with a mean score of 4.8 out of 10.

According to data from the 2023 GSS (figure 3.11) unemployed, sole parents, Pacific peoples, low-income earners, disabled people, and those with no qualifications reported the highest rates of unaffordable housing.

Figure 3.11


Percentage of people rating their housing as unaffordable, by selected demographic group, 2023
Demographic group
Unemployed
Sole parent
One parent with child(ren)
Pacific peoples
$30,000 or less
Disabled
$70,001–$100,000
Female parent in two-parent family
Auckland
25–44 years
Māori
Otago
No qualification
Nelson / Tasman / Marlborough / West Coast
Male parent in two-parent family
Bay of Plenty
$30,001–$70,000
Couple with child(ren)
Asian
Not in a family nucleus
Not in the labour force
Self-employed and without employees
Long-term migrant
Gisborne / Hawke's Bay
Recent migrant
Level 5-6 diploma
15–24 years
Female
Male
Total
Level 1-4 certificate
Born in NZ
Non-disabled
Paid employee
$100,001–$150,000
45–64 years
Employed
Waikato
Not parent of dependent child, male
European
Level 7 / Bachelor's degree and above
Taranaki
Not parent of dependent child, female
Manawatū / Whanganui
$150,001 or more
Canterbury
Wellington
Northland
Couple without child(ren)
65 years and over
Employer
Southland
0
5
10
15
20
25
30
35
Percent
Stats NZ general social survey

Housing market impacted by COVID-19 pandemic

Since the last *Housing in Aotearoa* report, published in 2020, the housing market in New Zealand has been affected by the impact of the COVID-19 pandemic, with border closures and lockdowns also affecting life in New Zealand.

House prices increased rapidly as well as other costs related to housing. Other factors impacting housing affordability during the pandemic included economic uncertainty, effects on employment, and lowering of interest rates.

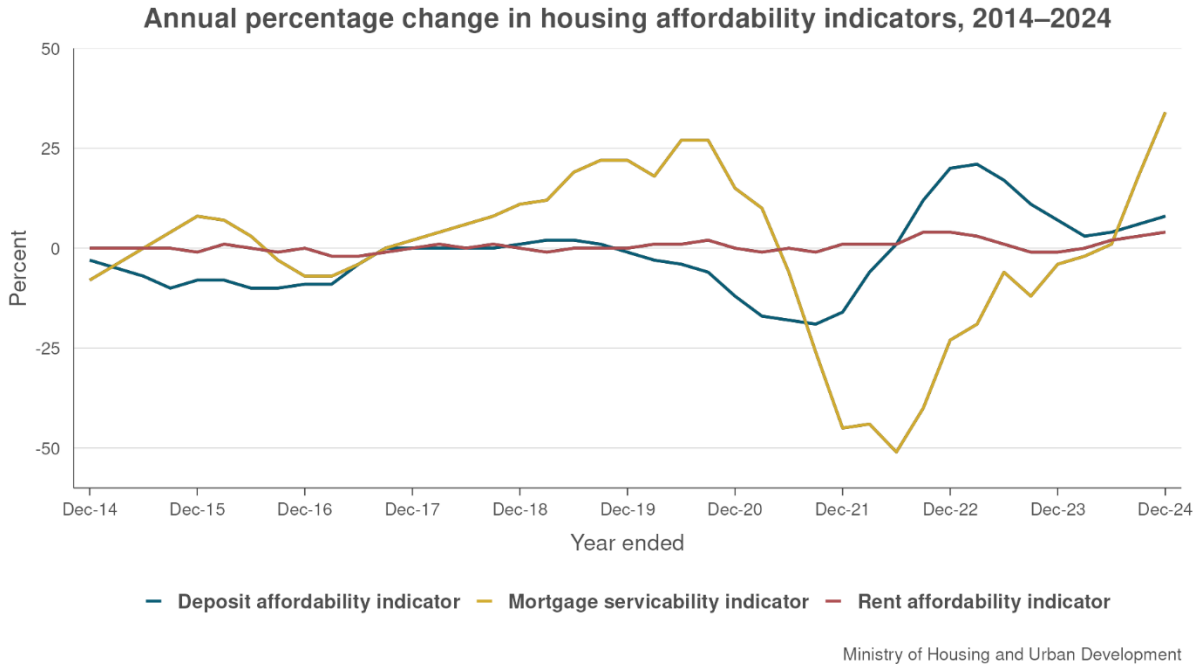
This period has also seen an increase in the number of people working from home, particularly in the main centres of Auckland and Wellington. Since 2018, the Wellington and Auckland regions have had the highest growth in the number of people who mostly work from home, with the number in both regions more than doubling. In 2023, 158,658 people mostly worked from home in the Auckland region, up from 72,099 in 2018, while in Wellington the figure was 56,016 in 2023, up from 24,909 in 2018.

This may have increased demand for housing in suburban and rural areas, and home-ownership rates rose on the periphery of cities. In cities, rent prices dropped in some places because demand decreased, but house prices went up due to low interest rates and a limited supply of houses.

Overall, the period between 2018 and 2024 was changeable with an abrupt rise in housing unaffordability for first-home buyers, but an increase in mortgage affordability for households that already owned. Rents remained less affected by change but have seen a recent increase in unaffordability.

HUD indicators measuring the change in housing affordability found that mortgage payment affordability improved for existing home owners between 2019 and 2021, while deposit affordability decreased for first-home buyers between 2020 and 2022 (figure 3.12).

Figure 3.12



Note that as interest rates rose, mortgage serviceability dropped sharply between mid-2021 and 2023 before improving sharply from 2024 as interest rates started dropping again.

Despite seeing changes in these housing affordability measures, house prices in New Zealand have remained high. The impacts from COVID-19 (in 2020) have meant housing affordability measures have yet to return to pre-COVID-19 levels.

Summary of housing affordability

This report shows that housing remains expensive in New Zealand, especially for lower-income households.

Housing affordability in New Zealand varies significantly across different groups, with renters, lower-income households, and certain ethnic groups – for example, Māori and Pacific peoples – facing higher burdens.

Housing affordability has been impacted by rising house prices, limited supply, and economic challenges. Measures such as income-to-housing cost ratios, mortgage and rental burdens, and the price-to-income ratio are essential tools for understanding these disparities and their impact on housing affordability.

4 – Housing quality

Introduction

This section explores the quality of occupied private dwellings in Aotearoa New Zealand and compares quality for different groups. It also includes information about energy hardship, and about housing for disabled people.

Stats NZ defines housing quality as 'the degree to which housing provides a healthy, safe, secure, sustainable, and resilient environment for individuals, families, and whānau to live in and to participate within their kāinga, natural environment, and communities' (Stats NZ, 2019, p5). There are four key aspects to housing quality: housing habitability, environmental sustainability, housing functionality, and social and cultural sustainability.

This section focuses on two of these aspects:

- **Housing habitability** – the degree to which housing and its location provide a physically safe, physically secure, and physically healthy environment. It relates to the design, construction, materials, and service provision of a house and to how well it has been built and maintained. Habitability covers the primary function of housing as providing shelter, focusing on the condition of the house's physical structure and the facilities within it.
- **Housing functionality –** the degree to which the design, construction, and location of housing support the specific physical, mental, emotional, cultural, and social needs of individuals, families, and whānau in their kāinga and communities.

Since the previous *Housing in Aotearoa* report, legislative change around healthy homes has tightened standards for rental housing. The Residential tenancies (healthy homes standards) regulations 2019 now require rental housing to meet minimum standards of heating, including a fixed heating source, and to have insulation, ventilation, protection against dampness, and draught stopping. Tenancy Service's Healthy homes website has more information.

This section will investigate how housing habitability for owners compares with non-owners and how this has changed since 2018. The 2018 Census introduced new questions on dampness, mould, access to basic amenities, and heating types which were also included in 2023. We will look at how these measures have changed over the past five years.

Finally, it will also include some additional information on housing outcomes for disabled people.

Key points

Dampness and mould

- 288,252 occupied private dwellings (18.1 percent) in New Zealand were damp at least some of the time, according to the 2023 Census.
- Gisborne region had the highest rate of dampness and mould at least some of the time. It was the only region to record an increase in each since 2018, though the cyclone of early 2023 may have been a factor.
- 29.2 percent of households that did not own their home experienced dampness at least some of the time.
- Over 1 in 3 Māori and Pacific peoples live in damp housing.

Main types of heating used

- Heat pumps for non-owner-occupied homes rose from 38.0 percent in 2018 to 67.2 percent in 2023.
- Use of coal burners as a main type of heating was rare in every region except the West Coast (24.3 percent) and Southland (6.3 percent).

Cold housing

- Data from the Household Economic Survey (HES) showed that in the year ended June 2024, 6.6 percent of all households said they could not afford to keep their home adequately warm.
- In the year ended June 2024, 125,700 (6.3 percent) of households put up with feeling cold a lot to keep costs down.

Housing conditions for disabled people

- In the 2023 Household Disability Survey (HDS), 46 percent of disabled people had at least one housing condition issue with their home (cold, damp, or mould) compared with 36 percent of non-disabled people.
- 55 percent of disabled children (0–14 years) lived in a home that had at least one of these issues (cold, damp, or mould) compared with 38 percent of non-disabled children.

Indoor temperatures

Early insights from BRANZ's Household Energy End-use Project 2 (HEEP2) study show that:

- while indoor air temperatures have improved in winter since the early 2000s, around half of householders reported their home was colder than they would like in winter
- summer overheating emerged as a problem, with around 70 percent of people reporting that their home was warmer than they would like in summer.

These findings from the HEEP2 study were largely for owner-occupied homes.

Fewer homes with dampness and mould

In 2023, 288,252 (18.1 percent) occupied private dwellings in New Zealand were damp at least some of the time in 2023, compared with 318,891 (21.5 percent) homes in 2018.

Similarly, 223,959 homes in 2023 (14.0 percent) had mould over A4 size always or sometimes, compared with 252,855 homes in 2018 (16.9 percent).

Constant dampness was a feature of 2.3 percent of New Zealand homes (36,801) in 2023 (down from 3 percent in 2018), and visible mould larger than A4 size was always present in 3.5 percent (55,896) of homes (down from 4.3 percent in 2018).

Gisborne the only region to experience an increase in dampness and mould

Census data showed that all regions except Gisborne experienced a decrease in dampness and mould between 2018 and 2023 (figures 4.1 and 4.2).

The Gisborne region had the highest rate of dampness at least some of the time, increasing from 26.4 percent in 2018 to 30.1 percent in 2023. The percentage of homes affected by mould over A4 size, sometimes or always, also increased in Gisborne (from 21.2 to 23.4 percent). The Gisborne region was particularly hard hit by the cyclone of early 2023 and this may be a factor in the increase in dampness.

In 2018, the Northland region had the highest rates of dampness sometimes or always at 27.6 percent, but this decreased to 24.7 percent in 2023, now making it the second dampest region.

The proportion of damp homes showed little change in Hawke’s Bay (from 18.3 to 17.8 percent), but rates of mould decreased slightly from 14.1 to 12.7 percent.

Figure 4.1

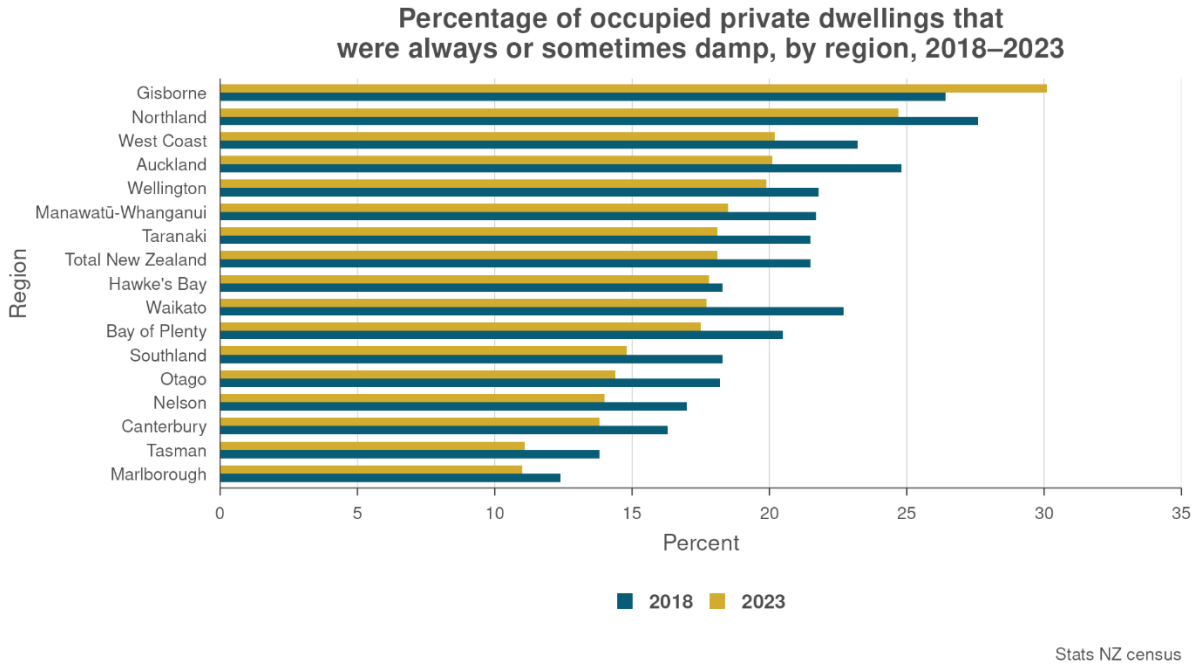
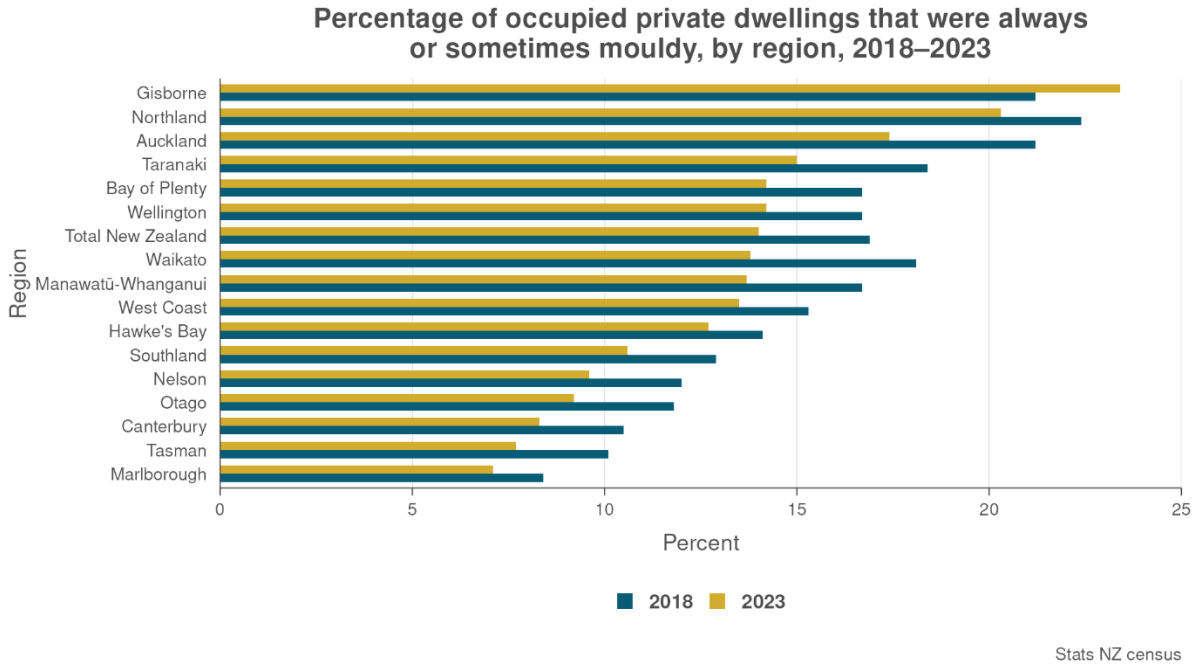


Figure 4.2



Breaking down the data by territorial authority areas (cities and districts) reveals a more detailed picture of geographical differences in housing quality. Apart from Chatham Islands territory, private dwellings in Wairoa, in the Hawke's Bay region, were most likely to be affected by dampness at 36.1 percent, followed by those in Gisborne (30.1 percent), and Ōpōtiki (29.8 percent) in the Bay of Plenty region.

Wairoa and Chatham Islands were the districts most likely to be affected by visible mould over A4 size at least some of the time, at 27.2 percent and 26.9 percent, respectively. Dampness and mould were least common in the Central Otago, Queenstown-Lakes, and Selwyn districts.

Around 1 in 5 occupied private dwellings in Auckland region were damp, and over 1 in 6 were affected by mould. Within Auckland, rates of dampness and mould were highest in Māngere-Ōtāhuhu and Ōtara-Papatoetoe (excluding Aotea/Great Barrier Island). Dampness was lowest in Upper Harbour and Franklin (figure 4.3).

Figure 4.3

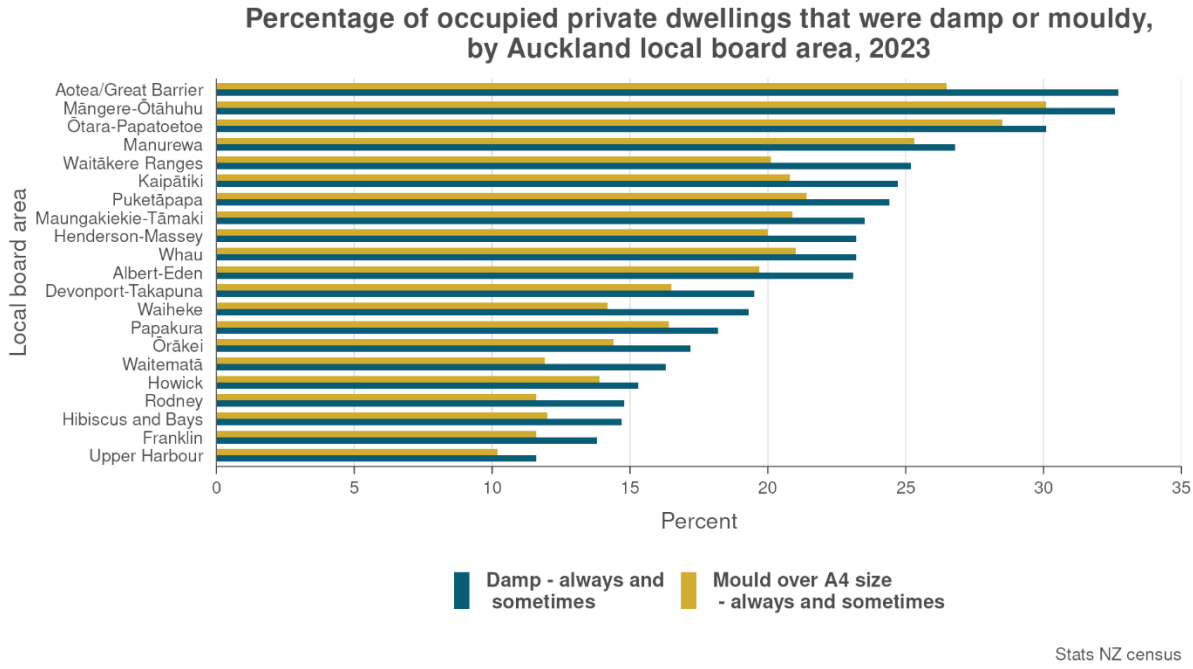
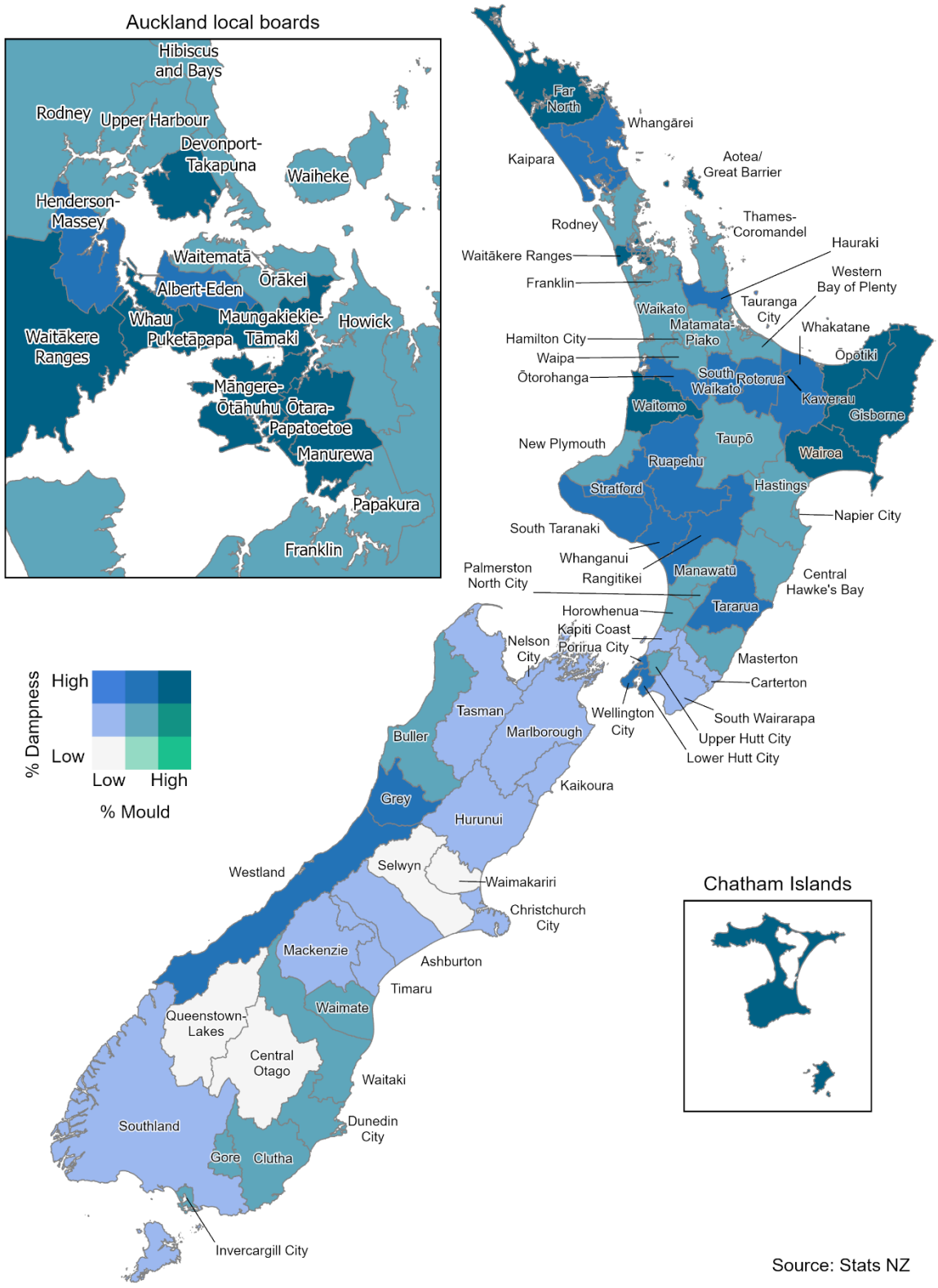


Figure 4.4 shows an indication of relative high and low mould and damp rates by territorial authority and Auckland local board area.

The interactive map 2023 Census mould and damp also shows mould and damp rates for territorial authority and Auckland local board, as well as SA2, areas.

Figure 4.4

Percentage of occupied private dwellings that were damp or mouldy, by territorial authority and Auckland local board area, 2023

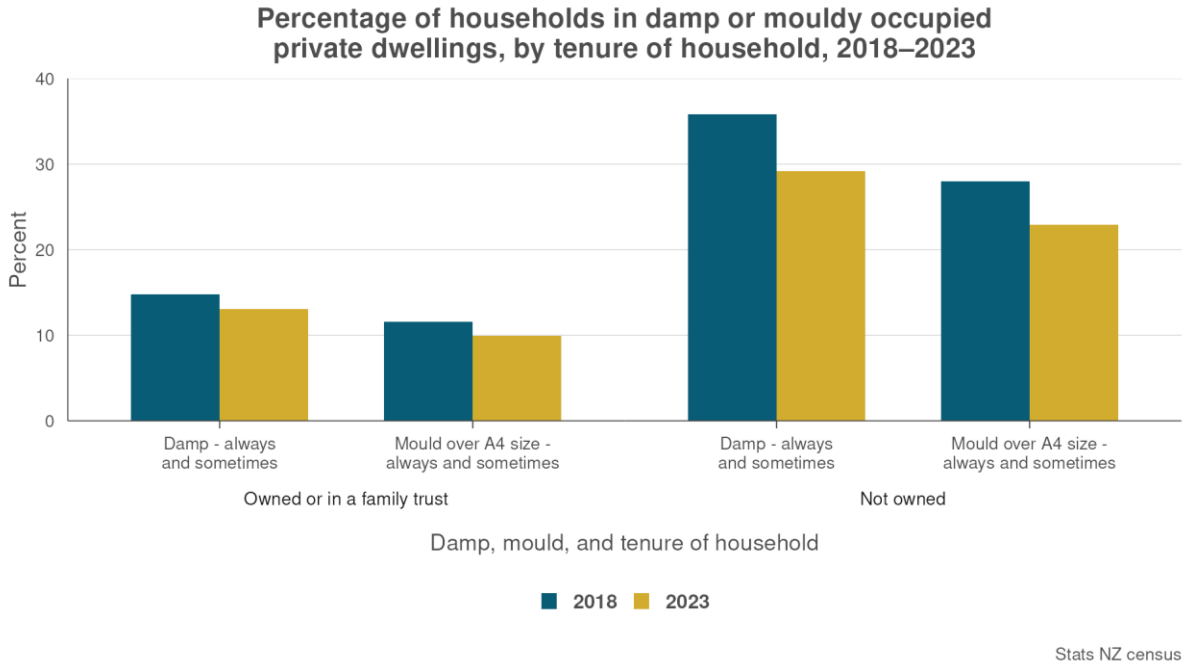


Mould and damp more common for households that did not own their home

In 2023, households that did not own their home were more likely to experience visible mould over A4 size at least some of the time (22.9 percent) and dampness at least some of the time (29.2 percent), compared with households that owned their home or held it in a family trust (9.9 percent and 13.1 percent, respectively), as shown in figure 4.5.

While there is still a disparity in damp and mould by tenure, the gap between owners and non-owners has reduced since 2018. For damp in 2023 there is now a 16.1 percentage point difference by tenure status compared with a 21.0 percentage point difference in 2018. For mould in 2023 there is now a 13.0 percentage point difference by tenure compared with a 16.4 percentage point difference in 2018.

Figure 4.5



Data from the 2023 Census also showed that households renting in social housing[10] were most likely to live in homes affected by visible mould over A4 size at least some of the time, at 31.5 percent (down from 35.9 percent in 2018). Households in other government housing[11] were most likely to be in homes affected by dampness at least some of the time, at 39.7 percent (down from 45.8 percent in 2018). See figure 4.6 and figure 4.7.

[10] Social housing covers households renting from local authorities and city councils; Kāinga Ora (previously Housing NZ); iwi, hapū, or Māori land trusts; or from other community housing providers.

[11] Other state-owned corporation or state-owned enterprise, or government department or ministry, such as Corrections, or Ministry of Education staff accommodation.

Figure 4.6

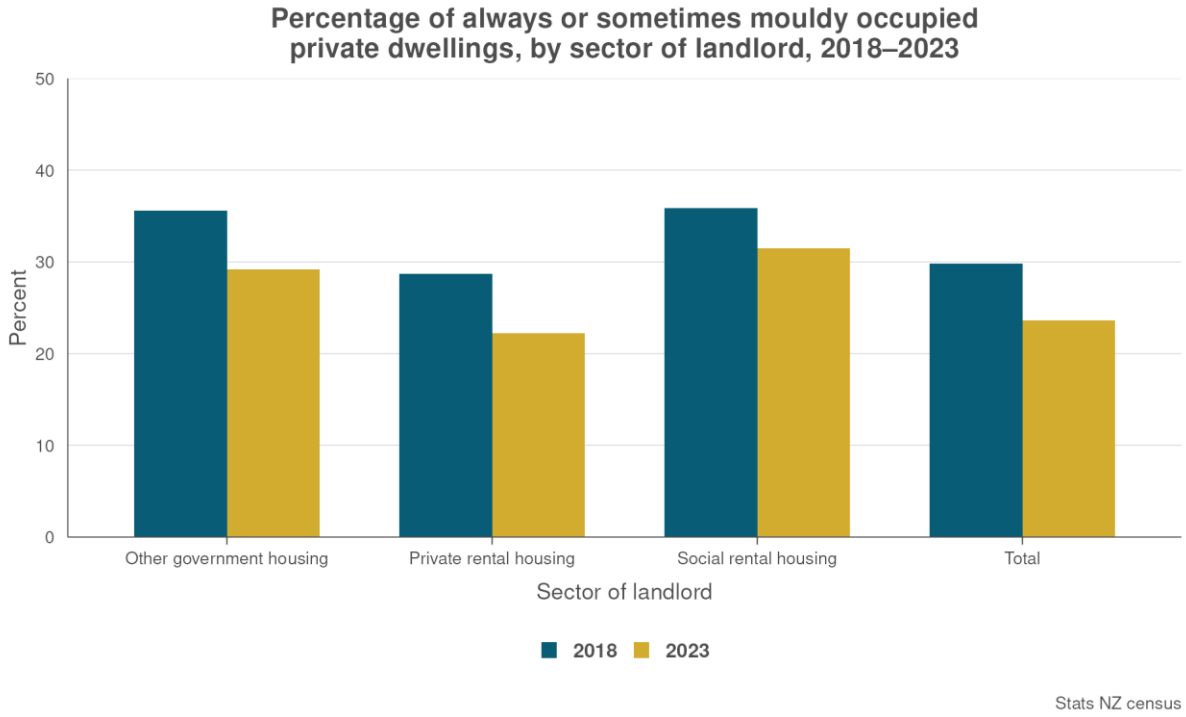
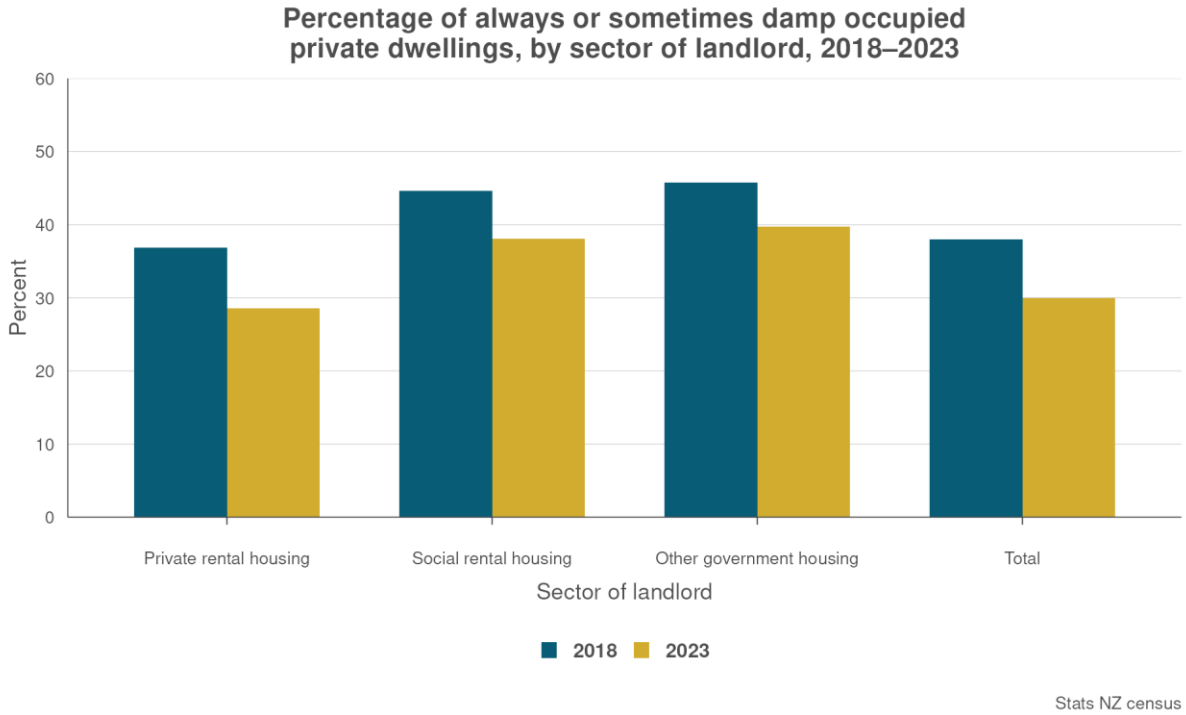


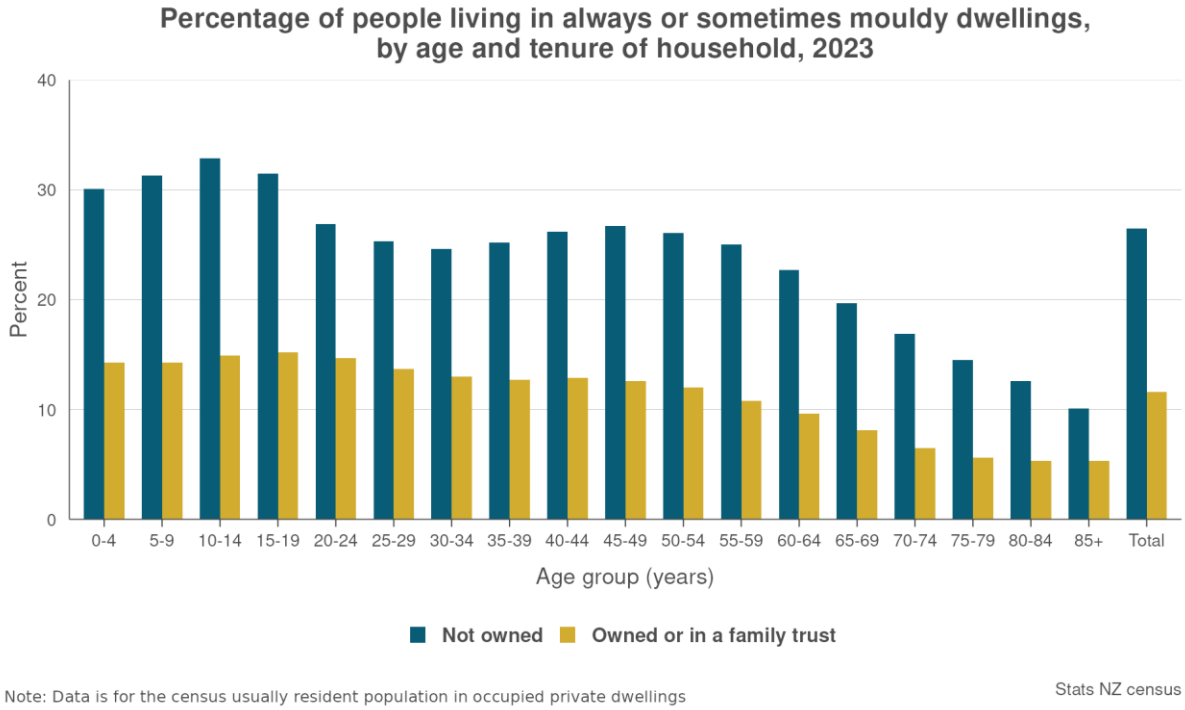
Figure 4.7



Census data allows housing issues to be examined in greater detail for small population groups.

Figure 4.8 shows that for all age groups, those living in non-owner-occupied homes rather than owner-occupied homes were more likely to experience visible mould over A4 size at least some of the time. The difference is particularly evident for children and young people up to the age of 19 years.

Figure 4.8



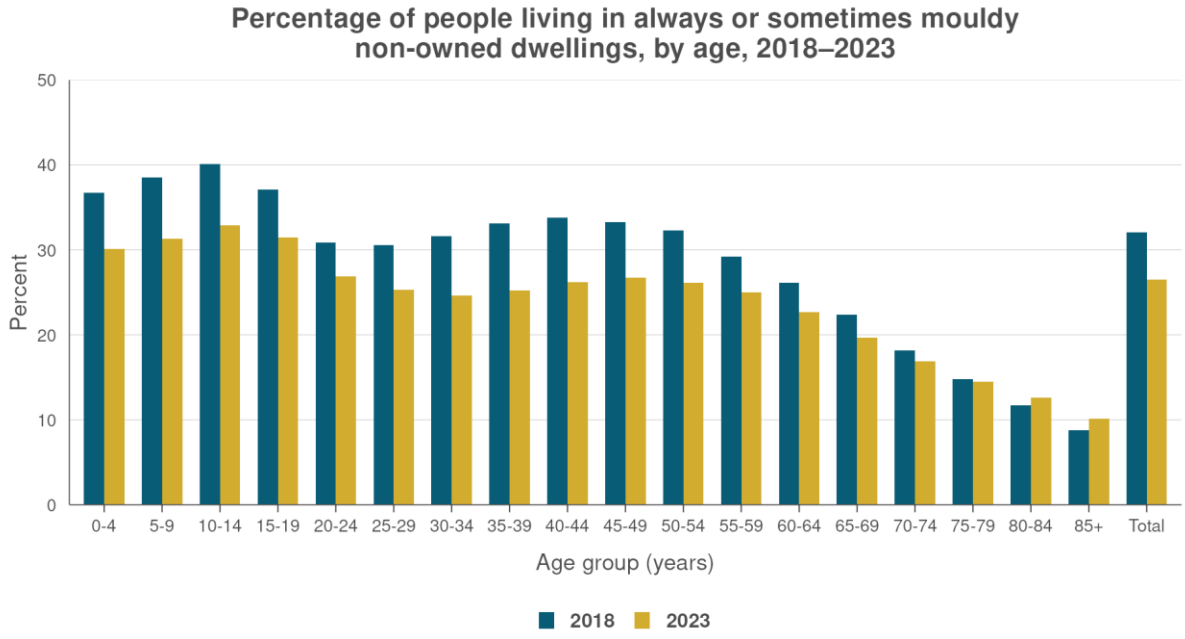
Note: Data is for the census usually resident population in occupied private dwellings

Stats NZ census

Since 2018, for non-owners there has been a decline in the proportion of people living in mouldy dwellings for most age groups[12] (figure 4.9).

[12] If tenure of household information could not be sourced from the previous census data, deterministic derivation was used where possible. These new derivations have likely contributed to the increases of tenure of household seen for the age groups of 75 years and over.

Figure 4.9



Note: Data is for the census usually resident population in occupied private dwellings not owned by their household

Stats NZ census

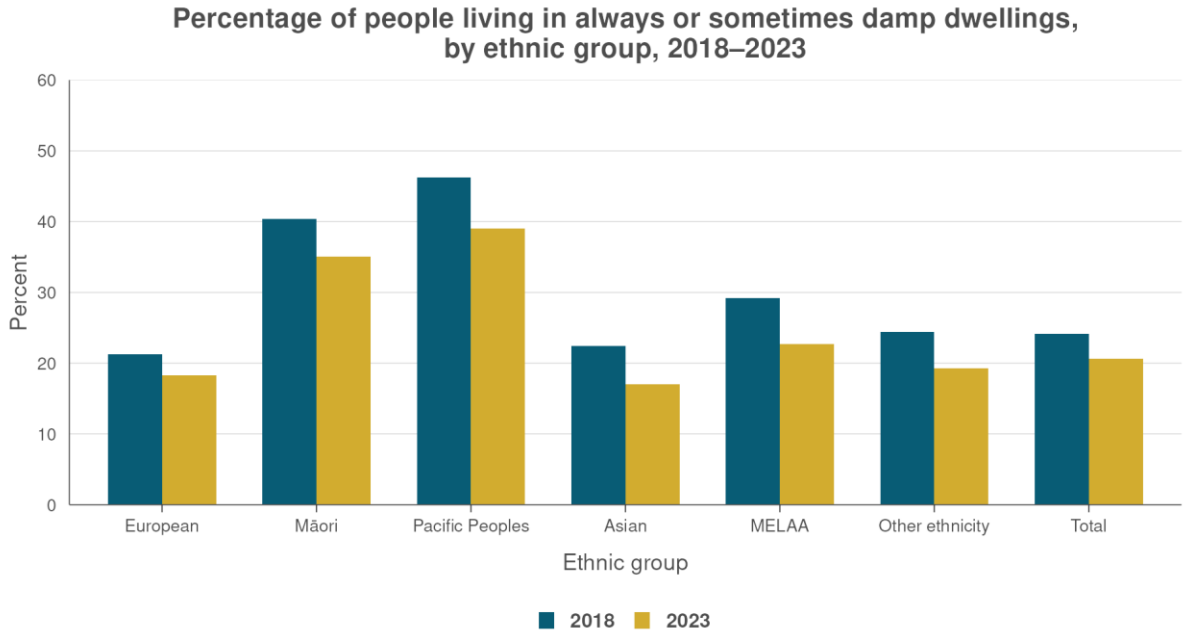
Over 1 in 3 Māori and Pacific peoples live in damp housing

Figure 4.10 shows that Māori and Pacific peoples were more likely to live in homes affected by dampness or mould than other ethnic groups and the total population.

In 2023, 35.1 percent of Māori and 39.0 percent of Pacific peoples lived in damp housing, compared with 18.3 percent of people of European ethnicity, and 17.0 percent of people of Asian ethnicity.

Pacific peoples were also the most likely to live in homes with visible mould over A4 size at least some of the time, at 35.5 percent, compared with 28.3 percent for Māori, and 13.8 percent for Europeans, as seen in figure 4.11. Mould and damp rates for all ethnicities have decreased since 2018.

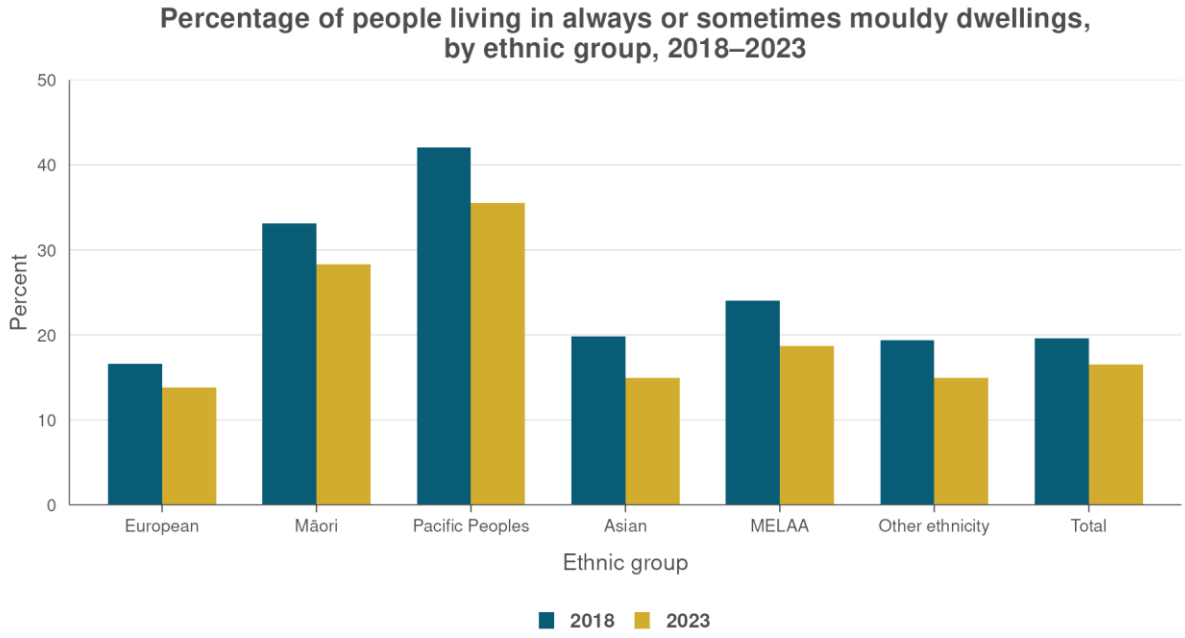
Figure 4.10



Note: Data is for the census usually resident population in occupied private dwellings.
MELAA – Middle Eastern, Latin American, and African

Stats NZ census

Figure 4.11



Note: Data is for the census usually resident population in occupied private dwellings.
MELAA – Middle Eastern, Latin American, and African

Stats NZ census

Heating types and housing

Heating types impact rates of dampness

How New Zealanders heat their homes can have a big impact on rates of dampness and mould.

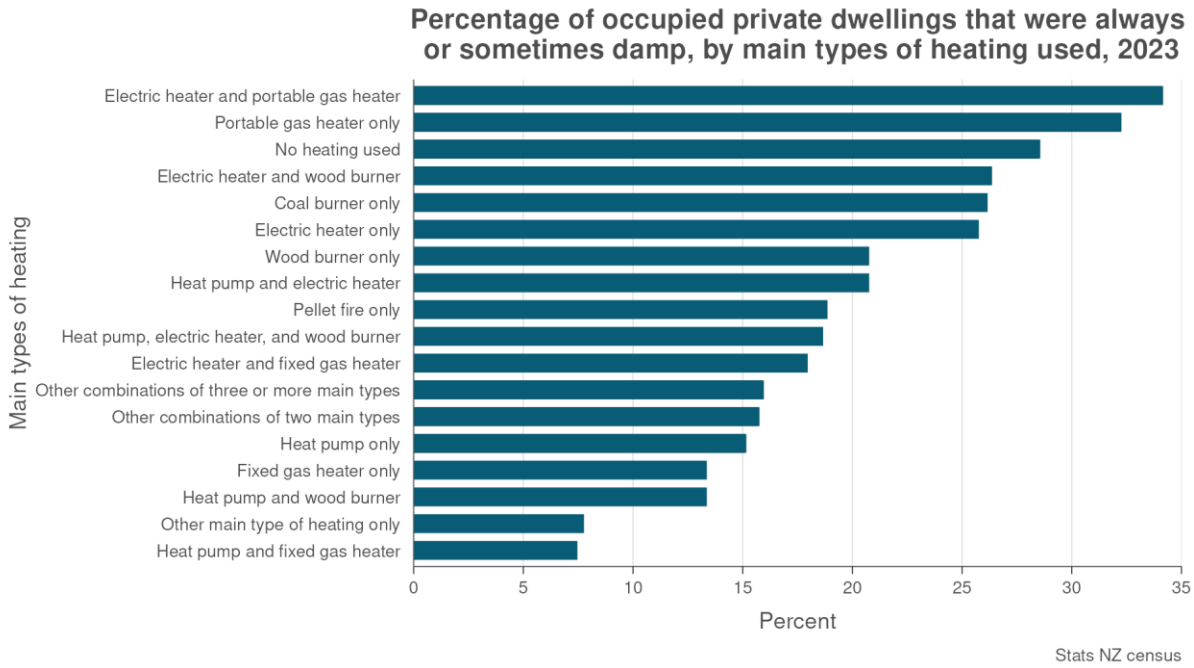
The prevalence of dampness varied according to the main type, or types, of heating used (figure 4.12). Over one quarter (28.5 percent) of unheated dwellings in the 2023 Census were affected by dampness some or all the time.

Dampness (some or all the time) was most common in dwellings heated with an electric heater and a portable gas heater (34.1 percent), or a portable gas heater only (32.2 percent). It was least common in dwellings where heat pumps and fixed gas heaters were used (7.4 percent).

For the most common forms of heating used – electric heater only, wood burner only, or heat pump only – dampness was most common in dwellings where only electric heaters were used (25.7 percent), followed by those where only wood burners were used (20.7 percent).

There was no question in the census about ventilation, so we do not know to what extent this would have been a factor.

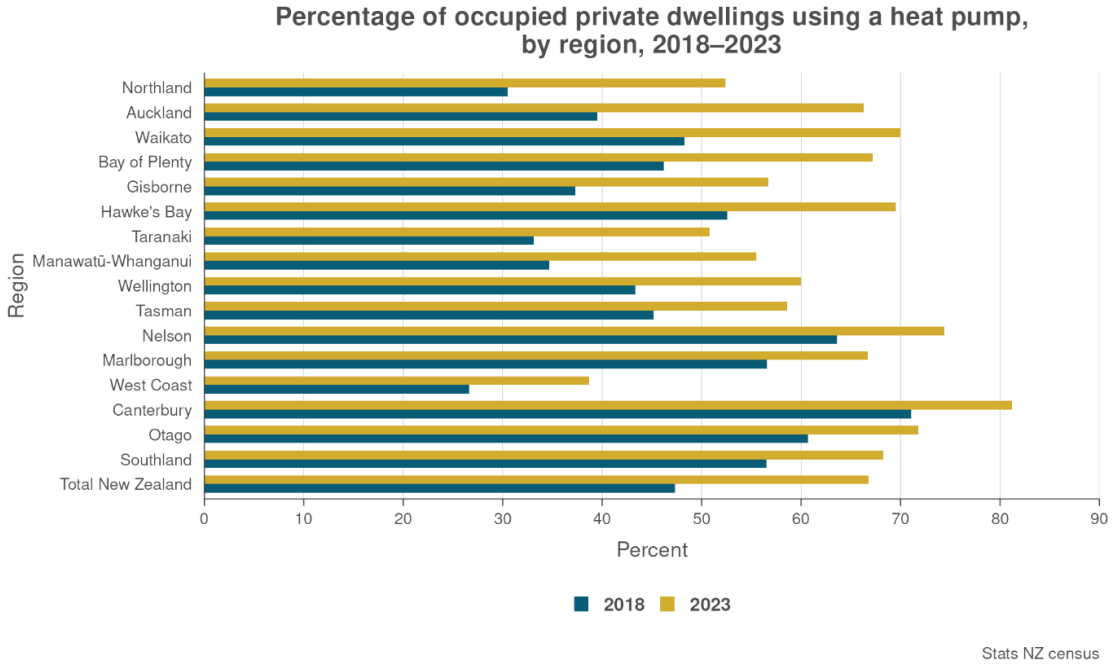
Figure 4.12



Heating types vary across regions

As figure 4.13 shows, use of a heat pump as a main type of heating for occupied private dwellings was most common in the Canterbury (81.2 percent) and Nelson regions (74.4 percent) in 2023, and least common in the West Coast (38.7 percent) and Taranaki regions (50.8 percent). Auckland saw the largest increase since 2018 – from 39.5 to 66.3 percent.

Figure 4.13



Use of wood burners was highest in the West Coast and Tasman regions (at 59.6 percent and 56.2 percent, respectively) and lowest in the Auckland (12.4 percent) and Wellington (24.0 percent) regions.

Portable gas heaters were a main type of heating for 4.7 percent of dwellings in the Gisborne region and 3.5 percent in Northland. Unflued gas heaters can release harmful emissions and water vapour into the home. Without proper ventilation, this can severely reduce indoor environmental quality, increase the risk of damp and mould, and affect the health of occupants (BRANZ, n.d.).

Use of coal burners as a main type of heating was rare in every region except the West Coast (24.3 percent) and Southland (6.3 percent).

No heating was used in 2.4 percent (39,900) of occupied private dwellings, down from 4.0 percent (60,819) in 2018. In the 2023 Census, unheated dwellings were most common in the Auckland region (5.0 percent or 25,146 dwellings) and Northland (4.1 percent or 2,511 dwellings).

More rentals have heat pumps

The impact of the healthy homes standards can be seen in the sharp increase in heat pumps in non-owner-occupied housing since 2018, as demonstrated in figure 4.14.

Use of heat pumps in non-owner-occupied homes has increased from 38.0 percent in 2018 to 67.2 percent in 2023. Heat pumps are now just as likely to be used in non-owner-occupied homes as in owner-occupied homes (66.8 percent).

Figure 4.14

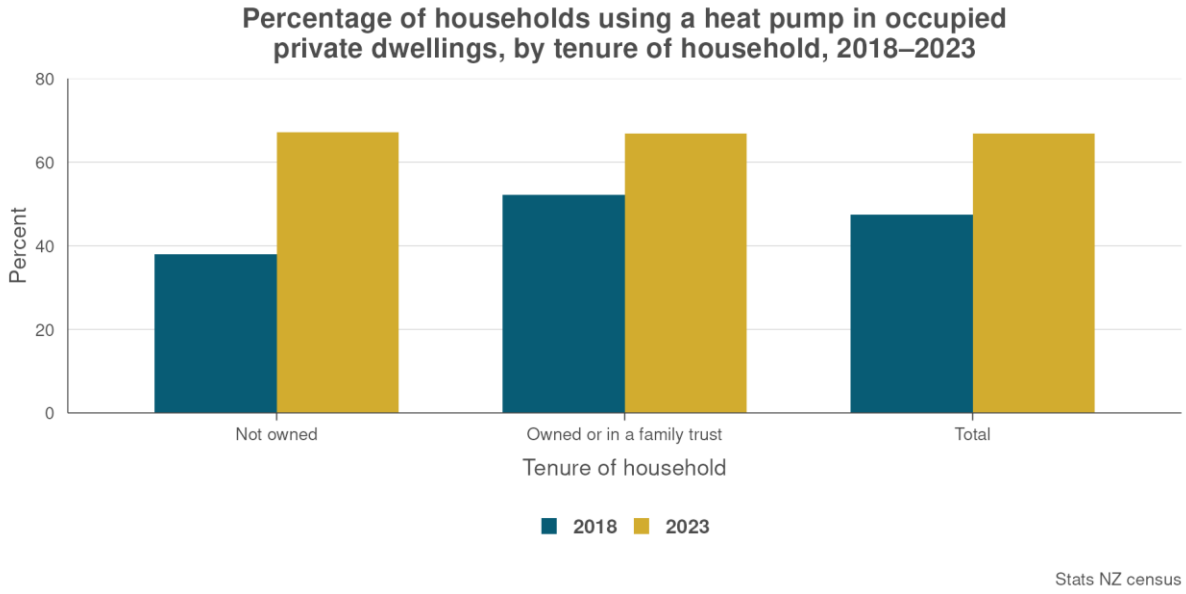
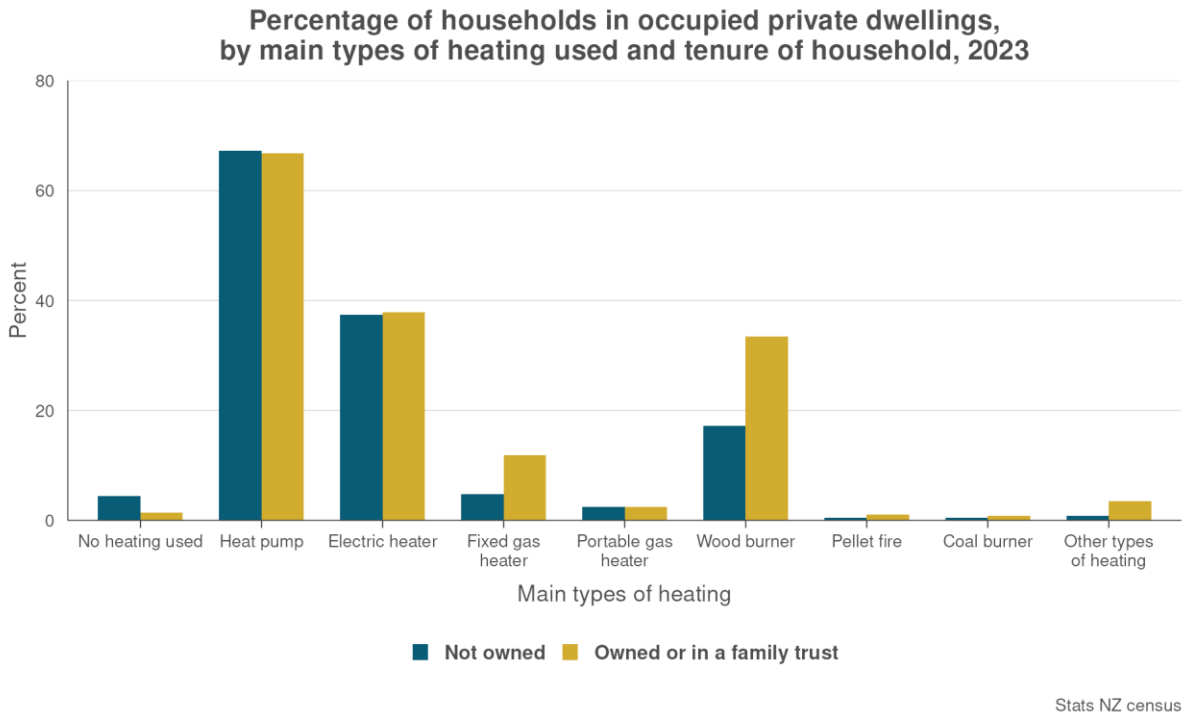


Figure 4.15 shows the differences in heating types by tenure of household in the 2023 Census with similar rates across most types of heating used. The exception is wood burners which are more likely to be used in households which are owned or in a family trust.

Figure 4.15



Large increase in heat pumps for social housing rentals

Of households who rented their home, the increase in the use of heat pumps was particularly large for those in social housing rentals.

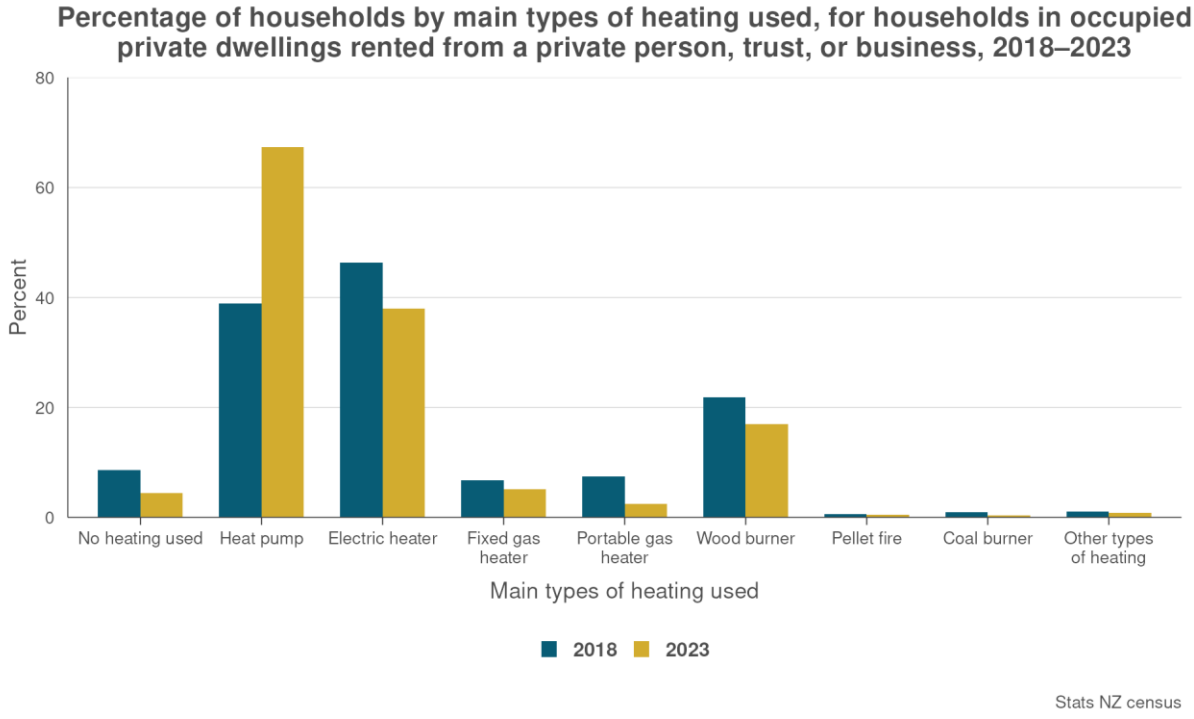
For households renting from a private person, trust, or business, those using a heat pump increased from 38.9 percent in 2018 to 67.3 percent in 2023 (figure 4.16). The proportion of households in social housing[13] who used a heat pump saw an even larger increase from 26.9 percent in 2018 to 74.0 percent in 2023 (figure 4.17). Those renting from Kāinga Ora were the most likely to use a heat pump at 76.2 percent in 2023.

To meet the heating part of the healthy homes standards, all landlords must provide one or more fixed heaters that can directly heat the main living room in a rental property. Heaters cannot be an open fire or an unflued gas heater; they must be fixed and not portable. In most cases, acceptable heaters include a heat pump (if it has a thermostat), wood burner, pellet burner, or flued gas heater. In some cases, such as in small apartments, a smaller fixed electric heater may be enough.

Kāinga Ora homes and registered community housing provider homes had to comply with these standards by 1 July 2024. All rental homes must comply with these standards by 1 July 2025.

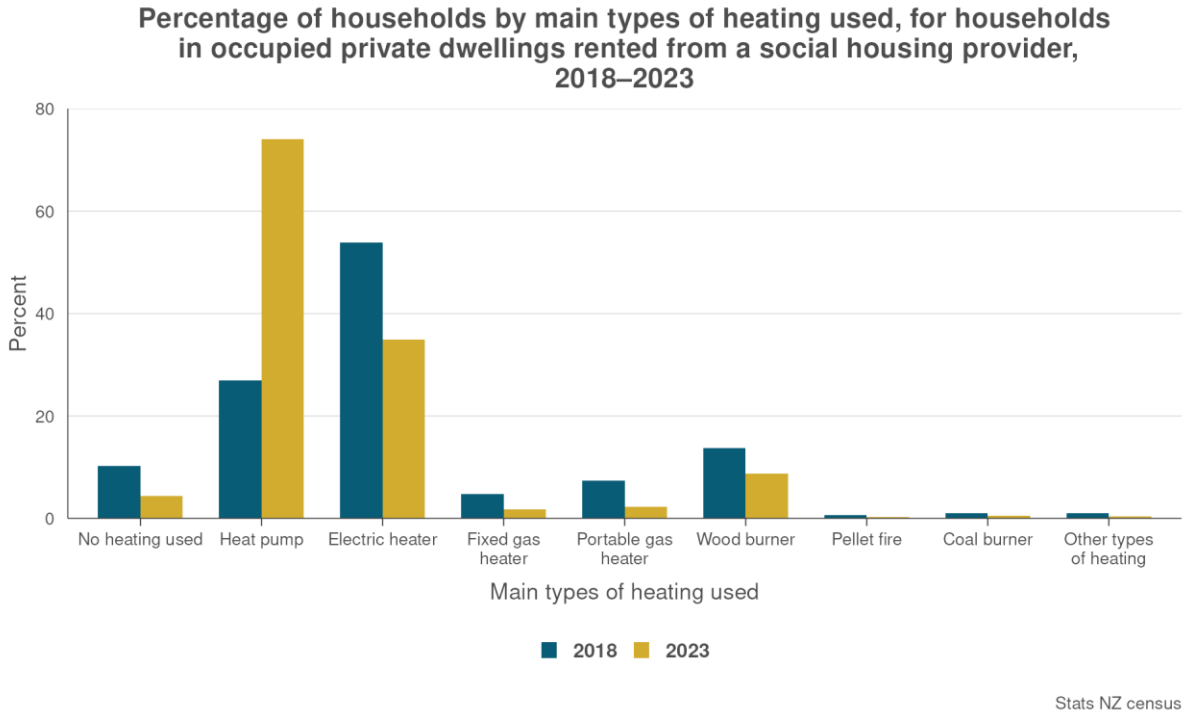
Healthy homes standards has additional information.

Figure 4.16



[13] Social housing covers local authority or city council; Kāinga Ora (formerly Housing NZ); iwi, hapū, or Māori land trust; and other community housing providers.

Figure 4.17



Although access to a fixed-heating source has improved the situation of people in rental housing, there are still some households that struggle to access adequate energy to power their homes, and put up with feeling cold.

Cold housing more common among lower income and non-owner-occupied households

Cold housing can affect the health and wellbeing of occupants. The World Health Organization *Housing and Health Guidelines* (WHO, 2018) found that there was moderate evidence to suggest that insulating homes and ensuring that indoor temperatures met the recommended minimum of 18°C would result in improved health outcomes for occupants, including with respiratory and cardiovascular mortality and morbidity.

WHO noted that cold indoor temperatures were a combination of outdoor temperatures, structural issues such as a lack of insulation and airtightness, as well as a lack of heating (WHO, 2018, pp34-41). For some New Zealanders, it may be difficult to afford sufficient energy to heat homes adequately (energy hardship).

Defining energy hardship has more information.

The census did not collect information on whether homes were cold, but both HES and GSS collect some information on this topic.

HES data shows that in the year ended June 30, 2024, 125,700 households (6.3 percent) said they put up with feeling cold a lot to keep costs down, while 132,100 households (6.6 percent) said they could not afford to keep their home adequately

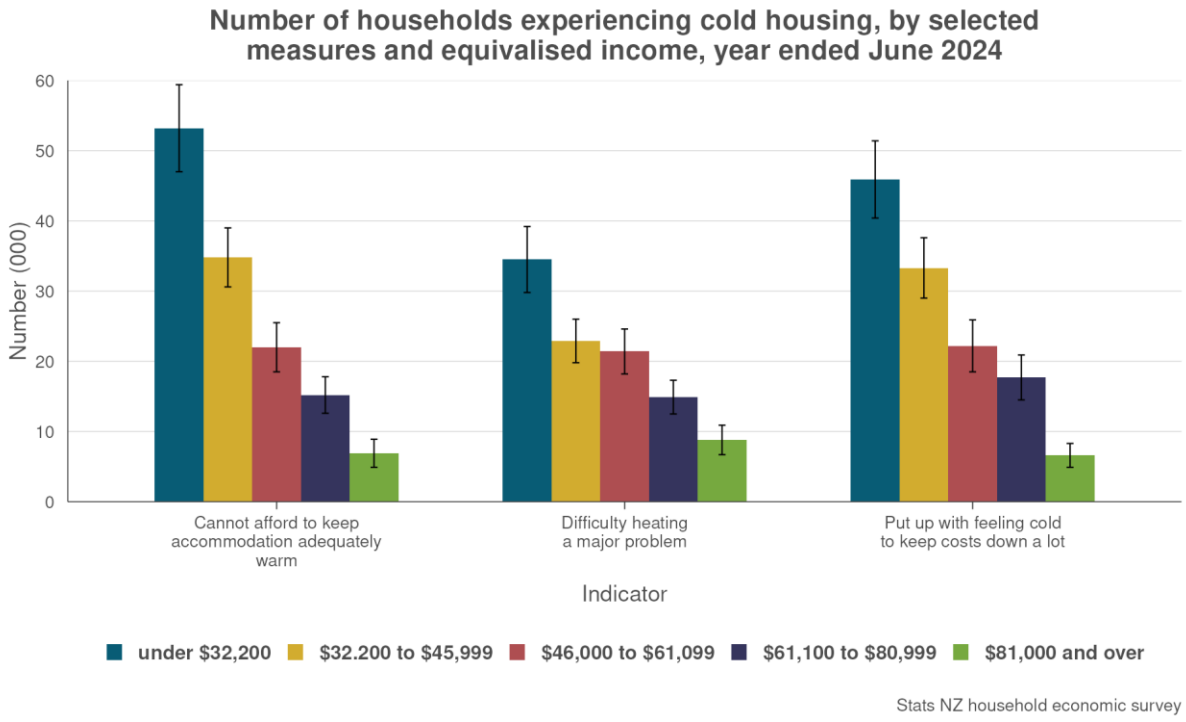
warm. For 102,500 households (5.1 percent), heating accommodation and/or keeping warm in winter was a major problem.

Around 1 in 9 lower income households could not afford to keep their home adequately warm

In the year ended June 2024, 53,200 or 10.9 percent of households with an equivalised disposable income of under $32,200 could not afford to keep their home adequately warm, compared with 6,900 or just 1.7 percent of households with an equivalised disposable income of $81,000 or more.

Figure 4.18 shows the distribution of selected measures associated with cold housing by these income quintiles.

Figure 4.18

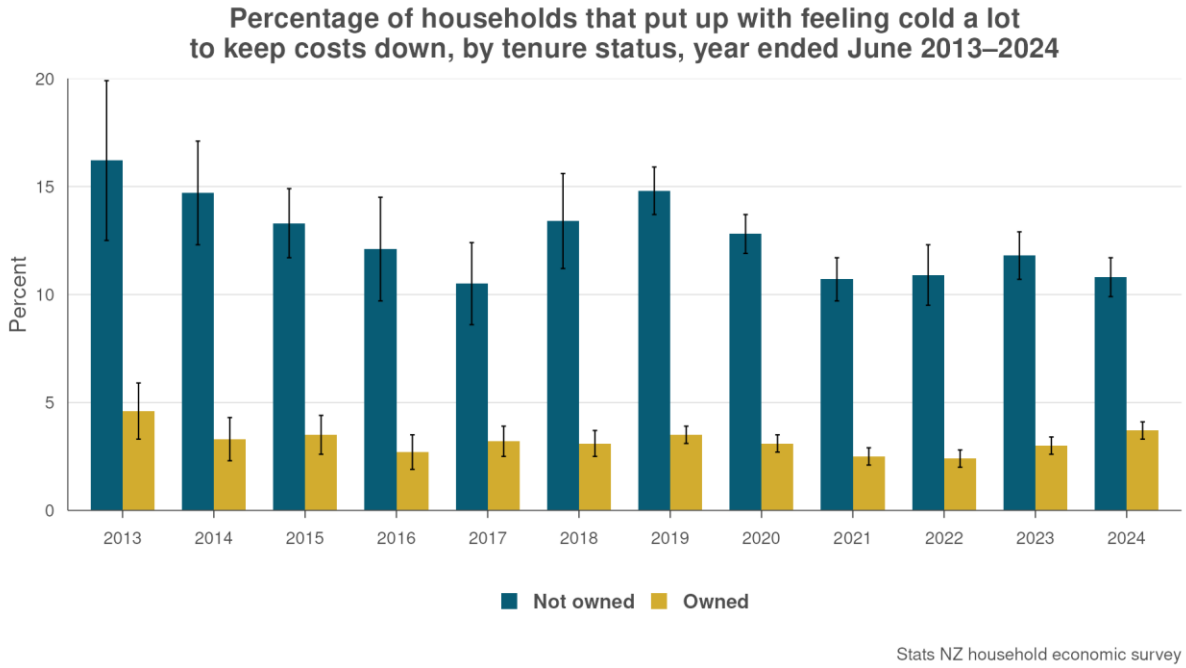


Non-owner-occupiers more likely to experience cold housing

There is a difference in exposure to cold housing by tenure, with higher rates for households that did not own their home. Since 2019, there has been a small but significant decrease in the proportion of non-owner-occupied households that put up with feeling cold to keep costs down (figure 4.19).

In 2019, 14.8 percent of non-owner-occupiers put up with feeling cold a lot to keep costs down, compared with 10.8 percent in 2024. This change is more marked when compared with 2013 – when it was 16.2 percent.

Figure 4.19



Healthy housing legislation may have impacted the decline in the proportion of households who said they put up with feeling cold a lot to keep costs down.

Poor quality housing affects the health and wellbeing of New Zealanders. Data from the General Social Survey shows that people experiencing housing that was cold, or damp or mouldy had lower life satisfaction, lower mental wellbeing, and were more likely to have experienced higher rates of colds, flu, and asthma (Stats NZ, 2020a; Stats NZ, 2023b).

Access to basic amenities

"Enclosure and basic amenities are necessary if housing is to provide a basic level of privacy and dignity" (Amore et al, 2013, p4).

In the Housing Improvement Regulations 1947, which still apply today, the government stipulated that the minimum requirements for a house were (clause 4):

- a living room
- a kitchen/kitchenette
- at least one bedroom
- a separate bathroom
- a toilet
- a facility for washing clothes (if accommodating more than two people).

The regulations stipulate minimum requirements for the size of rooms, and that the kitchen must have:

- an approved sink with a tap connected to an adequate supply of potable water; and
- adequate means of preparing food and of cooking food, both by boiling and by baking.

There is also the requirement for a fixed-heating source – at the time this was described as a chimney and fireplace – and that the dwelling should be free from dampness.

In the 2018 and 2023 Censuses, respondents were asked about access to seven basic amenities inside their dwelling:

- cooking facilities
- tap water that is safe to drink
- kitchen sink
- refrigerator
- bath or shower
- toilet
- electricity supply.

These amenities had to be in working order to be counted.

This information was collected to identify uninhabitable housing to help measure severe housing deprivation. It also provides insights into the extent to which private housing in New Zealand lacks basic amenities.

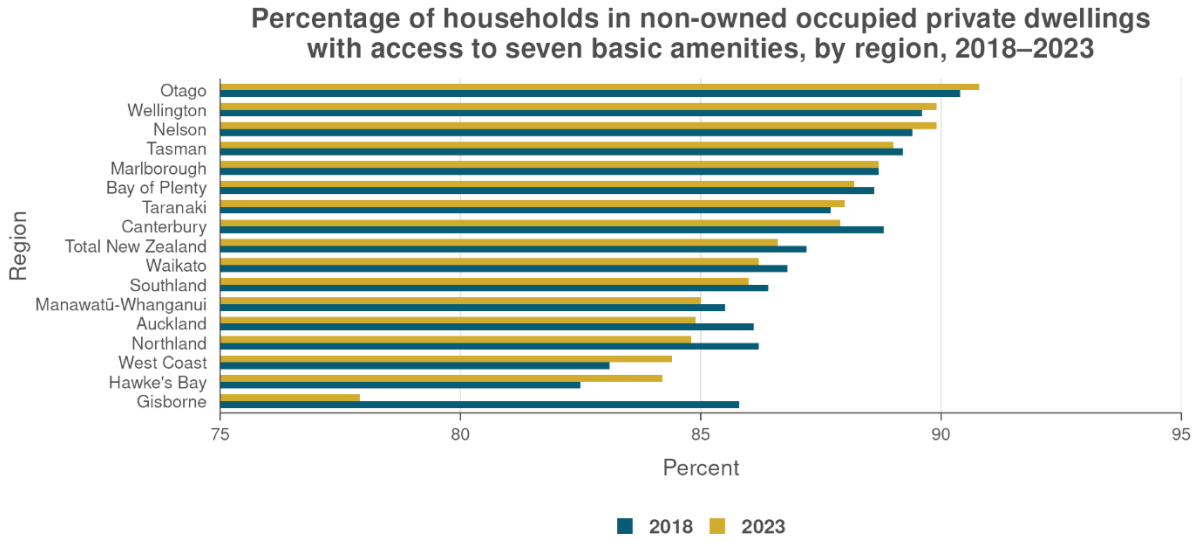
Most New Zealand households have good access to basic amenities

In the 2023 Census, 93.1 percent of all private occupied dwellings (1,640,646) had access to all seven basic amenities. Approximately 7,000 (7,074) private occupied dwellings had no access to any basic amenities. However, there was a considerable difference by tenure: 86.6 percent of households that did not own their dwelling had access to all seven basic amenities, compared with 96.3 percent of households who owned their home or held it in a family trust.

For those households that did not own their home, having access to all seven basic amenities was least likely in the Hawke’s Bay, West Coast, and Gisborne regions (figure 4.20).

The Gisborne region was particularly hard hit by the cyclone of early 2023 and does not follow the national trend, with a large decline in access to all seven basic amenities since 2018, at 77.9 percent in 2023, down from 85.8 percent in 2018.

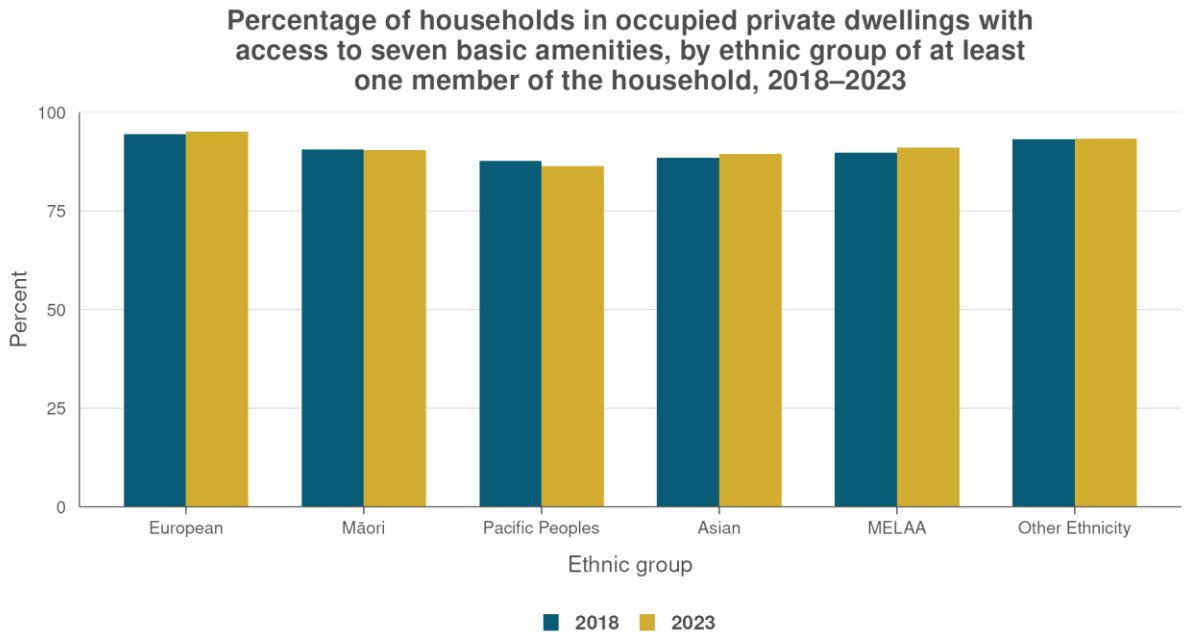
Figure 4.20



Stats NZ census

Figure 4.21 shows that the proportion of households with access to all seven amenities was lowest for those with Pacific peoples at 86.3 percent (down from 87.6 percent in 2018), followed by those with people of Asian ethnicity (89.5 percent in 2023).

Figure 4.21



Note: Each household will be counted in each ethnic group that at least one of its members identifies with.
MELAA – Middle Eastern, Latin American, and African

Stats NZ census

Safe tap water and refrigerators had the lowest rate of access

Table 4.1 shows the rates of access to basic amenities in New Zealand households. Nationally, tap water that was safe to drink had the lowest rate of accessibility at 96.5 percent, followed by a refrigerator at 97.0 percent.

Households that did not own their dwelling had lower rates of access to these – 94.0 percent had tap water that was safe to drink, and 92.3 percent had a refrigerator.

Table 4.1

Percentage of households in occupied private dwellings with access to basic amenities, by tenure of household, 2023

Access to basic amenities	Tenure of household		
	Owned or in a family trust	Not owned	Total
	Percent		
None of these	0.2	0.8	0.4
Cooking facilities	99.4	97.6	98.8
Tap water that is safe to drink	97.7	94.0	96.5
Kitchen sink	99.4	98.1	99.0
Refrigerator	99.2	92.3	97.0
Bath or shower	99.4	98.2	99.0
Toilet	99.4	98.3	99.0
Electricity supply	99.0	96.4	98.2

Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals

Source: Stats NZ census

Housing conditions for disabled people

This section uses data from the 2023 Household Disability Survey (HDS) to describe the housing characteristics for disabled people. The HDS was a sample survey of people living in private dwellings or one type of non-private dwelling called ‘residential and community care facilities’.

HDS estimates are not representative of people living in any other type of dwelling, for example in a rest home, boarding house, or motel. The HDS sample included disabled and non-disabled people of all ages. If the respondent was a child (aged 0–14 years), their primary caregiver answered the survey for them.

Disabled people less likely to live in an owner-occupied home

In 2023, 64 percent of disabled people and 67 percent of non-disabled people lived in a home that was owned or held in a family trust by someone who lived there. This type of tenure is referred to in this section as ‘owner-occupied’; the alternative type of tenure is referred to as ‘non-owner-occupied’.

Disability and home ownership both increase with age. For this reason, it is helpful to compare household tenure for disabled people and non-disabled people of the same age. These comparisons show disabled people were less likely than non-disabled people to live in an owner-occupied home, regardless of their age group:

- 51 percent of disabled children (0–14-years-old) lived in an owner-occupied home, compared with 61 percent of non-disabled children
- 48 percent of disabled adults aged 15–49 years lived in an owner-occupied home, compared with 59 percent of non-disabled adults of the same age
- 76 percent of disabled adults aged 50 years and over lived in an owner-occupied home, compared with 82 percent of non-disabled adults of the same age.

Within the disabled population, people belonging to the European ethnic group were more likely than those in other ethnic groups to live in an owner-occupied home. Sixty-nine percent of disabled people who identified as European were living in an owner-occupied home compared with 46 percent of Māori, 36 percent of Pacific peoples, and 57 percent of Asian disabled people.

Moving house frequently

Moving frequently is used as an indicator of insecure housing. The percentage of disabled people who had moved four or more times in the last five years was 7 percent, compared with 6 percent for non-disabled people.

Moving house frequently is less common as age increases, so the difference between disabled and non-disabled populations is clearer when they are compared by age group:

- 9 percent of disabled children (0–14 years) had moved four or more times in the last five years, compared with 3 percent of non-disabled children
- 16 percent of disabled adults aged 15–49 years had moved four or more times in the last five years, compared with 10 percent of non-disabled adults of the same age

- 2 percent of disabled adults aged 50 years or over had moved home four or more times in the last five years, compared with 1 percent of non-disabled people of the same age (this difference is not statistically significant).

The search for accessible housing

During their last property search, most disabled adults (73 percent) did not have to search for a property with disability-related requirements in mind. But 27 percent did, including:

- 12 percent who had to look for a property with appropriate surroundings (for example, easy access from the street, close to medical services)
- 4 percent who had to look for a property with appropriate features or modifications (for example, drive-on access, wide doorways, no stairs)
- 12 percent who had to look for a property with both appropriate surroundings and particular features.

That 27 percent equated to just over 200,000 disabled adults who had to look for an accessible property that met disability-related needs. Of this group:

- 141,000 found a property that met all their needs (70 percent)
- 46,000 found a property that met some of their needs (23 percent)
- 14,000 did not find a property that met their needs (7 percent).

Most disabled adults who needed an accessible property were successful in finding one that met all or some of their needs (187,000 disabled adults or 93 percent) but this was not always a simple task, with 74,000 (of the 187,000) reporting that it was not easy to find their home.

Disabled non-owner-occupiers were less likely to have found a property that met some or all of their needs than disabled people living in an owner-occupied home (89 percent and 96 percent, respectively).

Of the disabled adults who found a property that met all or some of their needs, disabled non-owner-occupiers were more likely to have reported that it was not easy to find (49 percent, compared with 34 percent for disabled owner-occupiers).

Happiness with current home

Most disabled people were happy with their current home, with 86 percent happy with their home’s location and 83 percent happy with the house or building itself.

However, 14 percent of disabled people wanted to move to a more suitable location and 17 percent wanted to move to a more suitable house or building. Those percentages were higher than for non-disabled people: 9 percent of non-disabled people wanted to move to a more suitable location and 13 percent wanted to move to a more suitable house.

As shown in figures 4.22 and 4.23, the difference between disabled and non-disabled people is more apparent when comparing people of the same age group because older people are more likely to be happy with their home. For children (0–14 years), happiness with current location and house was assessed by the child's carer, not the child themselves.

Figure 4.22

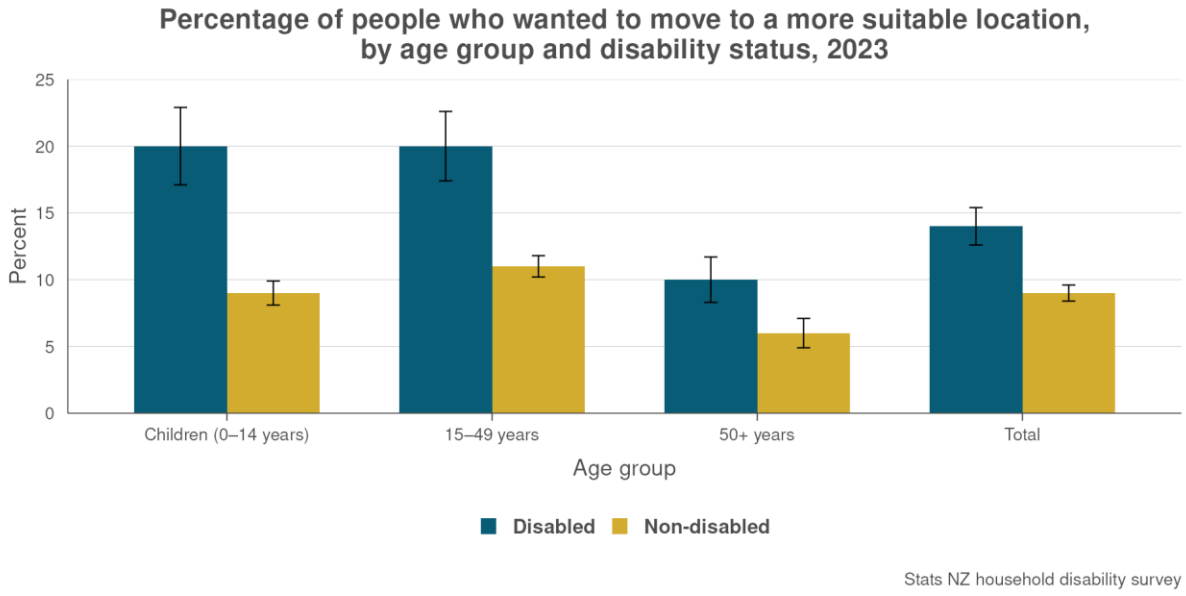
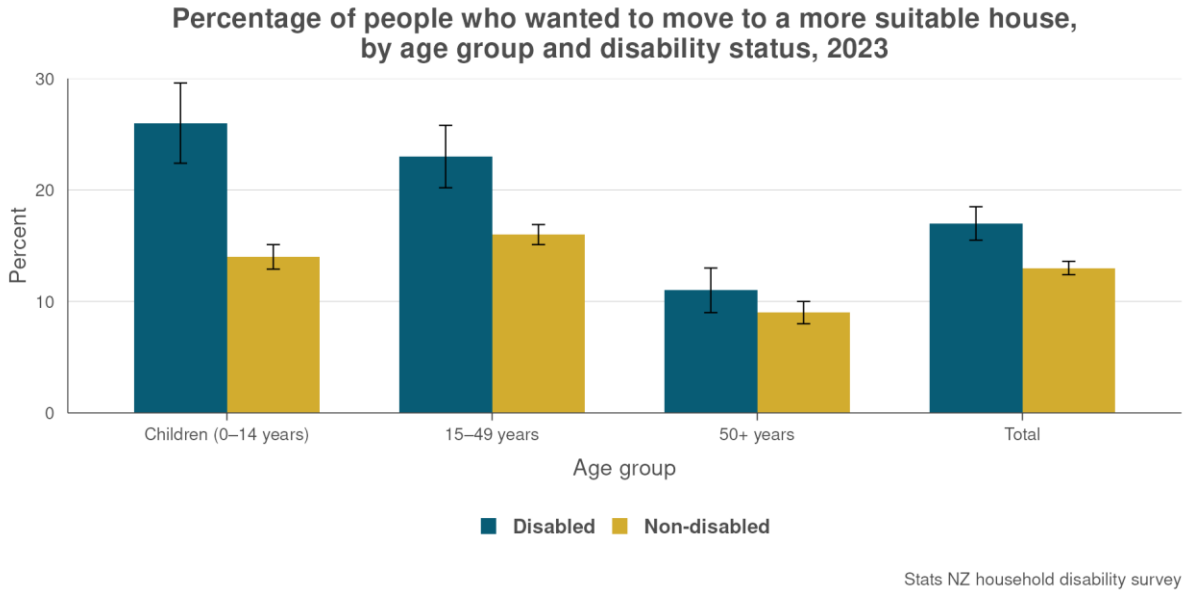


Figure 4.23



Happiness with a house's location and with the house itself are independent (that is, a person might be happy with one, neither, or both), and have been treated independently thus far.

When combining the two, most people fall into the 'both' category – 77 percent of disabled people and 82 percent of non-disabled people were happy with both the location of their home and the house itself (table 4.2).

Almost one in 10 disabled people (9 percent) were not happy with either, preferring to move to a more suitable home in a more suitable location, compared with 5 percent of non-disabled people. Being happy with neither was more common for disabled children and younger disabled adults (15–49 years) than it was for older disabled adults.

Table 4.2

Percentage of people happy with current location of home and the house itself, by age group and disability status, 2023				
Age group and disability status	Happy with location only	Happy with house or building only	Happy with both (house and location)	Happy with neither (house nor location)
	Percent			
Children (0–14 years)				
Disabled	12	6	68	14
Non-disabled	8	4	82	5
Adults 15–49 years				
Disabled	11	7	70	13
Non-disabled	10	6	78	6
Adults 50 years and over				
Disabled	6	5	84	5
Non-disabled	6	3	88	3
Total (all ages)(1)				
Disabled	8	6	77	9
Non-disabled	9	5	82	5

(1). People living in households. Note that the definition differs slightly from Census. In the HDS, households includes private dwellings and residential and community care facilities (a type of non-private dwelling).

Source: Stats NZ 2023 household disability survey

House too small

Disabled people were more likely than non-disabled people to live in a house that was reported as being too small for the household (14 percent and 11 percent, respectively). This was especially prominent for:

- disabled children – 26 percent lived in a house that was too small, compared with 15 percent of non-disabled children
- Tāngata whaikaha Māori (Māori disabled people) – 21 percent
- Pacific disabled people – 25 percent
- disabled people living in non-owner-occupied homes – 22 percent.

Cold, damp, and mould

Disabled people were more likely than non-disabled people to live in cold, damp, or mouldy homes:

- 29 percent of disabled people lived in a home that, in winter, was colder than they would like either often or very often, compared with 19 percent of non-disabled people
- 25 percent of disabled people lived in a house that was always or sometimes damp, compared with 20 percent of non-disabled people
- 20 percent of disabled people lived in a house that always or sometimes had mould (of at least the size of A4 paper), compared with 16 percent of non-disabled people.

When combining the three, 46 percent of disabled people had at least one of these issues with their home (cold, damp, or mould) compared with 36 percent of non-disabled people. The discrepancy between disabled and non-disabled people who had at least one of these issues worsens when comparing within age groups:

- 55 percent of disabled children (0–14 years), compared with 38 percent of non-disabled children
- 58 percent of disabled adults aged 15–49 years, compared with 42 percent of non-disabled adults the same age
- 36 percent of disabled adults aged 50 years or over, compared with 25 percent of non-disabled adults the same age.

The groups of disabled people who were more likely to live in houses that were too small for their household, were also more likely than the overall disabled population to live in a home with cold, damp, or mould: tāngata whaikaha Māori (60 percent), Pacific disabled people (67 percent), and disabled non-owner-occupiers (62 percent). Asian disabled people were also more likely to live in a home with cold, damp, or mould (55 percent) than disabled people in general.

Housing size and quality is often dictated by the household’s financial situation. Smaller houses or those in poorer condition are typically cheaper. Over half of disabled people (53 percent) lived in households where there was not enough or only just enough income to meet basic needs. This is in contrast to 33 percent of non-disabled people.

Indoor living environments: early insights from HEEP2

Introduction

The Household Energy End-use Project 2 (HEEP2) is a national study by BRANZ of energy use and conditions in New Zealand homes. It was designed to closely replicate HEEP, a similar study undertaken in 1999–2005 (HEEP1).

HEEP1 provided critical evidence and insights into indoor temperatures and the proportion of energy that households used for different services, including heating, hot water, lighting, cooking, and plug loads. HEEP2 aims to provide an up-to-date picture of conditions and energy use in homes in the early 2020s.

Appendix 1 has more information about HEEP2.

About this section

The results reported here explore occupant comfort, heating and cooling behaviours, and indoor temperatures over one winter and one summer. The analysis draws on data from the in-home householder interview, completed for 425 households. The indoor temperature results are from sub-samples of these homes monitored over the winter of 2023 and summer of 2023/24.

As the monitoring data represents only around half of the total HEEP2 monitored sample, and all data is unweighted, all results are considered preliminary only.

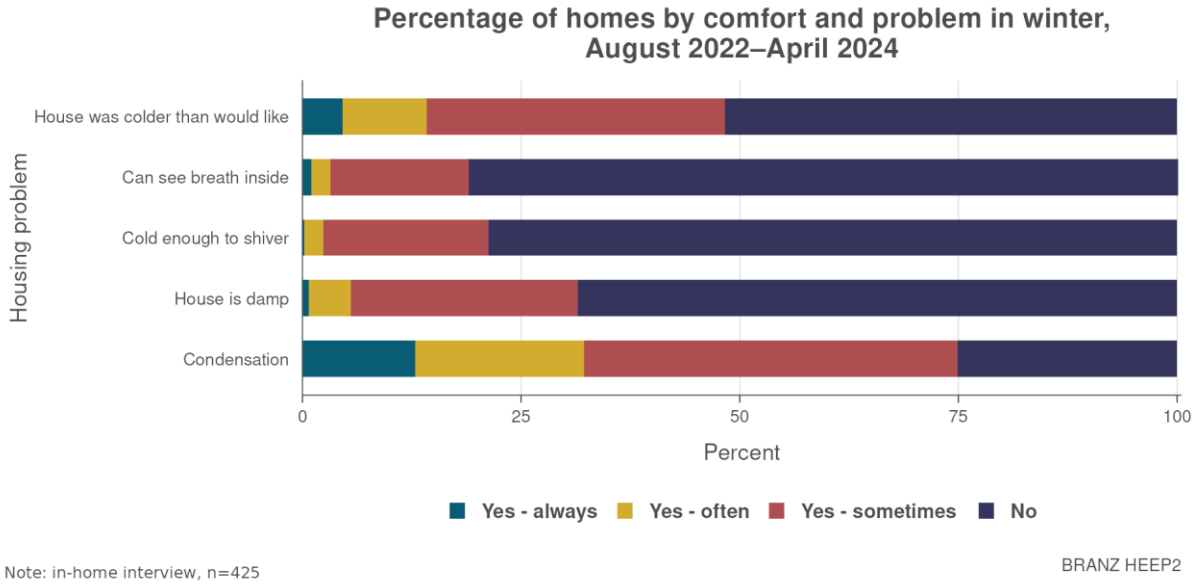
Winter comfort, heating, and indoor temperatures

Occupant comfort and problems in the home over winter

Almost half (48 percent) of the 425 households surveyed said their home was colder than they would like at least some of the time in winter (figure 4.24). Around 1 in 5 said they could see their breath and 1 in 5 reported that their home was cold enough that they shivered at least some time in winter.

Damp (in 33 percent of responding households), condensation (75 percent), and mould (48 percent) were also frequently reported by HEEP2 survey respondents.

Figure 4.24



Heating behaviours

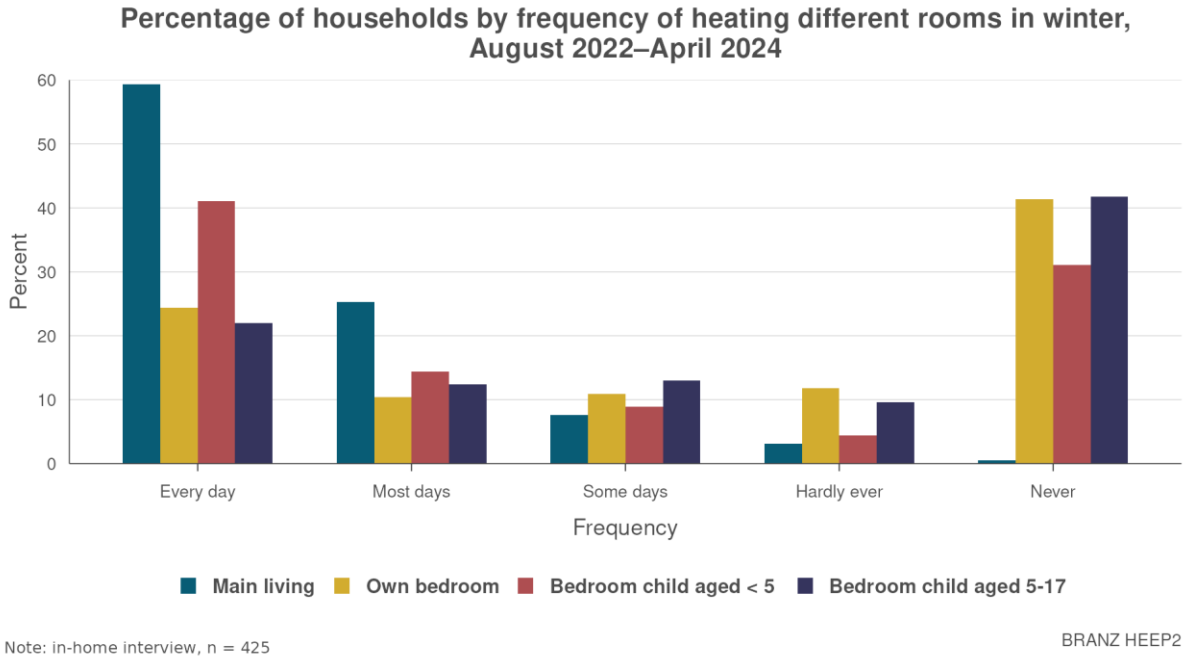
The HEEP2 householder survey asked how often respondents heated the main living area, their own bedroom, other occupants' bedrooms, and any other rooms/areas of the house.

The results for the main living area and bedrooms are shown in figure 4.25. This shows that around 3 in 5 households (59 percent) reported heating their main living area every day in winter, with a further 25 percent saying they heated it most days. Heat pumps were the most common form of heating used in living areas, used by over 3 in 5 households (62 percent), followed by wood burners (25 percent).

In contrast to living room heating practices, only around one-third (34 percent) of HEEP2 households reported heating their own bedroom every day (24 percent) or most days (10 percent), while around 2 in 5 (41 percent) said they never heat their bedroom.

The frequency of reported heating increases slightly for bedrooms used by children aged under 5, with around 2 in 5 (41 percent) reporting heating these bedrooms every day and an additional 14 percent heating most days. However, just over 30 percent of young children's bedrooms and 42 percent of older children's bedrooms were never heated.

Figure 4.25



Winter indoor temperatures: preliminary analysis of winter 2023 subsample

Of the 425 households that completed the householder survey, 287 also had sensors installed to monitor indoor conditions, typically in the main living area and up to three bedrooms. Due to the phasing of field work, the monitoring data for these households spans different periods.

Of the 287 who had sensors installed, 145 had temperature-monitoring data covering the winter 2023 period (June to August). Removing temperature sensors with less than 95 percent of expected observations collected and any obvious outliers left a final pool of 128 houses for preliminary analysis.

There are some differences in the socio-demographic characteristics of the winter 2023 sample compared with the complete monitored sample (Anderson et al, 2024), which could see future analysis using the complete monitored sample produce different results to those reported here. **Hence these results are considered preliminary, early insights only**.

Seasonal context

According to the National Institute of Water and Atmospheric Research – Taihoro Nukurangi (NIWA), winter 2023 temperatures in New Zealand were variable, with days in June and July 2023 some of the warmest on record (NIWA, 2023). However, this did not continue into August, which recorded below-average temperatures.

Overall, the average temperature in winter 2023 was 9.2°C. This was 0.6°C above the 1991–2020 average and meant that winter 2023 was the fifth warmest on record.

Indoor temperatures for the HEEP2 winter 2023 sample

Table 4.3 shows descriptive statistics for temperatures in living areas and bedrooms in the HEEP2 winter 2023 sample, including the mean and median, and 25th and 75th percentiles. This shows median and mean living area temperatures during the day and evening were between 18°C and 20°C. A quarter of observations in living rooms were below 16°C during the day, represented by the 25th percentile (p25) in the table.

In contrast, occupied bedrooms were consistently colder, with median and mean temperatures in bedrooms at night for this sample being 16.4°C and 16.5°C respectively. The 25th percentile shows that a quarter of the observations in bedrooms at night were less than 14.5°C, and the minimum observed reading was only just above 4°C.

Table 4.3

Temperatures in living areas and occupied bedrooms by period of the day, winter 2023

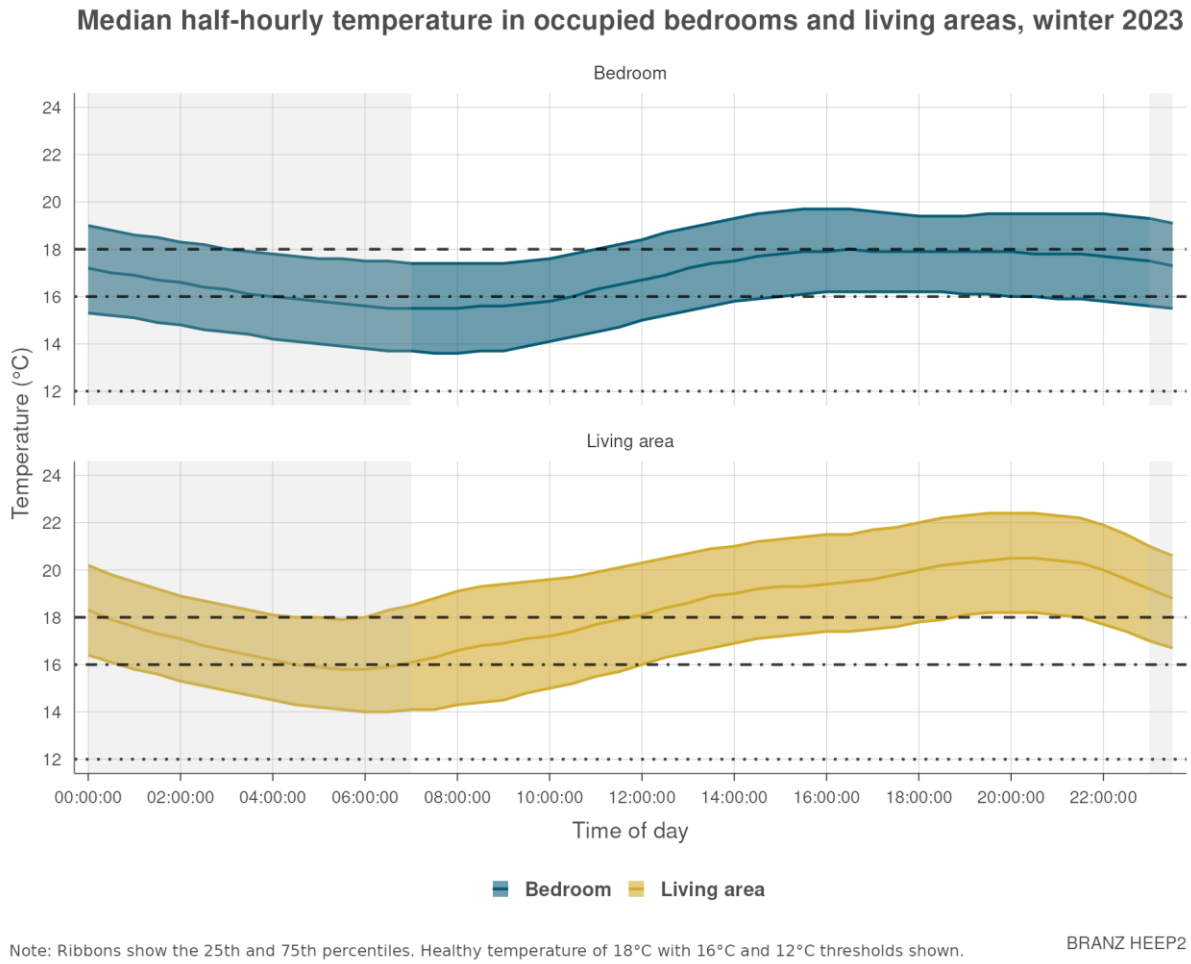
Room Time period	Number of houses	Number of rooms	Temperature (°C)					
			Min.	p25[1]	Median	Mean	p75[2]	Max
Bedroom								
Morning 07:00–09:00	107	177	4.9	13.7	15.5	15.58	17.4	30.0
Day 09:00–17:00	107	177	4.5	15.1	16.9	16.93	18.8	32.8
Evening 17:00–23:00	107	177	4.0	16.0	17.8	17.72	19.5	31.6
Night 23:00–07:00	107	177	4.1	14.5	16.4	16.48	18.3	29.7
Living area								
Morning 07:00–09:00	100	105	6.2	14.2	16.4	16.62	18.9	28.5
Day 09:00–17:00	100	105	6.3	16.2	18.4	18.41	20.6	29.6
Evening 17:00–23:00	100	105	8.0	17.9	20.1	19.91	22.1	29.0
Night 23:00–07:00	100	105	6.5	15.0	17.0	17.11	19.1	28.7

1. p25 = 25th percentile 2. p75 = 75th percentile

Note: Data is not available for a small number of houses. Incomplete survey data meant it was not possible to determine which bedrooms were occupied in some cases. A small number did not have the main living areas monitored and some rooms' devices were filtered out during data cleaning. **Source**: BRANZ HEEP2

Figure 4.26 shows the half-hourly median temperatures for living areas and bedrooms in the HEEP2 winter 2023 sample. The 25th and 75th percentiles are also shown, along with three health-related temperature thresholds based on the literature.[14] This shows that the median temperature in living areas in this preliminary sample exceeded 18°C from 12pm to past midnight. Occupied bedrooms were colder, with the median bedroom temperature in the sample falling from just below 18°C in the early evening to below 16°C by 7am. The 25th percentile line indicates that 25 percent of occupied bedroom observations in this preliminary sample were below 14°C by this time (7am).

Figure 4.26



[14] Temperature thresholds: 18°C is the World Health Organization recommended lower limit for a healthy home (WHO, 2018); 16°C is the threshold at which resistance to respiratory infections may be diminished (Collins, 1986; Raw et al, 2001); 12°C is the threshold below which cold extremities and slight lowering of core temperature can induce short-term increases in blood pressure (Collins, 1986; Raw et al, 2001).

Trends in winter indoor temperatures: comparison with HEEP1

The HEEP1 study reported winter (June–August) temperatures by time of day for living areas and bedrooms, with data collected over 2001–2004. Table 4.4 compares these to the preliminary winter 2023 HEEP2 sample results for the same months.

Overall, mean indoor temperatures in the winter 2023 HEEP2 sample were 12–23 percent higher than their equivalents in HEEP1, with living areas now exceeding a mean of 18°C during the daytime and evening periods (at 18.4°C and 19.9°C, respectively) (figure 4.27).

Indoor winter temperatures in bedrooms had also increased, from an overnight mean of 13.6°C in HEEP1 to 16.1°C in the HEEP2 sample, but remained below the healthy minimum of 18°C.[15]

[15]Table 2 shows HEEP1 and HEEP2 mean temperature by time period for the winter period(s) across the NIWA stations closest to the selected houses.

Table 4.4

Average (mean) internal room and external temperatures, winter 2001–2004 and 2023

Time period	Temperature (°C)		Change			
	HEEP1	HEEP2	°C difference HEEP1 to HEEP2		HEEP1 internal - external	HEEP2 internal - external
Room	°C		°C	Percent	°C	
Morning 07:00– 9:00						
Bedroom	12.6	15.2	2.6	21	4.8	7.6
Living area	13.5	16.6	3.1	23	5.7	9.0
External	7.8	7.6	-0.2	-3	…	…
Day 09:00–17:00						
Bedroom	14.2	16.7	2.5	18	6.4	9.1
Living area	15.8	18.4	2.6	16	8.0	10.8
External	12.0	12.2	0.2	1	…	…
Evening 17:00–23:00						
Bedroom	15.0	17.4	2.4	16	7.2	9.8
Living area	17.8	19.9	2.1	12	10.0	12.3
External	9.4	9.7	0.3	3	…	…
Night 23:00– 07:00						
Bedroom	13.6	16.1	2.5	18	5.8	8.5
Living area	14.8	17.1	2.3	16	7.0	9.5
External	7.6	7.7	0.1	1	5.7	9.0

Symbol: … not applicable

Source: BRANZ HEEP1 and HEEP2

Summer comfort, cooling, and indoor temperatures

Occupant comfort and cooling behaviours

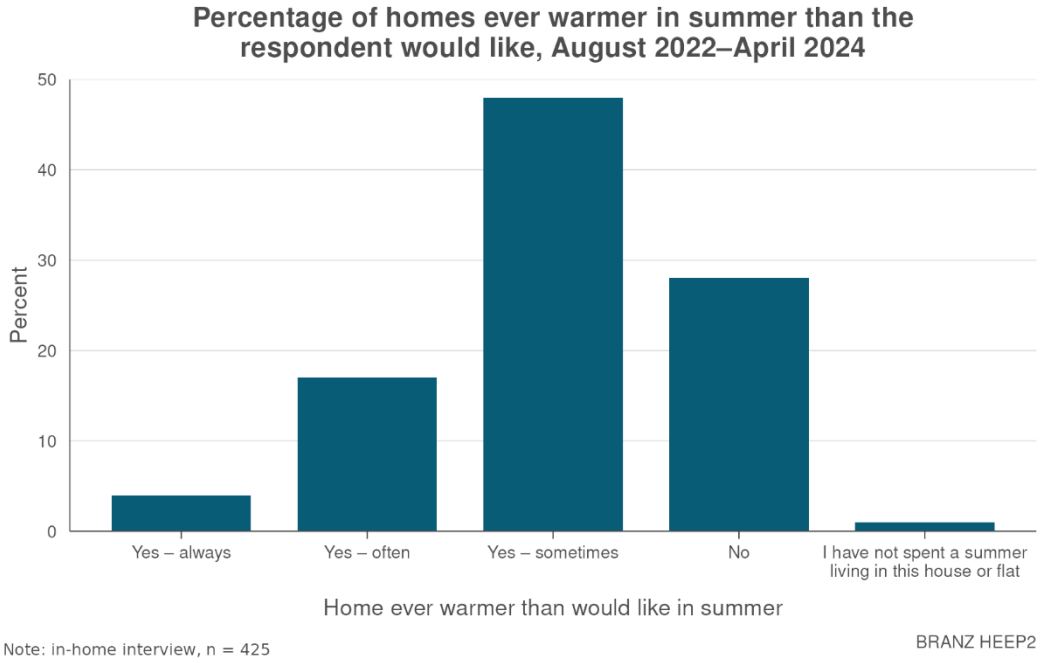
The HEEP2 householder survey asked respondents about comfort in their homes during summer, their frequency of using air conditioners for cooling, and other things they might do to help keep their home a comfortable temperature in summer.

The results show more than 1 in 5 (22 percent) of the 425 households surveyed reported their home was always or often warmer than they would like in summer, and an additional 48 percent reported it was sometimes warmer (figure 4.27).

Combined, this equates to around 70 percent of respondents finding their home warmer than they would like at least some of the time in summer. This is higher than the proportion of households who reported their home colder than they would like in winter (see figure 4.24).

Younger respondents and those living in smaller houses were more likely to say that their house was always or often warmer than they would like in summer (see Anderson et al, 2025, for further analysis by socio-demographic and dwelling characteristics).

Figure 4.27



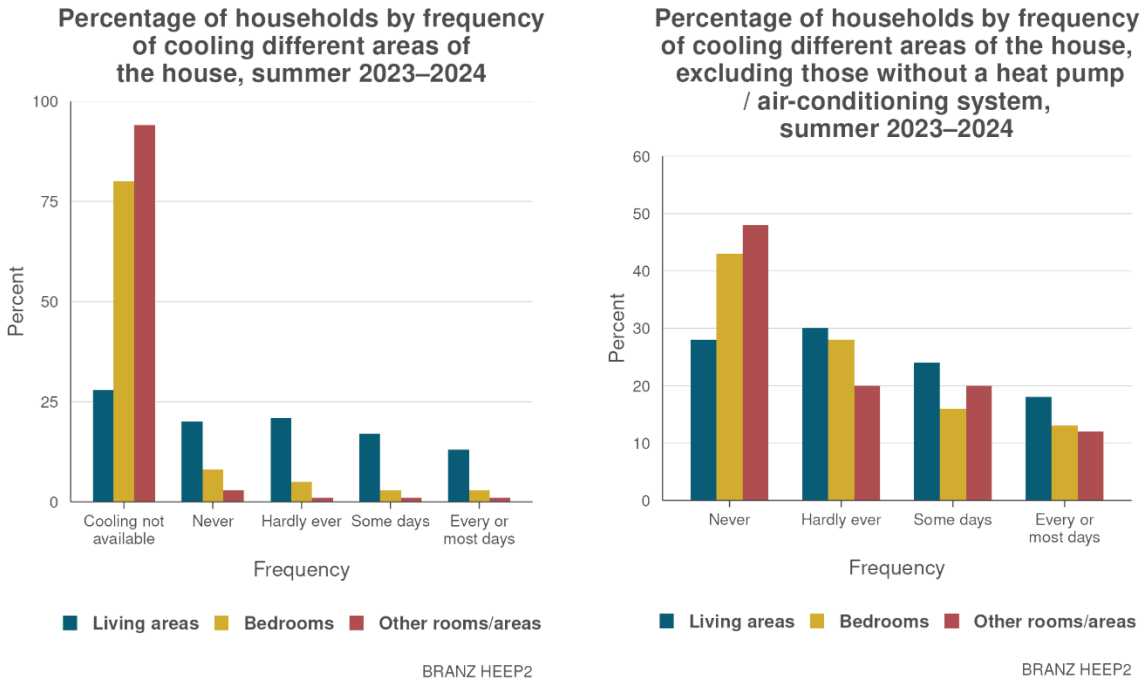
Households were asked how often they used a heat pump or air-conditioner (AC) (including ducted systems) for cooling different areas of the house, differentiating living areas, bedrooms, and other rooms/areas (figure 4.29). Preliminary results suggest that, overall, around 1 in 8 households (13 percent) actively cooled their

living area(s) every day or most days in summer, with an additional 17 percent reporting cooling on some days (figure 4.29).

Excluding households that did not have a means to actively cool the main living area (no heat pump or AC system present), these percentages increase to 18 percent reporting cooling every day or most days, 24 percent some days, and 30 percent hardly ever, which equates to 72 percent actively cooling at least some of the time in summer, even if on rare occasions.

The rate of cooling of bedrooms and other areas of the home for HEEP2 households is lower, largely due to a lack of an appliance to do so. Respondents in older age groups were less likely to report using their heat pump for cooling as were those in the lowest income bracket (Anderson et al, 2025).

Figure 4.28



Summer indoor temperatures: preliminary analysis of summer 2023/24 subset

Of the 287 households that had sensors installed to monitor indoor conditions, 175 had in-home temperature data available for the period 1 December 2023 to 29 February 2024. Sensors were excluded from analysis if less than 95 percent of the expected data was received. Applying these quality filters reduced the sample size from 175 to 151 houses.

There are some differences in the regional distribution and socio-demographic characteristics of this summer 2023/24 sample compared with the complete monitored sample (Anderson et al, 2025), which could see future analysis using the

complete monitored sample produce different results to those reported here. **Hence these results are considered preliminary, early insights only**.

Seasonal context

According to NIWA, summer 2023/24 was the ninth warmest on record in New Zealand, with temperatures above or well above average throughout the North Island and northern, eastern, and inland parts of the South Island (NIWA, 2024).

Overall, the average outdoor temperature was 17.6°C. The maximum external temperature experienced by the HEEP2 summer 2023/24 sample of houses was 34.7°C in the Canterbury region on the evening of 5 February, while the minimum was 1.7°C experienced in the Manawatū-Whanganui region on the morning of 12 February.

Indoor temperatures for the HEEP2 summer 2023/24 sample

Table 4.5 shows descriptive statistics for living areas and bedrooms in the HEEP2 summer 2023/24 sample, including the mean and median, and 25th and 75th percentile. The table shows that overall temperatures for bedrooms and living areas are similar at the same times of day (in contrast to the winter indoor temperature trends).

Both rooms were coolest in the mornings (mean 21.1°C) and warmest in the evenings (mean around 24°C), while a quarter (25 percent) of both living area and bedroom observations were over 26°C in the evening.

Mean temperatures during the night fell by approximately 2°C, with an overnight mean of about 22°C for both room types. However, 25 percent of overnight bedroom observations were over 24°C at a time when they are most likely to be in use.

Table 4.5

Statistics for living area and bedroom temperatures, summer 2023–2024						
Location Time period	Number of houses	Number of rooms	Temperature (°C)			
			p25[1]	Median	Mean	p75[2]
Bedroom						
Morning 07:00–09:00	148	310	19.6	21.2	21.10	22.7
Day 09:00–17:00	148	310	21.2	23.0	22.99	24.7
Evening 17:00–23:00	148	310	22.6	24.4	24.32	26.0
Night 23:00–07:00	148	310	20.6	22.3	22.19	23.8
Living area						
Morning 07:00–09:00	135	142	19.7	21.2	21.09	22.6
Day 09:00–17:00	135	142	21.5	23.2	23.20	24.9
Evening 17:00–23:00	135	142	22.9	24.4	24.41	25.9
Night 23:00–07:00	135	142	20.7	22.3	22.18	23.7

1. p25 = 25th percentile
2. p75 = 75th percentile

Source: BRANZ HEEP2

Trends in summer indoor temperatures: comparison with HEEP1

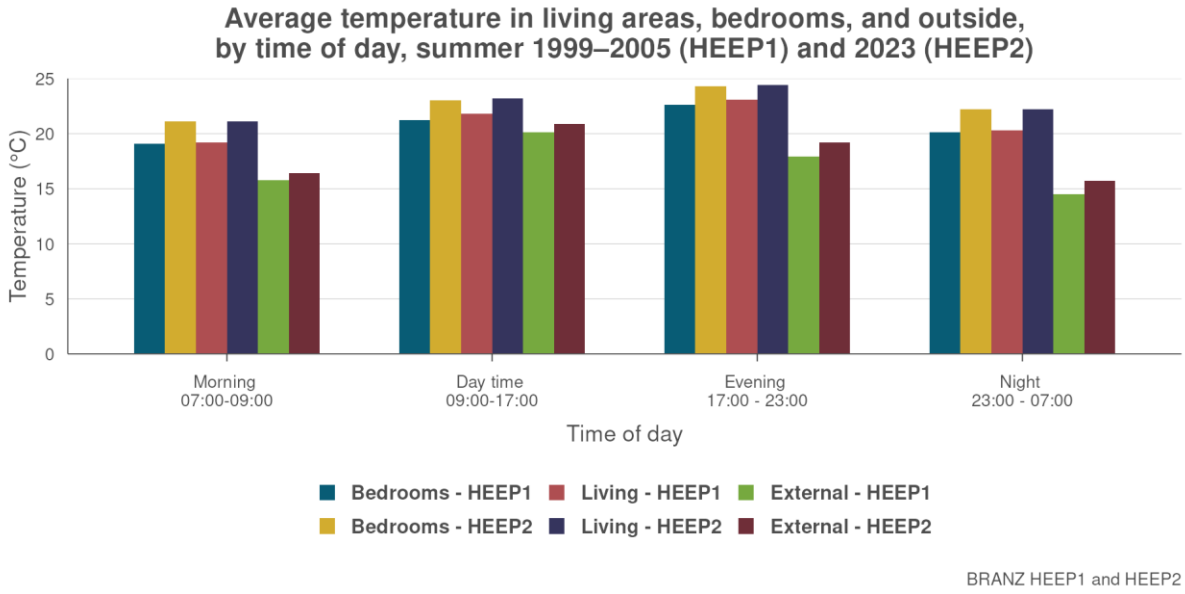
The original HEEP1 study collected temperature data for living rooms and bedrooms over the summer period (December to February) between 1999 and 2005, and noted the lack of active cooling with only 4 percent of homes having air-conditioning or a reverse-cycle heat pump at that time (French et al, 2007).

In contrast, over 70 percent of HEEP2 homes have an appliance that could potentially actively cool, whether or not it is used.

A preliminary look (figure 4.30) at the HEEP2 2023/24 summer temperature results compared to those reported for HEEP1 showed mean external temperatures around 4–8 percent higher in the HEEP2 sample compared with HEEP1, while mean internal temperatures were around 6–10 percent higher.

Due to differences in the regional distribution of the HEEP1 and HEEP2 summer 2023/24 sample, these results should be treated with caution. The analysis will be repeated with the complete set of HEEP2 monitoring data.

Figure 4.29



Summary of Household Energy End-use Project (HEEP) data

Findings from the Household Energy End-use Project 2 householder survey provide insight into occupant comfort in winter and summer, and heating and cooling behaviours. These show that around half of householders reported their home colder than they would like in winter, but a higher proportion still reported their home warmer than they would like in summer.

While frequent heating of living areas in winter was common amongst survey respondents, this did not extend to bedrooms. These heating behaviours were reflected in the indoor-monitoring data which suggests living areas were above the healthy minimum in the evening, but bedrooms remained below this overnight.

The householder survey results suggest a growing trend for actively cooling the home in summer, albeit more sporadically than heating in winter. Indoor temperatures in living areas and bedrooms were largely similar at the same time of day (unlike the winter temperatures trends).

Future work with the complete HEEP2 dataset will extend this analysis to provide a more detailed exploration of the factors affecting indoor temperatures and how these vary across different socio-demographic groups and dwelling types.

Summary of housing quality

The 2023 Census data shows that housing quality issues were common. Renters were more likely to live in dwellings affected by dampness and mould, particularly those renting from social housing providers.

The prevalence of dampness varied according to the type of heating used. The highest rates were in dwellings where an electric heater and portable gas heater were used, or where a portable gas heater only was used.

Although access to efficient heating improved between 2018 and 2023, some households, especially renting households, found it difficult to heat their home adequately, and more than 130,000 households could not afford to keep adequately warm.

Māori and Pacific peoples were more likely to live in homes affected by dampness or mould than other ethnic groups. Although most homes had access to all basic amenities, households that did not own their home were more likely to lack access to some amenities. Pacific peoples were the most likely to live in a home that lacked one or more basic amenities.

Disabled people were more likely than non-disabled people to experience problems with their home, with disabled renters particularly affected. Disabled renters were also more likely to find it difficult to find a home that met their needs.

The information from HEEP2 shows that while indoor air temperatures have improved in winter since the early 2000s, around half of householders reported their home colder than they would like in winter.

Summer heating emerged as a problem with around 70 percent of people reporting that their home was warmer than they would like in summer. The information from HEEP2 was largely for owner-occupied dwellings, however information from both the General Social Survey and the pilot housing survey in 2018/19 showed that the occupants of non-owner-occupied dwellings tended to experience colder homes (Stats NZ, 2020a).

5 – Alternative dwelling types and living situations

Introduction

This section focuses on some alternative types of dwellings, using data from the 2023 Census and earlier censuses. It includes information on ‘other private’ dwellings and the people living in them, and on residents of boarding houses, which are classified as non-private dwellings. This is followed by an additional section on emergency and transitional housing.

For people in Aotearoa New Zealand, home is usually a separate house, unit (flat) joined to others, or maybe an apartment, particularly if they live in a central city area. However, there are many people for whom this does not describe their living situation. They may be living in a different type of private dwelling or a non-private dwelling (that is, a communal-style dwelling with shared facilities). They may be living in a motor camp, boarding house, sleeping in their car, or in emergency or transitional housing.

Alternative forms of dwellings may be poor quality, may not meet the usual building standards to ensure safety and health, and can be a sign of severe housing deprivation (homelessness). Some people living in these types of dwellings may be included in the severely housing deprived population, which is discussed in section 6.

However, the view of the data presented here includes all people in these living situations, as well as the characteristics of the dwellings in which they live. It is important to note that living in alternative types of dwellings does not always indicate housing deprivation. For some people it may be a lifestyle choice.

For some characteristics of alternative dwelling types or of the people living in these, a high amount of data is missing; that is, is in categories such as ‘not stated’ or ‘response unidentifiable’. For example, around 30 percent of the housing quality (dampness, mould, access to basic amenities) and heating data for private dwellings in motor camps in 2023 is missing. High amounts of data were also missing for:

- housing quality and heating of mobile dwellings
- household composition for households in mobile dwellings and private dwellings in motor camps
- activity limitations for people living in mobile dwellings and boarding houses
- LGBTIQ+ status for boarding house residents
- heating of improvised dwellings.

The data affected by this issue may not represent all dwellings of that type, or all people living in that dwelling type.

Key points

Motor camps

- In the 2023 Census, 3,867 people were counted as living in a private dwelling in a motor camp, and 3,633 people as living in a non-private ‘motor camp/camping ground’.
- People living in motor camps had a median age of around 60 years.
- People living alone made up over half of motor camp households; couples made up around a quarter.

Mobile dwellings not in a motor camp

- In the 2023 Census,11,556 people lived in mobile dwellings not in a motor camp.
- Residents of these dwellings were most likely to be in their 50s or 60s.
- Over half of those aged 15 years and over who lived in mobile dwellings were employed, with 40.5 percent working full-time and 14.5 percent part-time.

Improvised dwellings and shelters

- In the 2023 Census, 3,861 people were living in dwellings classified as an ‘improvised dwelling or shelter’, with around half being in ‘rural other’ areas (rural areas other than rural settlements).
- Households living in these dwellings were most likely to consist of one person (47.5 percent) or a couple (21.8 percent).
- Around 4 out of 5 people living in improvised dwellings had lived there for a year or longer.

Boarding houses

- In the 2023 Census, 372 boarding houses were counted with a total of 4,587 residents, most of whom were male (70.4 percent).
- Compared with the overall population, boarding house tenants were more likely to be in the LGBTIQ+ population group, and more likely to have an activity limitation.

Emergency and transitional housing

- In the 2023 Census, 6,054 people were counted as living in emergency or transitional housing.

- Occupied private dwellings used as emergency or transitional housing were more likely to lack basic amenities than occupied private dwellings that were not emergency or transitional housing.

‘Other private’ dwellings

Four types of housing situations are classified as ‘other private’ dwellings in the census. This category includes:

- private dwellings in motor camps
- mobile dwellings not in motor camps
- improvised dwellings or shelters (for example, garages, sheds, and cars)
- situations where people have no dwelling, which is described as ‘roofless or rough sleeper’.

In the 2023 Census, 15,993 ‘other private’ occupied dwellings were counted, up from 10,947 in 2018. This was a 46.1 percent increase. The higher figure for 2023 is believed to be related to data quality improvements. Over 19,000 people (19,578) were counted as living in these ‘other private’ dwellings at the time of the 2023 Census.

The sections below explore the first three of these housing types, including the characteristics of the dwellings and of the people who live in them.

Motor camps

People living in motor camps

Camping grounds are often associated with being a place to stay when travelling or on holiday, but they are also a place where some people live. Under the New Zealand Definition of Homelessness (Stats NZ, 2015) however, motor camps are viewed as temporary accommodation that is not intended to be lived in long term. People living in a motor camp who have a low income and no other place to live are included in the estimate of severely housing deprived people (Stats NZ, 2024a).

Section 6 has more information on this.

During census field collection, for situations where people were identified as living in a motor camp rather than staying there temporarily, they received a dwelling form and an individual form. What they lived in was treated as an individual private dwelling and classified as a ‘private dwelling in a motor camp’. These can include dwellings such as cabins, units, and caravans.

However, these situations are not always identified during field operations. In these cases, people receive an individual form only, not a dwelling form, and are counted as living in a non-private dwelling that is a ‘motor camp/camping ground’. No information on their housing or household characteristics is collected.

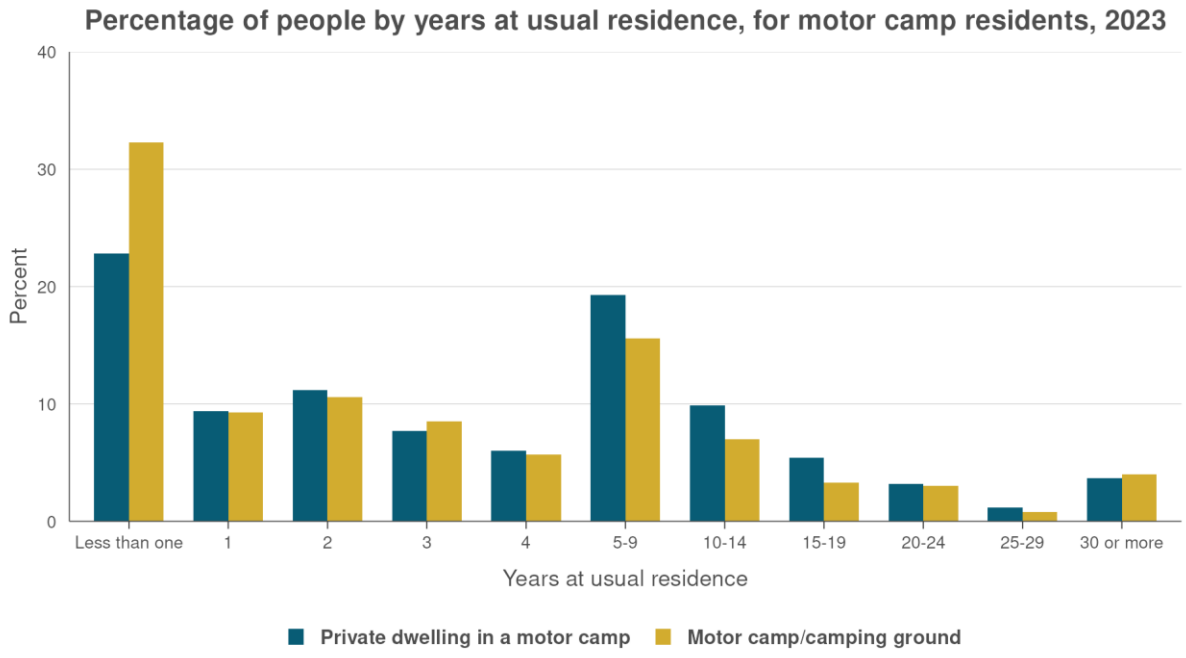
In the 2023 Census, 3,384 occupied private dwellings in a motor camp were counted with a total of 3,867 residents, and an additional 3,633 people were counted as living in a ‘motor camp/camping ground’.

Situations where people lived in a motor camp and should have been counted as living in a private dwelling in a motor camp have not always been identified in previous censuses either. In 2018, for example, 1,908 people were counted as living in a private dwelling in a motor camp, but an additional 2,115 people were counted as living in a ‘motor camp/camping ground’.

Most motor camp residents have lived there for over a year

Most people living in a motor camp had lived there more than a year, and some people had lived there for very long periods (see figure 5.1). For example, although 22.8 percent of private dwelling motor camp residents had lived at the motor camp for under a year, another 19.3 percent had lived there for five to nine years, and 9.9 percent for 10 to 14 years.

Figure 5.1



Note: Data is for the census usually resident population living in a motor camp.

Stats NZ census

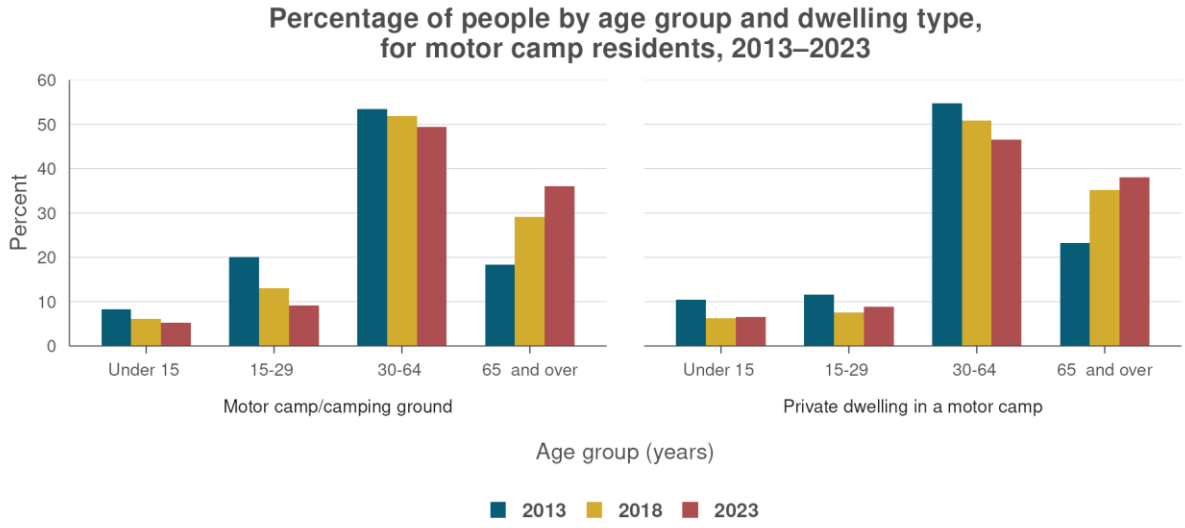
Shift towards older age groups for motor camp residents

Most people living in motor camps were in the 30–64-years, and 65-years-and-over age groups. Median age was much higher than for the total usually resident population – 60.7 years for private dwelling motor camp residents, and 59.9 years for non-private dwelling motor camp residents. In contrast, the total usually resident population had a median age of 38.1 years.

Since 2013, the age distribution for those living in motor camps has shifted towards older age groups, with a substantial increase for the 65-years-and-over age group and decreases for all other age groups (see figure 5.2).

In 2023, 38.0 percent of private dwelling motor camp residents and 36.0 percent of non-private dwelling motor camp residents were aged 65 years and over, up from 23.2 and 18.4 percent, respectively, in 2013.

Figure 5.2



Note: Data is for the census usually resident population living in a motor camp.

Stats NZ census

Motor camp residents were more likely to be male than female. In 2023, 54.1 percent of private dwelling motor camp residents were male, and 45.8 percent were female. For non-private dwelling motor camp residents, 59.9 percent were male, and 40.0 percent were female.

Motor camp residents mostly European

Most people living in motor camps were of European ethnicity, making up 84.6 percent of private dwelling motor camp residents and 79.0 percent of non-private dwelling motor camp residents in 2023. This was higher than in the total usually resident population (67.8 percent).

The percentage of motor camp residents of Māori ethnicity in 2023 (16.1 and 18.2 percent for private and non-private dwelling motor camp residents, respectively) was similar to the total usually resident population (17.8 percent). Motor camp residents were less likely to be of Pacific peoples or Asian ethnicity compared with the total usually resident population.

Over 1 in 8 motor camp residents has an activity limitation

For motor camp residents aged five years and over, 12.5 percent of those in a private dwelling and 14.1 percent of those in a non-private ‘motor camp/camping ground’ had an activity limitation. This was higher than for the overall usually resident

population aged five years and over (7.5 percent) and may be related to the older median age of motor camp residents.

A person was counted as having an activity limitation if they had a lot of difficulty with, or could not do at all, at least one of six activities.

The six activities were:

- seeing, even if wearing glasses
- hearing, even if using a hearing aid
- walking or climbing steps
- remembering or concentrating
- washing all over or dressing
- communicating using their usual language.

Work and labour force status and income of motor camp residents

Around half of motor camp residents were employed, either full-time or part-time. Many were employed full-time (37.8 percent for those in private dwellings, 37.1 percent for those in non-private dwellings). Most of the remaining motor camp residents were not in the labour force – 46.6 percent of those in private dwellings and 46.5 percent of those in non-private dwellings. This may be related to the age distribution of people living in motor camps.

Personal income levels of motor camp residents varied widely but were most likely to fall into the lower income bands. For the 12-month period to 31 March 2023, the median income of motor camp residents was $27,600 for those in private dwellings and $27,700 for those in non-private dwellings. This was lower than the median income of all usual residents aged 15 years and over ($41,500).

Over half of motor camp households consisted of one person

Of those households in private dwellings in motor camps for whom household composition data was available, the most common household types were people living alone and couples. People living alone made up over half (55.9 percent) of these households; couples made up around a quarter (26.7 percent). There were small numbers of couples with children, sole parents with children, and households of unrelated people.

About the dwellings in motor camps

Around 7 out of 10 private dwellings in motor camps contained all basic amenities

The census question on basic amenities asks whether each of the following is available in a private dwelling:

- cooking facilities

- tap water that is safe to drink
- a kitchen sink
- a refrigerator
- a bath or shower
- a toilet
- an electricity supply.

To be counted as available, amenities must be inside the dwelling and in working order.

Motor camps usually have shared facilities in the campgrounds. Basic amenities may not necessarily be available in people's private dwellings within motor camps.

The 2023 Census data showed that 69.8 percent of private dwellings in motor camps had all basic amenities. Those most likely to be missing were a bath or shower, followed by drinkable tap water, and a toilet. Four out of five (80.0 percent) contained a bath or shower, 84.3 percent had drinkable tap water, and 85.2 percent had a toilet.

Accessing basic amenities via shared facilities in the campgrounds rather than inside a private dwelling could raise issues with safety and could also limit accessibility, particularly for people with activity limitations.

About 1 in 5 private dwellings in motor camps were damp

About 1 in 5 private dwellings in motor camps were affected by dampness (that is, were damp some or all of the time). Private dwellings in motor camps were slightly more likely to be damp sometimes than occupied private dwellings overall, at 17.9 and 15.8 percent, respectively. However, the percentage of private dwellings in motor camps that were always damp was very similar to that for all occupied private dwellings, at 2.1 and 2.3 percent respectively.

Mould appears to be less common in private dwellings in motor camps than in occupied private dwellings overall. Mould over A4 size sometimes was reported for 8.3 percent of private dwellings in motor camps and 10.5 percent of all occupied private dwellings. Mould over A4 size always affected 2.4 percent of private dwellings in motor camps and 3.5 percent of all occupied private dwellings.

Private dwellings in motor camps more likely to be unheated

The heating data available for occupied private dwellings in motor camps shows that electric heaters were the most common type of heating, used in over half (54.5 percent) of these dwellings. Heat pumps were the second most common, at 27.3 percent.

Private dwellings in motor camps were more likely to be unheated (at 8.9 percent) than occupied private dwellings in general (at 2.4 percent).

Mobile dwellings not in a motor camp

People living in mobile dwellings not in motor camps

The census dwelling type category of ‘mobile dwelling not in a motor camp’ includes caravans, campervans, motor homes, and tents that were not in a motor camp as well as other types of mobile dwellings such as boats and house buses.

This type of housing is not necessarily an indicator of housing deprivation. It can reflect a lifestyle choice. However, those living in these dwellings who have a low income and no other place to live are included in the estimate of severely housing deprived people (Stats NZ, 2024a).

Section 6 has more information on this.

Most of the increase in occupied ‘other private’ dwellings seen in the 2023 Census data was due to the ‘mobile dwelling not in a motor camp’ category. The number of mobile dwellings not in motor camps increased substantially, from 5,892 in 2018 to 9,909 in 2023. The higher count for this category for 2023 is believed to reflect improvements in address coding and field enumeration.

People living alone most common household type in mobile dwellings

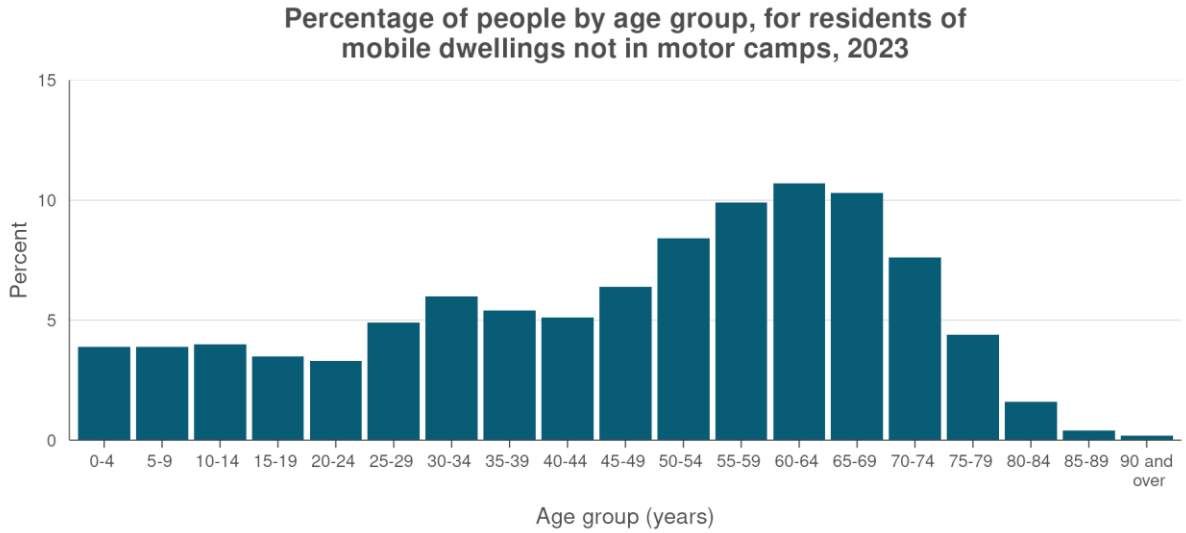
Of those households in mobile dwellings for whom household composition data was available, people living alone were the most common type, making up 46.3 percent of households living in these dwellings. Couples were the next most common household type, at over a quarter (26.6 percent).

Some households living in these dwellings included children – 9.4 percent were couples with children and 4.3 percent were sole parents with children. There were also some households consisting of unrelated people, making up 4.9 percent.

People of all ages lived in mobile dwellings

Over 11,000 people (11,556) were living in mobile dwellings in 2023. As figure 5.3 shows, residents of these dwellings were most likely to be in their 50s or 60s but included people of all ages, ranging from young children to people in their 90s. The split between males and females was fairly even, although males made up 53.8 percent and females 45.5 percent.

Figure 5.3



The majority were of European ethnicity, at 82.3 percent, and around 1 in 5 (19.9 percent) were Māori. People living in these dwellings were less likely to be of Pacific peoples or Asian ethnicity than in the overall usually resident population, with 3.9 percent identifying as Pacific peoples and 3.7 percent as Asian. For the usually resident population, 8.9 percent of people identified as Pacific peoples and 17.3 percent as Asian.

Most mobile dwelling residents have lived there over a year

Most people living in mobile dwellings had lived there for more than a year, and for long periods, in some cases. For example, although 28.1 percent had lived in these dwellings for less than one year, 13.8 percent had lived there for two years, 15.8 percent for five to nine years, and 6.0 percent for 10 to 14 years.

Over half of mobile dwelling residents were employed

People living in these dwellings who were aged 15 years and over were most likely to be employed, with 40.5 percent working full-time and 14.5 percent working part-time. However, 41.1 percent were not in the labour force. Only a small percentage (3.9 percent) were unemployed.

Over the previous year, around a quarter (25.3 percent) of people aged 15 years and over who lived in mobile dwellings had received New Zealand Superannuation or a Veteran’s Pension. This was higher than for the overall usually resident population aged 15 years and over (18.2 percent). Residents of mobile dwellings were more likely to have had Jobseeker Support over the past year than the overall usually resident population, at 9.5 percent compared with 5.7 percent for all usual residents aged 15 years and over.

Income levels of people living in mobile dwellings tended to be lower than those of the overall population. Median income for the 12-month period to 31 March 2023

was $29,200 for people aged 15 years and over who lived in a mobile dwelling, compared with $41,500 for the usually resident population aged 15 years and over.

Around 1 in 10 mobile dwelling residents had an activity limitation

The data available for activity limitations shows that for people aged five years and over, 10.2 percent (about 1 in 10) of those living in mobile dwellings had an activity limitation (that is, had a lot of difficulty with, or could not do, at least one of the six activities asked about in the census). This was higher than for the total usually resident population aged five years and over (7.5 percent) and may be related to the age distribution of this population group.

About the mobile dwellings not in motor camps

Many mobile dwellings lack basic amenities

As might be expected, the data shows evidence that many of these dwellings lack basic amenities. Of those for which data was available, 45.0 percent lacked at least one.

Amenities most likely to be absent were a bath or shower, and drinkable tap water. Around 1 in 4 did not have a bath or shower, and a similar number did not have drinkable tap water. Given that these dwellings are not in motor camps, it is unclear how the people living in them would access amenities that they lacked.

Dampness more common in mobile dwellings

Dampness appears to be more common for mobile dwellings than for private dwellings overall – 19.8 percent were damp sometimes compared with 15.8 percent of all occupied private dwellings. Mobile dwellings were also more likely to be always damp (3.7 percent) than occupied private dwellings overall (2.3 percent). However, the percentages affected by mould were similar to those for private dwellings in general.

Around 1 in 5 mobile dwellings not heated

The heating data suggests that electric heaters were the most common form of heating in mobile dwellings, at 37.4 percent, but that it is quite common for these dwellings to be unheated. Around 1 in 5 (20.5 percent) were not heated.

Improvised dwellings and shelters

An ‘improvised dwelling or shelter’ is defined as a structure that was not intended to be lived in but is occupied, has a roof of some type, and lacks amenities such as cooking and bathroom facilities. Examples of these are garages, sheds, and cars.

In the measurement of severe housing deprivation, improvised dwellings and shelters are regarded as severely inadequate housing. People living in these who have no other place to live, and a low income, are included in the estimate of the severely housing deprived population (Stats NZ, 2024a).

Section 6 has more information on this.

Over 2,000 (2,250) occupied private dwellings were classified as an ‘improvised dwelling or shelter’ in the 2023 Census. This was lower than the count for 2018, which was around 3,000 (3,042). The lower count for 2023 is believed to reflect data quality improvements. It may not indicate declining use of these forms of housing.

Note, this dwelling type category appears to be affected by some data quality issues, so some caution is needed when interpreting this data.

Auckland and Northland have the highest numbers of improvised dwellings

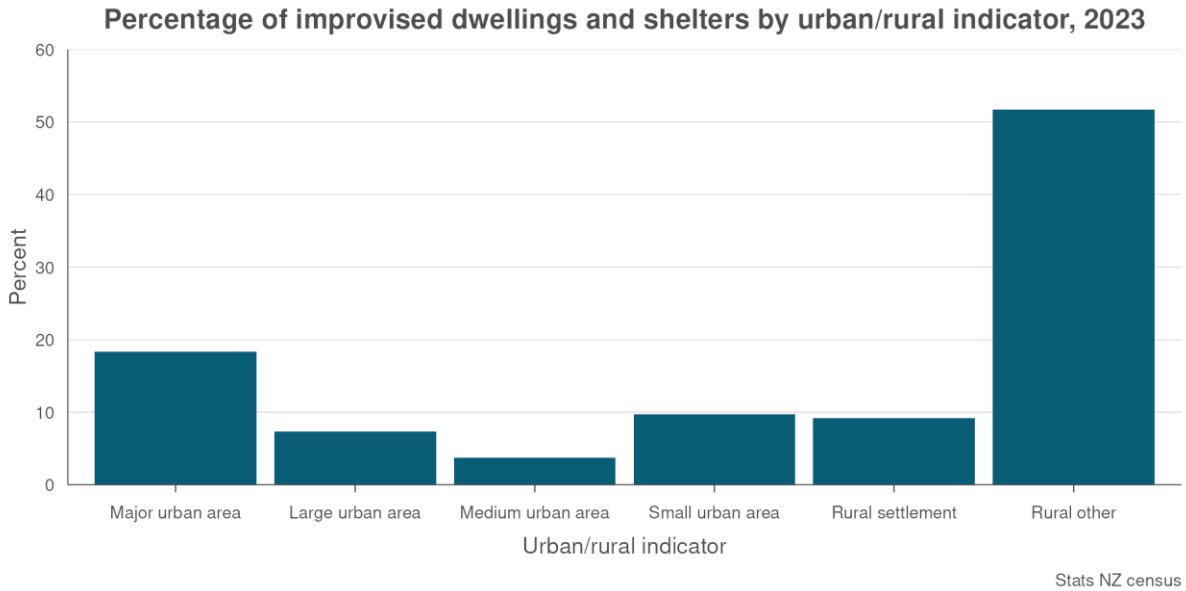
Occupied private dwellings classified as improvised were in all regions of the country, but the highest numbers were in the Auckland (408 dwellings), Northland (375 dwellings), and Waikato (279 dwellings) regions.

The territorial authorities with the highest numbers were the Far North District (189 dwellings), Whangarei District (120 dwellings), and Christchurch City (105 dwellings). Within Auckland, the local board areas with the highest numbers were Franklin (78 dwellings), Rodney (72 dwellings), and Henderson-Massey (42 dwellings).

Breaking the data down by the urban/rural indicator shows that improvised dwellings were most likely to be in ‘rural other’ areas (51.7 percent, see figure 5.4). ‘Rural other’ are rural areas other than rural settlements.

The second most likely location in terms of urbanity/rurality was major urban areas, which contained 18.3 percent of improvised dwellings.

Figure 5.4



People living in improvised dwellings

People living alone the most common household type in improvised dwellings

Households in improvised dwellings for whom household composition data was available were most likely to consist of one person (47.5 percent) or a couple (21.8 percent). Households with children were relatively uncommon – 8.9 percent were couples with children and 5.6 percent were sole parents with children.

A small percentage (4.9 percent) of households living in improvised dwellings consisted of unrelated people.

People living in improvised dwellings tend to be older

Close to 4,000 people (3,861) were counted as living in improvised dwellings at the time of the 2023 Census. People living in these dwellings had a higher median age, at 51.8 years, than the usually resident population in general (38.1 years).

Over half (53.8 percent) were in the 30-to-64-year age range and around 1 in 5 (21.1 percent) were in the 65-years-and-over age group.

Over a quarter of improvised dwelling residents were Māori

The percentage of residents of these dwellings who were of European ethnicity was similar to the overall usually resident population, at 69.0 percent and 67.8 percent, respectively. However, the percentage who were of Māori ethnicity was higher than in the overall population, at 28.1 percent compared with 17.8 percent of the usually resident population overall.

Most residents of improvised dwellings had lived there at least a year

The years at usual residence data indicates that people are often living long term in improvised housing. Around 4 out of 5 of those who lived in these dwellings had lived there for at least one year. Some people had lived in this dwelling type for long periods, such as five to nine years (19.5 percent), or 10 to 14 years (8.6 percent).

Over 1 in 9 people living in improvised dwellings had an activity limitation

Of those living in improvised dwellings who were aged five years and over, 11.6 percent had an activity limitation (that is, had a lot of difficulty with, or could not do, one or more of the six activities asked about in the census). This was higher than for the total usually resident population aged five years and over (7.5 percent). It may reflect the higher median age of those living in improvised dwellings compared with the overall usually resident population.

Many residents of improvised dwellings worked full-time

Many people who lived in improvised dwellings were in full-time employment at the time of the 2023 Census. This was the most common work and labour force status

for people living in these dwellings, at 46.0 percent of those aged 15 years and over. However, among the residents of these dwellings, there were also many who were not in the labour force, at over a third (36.2 percent). Part-time employment was less common, at 14.3 percent. The remaining 3.5 percent were unemployed.

Over the previous year, about half (50.7 percent) of people aged 15 years and over living in improvised dwellings had received income from wages, salary, commissions, and bonuses paid by their employer. This was their most common income source. The next most common income sources were New Zealand Superannuation or a Veteran's Pension, at 21.9 percent, and self-employment, at 20.3 percent. People living in improvised dwellings were more likely to have received Jobseeker Support over the past year, at 9.2 percent, than the overall usually resident population (5.7 percent).

Residents of improvised dwellings have a lower median income

Income levels of people living in improvised dwellings varied greatly, but median income was lower than that of the population in general. In the 12-month period to 31 March 2023, people aged 15 years and over living in improvised dwellings had a median income of $30,500, whereas the median income for the overall usually resident population aged 15 years and over was $41,500.

Some residents of improvised housing had a relatively high income. Living in an improvised dwelling despite having a high income may have been due to changes in their personal circumstances over this period. However, it could also be due to data quality issues, as discussed in the next section.

About the improvised dwellings

Reporting of access to basic amenities in improvised dwellings

Although a lack of amenities is part of what defines these dwellings, many dwellings classified in this category were reported to have all seven basic amenities – around 3 out of 5 (59.1 percent) in 2023, and nearly 2 out of 3 (65.5 percent) in 2018. Based on this, it seems likely that some dwellings classified in this category may not be as improvised as would be expected, given the definition for these dwellings, so caution is needed when drawing conclusions from this data.

Some dwellings reported to have all amenities may be in this category because respondents described them using terms indicating an improvised dwelling (for example, 'sleepout'), even though renovations had been done to provide the amenities of conventional housing. Another explanation for some dwellings in this category being reported to have all amenities could be respondent error.

The amenities most likely to be reported as missing from improvised dwellings were tap water that is safe to drink, followed by a kitchen sink, and a bath or shower. Drinkable tap water was reported to be available in 80.7 percent of these dwellings, which means that nearly one in five were reported to lack this. A kitchen sink was reported to be available in 81.5 percent, and 82.6 percent were reported to have a

bath or shower. The amenity for which access was reported to be highest in these dwellings was electricity, at 88.0 percent. Only a very small percentage (2.9 percent) were reported to have no basic amenities.

Dampness and mould more common in improvised dwellings

Dampness and mould were more common in improvised dwellings than in occupied private dwellings overall. Around 3 out of 10 improvised dwellings were damp to some extent – 21.8 percent were damp sometimes and 7.4 percent were always damp. For all occupied private dwellings, 15.8 percent were damp sometimes and 2.3 percent were always damp.

The data for mould indicates that 12.2 percent of improvised dwellings and 10.5 percent of all occupied private dwellings sometimes had mould over A4 size. Improvised dwellings were nearly twice as likely to always have mould over A4 size, at 6.7 percent, compared with 3.5 percent for all occupied private dwellings.

Electric heaters were the most common form of heating in these dwellings, at 40.7 percent. Improvised dwellings were more likely to be unheated than occupied private dwellings overall, at 13.1 percent for improvised dwellings and 2.4 percent for all occupied private dwellings. It may not be possible to heat some types of improvised dwellings.

Boarding houses

A boarding house is defined as a residential property containing one or more boarding rooms and facilities for communal use, and that is occupied – or intended to be occupied – by at least six tenants. Boarding houses are classified as a type of non-private dwelling in the census.

Tenants of boarding houses should not be confused with people who are described as ‘boarders’ and live in a private dwelling. Traditionally, ‘boarders’ are people who are provided with regular meals (and possibly other services such as laundry) while staying in someone’s private home.

Previous research has shown that the main reasons people live in boarding houses include a lack of affordable housing (especially for un-partnered people), debt, and housing discrimination (Aspinall, 2013).

Under the New Zealand Definition of Homelessness (Stats NZ, 2015), boarding houses are regarded as temporary accommodation that is not intended to be lived in long term. If adults living in boarding houses have a low income and no other place to live, they are included in the estimate of severely housing deprived people (Stats NZ, 2024a). For children in boarding houses, a ratio that is the same as for adults in these dwellings is used to estimate the number who are severely housing deprived.

Section 6 has more information on severe housing deprivation.

Little data on the quality or other characteristics of boarding houses is available. The census provides information on the people living in this type of dwelling but not on the dwelling itself, such as whether it is affected by dampness or mould, or how it is

heated. This is because boarding houses are classified as non-private dwellings and census dwelling form information is not collected for non-private dwellings.

However, a recent assessment of boarding houses by MBIE provides some information about these dwellings. This assessment identified issues with fire safety, and non-compliance with Building Warrant of Fitness and healthy homes requirements (MBIE, 2024). Boarding houses have been subject to the healthy homes standards since 1 July 2021.

Number of boarding houses and their residents

In the 2023 Census, 372 boarding houses were counted. This is higher than in previous censuses – 243 in 2018, and 174 in 2013. The higher count is believed to reflect improvements in identifying this dwelling type, resulting in more complete data. The 2023 figure is still likely to be an undercount to some extent, due to difficulties in identifying these dwellings.

Around 4,500 people (4,587) were counted as living in a boarding house at the time of the 2023 Census, most of whom were male (70.4 percent). As the number of boarding houses identified in the census is probably an undercount, the number of people counted as living in them is also likely to be undercounted.

Over 2,000 Aucklanders live in a boarding house

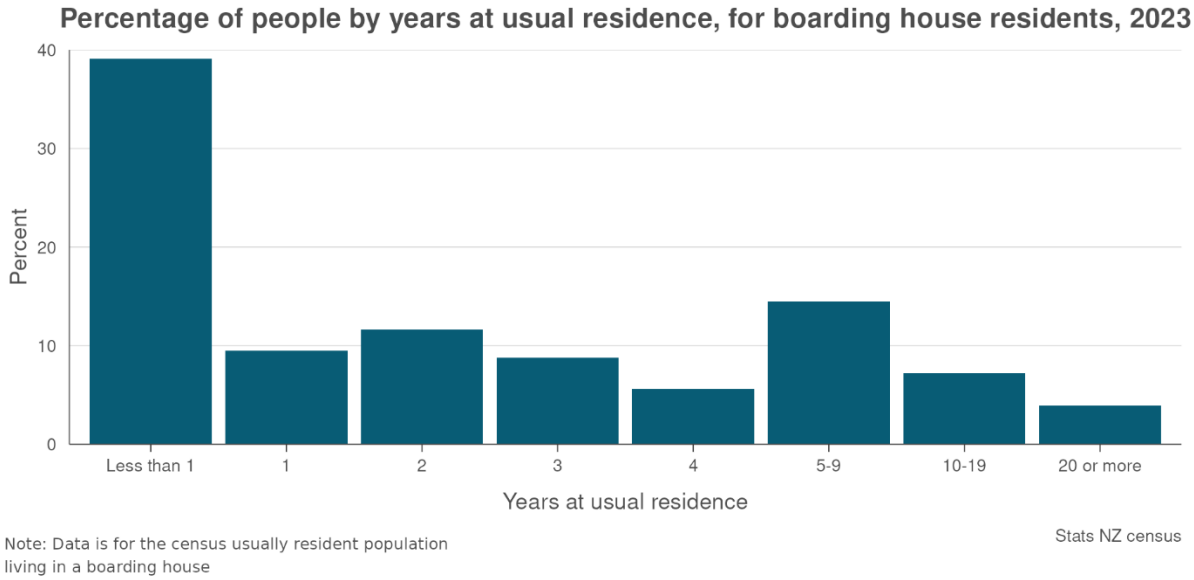
The Auckland region had the highest number of boarding house tenants (2,190), making up 47.7 percent of this population group. Within Auckland, the local board areas with the highest numbers of people living in this type of dwelling were Albert-Eden (531) and Māngere-Ōtāhuhu (510). Outside the Auckland region, the highest numbers of people living in boarding houses were in the Wellington (858), Otago (435), and Canterbury (396) regions.

People living in boarding houses

Many boarding house tenants live there long term

Although boarding houses are not designed for long-term living, the census data shows that many people have lived in these dwellings for long periods. Around 3 out of 5 boarding house tenants had lived there for a year or longer, with 11.6 percent having lived there for two years, and 14.5 percent for 5 to 9 years (see figure 5.5).

Figure 5.5



Age distribution of boarding house residents

Boarding house residents have a higher median age (43.9 years) than the usually resident population as a whole (38.1 years). Those aged 30–64 years made up 63.7 percent of boarding house residents. There were also many younger people living in this dwelling type, with 22.3 percent of residents aged 15–29 years, as well as people aged 65 years and over, who made up 12.2 percent. A small number of boarding house residents were under 15 years (81 people).

Around 1 in 4 boarding house residents identified as Māori

The ethnic characteristics of boarding house residents also differed from those of the overall population. People of European ethnicity made up less than half (47.4 percent) of boarding house residents, but over two-thirds (67.8 percent) of the total usually resident population.

Around a quarter (24.6 percent) of boarding house residents identified as Māori, and 16.9 percent as Pacific peoples, compared with 17.8 and 8.9 percent, respectively, of the total usually resident population.

About 1 in 5 (20.3 percent) boarding house residents were Asian, compared with 17.3 percent of the total usually resident population.

1 in 10 boarding house tenants are LGBTIQ+

The new data on LGBTIQ+ populations from the 2023 Census suggests that the proportion of people belonging to these groups is higher for boarding house tenants than for the overall population. Of boarding house residents aged 15 years and over, 1 in 10 were LGBTIQ+, compared with around 1 in 20 for the usually resident population aged 15 years and over.

LGBTIQ+ includes people who are lesbian, gay, bisexual, transgender, non-binary, intersex, or have other minority genders or sexual identities.

Most boarding house tenants are unpartnered

Most boarding house tenants were not partnered. The most common partnership status among residents of these dwellings was ‘non-partnered, never married and never in a civil union’. The next most common was ‘non-partnered, divorced or dissolved (marriage or civil union)’.

Activity limitations more common among boarding house residents

The activity limitations data provides some evidence that these are more common among people living in boarding houses than in the overall population. For boarding house residents aged five years and over, 12.8 percent had an activity limitation (that is, had a lot of difficulty with, or could not do, one or more of the six activities asked about in the census). For all usual residents aged five years and over, 7.5 percent had an activity limitation. This difference may be partly related to the older median age of boarding house residents.

Boarding house residents more likely to have ‘some difficulty’ with activities

For each of the six activities asked about in the census, boarding house residents aged five years and over were more likely to report ‘some difficulty’ than the overall population aged five years and over.

Nearly a quarter (24.7 percent) of boarding house residents aged five years and over reported some difficulty with seeing and over 1 in 5 (22.5 percent) had some difficulty with remembering or concentrating. The comparable figures for all usual residents aged five years and over were 17.5 percent for seeing and 16.7 percent for remembering or concentrating.

For boarding house residents aged five years and over, 16.6 percent reported some difficulty with walking or climbing steps compared with 11.2 percent of all usual residents aged five years and over.

People living in boarding houses were more than twice as likely to have some difficulty with communicating than the overall population, at 10.9 percent and 4.9 percent, respectively.

Boarding house tenants less likely to be employed

Compared with the overall population, people living in boarding houses were less likely to be employed and more likely to be unemployed or not in the labour force. Most notable is the difference in full-time employment – 44.3 percent for boarding house tenants aged 15 years and over compared with 51.2 percent for the usually resident population aged 15 years and over.

Over a third (35.8 percent) of boarding house tenants aged 15 years and over were not in the labour force, which was higher than the usually resident population aged 15 years and over (32.4 percent).

The income sources data shows that over a quarter (26.4 percent) of boarding house tenants aged 15 years and over had received Jobseeker Support in the previous 12

months. This was significantly higher than for all usual residents aged 15 years and over (5.7 percent).

Other types of income support were also more common among people living in boarding houses – 19.2 percent had received ‘other government benefits, government income support payments, war pensions or paid parental leave’ and 11.1 percent had received a supported living payment. For the total usually resident population aged 15 years and over, 8.6 percent had received ‘other government benefits, government income support payments, war pensions or paid parental leave’ and 3.1 percent had received a supported living payment.

Income levels of boarding house tenants varied widely but tended to be lower than those of the overall population. In the 12-month period to 31 March 2023, boarding house tenants aged 15 years and over had a median income of $28,800. Over the same period, the usually resident population aged 15 years and over had a median income of $41,500.

Emergency and transitional housing

Emergency and transitional housing are types of temporary accommodation designed to support families and households in need. They can take a variety of forms, including stand-alone houses as well as motel units.

In 2016, a new grant was introduced for emergency housing – the Emergency Housing Special Needs grant. (Social Assistance Chronology – a chronology of social assistance policy and programmes in New Zealand – 1844 to 2024 has further details.) The grant could be paid for up to seven days of emergency housing and extended if there were exceptional circumstances. The grant was generally used to pay for emergency accommodation in motels, where no other suitable housing options were available. Alongside the new grant, contracts were put in place to fund providers of emergency housing places. This later became known as transitional housing.

Information on whether dwellings were used as emergency or transitional housing was produced for the first time in the 2023 Census. This information came from administrative data from HUD and MSD and was confirmed via field processes. It was not a question on the census form.

The data collected in the census does not distinguish between emergency and transitional housing; only whether or not a dwelling was used as emergency or transitional housing. As it only covers data identified through HUD and MSD, it excludes night shelters, refuges, and emergency housing funded by other agencies or organisations.

For the 2023 Census, dwellings identified as emergency or transitional housing were generally treated as private dwellings. Because of this, data on the characteristics of these dwellings is available.

The temporary nature of emergency and transitional housing and the tentative circumstances of the residents make the collection of census information more

challenging. The 2023 Census data on emergency and transitional housing was assessed as poor quality. It is incomplete and may not be representative of these dwellings as a whole, or of all people in these dwellings. Despite this, it is valuable data that was not available previously.

The purpose of collecting data on emergency and transitional housing was to help produce estimates of severe housing deprivation, as published in 2023 Census severe housing deprivation (homelessness) estimates. It can also provide insights into the population in emergency and transitional housing, as shown below. However, it should be noted that this data is not being released elsewhere.

Dwelling type – 2023 Census: Information by concept has more information on the emergency and transitional housing indicator.

Emergency and transitional housing identified in the census

In the 2023 Census, 4,305 dwellings were identified as emergency or transitional housing. Of these, 79.1 percent (3,405 dwellings) were classified as occupied, most of which were private, and 20.8 percent as unoccupied. Close to 9,000 people (8,892) were counted as living in emergency or transitional housing.

Although this form of housing is intended for short-term use, the data from the census provides evidence that some people remain in it for longer periods. The data available shows that around 2 out of 5 people identified as living in emergency or transitional housing had lived there for a year or longer. However, administrative data from HUD and MSD indicates that this figure is more likely to be around 1 in 5. This suggests that those who had lived in this housing for longer periods were more likely to be included in the emergency and transitional housing data collected in the census.

Emergency and transitional housing most likely to have one bedroom

The available data indicates that occupied private dwellings used as emergency or transitional housing were most likely to have one bedroom, at 30.8 percent. A quarter had two bedrooms, and just over a quarter had three bedrooms.

Emergency and transitional housing more likely to be unheated

The most common forms of heating used in occupied private dwellings that were identified as emergency or transitional housing were heat pumps (59.3 percent), followed by electric heaters (40.3 percent). However, it appears that this housing was more likely to be unheated than other housing. No use of heating was reported for 9.0 percent of occupied private dwellings used as emergency or transitional housing, compared with only 2.4 percent of occupied private dwellings that were not emergency or transitional housing. In some emergency and transitional housing, heating may have been available but not used.

The census question is designed to collect information on the types of heating that were used rather than those that were available.

Dampness, mould, and missing amenities more common in emergency and transitional housing

HUD and MSD provide guidance on standards for emergency and transitional housing. This includes aspects relating to housing quality: that it is warm and dry, and that heating and other specified amenities are present. However, the census data available for these dwellings suggests that at the time of the 2023 Census, dampness, mould, and missing amenities may have been more common in emergency and transitional housing than in housing not used for this purpose.

The data shows that occupied private dwellings used as emergency or transitional housing were slightly more likely to be damp sometimes, at 16.7 percent, than other housing (15.8 percent). However, the percentage that were always damp was more than double that of other dwellings, at 5.7 percent for emergency or transitional housing, compared with 2.3 percent for other housing.

The difference for mould over A4 size sometimes was small, with 11.3 percent reporting this for occupied private dwellings used as emergency and transitional housing compared with 10.5 percent for other housing. For mould over A4 size always, there was a greater difference at 6.2 percent for emergency and transitional housing and 3.5 percent for other housing.

The data available for access to basic amenities shows that 77.6 percent of occupied private dwellings used as emergency or transitional housing had all seven amenities. This was much lower than for other housing, of which 93.1 percent had all seven amenities.

The amenities most likely to be reported missing from emergency or transitional housing were drinkable tap water, for which 87.6 percent had access, and cooking facilities, for which 91.4 percent had access. For other housing, 96.5 percent had drinkable tap water and 98.8 percent had cooking facilities.

Summary of alternative dwelling types and living situations

This data shows that thousands of people are living in motor camps, mobile dwellings, improvised dwellings, and boarding houses. These types of dwellings may be unsuitable for habitation, or unsuitable for long-term habitation. In many cases, however, people are living in these dwellings for long periods.

People living in these alternative types of dwellings include those who live alone, have low incomes, or are in the older age groups. Living in these types of dwellings can affect people’s access to basic amenities, not all of which may be available inside the dwelling.

The census data available for emergency and transitional housing suggests that it is more likely to be unheated, affected by dampness and mould, and lack basic amenities compared with other housing.

6 – Household crowding and homelessness

Introduction

This section focuses on living situations where there is inadequate space for household members, or where people have been unable to access safe and secure housing (homelessness) in Aotearoa New Zealand.

Housing is a key determinant of wellbeing. The World Health Organization (WHO, 2018, p4) notes that “Poor housing conditions are one of the mechanisms through which social and environmental inequality translates into health inequality, which further affects quality of life and well-being”.

Populations living in crowded housing are likely to have greater exposure to infectious disease, as well as exposure to other housing issues. Understanding crowding, and underutilisation of space is a key aspect of housing suitability (Stats NZ, 2009). For those experiencing severe housing deprivation, housing insecurity can impact both physical and mental health (Amore & Howden-Chapman, 2012).

Key points

Crowding

- After a steady fall in crowding since the 1990s[16], household crowding increased between 2013 and 2023, from 5.0 percent to 6.2 percent for households. At the same time, the proportion of people living in a crowded home increased by around 2 percentage points from 10.1 percent to 12.2 percent.
- Rates of severe crowding are higher now than in the 1980s, at 4.5 percent of people in households in 2023, compared with 3.9 percent in 1986.
- In 2023, over one-third of all severely crowded households included more than one family living together, such as multigenerational households.
- The highest rates of crowding in New Zealand were experienced by Pacific peoples, at 38.5 percent, compared with 12.2 percent of the total population.

[16] There is some information available on household crowding prior to the 1980s, using the simpler people per room measure. This measure showed crowding rates were higher earlier in the 20th Century, and much higher among Māori. See Stats NZ (2012). See also Stats NZ (1998) and Stats NZ (2003) for a discussion of historical background of crowding and occupancy.

- In 2023, around two-thirds of crowded households did not own their home (66.7 percent), compared with just under one-third of households that were not crowded (31.1 percent).
- Among renters, crowding rates were highest in households renting from Kāinga Ora at 27.4 percent.

Severe housing deprivation/homelessness

- At the 2023 Census, 112,496 people (2.3 percent of the census usually resident population) were estimated to be severely housing deprived. The actual number may be higher, as undercounting is likely to affect all categories of severe housing deprivation. In addition, it was not possible to determine the severe housing deprivation status for 355,299 people.
- There was a small increase in the prevalence rate for severe housing deprivation between 2018 and 2023 (from 214.4 to 228.3 people per 10,000).
- Among the different categories of severe housing deprivation, most saw an increase between 2018 and 2023:
    - The proportion of people living without shelter – that is, roofless or rough sleepers, living in an improvised dwelling or shelter, or living in a mobile dwelling – increased from 7.8 per 10,000 people in 2018 to 10.1 per 10,000 in 2023.
    - The proportion living in temporary accommodation increased from 17.1 people per 10,000 in 2018 to 28.0 per 10,000 in 2023.
    - In 2023, there were fewer people estimated to be sharing someone else's private dwelling than in 2018 (50.3 people per 10,000 in 2023, compared with 59.1 per 10,000 in 2018). This decrease is only evident in the 15 to 29-year age group, so it is likely to be due to the improved quality of 2023 Census family information.
    - The most common type of severe housing deprivation – living in uninhabitable housing – increased from 130.3 people per 10,000 in 2018 to 140.0 people per 10,000 population in 2023.

Household crowding

What is household crowding?

This section describes what household crowding is, and the measure used in this report.

Crowding occurs when the home that people live in is too small to accommodate adequately the people in a household. Often there is a mismatch between the

household and their ability to access suitable housing that is affordable. It is not just about large households, but household crowding is more common among ethnicities who are more likely to live in extended families and who have strong cultural obligations to accommodate kin.

Different measures of crowding are used internationally. The capacity of a dwelling can be measured by floor area, or by the number of bedrooms or rooms. The measure used here is the Canadian National Occupancy Standard (CNOS). CNOS is widely reported on within New Zealand and is one of the indicators used in the New Zealand Deprivation Index (Atkinson et al, 2024). It is also used to measure crowding in Australia.

Research into different crowding indexes to identify the most appropriate one for New Zealand (Goodyear et al, 2011) concluded that, while not perfect, CNOS provided the best fit.

Canadian National Occupancy Standard (CNOS)

CNOS is based on a calculation of the number of bedrooms needed depending on the demographic composition of the household. It presumes that there should be no more than two people to a bedroom, but that couples and children of certain ages and genders can share a bedroom. A home is considered to be ‘crowded’ if the people living there need one additional bedroom, and ‘severely crowded’ if they need at least two more bedrooms.

Health effects of living in a crowded home

Crowding has been linked to poorer physical health, especially infectious disease transmission, and to poorer mental health, educational outcomes for children, and social outcomes (Maani et al, 2006).[17]

The World Health Organization *Housing and Health guidelines* (WHO, 2018, p6) recommend that “strategies should be developed and implemented to prevent and reduce household crowding”, noting strong evidence with links to tuberculosis and other respiratory infectious disease.

Existing crowding in a home can be exacerbated by poor quality housing and energy hardship, with some households only able to afford to heat one room, resulting in

[17] A 2006 study from United States found that for each 10 percent increase in the proportion of children living in crowded households in a particular census area, the rate of infectious disease admissions increases by 1 percent (after controlling for income and income inequality) (Maani et al, 2006).

functional crowding (Tiatia et al, 2016[18]; see also MBIE, 2023a, p12). Functional crowding is when people may need to crowd together at night in the room the household can afford to heat in order to keep warm. An example of functional crowding was highlighted by a study into rheumatic fever. This study found that around two-thirds of households in a Porirua throat swabbing programme used their lounge at least 'occasionally' for sleeping purposes because of cold temperatures and crowding in the bedrooms (Tiatia et al, 2016, p7).

Baker et al (2013) found strong evidence to show crowding was implicated in a number of diseases such as gastroenteritis, hepatitis A, pneumonia/lower respiratory tract infections[19], respiratory syncytial virus, bronchiolitis, meningococcal disease, and tuberculosis. Some ethnicities can be more exposed to higher rates of household crowding. According to this study, the disease burden attributable to crowding exposure was estimated to be 34 percent for Pacific children, and 23 percent for Māori children. By comparison, the disease burden estimate was only 9 percent for European/Other ethnicity children, who had also lower rates of household crowding (Baker et al, 2013).

International literature lists different impacts on people's lives from household crowding, although the evidence for social and mental health effects is not as strong. The WHO review found some evidence that crowding impacted mental health, and this was rated as moderate to low (WHO, 2018). Crowding was associated with food insecurity in one study (Ruiz-Castell et al, 2015) and increased stress in another study (Lepore, 2012).

The University of Otago study into rheumatic fever and household crowding found that:

> The most common set of problems identified with crowding were congestion, cramped space, wanting to get off the couch and out of the lounge, lack of space to eat as a family, lack of space to play or do things, dealing with family arguments, having enough resources to manage children and family sleepovers. (Tiatia et al, 2016, p9.)

Crowding compounded problems with damp and cold homes.

A 2009 study of Tokelauan families found that people liked extended family living, particularly the proximity to family, and sharing of language. For example, one young woman said:

[18] Note that this study used the 2006 Census crowding data (Tiatia et al, 2016).

[19] Lower respiratory tract infections are any infections in the lungs or below the voice box.

> “The house was always full. It was like a train; everyone just kept coming and coming. It was good. I actually liked it – the house being full and having family there all the time.” (Pene et al, 2009, p10.)

However, people in the study talked about it being difficult when the home became too crowded – such as having poorer air quality and lack of space. It was a greater issue in winter when having many people in a small space could increase dampness and mould. One man stated that:

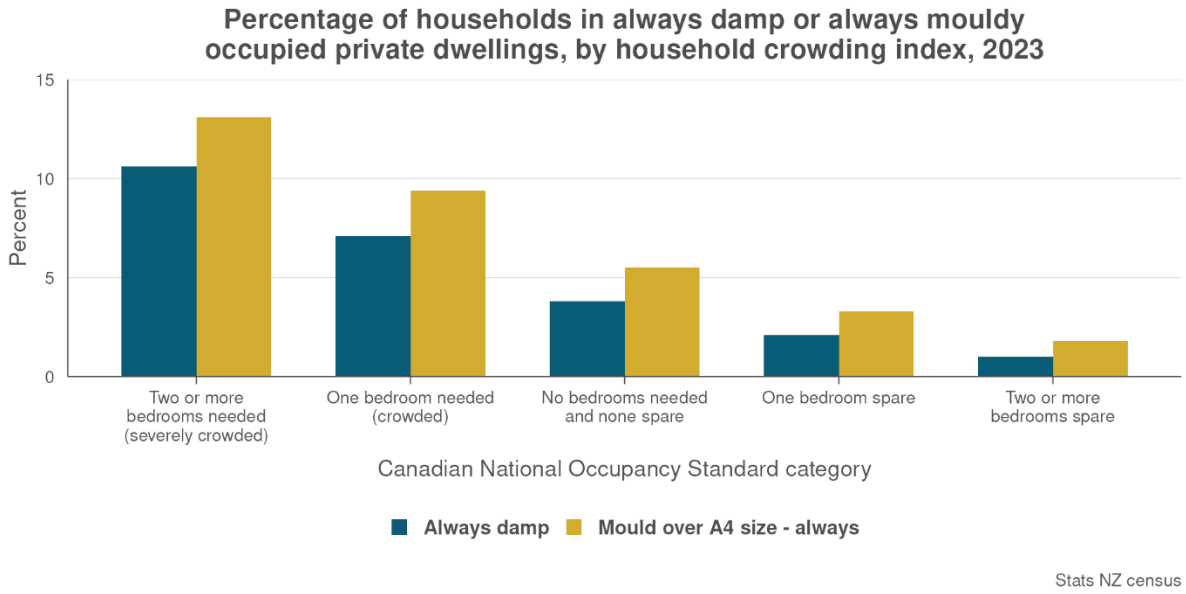
> “There are nine in our family and only three bedrooms … the children have to share, three in one bedroom… the lack of space and not enough bedrooms is a huge concern for me.” (Pene et al, 2009, p19).

People in crowded households exposed to poorer housing conditions

The census collects several measures related to housing quality: dampness; presence of significant mould (larger than an A4 sheet of paper), access to basic amenities, and heating. Additionally, the GSS collects information on whether a dwelling is cold in winter and in need of repair.

Having more people in a household is associated with more issues with dampness and mould, as census data shows in figure 6.1.

Figure 6.1



Poorer housing conditions in crowded homes that were not owner-occupied

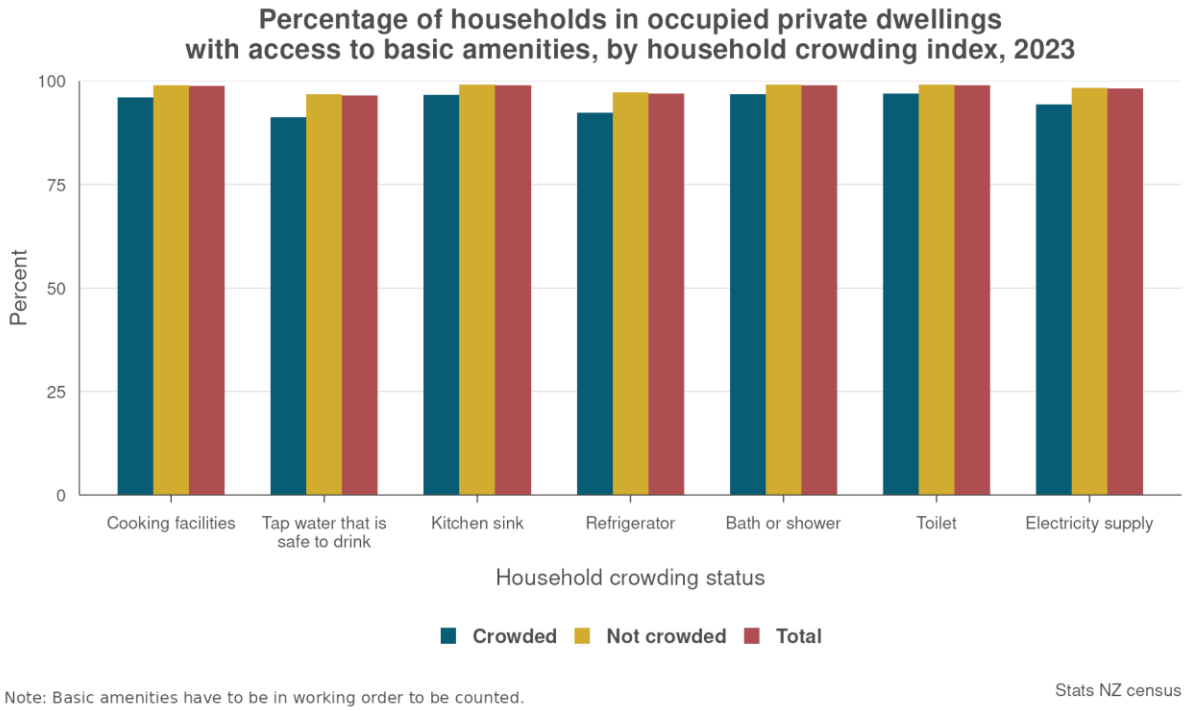
In 2023 Census, the proportion of crowded homes that were always mouldy or always damp was higher for households that were not owner-occupied:

- Over one-third of crowded homes that were not owner-occupied had mould larger than an A4 sheet always or sometimes (at 12.3 and 22.6 percent, respectively).
- For crowded homes that were owned by someone in the household, around one-quarter had mould larger than an A4 sheet, always or sometimes (at 6.6 percent and 17.5 percent, respectively, for homes that were owned, and 7.4 and 15.6 percent, respectively, for homes held in a family trust).

Crowded homes are missing some basic amenities

A slightly higher proportion of crowded households were missing basic amenities, especially a refrigerator, electricity, and tap water that was safe to drink (figure 6.2). This difference was particularly marked in Gisborne where only 80.3 percent of crowded households had access to potable tap water, compared with 91.2 percent of all households. This situation may have been related to the significant flooding that occurred in the East Cape area around the time of the 2023 Census (Stats NZ, 2024). Lacking basic amenities such as a refrigerator affects people's lives, including the ability to store and cook food.

Figure 6.2



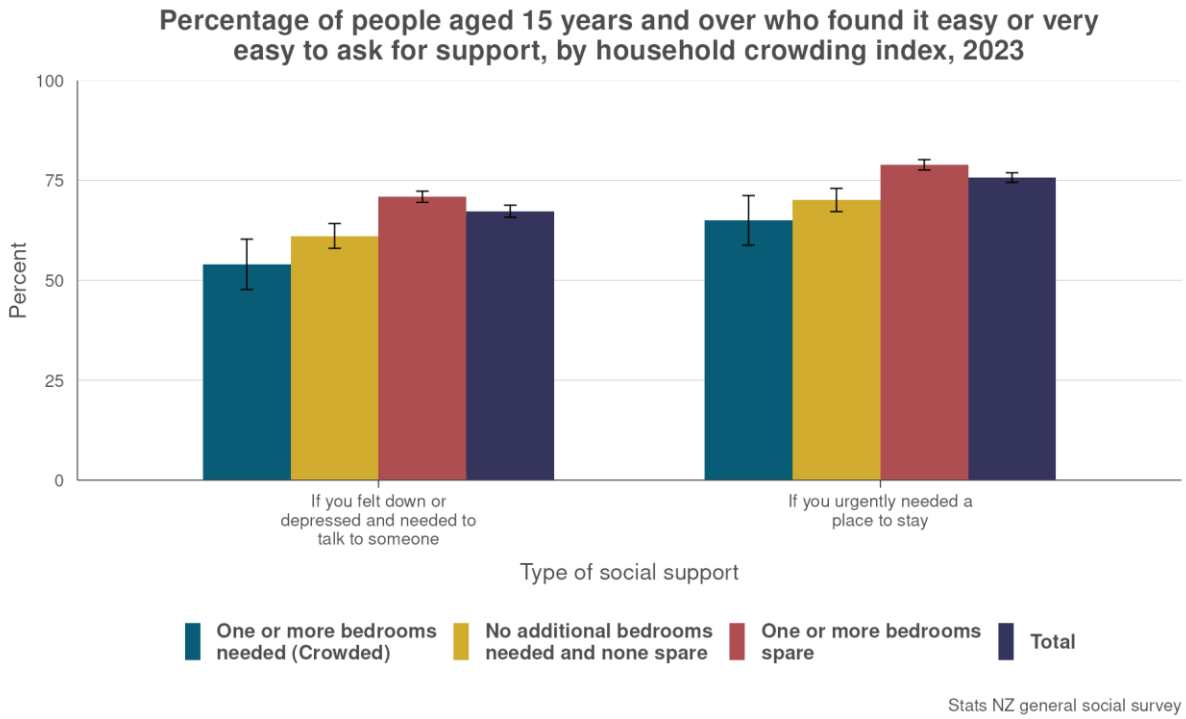
Subjective wellbeing and social support for crowded households

Analysis of the 2023 GSS showed that for some subjective wellbeing measures, such as mental wellbeing or loneliness, there was no evidence for significant differences between people in crowded households and the total population. However, there were some differences for self-rated family wellbeing and the ability to ask for support. In the 2023 GSS, 28.6 percent of people in crowded homes rated family wellbeing as poor (0-6 on an 11-point scale), compared with 21.3 percent with spare bedrooms.

People in crowded households were more likely to say they had too much contact with family (9.8 percent compared with 2.9 percent of those with spare bedrooms).

People who lived in crowded households and people with no spare bedrooms found it harder to ask for support than the total population (see figure 6.3).

Figure 6.3



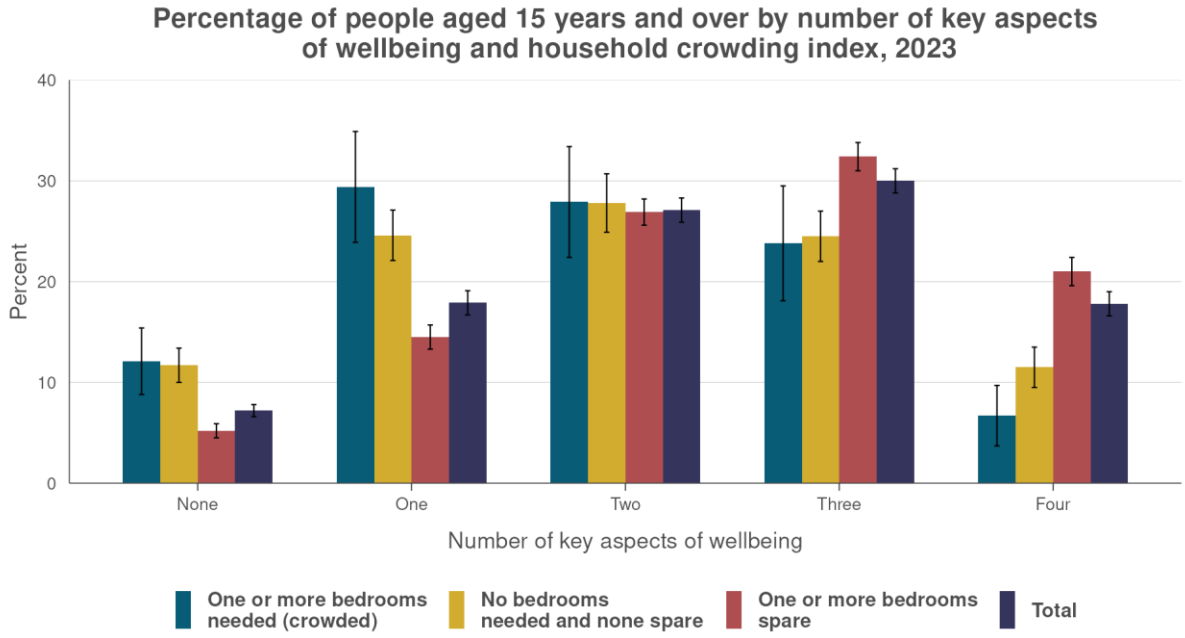
For evaluative life measures in the GSS, people in crowded households had worse outcomes than people living in homes with spare bedrooms. In the 2023 GSS, 26.2 percent of people in crowded homes rated their life satisfaction as low (0–6 on an 11-point scale), compared with 19.6 percent of people in homes with spare bedrooms. Just under one-quarter of people in crowded homes (23.8 percent who scored 0–6 in the 11-point scale) had low sense that life is worthwhile (eudaimonic wellbeing), compared with 14.8 percent of those in homes with spare bedrooms.

People in crowded households were also significantly less likely than the total population or people living in homes with spare bedrooms to have all four key aspects of wellbeing:

- excellent or very good health
- more than enough or enough money to meet everyday needs
- having not felt lonely in the last four weeks
- no major problems (cold, damp, mould) with their home (figure 6.4).

People in households that were not defined as crowded but had no spare bedrooms were also less likely to have all four key aspects of wellbeing than the total population.

Figure 6.4



Note: Key aspects are excellent or very good health, more than enough or enough money, no loneliness, and no major problems with their home.

Stats NZ general social survey

It is difficult to disentangle the effects of crowded housing from other issues, such as unaffordable, and cold or damp housing. While research shows the importance of extended family support (Evans et al, 2023), GSS data shows that New Zealand's housing may often be unsuitable for larger households.

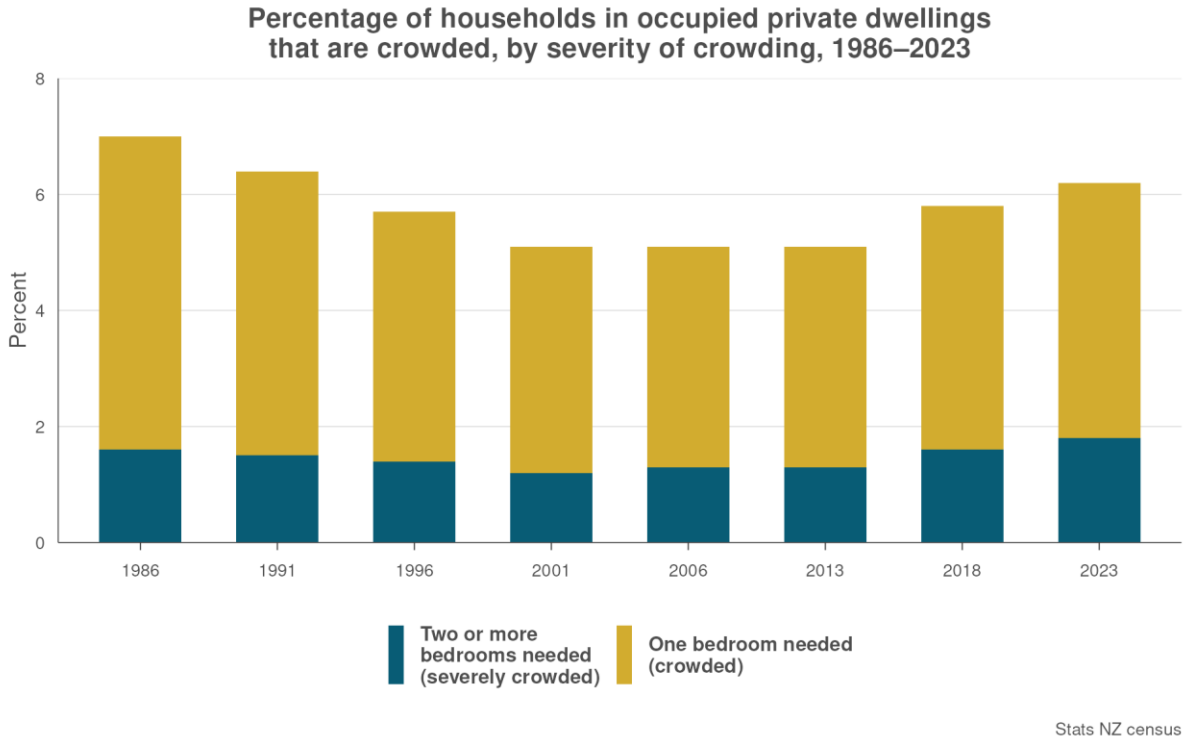
Crowded households: how many and where are they?

Census data shows crowding has increased

In 2023, 105,627 households (6.2 percent of total) experienced crowding, which was an increase from 90,099 households (5.7 percent) in 2018, and 74,121 households (5.0 percent) in 2013. This increase contrasts with a gradual decline in crowding rates through the 1990s and 2000s, as seen in figure 6.5.

Note that while we do not have information on CNOS crowding rates prior to 1986, there is some information on crowding using the simpler people-per-room measure. The people-per-room data shows that rates of household crowding (severe crowding) were much higher earlier in the 20th century and had fallen considerably by the 1980s (Stats NZ, 2012 p10).

Figure 6.5



Crowding is unevenly distributed, with highest rates in the North Island

Household crowding is unevenly distributed, with some areas experiencing high rates of crowding, while many other areas have rates of crowding well below the national average.

Table 6.1 presents the seven most crowded territorial authorities, based on the census data. In 2023, the highest rates of crowding were in the Auckland region and East Cape areas of New Zealand.

In Auckland, 8.8 percent of households were crowded, while in Gisborne it was 10.7 percent. Crowding was much lower in the South Island. Nelson and Canterbury had the highest rates at 4.1 percent and 3.8 percent at the household level, respectively, with Southland and the West Coast having the lowest rates, both at 3.0 percent.

A combination of factors influence crowding rates, such as the different age structures of the population in the South Island. People living in crowded homes had a much younger median age at 25.7 years than in non-crowded households (40.3 nationally, and 41.5 years in the South Island). Overall, the South Island population had a higher proportion of people aged 65 years and over than in the North Island, and an older median age. Multivariate analysis of household crowding in Christchurch (Goodyear, 2014, p 64), also found that ethnicity was the most important factor in explaining geographic differences in crowding.

Table 6.1

Seven most crowded territorial authorities: number and percentage of households and people, 2023

Area	Crowded households		People in crowded households	
	Number	Percent	Number	Percent
Ōpōtiki District	351	11.7	1,911	23.6
Wairoa District	306	11.3	1,698	23.6
Kawerau District	252	11.0	1,473	23.8
Gisborne district	1,719	10.7	9,447	20.8
Far North District	2,133	9.4	11,547	19.5
Porirua City	1,638	8.9	9,360	16.7
Auckland	45,792	8.8	252,078	16.3

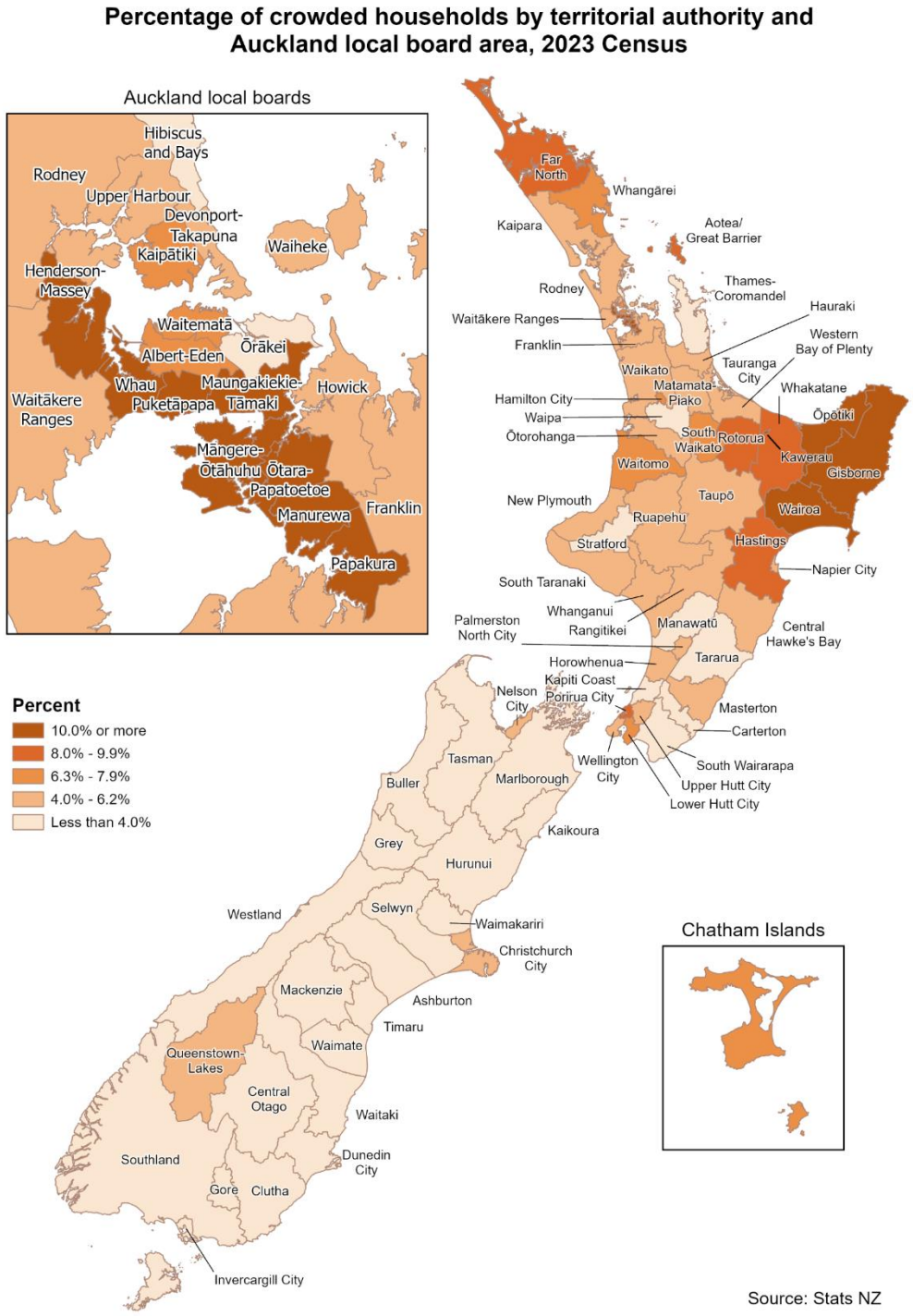
Note: Data is for households in occupied private dwellings, and people in households in occupied private dwellings.

Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals

Source: Stats NZ census

Figure 6.6 shows the distribution of crowding nationally with the highest crowding rates in the East Cape of the North Island, Porirua City, Northland, and in some areas of Auckland.

Figure 6.6



Crowding particularly high in urban South Auckland

South Auckland has experienced some of the highest crowding rates in New Zealand since the 1990s. At local board level around one-quarter of households in Māngere-Ōtāhuhu and Ōtara-Papatoetoe were crowded. The proportion of people

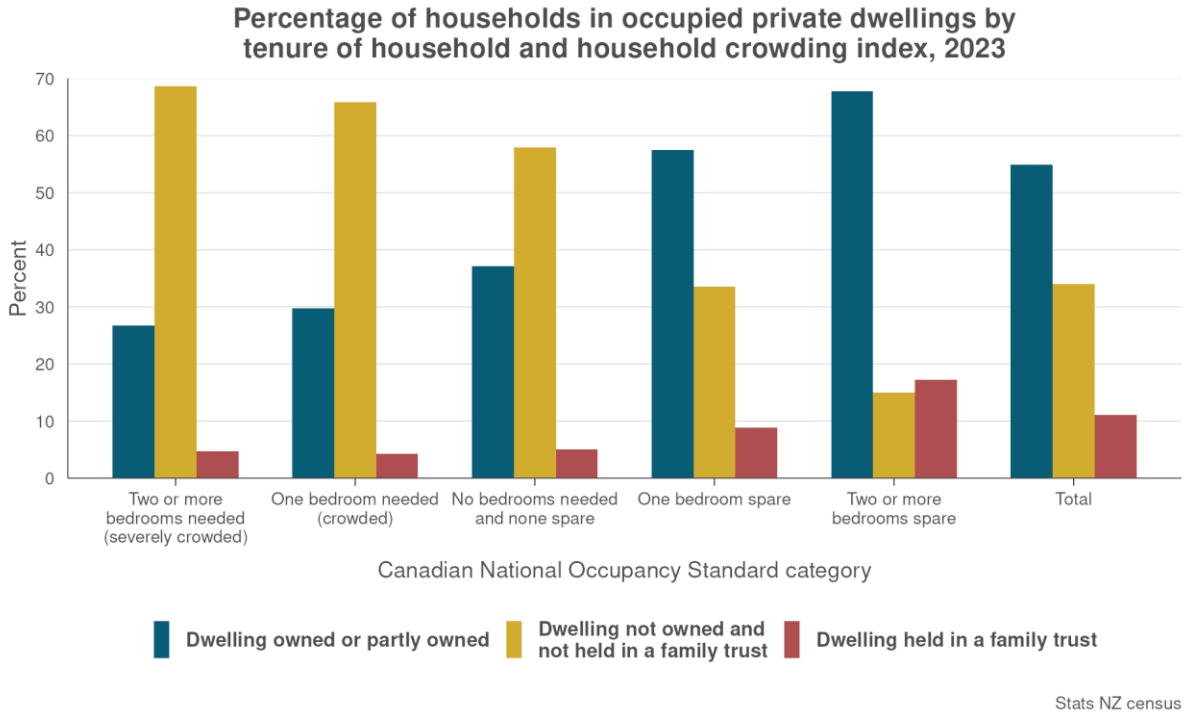
living in a crowded home was even higher – at about 4 out of 10 people in Māngere-Ōtāhuhu (40.7 percent) and Ōtara-Papatoetoe (37.9 percent). Severe crowding (two or more bedrooms needed) occurred in around 1 in 9 households in Māngere-Ōtāhuhu and 1 in 11 Ōtara-Papatoetoe (at 10.7 and 9.4 percent respectively).

Around two-thirds of crowded households did not own their home

In 2023, around two-thirds of crowded households did not own their home (66.7 percent) compared with just under one-third of households that were not crowded (31.1 percent).

Figure 6.7 shows the variation in tenure depending on whether a household requires spare bedrooms or has spare bedrooms. The extremes were most marked for households requiring either one bedroom (crowded) or two or more bedrooms (severely crowded) where 65.9 percent and 68.6 percent, respectively, did not own their dwelling. In contrast, only 15.0 percent of households with two or more spare bedrooms did not own their dwelling.

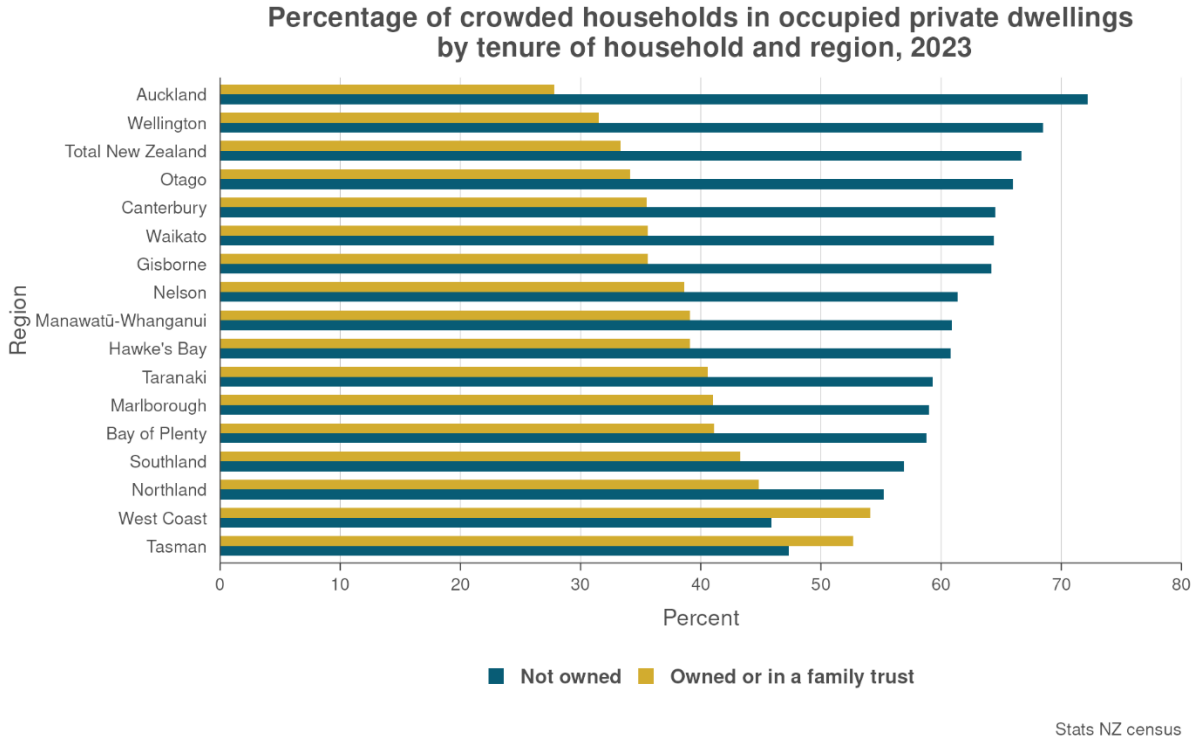
Figure 6.7



This distribution of crowding by household tenure varied regionally (figure 6.8). Over half of crowded households in more rural regions such as the West Coast and Tasman owned their home, but in all other regions crowded households were more

likely to be non-owners rather than owners. The gap was large for many regions, especially Auckland and Wellington.

Figure 6.8

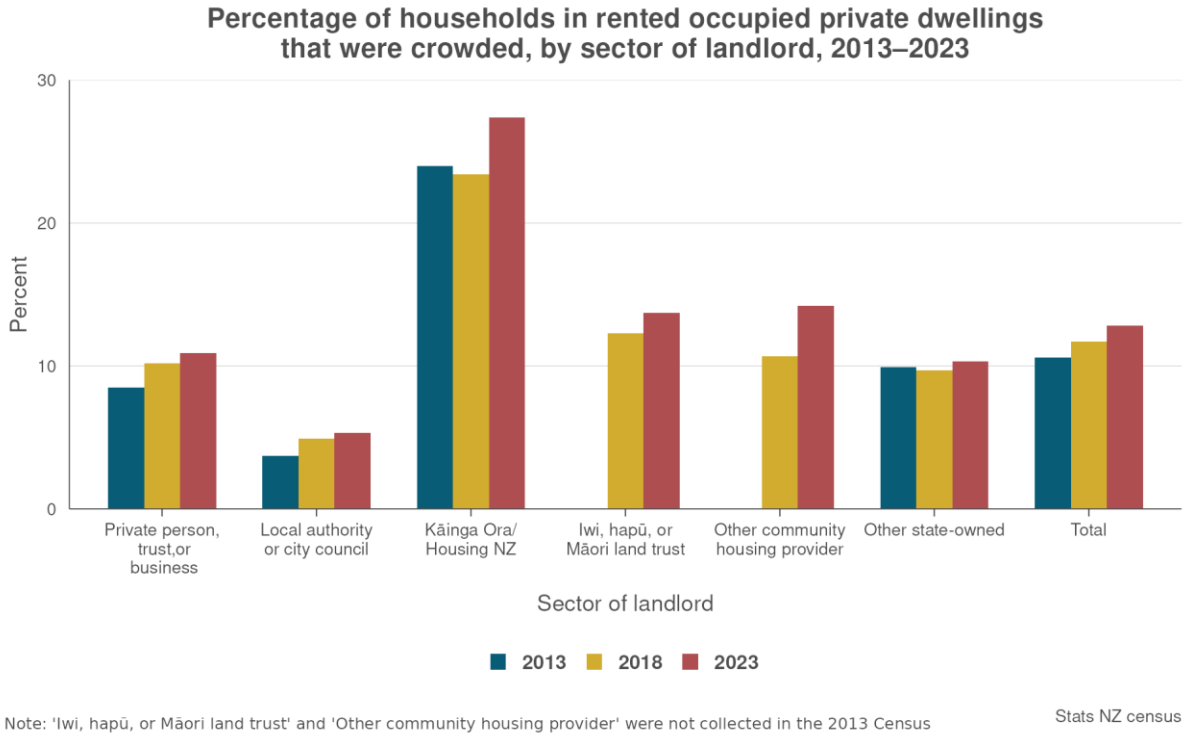


In New Zealand, rented homes are associated with poorer housing quality and lack of tenure security (see section 4). Recent updates to rental regulations (such as standards for insulation and heating) may have helped improve housing quality, but there is potential for further improvement. Also, crowding can result in increased dampness in homes.

Kāinga Ora homes had highest level of crowding

While crowding is higher in rented homes, census data has shown consistently over time that rates of crowding were highest in Kāinga Ora homes (figure 6.9). In 2023, over one-quarter of Kāinga Ora households were crowded.

Figure 6.9



Note: 'Iwi, hapū, or Māori land trust' and 'Other community housing provider' were not collected in the 2013 Census

Stats NZ census

There has been a lot of change in the social housing sector over the last decade (see McKenzie, 2024; Miller & Goodyear, 2024). As a response to change in the sector the census question was updated in 2018 to include housing rented from other community housing providers and also iwi, hapū, or Māori land trusts.

HUD defines community housing providers as non-governmental organisations or independent government subsidiaries that own, lease, or manage homes and offer a range of housing options and support services (HUD, March 2023). These providers can include iwi organisations or partnerships with local government as well as charitable trusts.

Highlights include:

- over 4,500 new Kāinga Ora public homes added between March 2018 and March 2023, between the 2018 and 2023 Censuses
- nearly 7,000 new public homes managed by community housing providers added between the 2018 and 2023 Censuses
- in 2023, the number of housing units managed by councils or similar organisations had more than halved from 2016 levels, decreasing from 14,000 units to around 6,500 (McKenzie, 2024, p921).

It is possible that this level of change in the sector, as well as improved census methods, has had some impact on the crowding figures. The improved use of

administrative data from Kāinga Ora in the 2023 Census likely resulted in greater accuracy of identifying Kāinga Ora homes.

Kāinga Ora has a more diverse range of housing sizes, so it is more likely to house larger households than other social housing providers such as local authority housing, where around three-quarters of their homes (79 percent) are one bedroom.

Around three-quarters of Kāinga Ora homes were two or three bedrooms, while 3.3 percent had 5 or more bedrooms. Yet the organisation has high proportions of households with Māori or Pacific peoples, who have larger average household sizes (at 3.3 and 4.0 usual residents compared with the national average of 2.7). Around 1 in 5 households with Pacific peoples and 1 in 10 households with Māori had six or more usual residents. These factors are likely to contribute to greater rates of crowding among households renting from Kāinga Ora.

Factors associated with crowding

There are multiple factors associated with household crowding ranging from affordability and location, to changing household types. Cost pressures and difficulties accessing housing are important factors contributing to crowding.

Housing affordability an issue in crowded households

Larger homes are more expensive to rent or buy

Homes with many bedrooms are relatively uncommon (only 7.7 percent of private occupied dwellings had 5 or more bedrooms in 2023), especially in the rental sector, and they tend to be more expensive. For example, in 2025, tenancy bond data from MBIE showed that in the South Auckland suburb of Manurewa, the median weekly rent for a two-bedroom property was $550 compared with $920 for five or more bedrooms.

At the same period in Manurewa, there were 501 active bonds for two-bedroom houses, 1,677 for three-bedrooms, 525 for four-bedrooms and 183 for five or more bedrooms, and 72 for one-bedroom places (MBIE, 2025, median from 1 October 2024–31 March 2025).

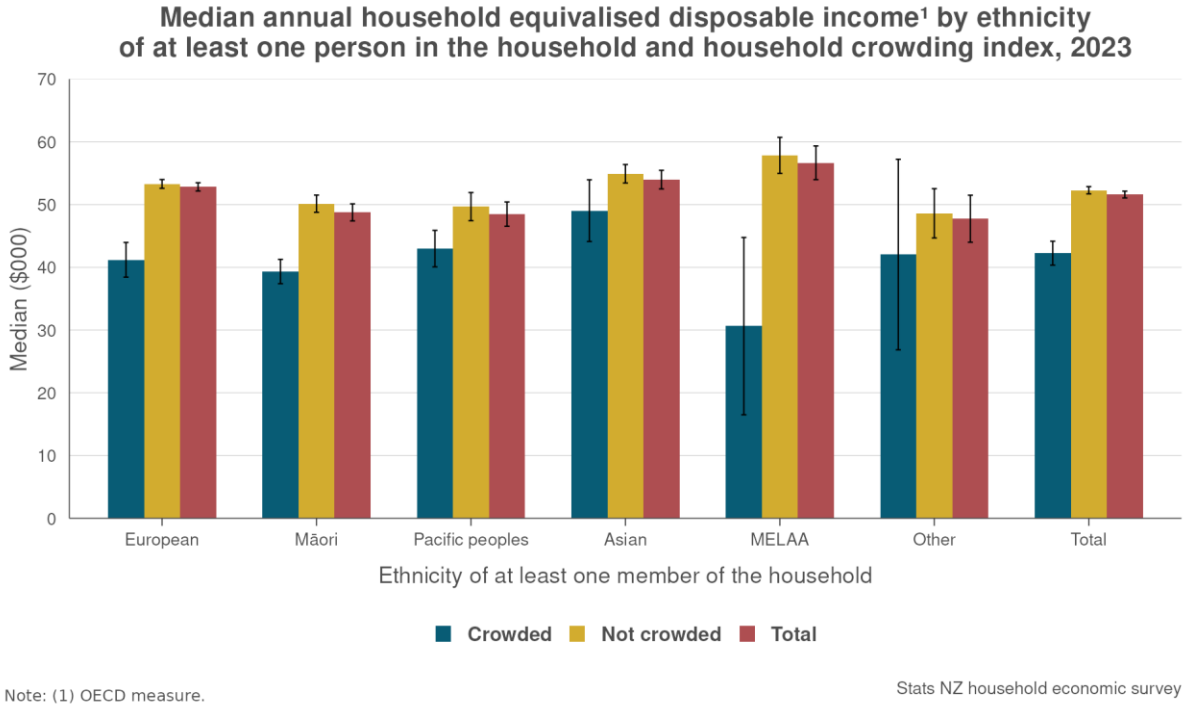
Crowded households have lower equivalised incomes

Information from both the census and HES show that when household income is adjusted for the number of people in the household (OECD annual equivalised income), crowded households had lower incomes.

In the 2023 Census, more crowded households were more likely to be in the lowest income category of $22,000 or less (equivalised to a one-person household) than in the highest income categories of $80,001 or more.

HES data (figure 6.10) shows that differences remain for crowded versus non-crowded households, even when compared by ethnicity of at least one member of the household. For example, crowded households with at least one person with Māori ethnicity had a median annual equivalised disposable income of $39,300 compared with non-crowded households at $50,100.

Figure 6.10

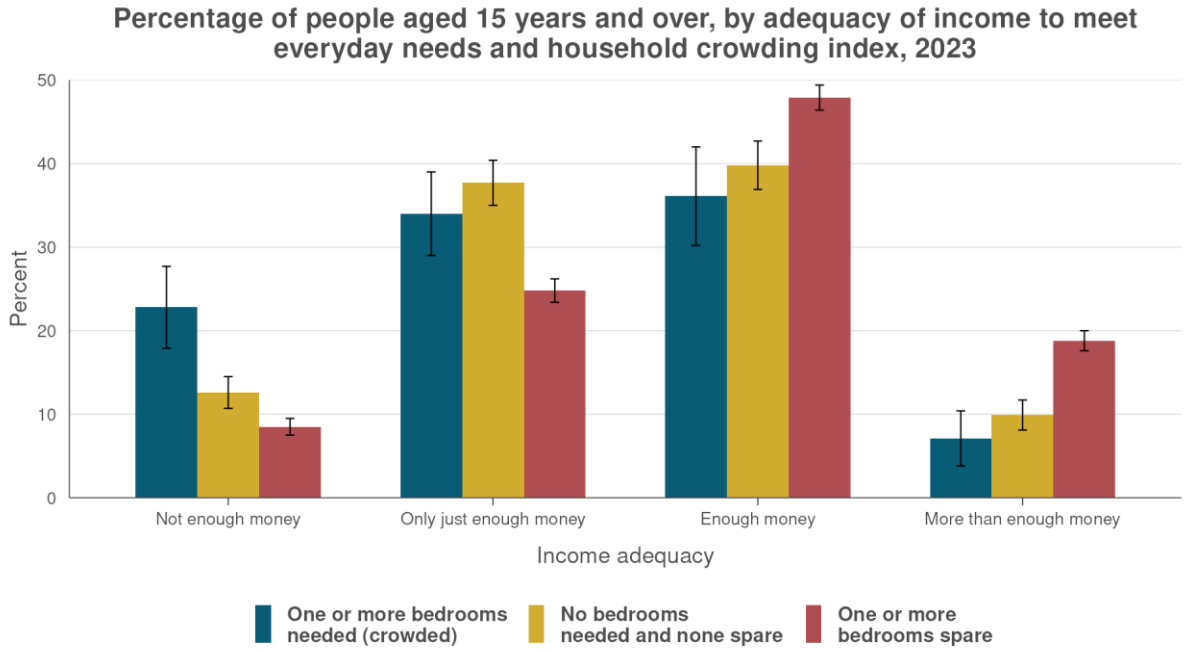


Note: (1) OECD measure.

Stats NZ household economic survey

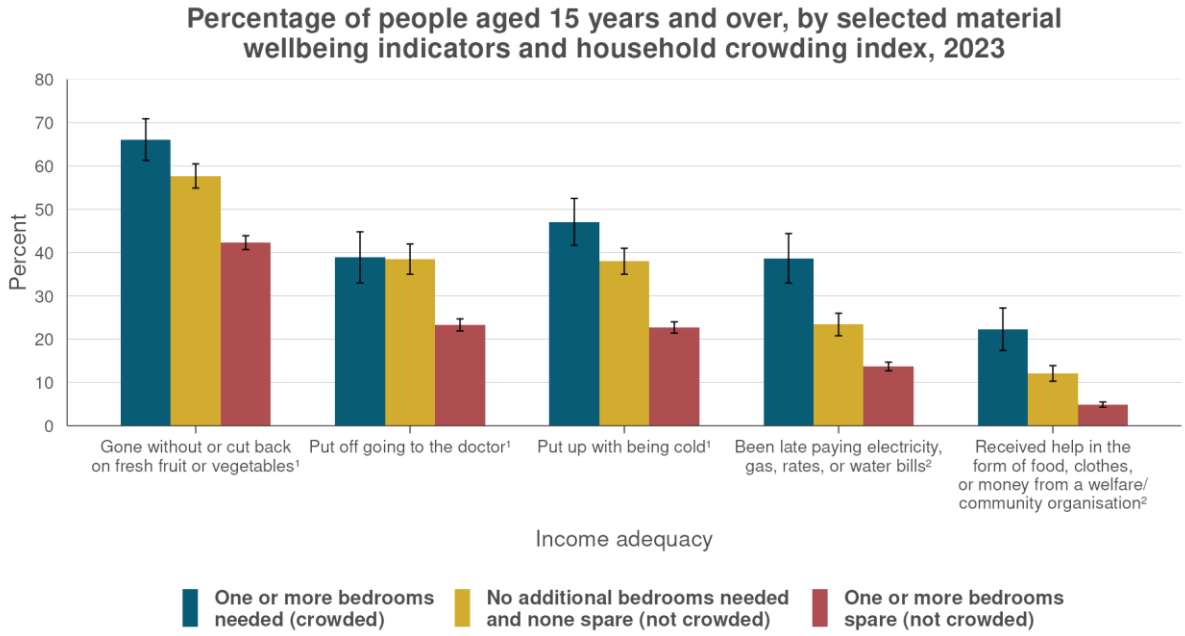
Figure 6.11 shows in 2023, people in crowded households were more than twice as likely to say they did not have enough money for everyday needs (22.8 percent) compared with people who lived in a home with spare bedrooms (8.5 percent). The data presented here is for the 2023 GSS, but this difference is also consistent with previous GSS collections (Stats NZ, 2018).

Figure 6.11



People in crowded homes also rated their housing affordability lower with a mean score of 5.5 out of 10 (where 0 is very unaffordable and 10 is very affordable), compared with 6.1 for the total population. As seen in figure 6.12, two-thirds had gone without – or cut back on – fresh fruit and vegetables a little or a lot in the last 12 months to keep costs down, which was higher than for households that were not crowded.

Figure 6.12



Note: (1) Did the following a little or a lot in the last 12 months to keep costs down.
(2) Did this once or more than once, due to a shortage of money, in the last 12 months.

Stats NZ general social survey

Changing household types

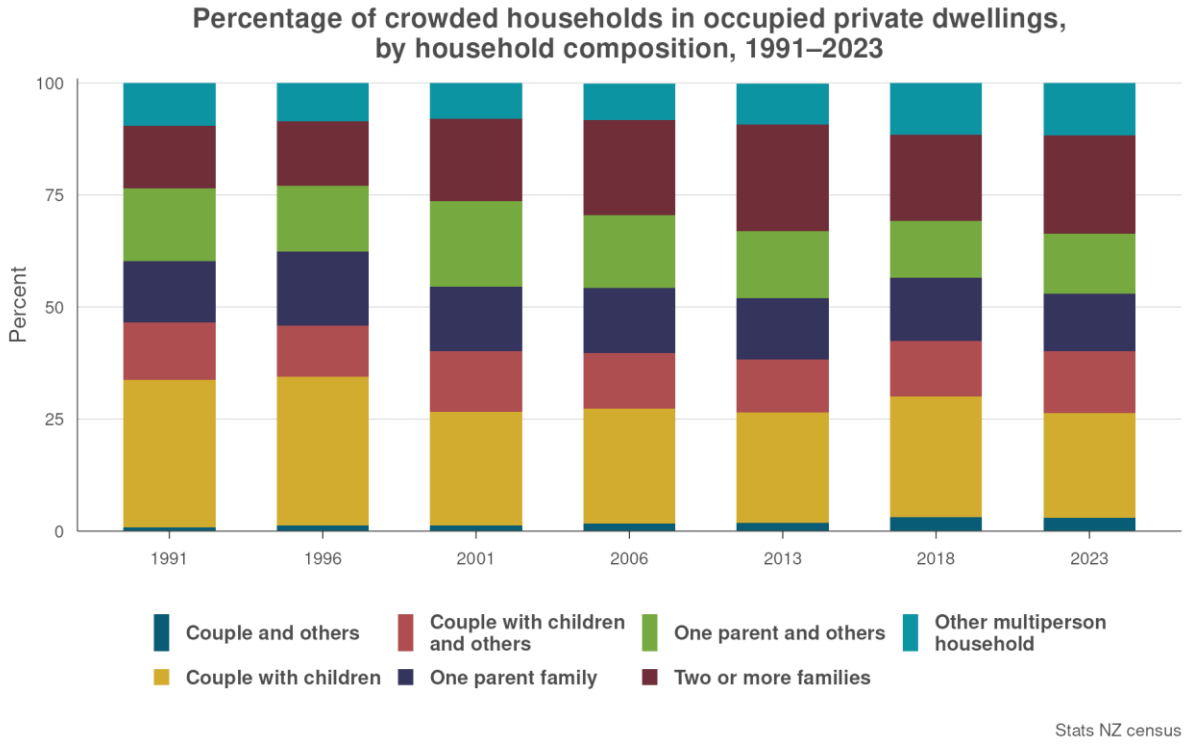
Over time, crowding has become less about large nuclear families (parents and their children) and more about extended families or people sharing accommodation to keep costs down.

Figure 6.13 shows the proportion of crowded households by household composition over the last three decades. In the 1990s, around half of crowded households were one family, either a single parent or a couple with children. This proportion fell to just over one-third at the latest census (36.3 percent in 2023).

In the 1990s, one-third of crowded households consisted of a couple with children, but this fell to less than one-quarter in 2023. In contrast, the proportion of crowded households that were one-parent families remained relatively unchanged at between 12.9 and 16.6 percent (1991–2023).

In 2023, over one-third of all severely crowded households included more than one family living together, such as multigenerational households.

Figure 6.13



Characteristics of people living in a crowded home

This section looks at how the number and proportion of people living in a crowded home has changed, before looking at different characteristics such as age, ethnicity, and birthplace.

Over half a million people lived in a crowded home

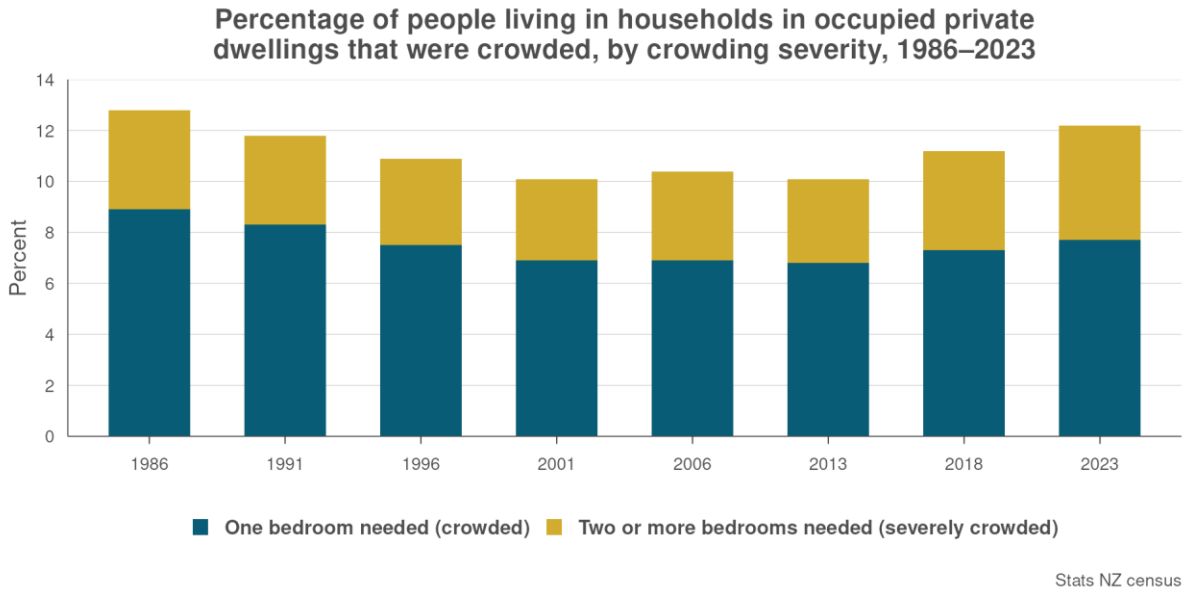
In 2023, 560,637 people lived in a crowded home, compared with 475,917 people in 2018. Overall, the number of people experiencing crowding increased by 17.8 percent while the number of people in all households increased by only 8.0 percent. The increase was even greater for people living in a severely crowded household, up 26.1 percent.

Between 2013 and 2023, the proportion of people living in a crowded home increased by around 2 percentage points, from 10.1 percent to 12.2 percent. The 2023 figure was slightly lower than the proportion of people experiencing crowding in 1986 at 12.8 percent or 392,703 people.

Though the proportion of people living in a crowded household has decreased slightly since the 1980s, the proportion experiencing severe crowding (where two or more additional bedrooms are required) has increased from 3.9 percent (1986) to 4.5 percent in 2023 (figure 6.14). In 2023, 208,164 people were living in homes that were severely crowded, almost double the number in 1986 (118,683 people).

Severe crowding can be associated with worse health outcomes as discussed in Health effects of living in a crowded home.

Figure 6.14



This increase in severe crowding reflects changes in the affordability and availability of homes but also changing household composition, as shown in figure 6.13. Although families now tend to have fewer children – fertility rates were at an all-time low of 1.52 children per woman in 2024 – other factors also influence household crowding.

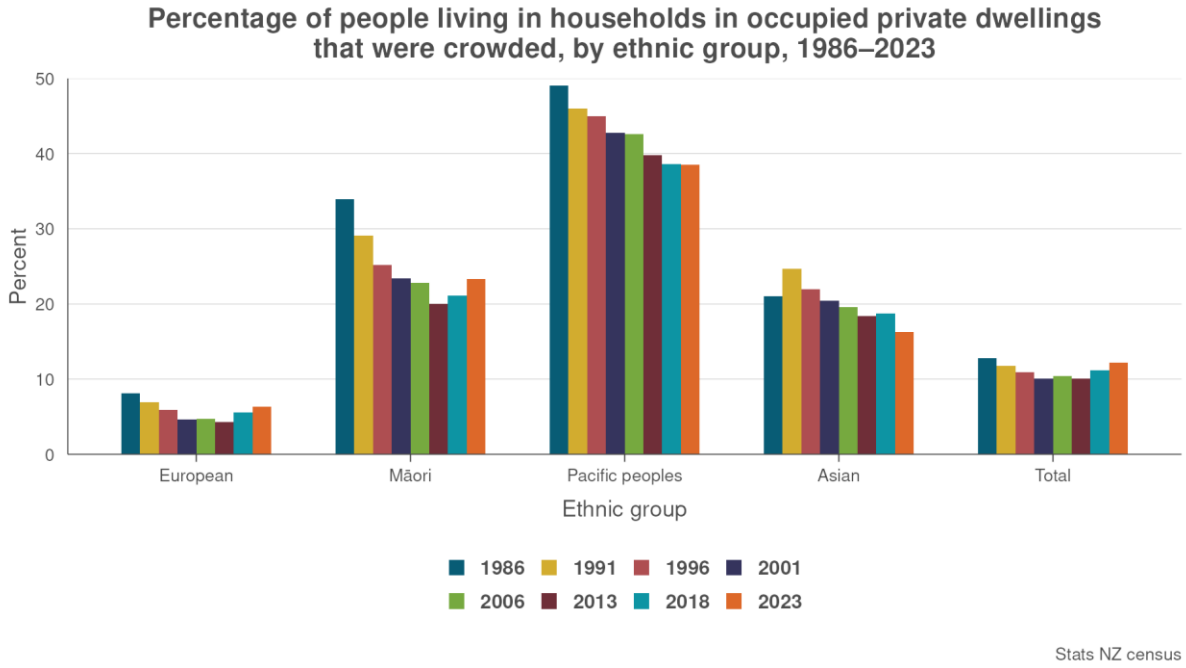
Census data shows that household composition has changed since the 1990s, including more multi-family households. Households with additional people or multiple families tend to have higher rates of crowding.

Crowding highest among Pacific peoples

In 2023, Pacific peoples and Māori experienced the highest rates of crowding, at 38.5 percent for Pacific peoples and 23.3 percent for Māori. The rate for the total population was 12.2 percent. This difference in crowding rates by ethnic group is shown both at the individual level (when we look at people) as well as at the household level.

Figure 6.15 shows household crowding, at people level and by ethnicity, over time. Census data shows that Pacific peoples have experienced high rates of crowding since the 1980s. Crowding rates for Māori decreased from one-third (33.9 percent) in 1986 to just under one-quarter in 2023 (23.3 percent). However, between 2013 and 2023 crowding rates for Māori increased from 20.0 percent to 23.3 percent.

Figure 6.15

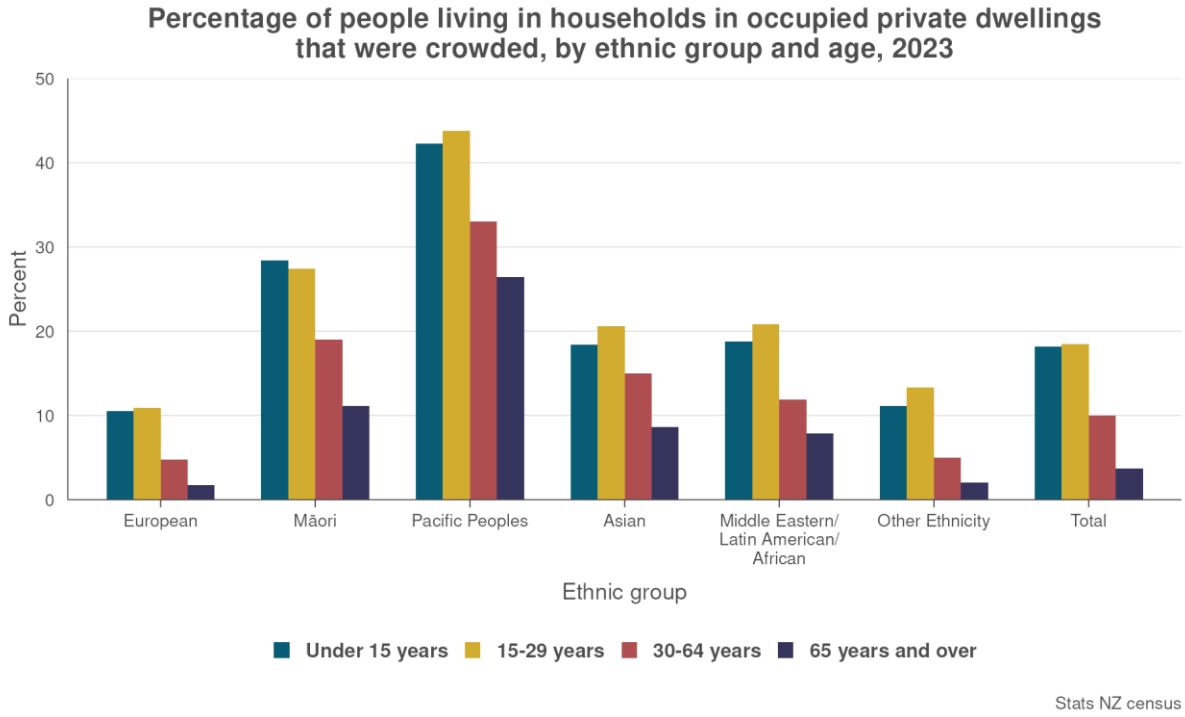


In 2023, around 1 in 4 households with Pacific peoples were crowded, and just over 1 in 8 of households with Māori were crowded. Note that people may identify with more than one ethnicity and there may be multiple ethnicities within a household.

Children and young people experienced highest rates of crowding

In 2023, over 320,000 children and young people lived in a crowded household. This equated to almost 1 in 5 children and young people (at 18.2 and 18.5 percent, respectively). As seen in figure 6.16, for children, crowding rates were highest for Pacific peoples (42.3 percent), and Māori (28.4 percent). Note that people can have more than one ethnicity.

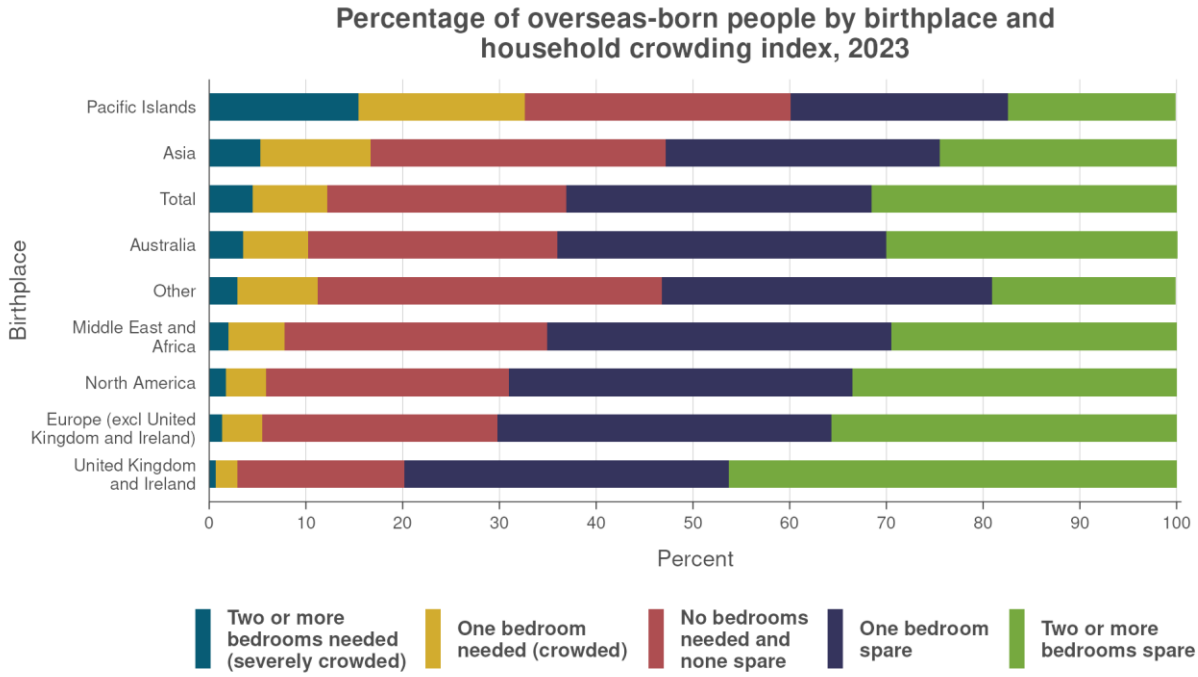
Figure 6.16



Crowding by birthplace

For the overseas-born population, household crowding was highest for those born in the Pacific Islands at 32.6 percent, followed by people born in Asia at 16.7 percent (figure 6.17).

Figure 6.17



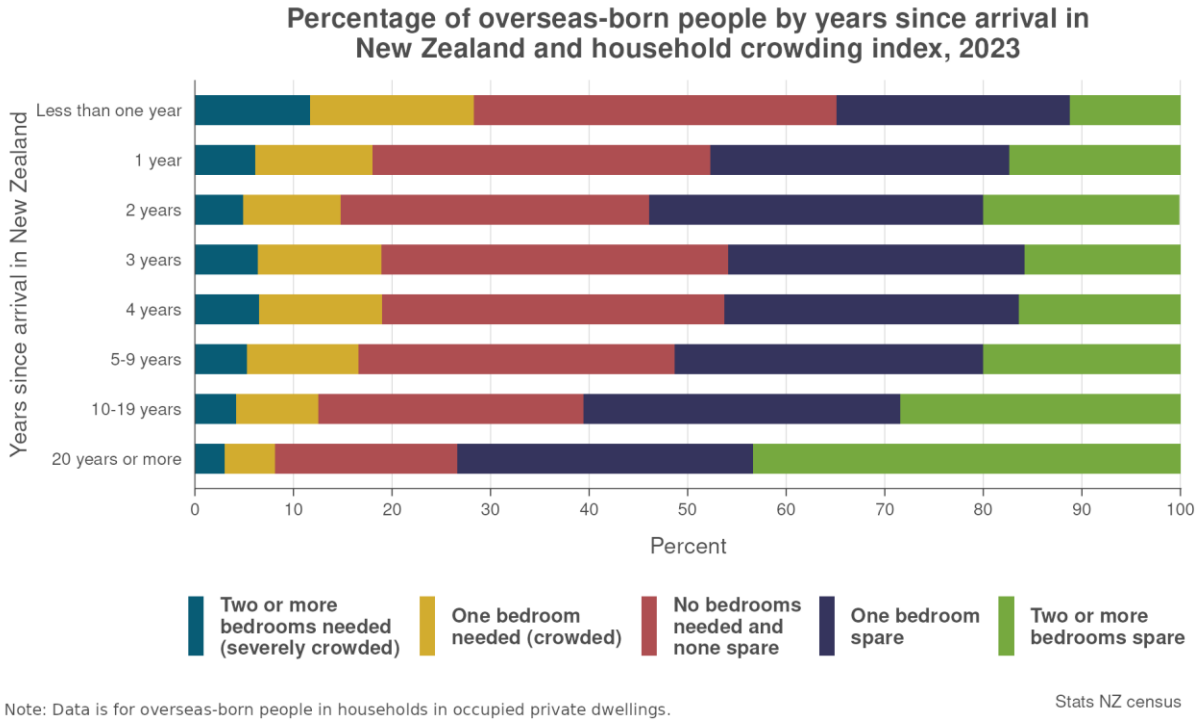
Note: Data is for overseas-born people in households in occupied private dwellings.

Stats NZ census

Years since arrival in New Zealand

Among the overseas-born population, people who had arrived in New Zealand less than one year earlier had higher rates of crowding. Figure 6.18 shows that in 2023, over one-quarter (28.3 percent) of people who had been in New Zealand for less than one year were living in a crowded home. They experienced severe crowding (two or more bedrooms needed) at over twice the rate of the total overseas born population (11.7 percent, compared with 4.9 percent). This may be due to people arriving from overseas being more likely to stay with others or share accommodation in their first year as they seek more permanent accommodation.

Figure 6.18



Rates of crowding also higher among disabled people

Census data identifies the disabled people population through the Washington Group Short Set of questions, while the Household Disability Survey (HDS) uses the much larger set of questions based on the Washington Group's Extended set on functioning.

Section 4 has more information about the disabled statistics.

Census data also showed a difference in crowding between the population identified as disabled (using the Washington Group Short Set) and non-disabled (see section 5 for more information and Stats NZ, 2025d).

Around 1 in 9 disabled people (using the census indicator) aged 5 years and over experienced household crowding, compared with around 1 in 10 non-disabled people aged 5 years and over.

Self-reported crowding was collected in the 2023 Household Disability Survey which provides the most comprehensive picture of disabled people in New Zealand as well as prevalence rates for disability. Both disabled and non-disabled people were asked whether they thought their home was too small, too big, or the right size.

Disabled people in the HDS were more likely to say their home was too small than non-disabled people (14 percent, compared with 11 percent).

Section 4 has more information about housing for disabled people using information from the 2023 Household Disability Survey.

Objective crowding measures such as CNOS don't always align with self-reported measures

Most crowding measures used internationally are described as objective measures. These typically calculate crowding using dwelling size (in this case number of bedrooms) and number of occupants but may not always align with self-reported measures of crowding.[20]

An analysis of housing quality issues in the Families and whānau status report 2018 (Kukutai et al, 2018) found that in 2013 Te Kupenga (the Māori social survey) Māori self-reported their home as being too small at higher rates (around 1 in 5) than the CNOS measure (around 1 in 8).

In the 2023 HDS, people were asked whether their home was too small for the household. Overall, 11 percent said it was too small, but rates were higher for households that did not own their home (16 percent) than for owner-occupiers (9 percent).

People's self-reported crowding might not always coincide with the objective measures. As noted by Kukutai et al (2018), there are a range of factors that could influence whether people report that their home is too small or too large. These include the size of rooms or bedrooms and the ability to accommodate visiting whānau.

[20] A 2007 study compared different crowding measures, including self-reported crowding. It found that self-reported crowding had a strong correlation with outcome measures and did not always align with objective measures. (Schluter et al, 2007).

Severe housing deprivation/homelessness

Homelessness was defined by Stats NZ in 2009 as “a living situation where people with no other options to acquire safe and secure housing are: without shelter; in temporary accommodation; sharing accommodation with a household; or living in uninhabitable housing” (Stats NZ, updated 2015).

In 2013, University of Otago researchers developed a means to operationalise this definition and develop estimates of severe housing deprivation/homelessness (Amore et al, 2013).

Amore et al (2013) defined severe housing deprivation as people living in severely inadequate housing due to a lack of access to minimally adequate housing. This means not being able to access a private dwelling to rent or own that has the following basic amenities which are essential parts of a dwelling: cooking facilities, safe drinking water, a kitchen sink, a bath or shower, a toilet, and electricity. These amenities allow people to meet their basic needs for living within their home. Note that refrigerators are also asked about in the census, but have not been included in the identification of uninhabitable houses as they are not part of the dwelling.

We use the New Zealand definition of homelessness (Stats NZ, 2015) to organise the severely housing deprived population into four groups:

- without shelter
- in temporary accommodation
- sharing someone else’s private dwelling
- in uninhabitable housing.

More information around the methodology used for the 2023 Census is available (Stats NZ, 2024b) as well as information about the New Zealand definition of homelessness (Stats NZ, 2015).

Around 112,500 people estimated to be severely housing deprived in 2023

As at the 2023 Census, 112,496 people (2.3 percent of the usually resident population) were estimated to be severely housing deprived. This compares with the 2018 estimate of 99,462, or 2.1 percent of the census usually resident population. This figure represents a small increase in the prevalence rate for severely housing deprived (from 214.4 to 228.3 people per 10,000). However, caution should be used when comparing figures between years – see Severe housing deprivation (homelessness) estimates – updated methodology: 2023 Census for more information.

Note that the actual number of people may be higher, as undercounting is likely to affect all categories of severe housing deprivation. In 2023, the severe housing deprivation status of 355,299 people could not be determined.

Two-thirds (67.9 percent) of those estimated to be severely housing deprived in 2023 were living in the same place for a year. This indicates that living in severe housing deprivation is not a temporary situation for many people.

Table 6.2 shows the number and prevalence rate for the severely housing deprived population in 2018 and 2023.

Table 6.2

Number and prevalence rate of severely housing deprived people by homelessness category, 2018–2023

New Zealand definition of homelessness category	2018		2023	
Specific living situation	Number of people	Prevalence rate per 10,000 people	Number of people	Prevalence rate per 10,000 people
Without shelter				
Roofless/rough sleeper	207	0.4	333	0.7
Improvised dwelling	1,347	2.9	1,116	2.3
Mobile dwelling	2,070	4.5	3,516	7.1
Subtotal	**3,624**	**7.8**	**4,965**	**10.1**
Temporary accommodation				
Emergency and transitional accommodation				
Night shelter	90	0.2	72	0.1
Women’s Refuge	96	0.2	155	0.3
Other accommodation for homeless people	1,530	3.3	4,956	10.1
Subtotal	**1,716**	**3.7**	**5,183**	**10.5**
Commercial accommodation				

Camping ground/	1,521	3.3	2,601	5.3
Boarding houses, hotels, motels, vessels	4,668	10.1	5,874	11.9
Subtotal	**6,189**	**13.3**	**8,475**	**17.2**
Marae	45	0.1	138	0.3
Subtotal (temporary accommodation)	**7,950**	**17.1**	**13,796**	**28.0**
Sharing someone else's private dwelling[1]	27,426	59.1	24,768	50.3
Uninhabitable housing[2]	60,462	130.3	68,967	140.0
Total severely housing deprived	**99,462**	**214.4**	**112,496**	**228.3**

1. Temporary resident in a severely crowded private dwelling.

2. Housing that lacks one or more basic amenities.

Note: Due to rounding, individual figures may not always sum to the stated total(s). Women's Refuge dwellings are not identifiable using census data. Some figures in this table differ from those in Aotearoa Data Explorer tables. These figures include Women's Refuge data and estimates for children living in non-private dwellings (see Stats NZ, 2024a).

Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals.

Source: Stats NZ census, The National Collective of Independent Women's Refuges

Severe housing deprivation highest in Gisborne, West Coast, Northland, and Auckland regions

Gisborne, West Coast, Northland, and Auckland experienced the highest prevalence rates of severe housing deprivation in 2023, and some were also the most severely housing deprived in 2018. However, it is likely that the significant episodes of flooding experienced prior to, and around the time of, the census may have affected the distribution of severe housing deprivation.

Gisborne's share of the number of severely housing deprived people increased between 2018 and 2023 while adjacent Hawke's Bay decreased – potentially reflecting some of the population displacement caused by severe weather events (Stats NZ, 2024e). As well as having the highest rates of severe housing deprivation in both 2018 and 2023, Gisborne also saw a sharp increase over this time, from 312.2 per 10,000 population in 2018 to 544.0 per 10,000 population in 2023.

In 2023, over 48,000 people (48,159) in the Auckland region experienced severe housing deprivation. This figure represents 43.0 percent of the total population who were identified in the census as severely housing deprived. Between 2018 and 2023, the number of people experiencing severe housing deprivation in Auckland increased by 5,397 people (12.6 percent).

Canterbury had the next largest increase of 2,769 people (39.4 percent). Auckland's disproportionate share of the severely housing deprived population is likely to represent a combination of different factors, including issues relating to the availability and affordability of suitable housing.

Severe housing deprivation by territorial authority area

Severe housing deprivation is shown in the interactive map Estimated rate of severe housing deprivation (homelessness) for the 2023 Census for territorial authority and Auckland local board, as well as health district, areas.

Of territorial authority areas, Buller and Gisborne districts had the highest estimated rate of severe housing deprivation at the time of the 2023 Census (579.2 and 544.0 per 10,000 usual residents, respectively). Both areas suffered multiple significant episodes of severe flooding between 2018 and 2023, which may have impacted rates of severe housing deprivation.

Selwyn district had the lowest estimated proportion of severe housing deprivation (69.8 per 10,000 usual residents). This district had the largest increase in private dwellings from 2018 to 2023 (29.4 percent) and the highest proportion of homes with four or more bedrooms.

The Buller and Far North districts had the highest estimated proportions of people living without shelter (84.0 and 74.2 per 10,000 usual residents, respectively).

The territorial authority area with the highest proportion of those living in temporary accommodation was the Mackenzie district (148.3 per 10,000 usual residents).

The Kawerau and Gisborne districts had the highest proportions of people sharing someone else's private dwelling (140.3 and 133.3 per 10,000 usual residents, respectively).

The highest proportions of people living in uninhabitable housing were in Buller and Gisborne (411.2 and 354.4 per 10,000 usual residents, respectively), followed closely by Kawerau (336.7 per 10,000 usual residents).

The majority of people living in the severe housing deprivation categories 'sharing someone else's private dwelling', and 'uninhabitable housing', lived in dwellings that were not owned by the household (at 70.9 percent and 72.0 percent, respectively).

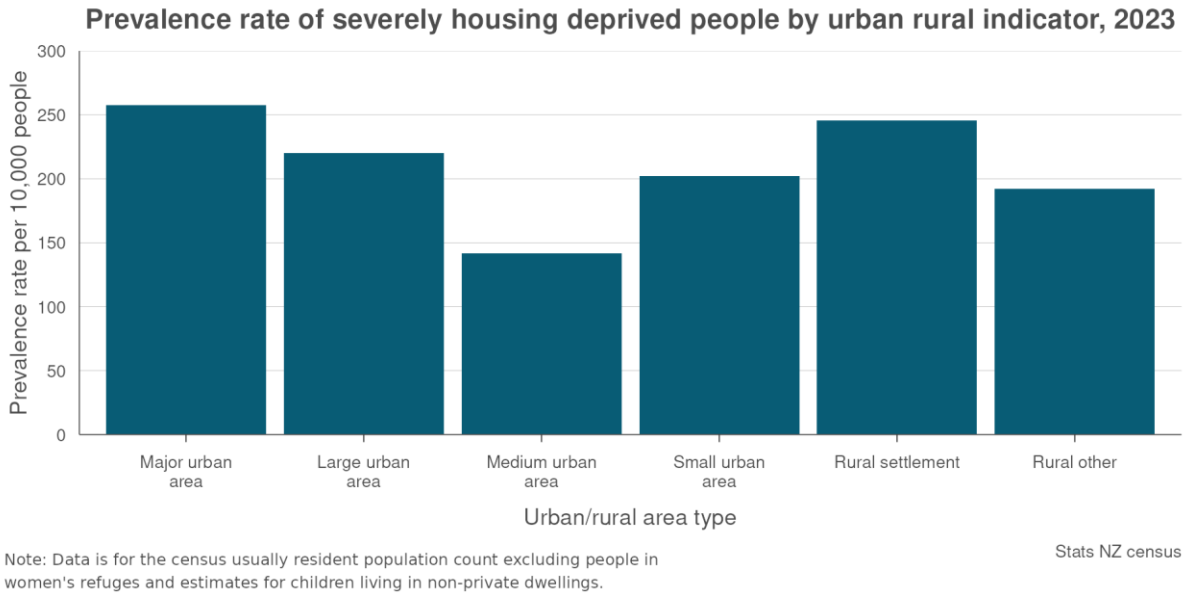
There was some regional variation. In Northland, Bay of Plenty, and Manawatū-Whanganui regions over 40 percent of people sharing someone else's private dwelling were in an owner-occupied home (at 47.2 percent, 46.5 percent, and 44.8 percent, respectively).

Over half of people living in uninhabitable housing in the West Coast (57.1 percent) were in owner-occupied homes. In Tasman and Northland the proportions were 49.7 percent and 46.4 percent, respectively.

Over half the severely housing deprived live in major urban areas

In 2023, 63,942 people (57.1 percent) who were severely housing deprived lived in a major urban centre (defined as having a population of 100,000 or more).[21] Major urban areas had the highest overall prevalence rate of 257.5 people per 10,000 residents. However, prevalence rates were also high in rural settlements, at 245.7 people per 10,000, as seen in figure 6.19.

Figure 6.19



Characteristics of the severely housing deprived population

Table 6.3 summarises some of the key characteristics of the severely housing deprived population as a whole, and broken down by the different types of homelessness categories.

[21] Urban areas are statistically defined areas with no administrative or legal basis. They are characterised by high population density with many built-environment features, where people and buildings are located close together for residential, cultural, productive, trade, and social purposes. Stats NZ (2023c, p20).

Table 6.3

Number and prevalence rate of severely housing deprived people by housing deprivation type, gender, age, ethnicity, LGBTIQ+ and disability indicators, 2023

Characteristic	Type of housing deprivation			Total	Prevalence rate[1] per 10,000	
	Without shelter	Temporary accomm-odation	Sharing someone else's private dwelling	Uninhabit-able housing		
	Number				Number	Rate
Gender						
Male	2,748	7,305	11,970	31,773	53,793	221.5
Female	2,166	5,922	12,678	36,813	57,576	232.3
Another gender	54	75	120	381	627	312.5
Age (life cycle groups)						
Under 15 years	603	1,668	6,858	20,676	29,805	319.0
15–29 years	540	3,453	9,240	14,118	27,351	287.3
30–64 years	2,529	5,970	7,218	25,362	41,076	182.9
65 years+	1,293	2,211	1,449	8,814	13,764	173.3
Median age (years)	54.6	37.2	23.1	29.6	29.3	…
Ethnicity (total response)						
European	3,702	7,008	6,450	25,020	42,180	126.5
Māori	1,308	3,903	9,555	19,791	34,557	394.0
Pacific peoples	315	2,280	8,367	17,814	28,779	657.3
Asian	207	1,644	5,370	15,858	23,079	269.8
MELAA[2]	54	549	396	2,526	3,525	383.4
New Zealander[3]	90	90	33	486	696	164.2
Other NEC[4]	6	27	36	96	165	122.8
LGBTIQ+[5]						
LGBTIQ+	234	798	924	2,463	4,413	260.9
Not LGBTIQ+	3,681	9,723	14,592	42,132	70,131	212.1
LGBTIQ+ status unidentifiable	447	1,110	2,391	3,699	7,647	147.9
Disability indicator[6]						
Disabled	567	1,572	1,770	7,563	11,472	414.5
Not disabled	3,411	9,054	16,299	45,948	74,712	203.7
NEC[4]	810	2,070	3,984	8,916	15,777	227.2

1. The prevalence rate denominator is the census usually resident population count minus the severe housing category 'excluded'.

2. MELAA = Middle Eastern, Latin American, and African.

3. New Zealander is included under 'Other ethnicity' at level 1 of the ethnicity classification.

4. NEC = not elsewhere classified.

5. For the census usually resident population count aged 15 years and over.

6. For the census usually resident population count aged 5 years and over.

Symbol: … not applicable

Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals.

Source: Stats NZ census

Severe housing deprivation higher among Māori, Pacific peoples, disabled, new migrants, and LGBTIQ+ populations

Census data shows the unequal burden of severe housing deprivation with some population groups experiencing much higher rates. The data shows how the intersection between different characteristics may make people more vulnerable to homelessness. For example, while severe housing deprivation is highest among Pacific peoples; rates are much higher for Pacific peoples who are disabled.

The type of severe housing deprivation also varies for different population groups. For example, males had higher rates than females of living without shelter, as well as living in temporary accommodation.

Over one-third of Māori experiencing severe housing deprivation were tamariki under 15 years

At the time of the 2023 Census, 34,557 people with Māori ethnicity were estimated to be severely housing deprived, which was a rate of 394.0 per 10,000 Māori. This was an increase from 28,086 people (365.5 per 10,000 Māori) in 2018.

Over half (19,791 people or 57.3 percent) of people with Māori ethnicity estimated to be severely housing deprived in 2023 were living in uninhabitable housing, and over one-quarter (9,555 people or 27.6 percent) were sharing someone else’s private dwelling.

Just over 1 in 10 Māori estimated to be severely housing deprived in 2023 were living in temporary accommodation (3,903 people or 11.3 percent), while the rest were living without shelter (1,308 people or 3.8 percent).

Over one-third (36.6 percent) of Māori estimated to be living in severe housing deprivation were tamariki aged under 15 years, most of whom were living in uninhabitable housing (61.5 percent).

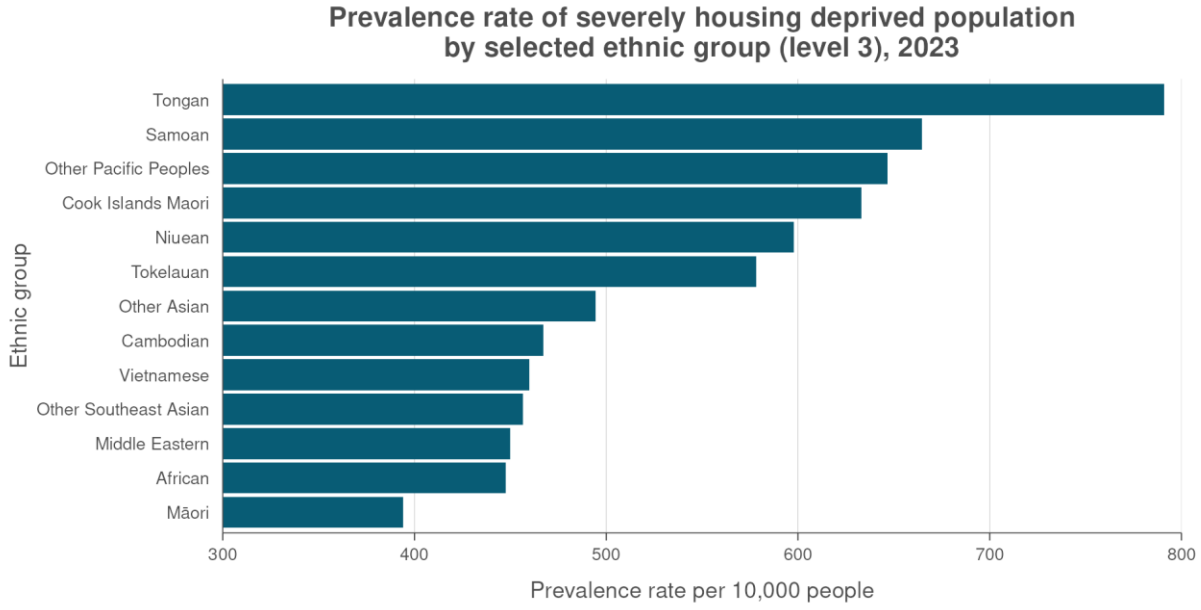
People with Māori ethnicity made up 84.0 percent of those who experienced severe housing deprivation in the Gisborne region, and 61.4 percent of those in the Northland region. These areas were significantly affected by cyclones Hale and Gabrielle, and heavy rain events in early 2023.

Pacific peoples experience high rates of severe housing deprivation

At the time of the 2023 Census, 28,779 Pacific peoples in the census usually resident population (657.3 per 10,000 Pacific peoples) were estimated to be severely housing deprived. This was an increase from 21,786 (575.5 per 10,000 Pacific peoples) in 2018. Pacific peoples had the highest proportion of severely housing deprived people who were sharing someone else's private dwelling or living in uninhabitable housing.

Looking at severe housing deprivation by ethnicity in more detail (at level 3), figure 6.20 shows that people with Tongan ethnicity experienced the highest rates at 790.9 per 10,000 people. Other Pacific peoples such as Samoan people also experienced a high rate.

Figure 6.20



Note: Data is for the census usually resident population count excluding people in women's refuges and estimates for children living in non-private dwellings.

Severe housing deprivation rates higher for disabled population

Disabled people also had high rates of severe housing deprivation. At the time of the 2023 Census, 414.5 per 10,000 disabled people aged 5 years and over were estimated to be severely housing deprived, more than double the rate of 203.7 per 10,000 for non-disabled people aged 5 years and over.

Looking at both disability status and ethnicity shows that the situation was even worse for disabled Pacific peoples, with a rate of 988.2 per 10,000 disabled Pacific

peoples aged 5 years and over. Rates for tāngata whaikaha Māori (Māori disabled people) were also high at 646.2 per 10,000.

Housing insecurity is a risk for people new to New Zealand

The prevalence of severe housing deprivation was higher for people born overseas (263.0 people per 10,000), than for the total population (228.3 people per 10,000). Rates were particularly high for people who had been in New Zealand for less than a year (796.4 per 10,000 people). This prevalence rate halved for overseas-born people who had been in the country for a year (380.7 per 10,000 people), then continued to gradually decrease as time in New Zealand increased. Rates were 186.1 people per 10,000 for people who had been in New Zealand for 20 or more years.

Severe housing deprivation higher among LGBTIQ+ people

At the time of the 2023 Census, 4,413 people in LGBTIQ+, or Rainbow, communities were estimated to be living in severe housing deprivation. This equated to 260.9 per 10,000 LGBTIQ+ people aged 15 years and over, compared with 212.1 per 10,000 people aged 15 years and over who were not LGBTIQ+.

The LGBTIQ+ population had higher proportions of people estimated to be experiencing severe housing deprivation across most categories of homelessness, when compared with non-LGBTIQ+ people. The rate was higher for people with another gender[22] (287.2), and for people who were transgender (315.0).

People with Māori ethnicity who were also LGBTIQ+ were particularly likely to be living in temporary accommodation or without shelter (100.6 per 10,000 LGBTIQ+ Māori aged 15 years and over). LGBTIQ+ Pacific peoples were particularly affected by severe housing deprivation overall (669.1 per 10,000 LGBTIQ+ Pacific peoples aged 15 years and over).

Severe housing deprivation higher among one-parent and multifamily households

For severely housing deprived people who lived in a household in a private dwelling, the largest proportion were in a couple-with-children household at 20.4 percent, followed by one-parent families at 17.8 percent. People in one-person households made up 10.2 percent of the severely housing deprived population in households.

[22] This figure is for LGBTIQ+ population stated gender only.

This distribution is different from all households – couples with children made up 38.2 percent of all people in households, with one-parent households making up 8.2 percent.

Therefore, when looking at severe housing deprivation prevalence rates, this was much lower for people in couple-with-children households at 119.9 per 10,000, compared with one-parent family households at 488.4 per 10,000 people in households.

The highest prevalence rates occurred for people living in multiple family households:

- at 1,403.1 people per 10,000 for two one-parent families
- at 1,148.9 people per 10,000 for three or more family households.

Summary of household crowding and homelessness

Crowding is one aspect of housing inequality in New Zealand. It can have substantial impacts on health and wellbeing. Pacific peoples and Māori are more likely to live in crowded homes which is largely a consequence of issues relating to availability and affordability of homes that can accommodate larger households.

Research in New Zealand has shown that living in extended families has lots of positives for social and cultural wellbeing (such as language retention) but New Zealand's housing does not accommodate larger, extended-family households, nor does it meet the needs of smaller households very well (as shown in section 5). A greater diversity of housing sizes is needed, including enough smaller and larger homes.

In 2023, the number of people experiencing severe housing deprivation was nearly 112,000. This is a minimum number as there were also over 355,000 people whose severe housing deprivation status could not be determined. Census data also shows that the prevalence rate of severe housing deprivation was much higher for some groups, with rates particularly high for Pacific peoples, Māori, and disabled.

7 – Seniors and their living situations

Introduction

This section explores the living situations of people aged 65 years and over, with a particular focus on people living independently in retirement villages, as this is new data in the 2023 Census.

Housing is a key aspect of wellbeing for older people, in particular housing that is healthy, provides tenure security, and access to community, services, and support (Stephens et al, 2021).

The population aged 65 years and over is a diverse one, culturally, socially, and economically. Many people now work past what would have traditionally been seen as retirement age, and this participation is projected to grow (Stats NZ, 2021).

People's need for housing support and accessibility changes as they age. Most seniors in Aotearoa New Zealand live independently, including some who live in retirement villages, but a small minority of seniors live in non-private dwellings, particularly residential care for older people.

Key points

People in New Zealand aged 65 years and over

- In 2023, of the 828,588 people aged 65 years and over, most lived in private dwellings, with just 4.8 percent living in non-private dwellings.
- Most seniors living in private dwellings were in a household that owned their home or held it in a family trust (over 8 in 10).
- The individual home-ownership rate for people aged 65 years and over varied markedly by ethnicity, at around 8 out of 10 for Europeans, just under 6 out of 10 for Māori, and 4 out of 10 for Pacific peoples.

Living in private dwellings in retirement villages

- The 2023 Census counted 35,181 private dwellings in registered retirement villages, of which 87.0 percent were occupied.
- Over a third of private dwellings in registered retirement villages were in the Auckland region (35.4 percent, or 12,465 dwellings). Waikato, Canterbury, and Bay of Plenty each had around 4,000 dwellings.

- Around two-thirds of retirement village households had one resident; one-third had two residents.
- Almost 40,000 people were counted as living in a private dwelling in a registered retirement village in the 2023 Census. Most were in their 70s or older, with nearly half in their 80s, and 11.2 percent in their 90s.
- The majority of retirement village residents were of European ethnicity, at 96.9 percent.

People living in residential care for older people

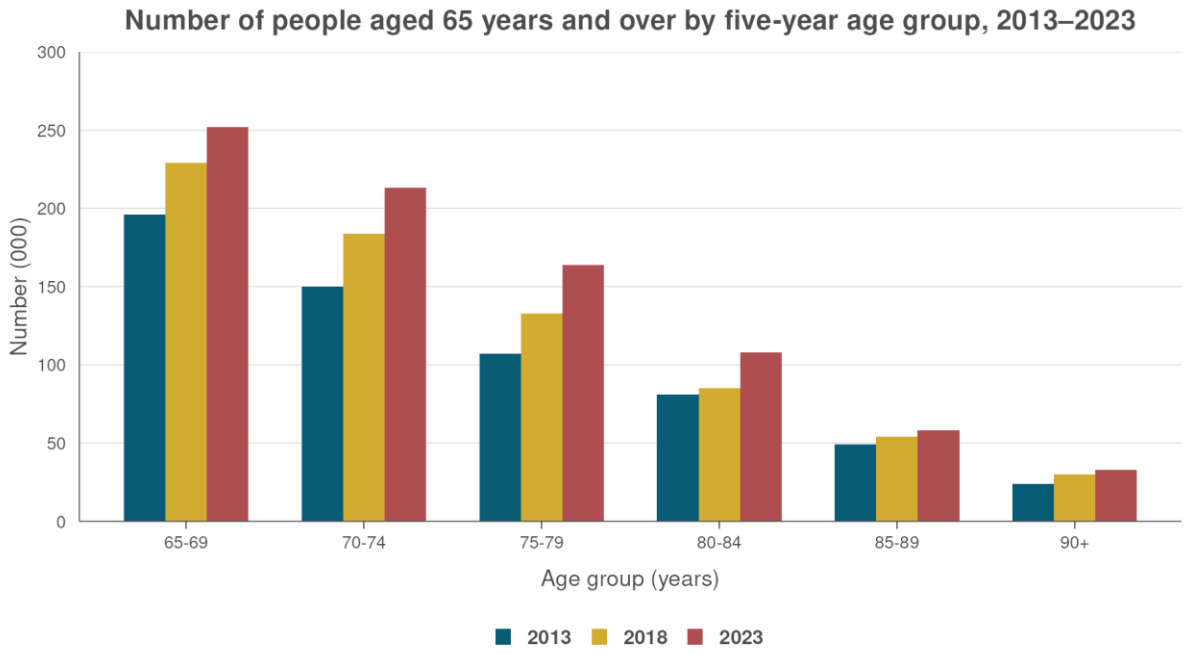
- In the 2023 Census, 33,417 people were living in residential care for older people, a 6.6 percent increase since 2018.
- Those in residential care for older people were most likely to be in their 80s or 90s, but some were much younger. In 2023, nearly 2,000 were in the 30-to-64-year age range, including around 700 in their 50s.
- The percentage of people aged 65 years and over who were in residential care for older people has fallen slightly since 2018.

Around 1 in 6 people are aged 65 years and over

The 65-years-and-over age group continues to grow in New Zealand. In the 2023 Census, 828,588 people were aged 65 years and over, making up 16.6 percent of the population, up from 15.2 percent (715,167 people) in 2018, and 14.3 percent (607,035 people) in 2013. The number of people aged 65 years and over increased by 15.9 percent between 2018 and 2023.

Looking at this group in more detail shows increases across all five-year age groups from 65–69 years to 85–89 years, and for the 90-years-and-over age group (see figure 7.1). Those with the highest percentage increases between 2013 and 2023 were 75–79 years (up 53.6 percent), followed by 70–74 years (up 42.2 percent), and 90 years and over (up 36.2 percent).

Figure 7.1



Note: Data is for the census usually resident population count

Stats NZ census

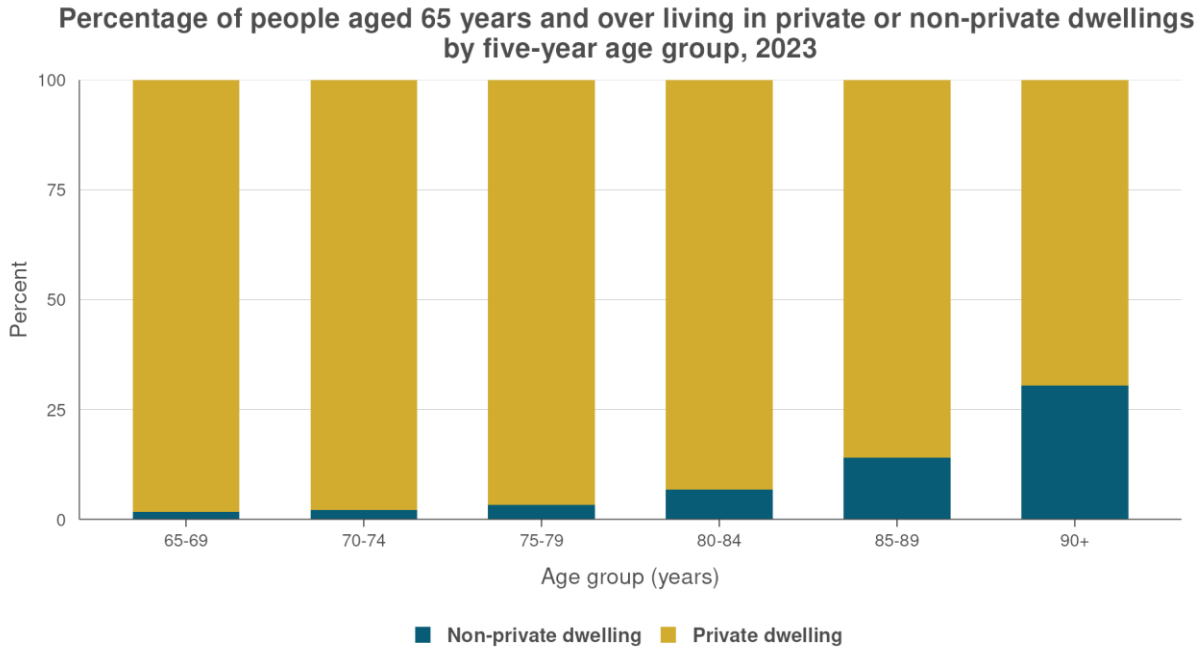
Most people aged 65 years and over live in a private dwelling

As for the overall population, most people aged 65 years and over live in a private dwelling – 95.2 percent in 2023. The percentage of this age group that lives in a non-private dwelling has decreased slightly since 2013, at 4.8 percent in 2023, compared with 5.7 percent in 2013. Research has shown that for most older people, ageing in their own home is the preferred option, allowing continued independence and autonomy (Kehoe, 2022, p4).[23]

As figure 7.2 shows, the likelihood of living in a non-private dwelling increases with increasing age. Around 3 in 10 people aged 90 years and over lived in a non-private dwelling.

[23] 'Ageing in place' (such as ageing in their own home) is the term used to describe elderly individuals and households continuing to live as independently as possible in their own homes and communities.

Figure 7.2



Note: Data is for the census usually resident population count in dwellings.

Stats NZ census

People aged 65 years and over most likely to live in an owner-occupied home

In 2023, more than 8 out of 10 people aged 65 years and over living in occupied private dwellings lived in an owner-occupied dwelling. This figure includes those living in a dwelling that was owned or partly owned by a member of their household (66.7 percent), and those living in a dwelling that was held in a family trust (16.6 percent).

Although most people aged 65 years and over living in households were in owner-occupied dwellings, these households were not necessarily mortgage-free. In 2023, of people aged 65 years and over who lived in households that owned their home or held it in a family trust, around 2 in 10 were in a household where mortgage payments were made. This proportion was relatively low compared with people aged 30 to 64 years (around 7 in 10).

Looking at the 65 years and over age group in more detail shows that for people aged 65 to 69 years living in households that owned their home or held it in a family trust, almost 1 in 3 were in a household where mortgage payments were made. However, by age 80 to 84 years, this had fallen to around 1 in 8.

Tenure of household data tells us whether the dwelling was owned by someone in the household and whether mortgage payments were made. However, it does not tell us who the owner was, so we do not know whether these individuals were

making the mortgage payments themselves. Individual home ownership data provides information on whether an individual owned their home or held it in a family trust, but not whether mortgage payments were made.

Individual home ownership for people aged 65 years and over varies markedly by ethnicity

Looking at individual home ownership (that is, whether an individual owns their home or holds it in a family trust) allows us to see how ownership patterns vary within this age group. This question is asked of the usually resident population aged 15 years and over.

As shown in section 2, for people aged 65 years and over, individual home ownership was highest in the 70-to-79-year age group then begins to fall. In 2023, just over 6 out of 10 people aged 90 years or over owned their home or held it in a family trust. This reflects the pattern seen in figure 7.2 where the proportion of people living in a non-private dwelling was highest for those aged 90 years and over.

Rates of individual home ownership for people aged 65 years and over varied markedly by ethnicity (see table 7.1). Around 8 out of 10 people of European ethnicity aged 65 years and over owned their home or held it in a family trust, compared with just under 6 out of 10 for Māori, and 4 out of 10 for Pacific peoples.

Research into multiple disadvantage among New Zealand's older population found that older Pacific peoples had higher rates of housing vulnerability. Additionally, there are concerns that retirement income policies assume that older people own their home (without a mortgage), meaning that older renters are likely to be vulnerable (Social Wellbeing Agency, 2023).

Table 7.1

Percentage of people by individual home ownership and ethnic group (total responses)[1], for the census usually resident population count aged 65 years and over, 2023

Ethnic group	Hold in a family trust	Own or partly own	Do not own and do not hold in a family trust
	Percent		
European	16.6	64.4	19.0
Māori	8.9	48.9	42.2
Pacific peoples	4.7	35.3	60.1
Asian	10.6	42.8	46.6
MELAA[2]	8.2	39.7	52.0
New Zealander	19.3	63.0	17.7
Other ethnicity NEC[3]	5.3	43.5	50.6
Total	15.3	60.7	23.9

1. People may identify with more than one ethnic group.

2. MELAA = Middle Eastern, Latin American, and African.

3. NEC = not elsewhere classified.

Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals.

Source: Stats NZ census

Older renters most likely to rent privately

In 2023, 109,293 people aged 65 years or over were in a household that rented their home. Most renters (72.0 percent) aged 65 years and over rented from a private person, business, or trust, with the remainder largely in social housing. In total, 17.9 percent rented from Kāinga Ora, 5.7 percent from a local authority or city council, and 2.9 percent from other community housing providers. Less than 1 percent rented from another state-owned corporation, state-owned enterprise, or government department or ministry (0.9 percent); or from an iwi, hapū, or Māori land trust (0.6 percent).

Living in rental housing has implications for people's health as they age, with research identifying that renting was related to poorer physical and mental health (Pledger et al, 2019, pp182–189). This could be related to issues around rental housing, such as poor housing condition and tenure security.

Housing affordability may be an issue for some older people in non-owner-occupied homes. Data from the 2023 GSS found that for households where at least one person was aged 65 years or over, owner-occupied households rated their housing

as more affordable than non-owner-occupied households, with a mean score of 6.8 out of 10, compared with 5.9 out of 10 for non-owners.

Research has shown that older people want homes that are accessible, provide security of tenure, and that are warm, dry, and easy to maintain. Additionally, they want access to services and space to host visitors. Housing researchers argue that in New Zealand, older people's housing choices can be constrained by the lack of suitable and affordable housing, particularly in the rental market (Saville-Smith & James, 2016).

Independent living in retirement villages

For the first time, in 2023, data on private dwellings in registered retirement villages has been produced from the census. This provides a comprehensive insight into these homes and the characteristics of the people living there. Admin data from MBIE and census field collection processes were used to collect this information. It was not a question on census forms.

The data identifies dwellings within retirement villages where people live independently in a private home. Each villa, unit, or apartment in a retirement village where people live independently is counted as one private dwelling in the census. The data excludes rest home, dementia, and hospital-level care facilities that may be associated with a retirement village. These are classified as non-private dwellings in the census and the dwelling type is 'residential care for older people'.

Retirement villages must be registered and are subject to the Retirement Villages Act 2003. They commonly have a minimum entry age of 65 to 75 years and the tenure for private dwellings within them is usually licence to occupy.

Licence to occupy (an occupation right agreement) means that residents pay a lump sum for the right to occupy a unit, villa, or apartment but do not own it. Usually, they are not entitled to any capital gain from resale of the property after they leave. As most households in retirement villages have a licence to occupy, this new data can serve as a proxy for information on licence to occupy for private dwellings in retirement villages.

In census data on tenure of household and individual home ownership, licence to occupy is included in the 'owned' category. This is because it is similar to owning, rather than renting, and the value of the licence to occupy is usually similar to the value of the dwelling, as set by the market. As there is no direct question on licence to occupy in the census, the 'owned' category provides the best fit for this type of tenure.

As indicated in the 2018 Census report on final content, testing showed that including a separate licence to occupy question “was not well understood by respondents and collecting this information would result in confusion and errors” (Stats NZ, 2017, p43).

The retirement village data does not include private dwellings in lifestyle villages such as gated communities for the over-50s or 60s. These are different from retirement villages as they are not subject to the Retirement Villages Act 2003, have a younger target age group, and involve other forms of tenure – owning or renting, rather than licence to occupy.

There has been a demand for information on retirement villages, the households living in them, and licence to occupy for some time. Although the numbers and locations are known, other information that is required has not been available.

Engagement with census customers has identified a range of information needs. These include housing, transport, relationships with the wider community, access to council services, and the ethnicity, health, wellbeing, and income levels of this population group. The census data cannot address all these information needs but can provide valuable insights into many of them.

Census counted over 35,000 private dwellings in registered retirement villages

The new data shows that there were 35,181 private dwellings in registered retirement villages at the time of the 2023 Census, including occupied and unoccupied dwellings. Based on information from the Retirement Village Association, this is estimated to be an undercount of around 9 percent. The overall quality of the census data for the private dwelling in registered retirement village indicator was rated as moderate.

Of the total private dwellings in registered retirement villages, 87.0 percent (30,597 dwellings) were occupied, and 13.0 percent (4,584 dwellings) were unoccupied – either the residents were away (2,511), or it was empty (2,073). The percentage that was unoccupied was higher than for all private dwellings (10.8 percent). This may be because people were away for various reasons, for example travelling. However, it may also be impacted by a higher turnover of residents in retirement village housing than of people in other housing, as those in retirement villages move into residential care or pass away. This is usually followed by a period of refurbishment where the dwelling remains unoccupied.

Retirement villages mostly located in urban areas

The vast majority of private dwellings in registered retirement villages were in urban areas, with over half (56.5 percent) in major urban areas. Those in rural areas, including rural settlements and other rural locations, made up only around 1 percent.

Over one-third (35.4 percent, 12,465 dwellings) were in the Auckland region (see table 7.2). Waikato, Canterbury, and Bay of Plenty each had around 4,000.

Of the territorial authorities, those with the highest numbers were Tauranga City and Christchurch City, each with over 3,000 dwellings. Within Auckland, Upper Harbour, Hibiscus and Bays, and Howick had the highest numbers.

Close to 40,000 (39,864) people were counted as living in a private dwelling in a registered retirement village in the 2023 Census. Apart from the Auckland region, the regions with the highest numbers of people living in a retirement village were Waikato and Bay of Plenty.

Table 7.2

Number of private dwellings and people[1] in private dwellings in registered retirement villages, by region, 2023

Region	Dwellings			People
	Occupied private dwellings	Unoccupied private dwellings	Total private dwellings	Number of people
	Number			
North Island				
Northland	1,272	156	1,431	1,686
Auckland	10,401	2,058	12,465	13,344
Waikato	3,582	591	4,176	5,049
Bay of Plenty	3,636	423	4,059	4,953
Gisborne	300	21	321	363
Hawke's Bay	1,149	150	1,296	1,452
Taranaki	510	57	567	699
Manawatū-Whanganui	981	99	1,080	1,221
Wellington	2,901	303	3,204	3,564
South Island				
Tasman	372	39	414	567
Nelson	468	75	543	582
Marlborough	180	15	195	216
West Coast	0	0	0	0
Canterbury	3,654	447	4,101	4,746
Otago	840	108	951	1,005
Southland	339	45	384	420
Area outside region	0	0	0	0
Total New Zealand	**30,597**	**4,584**	**35,181**	**39,864**

1. Data is for the census usually resident population count in private dwellings in registered retirement villages.

Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals.

Source: Stats NZ census

Most private homes in retirement villages are joined dwellings

In contrast to the overall dwelling type distribution for New Zealand, most occupied private homes in retirement villages were joined dwellings (84.9 percent) rather than separate houses (15.1 percent). This housing is higher density than housing in general.

Most commonly, just under half of occupied joined dwellings in retirement villages were in a one-storey building. Just under one-quarter were in a two or three-storey building. Smaller numbers were in four-or-more-storey buildings, reflecting the apartment-style living that is a feature of some retirement villages. Most of those in four-or-more-storey buildings were in the Auckland region, but this style of retirement village housing also occurs in other regions including Wellington, Canterbury, Waikato, and the Bay of Plenty.

Dampness and mould rare for retirement village housing

Dampness and mould were less common in retirement village housing than in owner-occupied private dwellings overall. The vast majority (97.7 percent) of private dwellings in retirement villages were not damp. Only 2.1 percent were damp sometimes and 0.2 percent were always damp. Mould was also rare in retirement village housing – 97.8 percent had no mould or only had mould smaller than A4 size, 1.7 percent had mould over A4 size sometimes, and just 0.4 percent always had mould over A4 size.

For owner-occupied private dwellings overall, 13.1 percent were damp at least some of the time, and 9.9 percent had mould over A4 size at least some of the time. This difference between retirement village housing and owner-occupied housing overall may be related to the relative newness of retirement village housing and the building code that applied when it was built.

Most occupied private dwellings in retirement villages had all seven basic amenities, at 95.8 percent. This was similar to owner-occupied private dwellings overall (96.3 percent).

Two-thirds of retirement village households were people living alone

Around 30,000 (30,465) households were counted as living in occupied private dwellings in registered retirement villages in the 2023 Census. Around two-thirds were a person living alone and one-third had two usual residents.

Over half of retirement village households have income from interest, dividends, rent, or other investments

New Zealand Superannuation or a Veteran’s Pension was an income source for most retirement village households, at 95.1 percent. Aside from that, the most

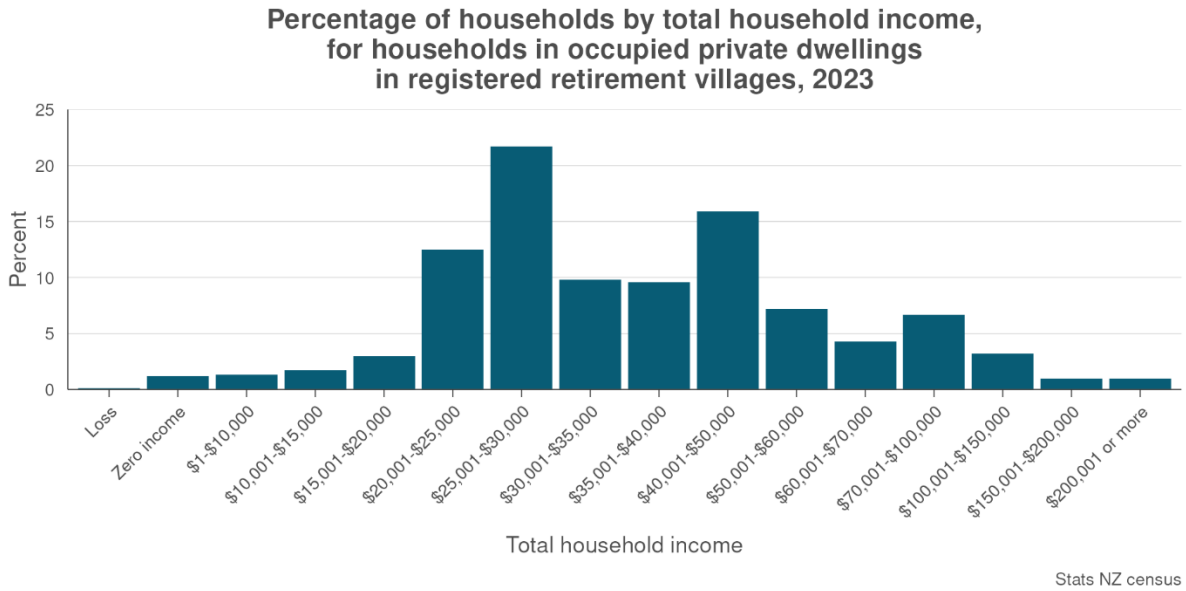
common income sources for these households were interest, dividends, rent, or other investments, at 54.2 percent, followed by other superannuation, pensions, or annuities, at 17.2 percent.

A small percentage of retirement village households had income from employment, with 6.9 percent having income from wages, salary, commissions, or bonuses paid by their employer, and 3.3 percent from self-employment or a business they owned and worked in.

Most common income band for retirement village households is $25,001–$30,000

Around 1 in 8 retirement village households had incomes over $70,000, but an income of $25,001–$30,000 was the most common for these households, at 21.7 percent (see figure 7.3). An income of $40,001–$50,000 was the second most common, with 15.9 percent in this range.

Figure 7.3

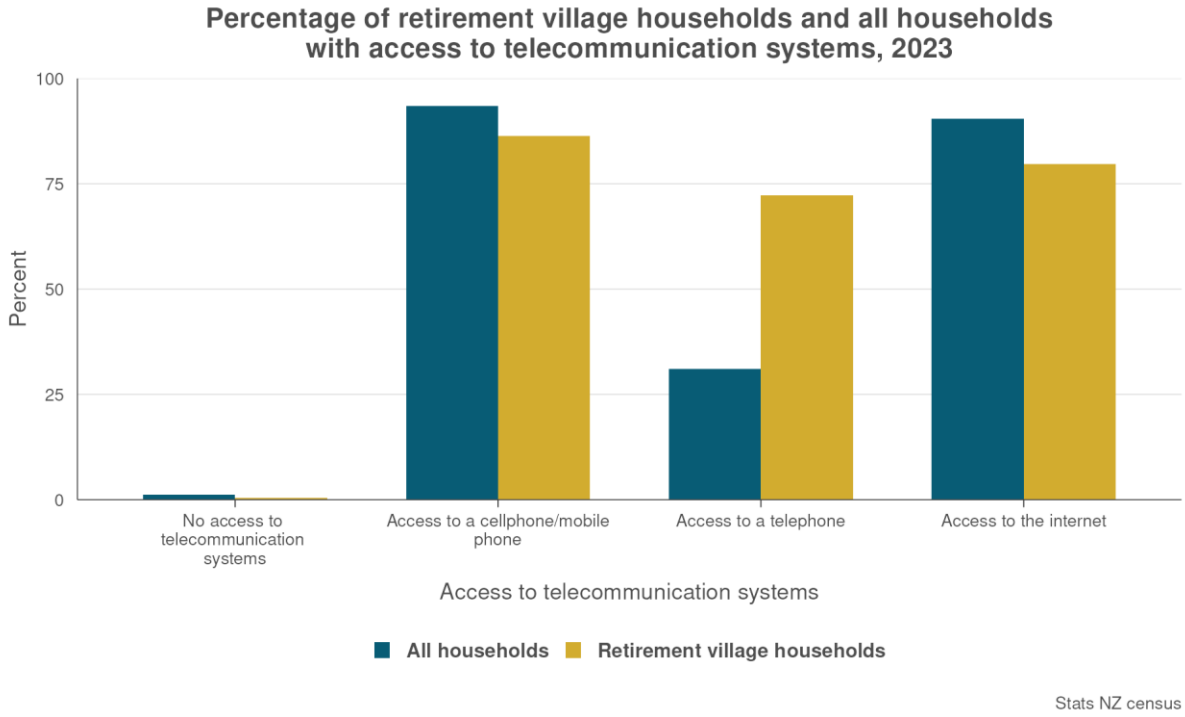


8 out of 10 retirement village households have internet access

Nearly 8 out of 10 households (79.7 percent) in retirement villages had internet access. This was lower than for households in general, of which around 9 out of 10 (90.5 percent) had internet access (see figure 7.4).

Retirement village households were much more likely to have a telephone than households in general, at 72.2 and 31.0 percent, respectively. Most retirement village households had a cellphone, at 86.3 percent, but this was a lower level of access than for households in general, at 93.5 percent.

Figure 7.4



1 in 5 retirement village households do not have a motor vehicle

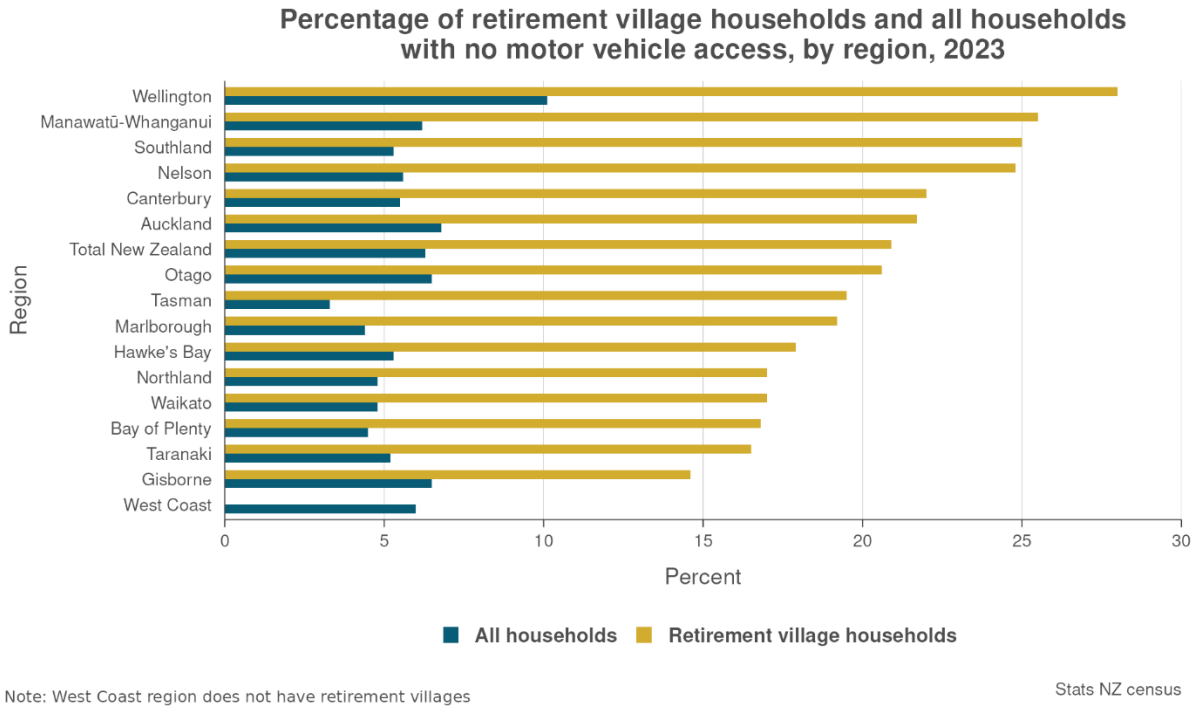
Over two-thirds (68.7 percent) of households in retirement villages had access to one motor vehicle, and nearly 1 in 10 (9.7 percent) had access to two. The percentage who reported no motor vehicle access was higher than for households in general, with around 1 in 5 (20.9 percent) retirement village households and 6.3 percent of all households reporting no motor vehicle access. Many people living in retirement villages may have had a driver's licence previously but no longer be driving.

In some retirement villages, residents do not have motor vehicles that they individually own. Instead, they have access to a shared pool of vehicles that are available to book. The census motor vehicles question was not designed with this in mind. It is designed to collect information on motor vehicles that are individually owned and used by the household that owns them. How people in retirement villages with a shared vehicle pool answered this question is unknown. It is possible that some gave a response of none and that motor vehicle access for retirement village households may be higher than the data indicates. They do not appear to have responded that they had access to a high number of motor vehicles because the percentage of retirement village households with access to five or more motor vehicles was very low (0.1 percent).

The difference in motor vehicle access between retirement village households and households in general is also seen across the country. Retirement village households in each region were much more likely to have no motor vehicle access

than all households in that region. The percentage of retirement village households with no motor vehicle was highest in the Wellington region, at 28.0 percent, and lowest in the Gisborne region, at 14.6 percent.

Figure 7.5



Note: West Coast region does not have retirement villages

Stats NZ census

The percentage of retirement village households with no motor vehicle access varied widely across the territorial authorities and Auckland local board areas. It was particularly high in Wellington (49.7 percent) and Dunedin (38.0 percent) cities, and low in the Queenstown-Lakes (8.0 percent) and Matamata-Piako (5.4 percent) districts. Of the Auckland local board areas, no motor vehicle access was highest for retirement village households in Albert-Eden (34.9 percent) and Henderson-Massey (32.4 percent), and lowest for those in Papakura (15.7 percent) and Franklin (13.0 percent).

In general, variations in motor vehicle access across different parts of the country may partly reflect geographical differences in availability of public transport. For retirement village households in particular, though, it may also relate to differences in the age distribution of retirement village residents living in different areas and how likely they are to have a driver’s licence. For example, retirement village residents in Southland were more likely to be aged 85 years or over than those in Gisborne, and therefore perhaps less likely to have a driver’s licence.

People living in retirement villages

Nearly two-thirds (65.5 percent) of people living in a private dwelling in a registered retirement village in 2023 were female. As expected, given the target age group, most residents were in their 70s or older, with nearly half in their 80s, and 11.2 percent in their 90s. The median age was 81.8 years.

Almost all retirement village residents are of European ethnicity

Almost all people living in retirement villages were of European ethnicity, at 96.9 percent. There were small percentages of people belonging to the Māori (2.1 percent), Asian (1.8 percent), and Pacific Peoples (0.4 percent) ethnic groups. This may be related to differences across ethnic groups in age structure, home-ownership rates, and cultural preferences. Entry into a retirement village often involves selling a home.

Over 1 in 5 retirement village residents had an activity limitation

Data from the 2023 Census showed that 21.3 percent of retirement village residents had an activity limitation. This was higher than for the total usually resident population aged 65 years and over (17.0 percent).

A person was counted as having an activity limitation if they had a lot of difficulty with, or could not do, one or more of six specified activities. These activities were: seeing, even if wearing glasses; hearing, even if using a hearing aid; walking or climbing steps; remembering or concentrating; washing all over or dressing; communicating using their usual language.

Walking or climbing steps most common activity limitation for retirement village residents

The most common activity limitation for retirement village residents was walking or climbing steps – 12.3 percent reported a lot of difficulty with this, and 1.8 percent could not do it at all. An additional 39.9 percent had some difficulty walking or climbing steps.

The next most common activity limitations for retirement village residents were hearing, and remembering or concentrating. For hearing, 5.5 percent reported a lot of difficulty and 0.1 percent could not do it at all. For remembering or concentrating, 4.4 percent had a lot of difficulty and 0.4 percent could not do it at all.

More than one-third of retirement village residents had some difficulty with remembering or concentrating, or with hearing. Over one-quarter had some difficulty seeing.

Over 5,000 retirement village residents involved in helping or voluntary work

As for the overall population aged 15 years and over, the most common unpaid activity for retirement village residents in the four weeks before the census was household work, cooking, repairs, and gardening for their own household, at 72.4 percent. However, they were less likely to have done this than the overall usually resident population aged 65 years and over (81.0 percent).

The next most common unpaid activity for retirement village residents was ‘other helping or voluntary work’, at 15.8 percent (5,460 people). Their involvement in this type of unpaid activity was a little lower than that of the overall population aged 65 years and over (16.6 percent).

The percentage of retirement village residents who looked after a member of their own household who was ill or disabled (7.2 percent, 2,490 people) was slightly higher than the overall population aged 65 years and over (6.7 percent).

People aged 65 years and over living in non-private dwellings

Of the 38,058 people aged 65 years and over who lived in a non-private dwelling in 2023, 34,059 people lived in an institution and 3,999 people lived in another non-private dwelling type such as a hotel or motel, or motor camp. The most common types of non-private dwellings in which people aged 65 years and over lived were:

- residential care for older people (31,275 people or 82.2 percent of people aged 65 years and over living in a non-private dwelling)
- hotel, motel, or guest accommodation (1,944 people or 5.1 percent)
- motor camp/camping ground (1,308 people or 3.4 percent)
- residential and community care facilities (1,296 people or 3.4 percent)
- public hospital (684 people or 1.8 percent)
- boarding house (561 people or 1.5 percent).

Section 5 includes information about people living in some of these non-private dwelling types, specifically boarding houses and motor camps/camping grounds.

The following section concentrates on the population living in residential care for older people. Note that there are also some people living in these dwellings who are aged under 65 years and are included in the discussion below.

Residential care for older people

In the 2023 Census, 840 dwellings were classified as ‘residential care for older people’ with a total of 33,417 people living in them, an increase of 6.6 percent since 2018.

Residential care for older people encompasses facilities providing rest-home level care, hospital-level care, dementia, and psychogeriatric care. A single complex containing components such as a rest home, hospital-level care rooms, and a dementia unit is counted as one non-private dwelling in the census.

People who live in these dwellings are usually in the 65 years and over age group. In the 2023 Census, people in residential care for older people were most likely to be in their 80s or 90s, with a median age of 85.1 years. However, some people living in these dwellings were much younger. In 2023, nearly 2,000 were in the 30-to-64-year age range, including around 700 in their 50s.

The percentage of people aged 65 years and over in residential care for older people has dropped slightly in recent years, at 3.9 percent in 2023, down from 4.3 percent in 2018.

Regional distribution for those in residential care for older people

Although the number of people living in these dwellings has increased nationally since 2018, and notably in the Auckland and Canterbury regions (with 1,104 and 498 more people, respectively), some regions showed little change or a decrease over this period (see table 7.3). The largest decreases were in Hawke’s Bay (180 fewer people) and Otago (99 fewer people).

Table 7.3

Number of people living in residential care for older people, by region, 2018–2023				
Region	2018 Census	2023 Census	Numerical change 2018–2023	Percentage change 2018–2023
	Number			Percent
North Island				
Northland	1,125	1,107	-18	-1.6
Auckland	8,439	9,543	1,104	13.1
Waikato	2,589	2,877	288	11.1
Bay of Plenty	2,121	2,223	102	4.8
Gisborne	354	363	9	2.5
Hawke's Bay	1,236	1,056	-180	-14.6
Taranaki	1,125	1,158	33	2.9
Manawatū-Whanganui	1,983	1,965	-18	-0.9
Wellington	3,039	3,222	183	6.0
South Island				
Tasman	303	246	-57	-18.8
Nelson	555	654	99	17.8
Marlborough	387	417	30	7.8
West Coast	189	192	3	1.6
Canterbury	5,271	5,769	498	9.4
Otago	1,827	1,728	-99	-5.4
Southland	819	891	72	8.8
Total New Zealand	31,362	33,417	2,055	6.6

Note: Data is for the census usually resident population count in residential care for older people.

Note: Census data has had fixed random rounding applied to protect confidentiality. Individual figures may not sum to totals.

Source: Stats NZ census

Most of those in residential care for older people are of European ethnicity

As in previous censuses, people living in these dwellings were more likely to be female than male. Females on average live longer than males (Health New Zealand – Te Whatu Ora, 2024), with average life expectancy at birth calculated to be 83.7 years for females and 80.3 years for males (data for 2022 to 2024).

Males have slightly higher death rates than females at every age (Stats NZ, 2025a). However, the percentage of those living in residential care for older people who were female has been falling since 2013, at 64.3 percent in 2023, down from 66.2 percent in 2018, and 68.1 percent in 2013.

Also, as before, most residents (88.4 percent) were of European ethnicity. Māori made up 6.5 percent, Asian 4.2 percent, and Pacific peoples 2.5 percent. This ethnic group distribution may be related to the age structure of different ethnic groups.

Summary of seniors and their living situations

The 65-years-and-over age group continues to grow. Most people in this age group live in a private dwelling and the majority of those in private dwellings are in households that own their home or hold it in a family trust. However, some of these households were paying a mortgage, and there are others in this age group who live in households that rent their home.

The new census data on private dwellings in retirement villages, and the households and people living in these, can help fulfil a previously unmet information need. It shows how this housing differs from housing in general. This data also shows the characteristics of people and households living in these dwellings.

The number of people living in residential care for older people has increased nationwide since 2018, but some regions showed little change or a decrease between 2018 and 2023. Despite these dwellings being generally intended for older people, the data shows that some residents are aged under 65 years.

Conclusion

This report is based on the themes identified by the *Review of Housing statistics report 2009* (Stats NZ, 2009): tenure and tenure security, affordability, habitability, and suitability. In this report, we have, where possible, updated information from *Housing in Aotearoa: 2020* (Stats NZ, 2020a) and added new information where it is available.

Since the previous report, which was largely based on data collected in 2018/19, a number of events have impacted housing. The global pandemic affected population growth and migration, and featured historic low interest rates, which fuelled a rapid increase in the purchase price of housing, but potentially also an increase in home-ownership rates. Between 2018 and 2023, the first increase in home ownership occurred since the 1990s.

There was also a rapid increase in building, and dwelling growth exceeded population growth in the five years between 2018 and 2023. In some parts of New Zealand, however, housing supply is not necessarily keeping up with demand for housing. Although there has been a recent increase in residential house building, we still lag behind the 1970s in relation to new dwelling consents per head of population. This lack of supply has affected affordability throughout New Zealand, but particularly in the Auckland region which had the highest median price of $1,010,000 as at February 2025 (Real Estate Institute of New Zealand, 2025).

Healthy housing legislation saw an improvement in housing quality, with a lower proportion of homes affected by dampness and mould. Most notably, there was a rapid increase in the use of heat pumps, particularly in rental housing.

However, many of the issues identified in *Housing in Aotearoa: 2020* remain. Housing pressures affect the most vulnerable among us. Inequalities in New Zealand’s housing emerge, with one-parent families, the unemployed, and disabled people often experiencing poorer housing conditions.

Ethnic inequalities are also apparent. Māori and Pacific peoples, in particular, experience poorer housing outcomes, and higher rates of crowding and homelessness.

The increase in new dwellings consented in recent years means that we are adding newer housing with improved standards of insulation. There has also been an increase in dwelling density in recent years, with smaller sections and more joined dwellings.

Throughout this report, tenure remains one of the most significant markers of inequality in housing. People who do not own their home have less tenure security, poorer affordability, and worse housing conditions.

Problems with housing impact on wellbeing – both mental and physical. And a significant number of people experience very poor housing conditions, such as severe crowding, or experience homelessness.

Glossary

deterministic derivation – occurred when a response (individual or dwelling) was missing but a response could be determined from other information; for example, age.

disposable income – income after tax.

dwelling density – average number of dwellings in a given amount of land. Defined for this report as average number of private dwellings (occupied and unoccupied) per square kilometre.

equivalised disposable household income – disposable household income adjusted according to household size and household composition.

equivalised household income – household income (before tax) is adjusted according to household size and household composition. Equivalised household income data provides information on standards of living by recognising that larger households need more income than smaller households. It also allows for economies of scale as household size increases.

ethnicity – ethnicity is the ethnic group or groups that people identify with or feel they belong to. Ethnicity is a measure of cultural affiliation, as opposed to race, ancestry, nationality, or citizenship. Ethnicity is self-perceived, and people can affiliate with more than one ethnic group.

home-ownership rate – proportion of households (or individuals) that own or partly own their dwelling or hold it in a family trust.

household crowding index – based on the Canadian National Occupancy Standard (CNOS) and is a derived index which calculates whether a household is crowded or not crowded, based on the number of bedrooms needed for the typology of the household and the number of bedrooms in the dwelling.

households by ethnicity of at least one member of the household – where a household has at least one person of a particular ethnicity. For example, a household with Māori is where at least one member of the household belongs to the Māori ethnic group. A household could be counted for multiple ethnicities as people in a household may identify with different ethnicities.

housing cost burden – different thresholds are used to identify whether the financial burden a household is facing from housing costs (rents, mortgages, property rates, insurance) is high compared to its available income; for example, 30 or 40 percent.

housing-cost-to-income ratio – calculated using the aggregate housing-cost (rents, mortgages, property rates, insurance) amount as a proportion of the aggregate household income.

main types of heating used – measures the types of heating that are usually used to heat an occupied private dwelling. It indicates the appliances used, and, in most

cases, the fuels used (for example, heat pump, fixed gas heater, wood burner). Excluded are any types of heating that are: only used very rarely, available but not used, or disconnected or broken.

non-owner-occupied households – where households do not own the dwelling in which they live, which includes renting households, and households that occupied their dwelling rent-free. It also includes a small proportion of households that did not own the dwelling and for which information on whether they were paying rent was not available.

occupied private dwellings – for census use, a dwelling is defined as occupied if it is: occupied at midnight on census night; or occupied at any time during the 12 hours following midnight on census night unless the occupant(s) completed a form at another dwelling during this period. This includes occupied dilapidated dwellings and new dwellings under construction that are occupied on census night.

owner-occupied household – where at least one member of the household owns or partly owns the dwelling, or holds it in a family trust.

renting households – households that do not own their dwelling and make rent payments.

unoccupied private dwellings – dwellings whose residents were temporarily away at the time of the census and dwellings that were empty (had no occupants).

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Appendix 1: About HEEP2

Sample recruitment and data collection

Households were recruited to the national HEEP2 study through the Stats NZ Household Economic Survey (HES) 2021/22, with additional recruitment through the 2023/24 HES. Over 750 households are taking part in HEEP2 in some capacity. The level and type of data collected for each household varies, and includes combinations of self-completion and on-site surveys, in-home monitoring, and accessing metered energy data from retailers.

HEEP2 Data Catalogue, available on the BRANZ website, provides further information on the full range of data collected and sample sizes.

The regional and socio-demographic characteristics of the national sample are described in detail in Anderson et al (2024). While the sample has good regional representation and includes all dwelling types, it is important to note that the HEEP2 sample is almost entirely owner-occupied dwellings, with some bias towards older and higher income groups.