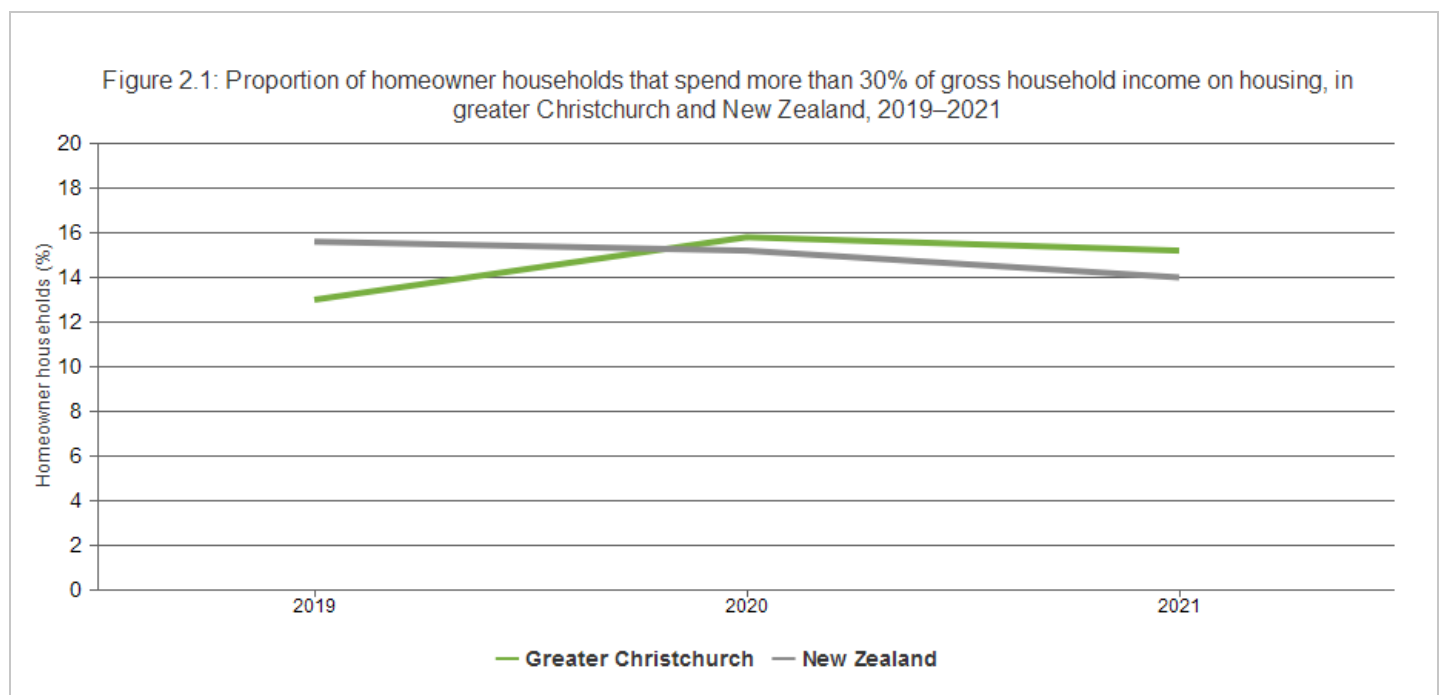


## Housing: Housing-related spending

Downloaded from <https://www.canterburywellbeing.org.nz/our-wellbeing/housing/housing-related-spending/> on 18/04/2024 5:03 PM

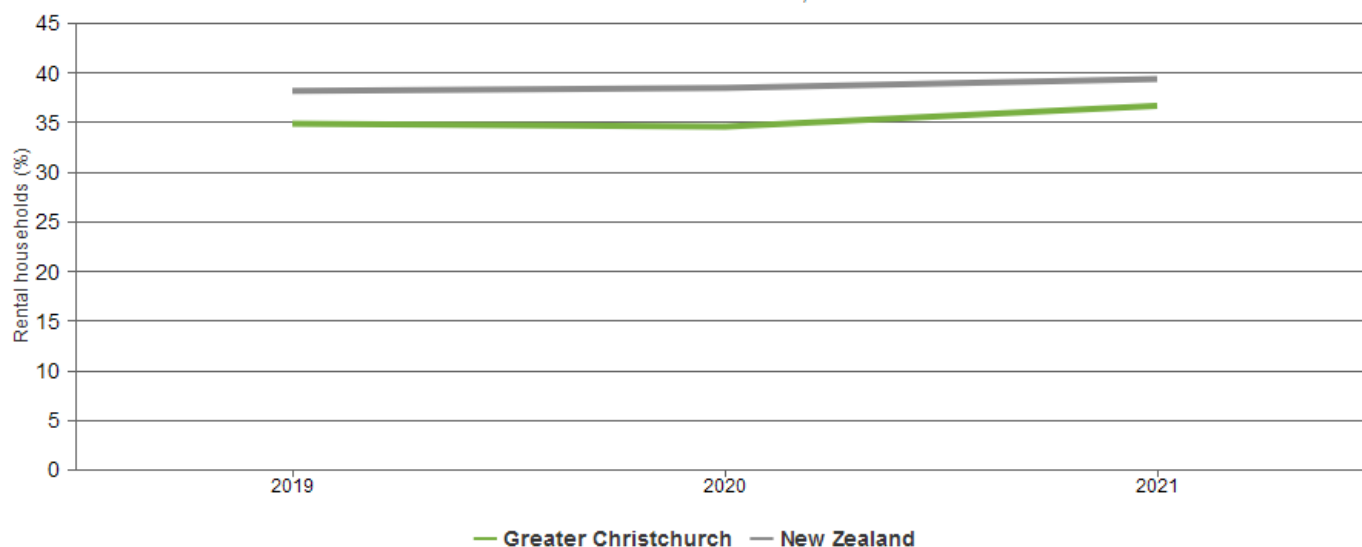
Housing affordability is largely influenced by income, supply, and demand, and is sensitive to any changes that can place people's income under pressure. The 'spending on housing' indicator provides a picture of whether housing is becoming more or less affordable over time for renters and home owners (based on income data, rent/mortgage payments, rates and insurance; adjusted for household size). The 'spending on housing' indicator considers whether a household is spending more or less than 30 percent of its gross household income on housing costs. The 30 percent threshold does not imply that spending 30 percent of gross household income is or is not affordable. Determining affordability depends on each household's circumstances and expectations of what qualifies as an acceptable standard of living [11].

This indicator presents the proportion of households that spend more than 30 percent of gross household income on housing, for renters and for homeowners, for greater Christchurch and New Zealand. Higher proportions indicate less affordable housing.



The figure shows that the proportion of all homeowner households in greater Christchurch that spent over 30 percent of their gross household income on housing costs decreased from 15.8 percent in 2020 to 15.2 percent in 2021. By this measure, for the period 2020 to 2021, home ownership appears to have been less affordable in greater Christchurch compared with New Zealand overall.

Figure 2.2: Proportion of renter households that spend more than 30% of gross household income on housing, in greater Christchurch and New Zealand, 2019–2021



The figure shows that the proportion of renter households in greater Christchurch spending over 30 percent of their gross household income on housing costs was relatively stable between 2019 and 2021 (34.6 percent in 2019, 36.7 percent in 2021). By this measure, for the period 2019 to 2021, spending on rental housing has generally been lower for greater Christchurch renters compared with renters in New Zealand overall.

#### Data Sources

**Source:** Statistics New Zealand. This work is based on/includes customised Stats NZ's data which are licensed by Stats NZ for re-use under the Creative Commons Attribution 4.0 International licence.

**Survey/data set:** Household Economic Survey to June 2021. Custom data request for greater Christchurch region.

**Source data frequency:** Annually.

Metadata for this indicator is available at <https://www.canterburywellbeing.org.nz/our-wellbeing/index-data>

## REFERENCES

---

This is the full reference list for **Housing**.

- 1 Ministry of Social Development (2016) *The Social Report 2016: Te pūrongo oranga tangata*. Wellington: Ministry of Social Development.
- 2 Howden-Chapman P (2004) Housing standards: A glossary of housing and health. *Journal of Epidemiology and Community Health* 58: 162-168.
- 3 National Health Committee (1998) *The social, cultural and economic determinants of health in New Zealand: Action to improve health*. Wellington: The National Advisory Committee on Health and Disability.
- 4 Thomson H, Thomas S, Sellstrom E, Petticrew M (2013) Housing improvements for health and associated socio-economic outcomes. *Cochrane Database Syst Rev*: Cd008657.
- 5 Baker MG, Goodyear R, Telfar Barnard L, Howden-Chapman P (2012) *The Distribution of Household Crowding in New Zealand: An analysis based on 1991 to 2006 Census data*. Wellington: He Kainga Oranga / Housing and Health Research Programme, University of Otago.
- 6 Carter D, Sharp S, British Medical Association (2003) *Housing and health: Building for the future*. London: British Medical Association.
- 7 Howden-Chapman P, Matheson A, Crane J, Viggers H, Cunningham M, et al. (2007) Effect of insulating existing houses on health inequality: Cluster randomised study in the community. *BMJ* 334: 460.
- 8 Howden-Chapman P, Pierse N, Nicholls S, Gillespie-Bennett J, Viggers H, et al. (2008) Effects of improved home heating on asthma in community dwelling children: Randomised controlled trial. *BMJ* 337.
- 9 Mitchell I, O'Malley S (2004) How affordable is housing in New Zealand and what strategies are available to reduce housing stress? Social Policy, Research and Evaluation Conference, 25–26 November. Wellington.
- 10 Bentley A, He kāinga ora he hāpori ora | Ministry of Housing And Urban Development (2022) Change in housing affordability indicators Concepts, sources, and methods. Wellington: He kāinga ora, he hāpori ora | Ministry of Housing And Urban Development.
- 11 Ministry of Business Innovation Employment (2017) *Housing Affordability in New Zealand: Methodology of HAM version 1.0 10 May 2017*. Wellington: Ministry Of Business, Innovation & Employment.
- 12 Miller S, Suie S, Bycroft C (2018) *Comparing housing information from census and tenancy bond data*. Wellington: Statistics New Zealand.
- 13 Baker MG, McDonald A, Zhang J, Howden-Chapman P (2013) *Infectious Diseases Attributable to Household Crowding in New Zealand: A systematic review and burden of disease estimate*. Wellington:.
- 14 Crothers C, Kearns R, Lindsey D (1993) Housing in Manukau City: Overcrowding, Poor Housing and Their Consequences *Working Papers in Sociology, University of Auckland* 27.
- 15 Evans GW (2003) The built environment and mental health. *Journal of Urban Health* 80: 536-555.
- 16 Te Whatu Ora | Health New Zealand - Waitaha Canterbury (2023) *The Canterbury Wellbeing Survey: Report prepared by NielsenIQ for Te Whatu Ora and partnering agencies*. Christchurch: Te Whatu Ora | Waitaha Canterbury.