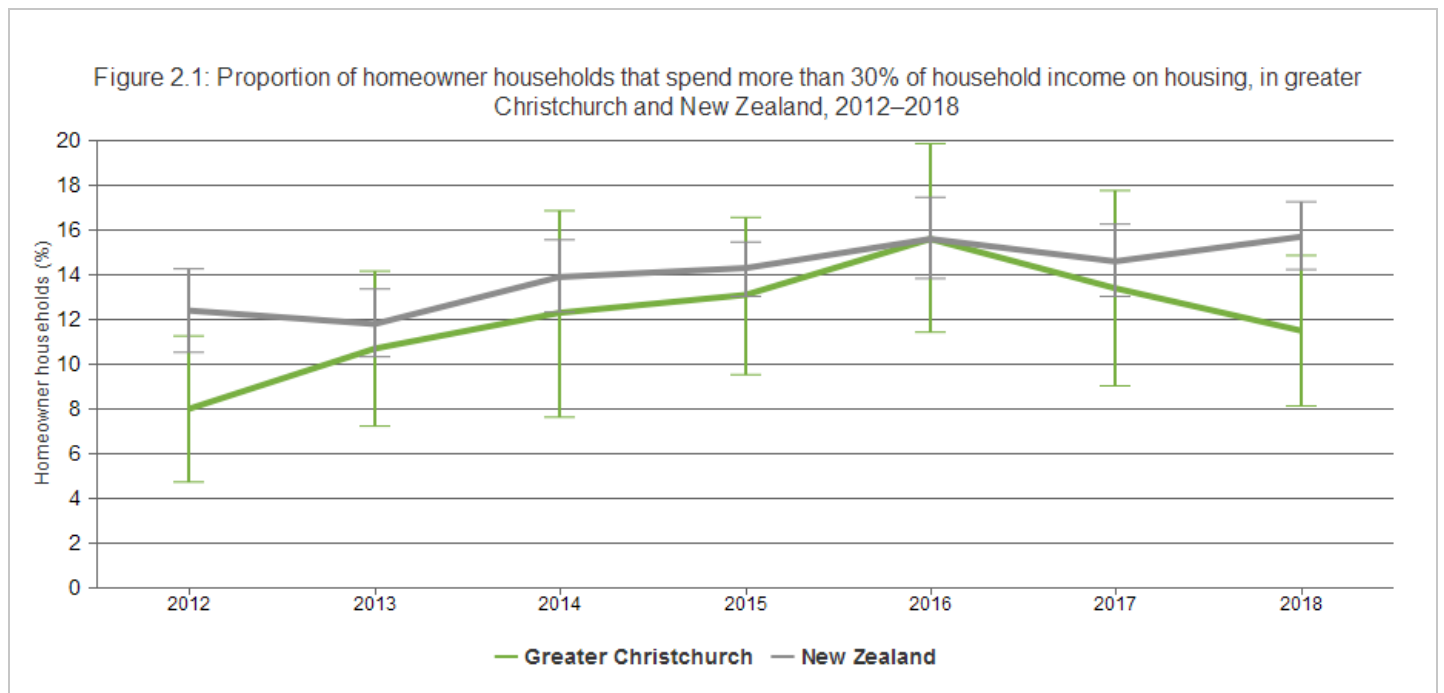


Housing: Housing-related spending

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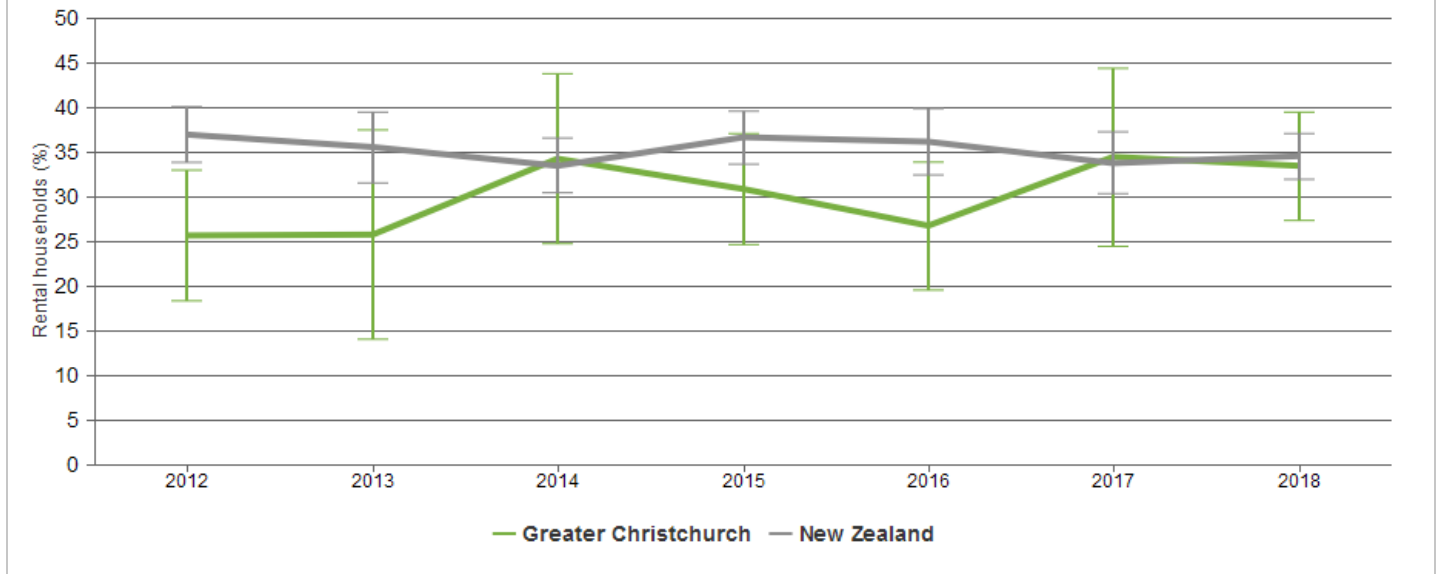
Housing affordability is largely influenced by income, supply, and demand, and is sensitive to any changes that can place people's income under pressure. The 'spending on housing' indicator provides a picture of whether housing is becoming more or less affordable over time for renters and home owners (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 income on housing costs. The 30 percent threshold does not imply that spending 30 percent of 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 [10].

This indicator presents the proportion of households that spend more than 30 percent of 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 income on housing costs decreased from 13.4 percent in 2017 to 11.5 percent in 2018 (however, this drop is not statistically significant). By this measure, for the period 2012 to 2018, home ownership appears to have been more affordable in greater Christchurch compared with New Zealand overall, although the differences shown are not statistically significant at any time-point.

Figure 2.2: Proportion of renter households that spend more than 30% of household income on housing, in greater Christchurch and New Zealand, 2012–2018



The figure shows that the proportion of renter households in greater Christchurch spending over 30 percent of their income on housing costs was stable between 2017 and 2018 (34.5 percent in 2017, 33.5 percent in 2018; difference not statistically significant). By this measure, for the period 2012 to 2016, spending on housing has generally been lower for greater Christchurch renters compared with renters in New Zealand overall. In 2017 and 2018, spending on housing for renters in greater Christchurch was similar to New Zealand overall. No differences shown are statistically significant, with the exception of a significantly lower proportion for greater Christchurch in 2012.

Data Sources

Source: Statistics New Zealand.

Survey/data set: Household Economic Survey to June 2018. 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>

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