Housing: Housing-related spending

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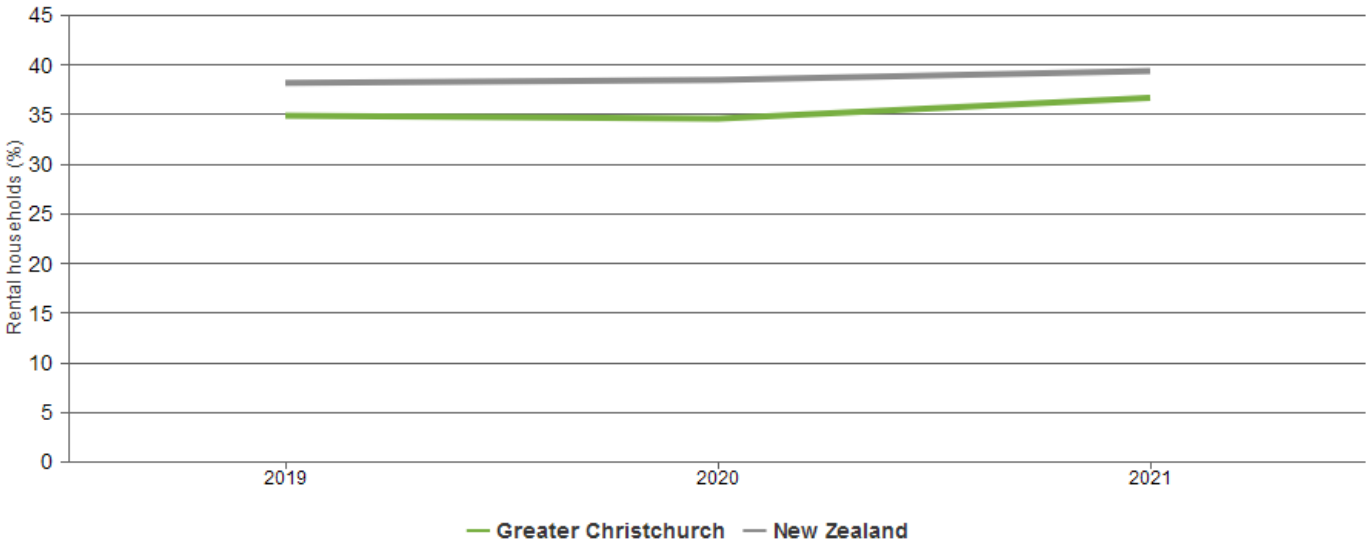
Housing affordability is largely influenced by income, supply, and demand, and is sensitive to any changes that can place people's income under pressure. The 'spending on housing' indicator provides a picture of whether housing is becoming more or less affordable over time for renters and home owners (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 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.

Figure 2.1: Proportion of homeowner 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 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.



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

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