



The Intermediate Housing Market in New Zealand

PREPARED BY

DTZ New Zealand

FOR THE

**Centre for Housing Research,
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Research Report

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Prepared for:
Centre for Housing Research
Aotearoa New Zealand

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1.0 Executive Summary

1.1 Introduction

The aim of the research is to improve our understanding of trends in the intermediate housing market in New Zealand and to investigate the market, social, and policy implications of these trends. The objective of this research is to profile and size the nature of the intermediate housing market in New Zealand. The key issues for investigation are:

- The demographic and spatial distribution of the intermediate housing market in New Zealand between 1996 and 2006;
- The projected demographic and spatial distribution of the intermediate housing market in New Zealand to 2011 and 2016; and
- The implications of the report's findings in a property market, social and policy context.

The size of the intermediate housing market, in both absolute terms and relative to the total private rental market, is one measure of housing affordability for first home buyers. In the context of this report the intermediate housing market is defined as households:

- Currently in the private rental market;
- That have at least one member of the household in paid employment; and
- That cannot afford to buy a house at the lower quartile house price under standard bank lending criteria.

For the purposes of this analysis bank lending criteria is assumed to include; a 10% deposit, no more than 30% of the household's gross income paid in mortgage expenses, and the mortgage lent at the one year fixed mortgage interest rate.

1.2 Intermediate Housing Market

There are three key household groups in the private rental market, namely: intermediate housing market households; relatively-well-off renter households; and not-in-work renter households. The key focus in this report is on the intermediate housing market and its relationship to the overall private rental market.

Table 1.1 presents the change in the size of the three key groups within the private rental market.

Table 1.1: Change in the Size of the Key Groups in the Private Rental Market

Year	Intermediate Renter		Not-in-Work Renter		Relatively-Well-Off Renter		Total Private Renter Households
	Households	Change	Households	Change	Households	Change	
1996	70,300		49,200		87,100		206,600
2001	72,300	2,000	66,700	17,500	139,800	52,700	278,800
2006	187,300	115,000	59,400	-7,300	75,300	-64,500	322,000

Source: DTZ

The size of the intermediate housing market is driven by a number of factors and these include:

- Household income;
- Mortgage interest rates;
- House price trends;
- Household growth rates; and
- Bank lending criteria.

The absolute size of the intermediate housing market remained relatively constant between 1996 (70,300) and 2001 (72,300). While house prices and the number of households in the private rental market increased, household incomes also increased, while interest rates fell. These trends effectively cancelled each other out. Between 2001 and 2006, house price inflation, combined with growth in the size of the private rental market and an increase in interest rates more than off-set the increase in household incomes. As a consequence, the size of the intermediate housing market more than doubled from 72,300 to 187,300 households.

The affordability of owner occupier housing as measured by the relative size of the intermediate housing market declined across all regions between 1996 and 2006. New Zealand wide the relative size of the intermediate housing market increased from 34% of the private rental market in 1996 to 58% in 2006. The least affordable regions in 2006 included Tasman (intermediate households 72% of the private rental market), Marlborough (71%), Auckland (64%), Nelson (63%), and Canterbury (62%). The most affordable regions included Otago (47%), Gisborne (45%), Taranaki (42%), Manawatu-Wanganui (42%), Southland (34%) and the West Coast (30%).

In 2006 there were 187,300 households in the intermediate housing market. Thirty-six percent of all intermediate households or 68,000 households were in Auckland, 14% or 25,500 households in Canterbury, 12% or 21,700 households in Wellington, 10% or 18,500 households in the Waikato and 7% of all intermediate households or 13,000 households in the Bay of Plenty. These five regions together accounted for 79% of all intermediate housing market households in 2006.

In absolute terms the number of intermediate households in Auckland did not change between 1996 (30,600) and 2001 (31,600). However, between 2001 and 2006 there was a significant increase in the size of the intermediate housing market in Auckland to 68,000 households. It was the other large metropolitan regions, however, that showed the most marked increases in the size of their intermediate housing markets over this period with Canterbury's increasing from 8,000 to 25,500 households, Wellington's from 7,400 to 21,700 and the Waikato's increasing from 7,200 to 18,500 households.

Key demographic characteristics of the intermediate housing market in 2006 included:

- The majority of intermediate housing market households (117,190 households – 63%) had their reference person aged less than 40 years of age. This proportion has not changed significantly over the ten year period between 1996 and 2006;
- Households where the highest qualification gained was a school based certificate made up the largest portion of intermediate housing market households (78,300 households – 42%) followed by households with post secondary qualifications (67,500 households – 36%). These trends were more pronounced in 2006 than in 1996;
- Blue collar¹ households (43,950) accounted for 26% of intermediate housing market households, white collar² households (41,270) for 25%, pink collar³ households (34,940) for 21% and 'other' households (46,710) for 28% of intermediate housing market households;
- Households where the reference person was employed in the retail trade sector made up the largest defined portion of intermediate housing market households (16,010 households – 10%), followed by households in the manufacturing sector (14,580 households – 9%), households in the health and community sector (13,180 households – 8%) and households where the reference person was employed in the accommodation, café and restaurant sector (11,130 households – 7%);
- The majority of intermediate housing market households were European households (110,280 households – 60%), followed by Maori households (27,170 households – 15%), Asian households (18,680 households – 10%) and 'other' households (18,060 households – 10%);
- Households with three or fewer residents made up the majority of the intermediate housing market (149,880 households – 76%). This pattern has not changed significantly between 1996 and 2006;
- The highest proportion of intermediate housing market households were one-person households (48,350 households – 26%) and couple-with-children households (41,770 households – 22%) followed by couple-only households (30,020 households – 16%) and one-parent households (28,800 households – 15%);
- Households with children in them (one-parent and couple-with-children households) make up 37% (70,570 households) of intermediate housing market households. This percentage should be considered an absolute minimum given that children are likely to be present in most other household types with the exception of one-person, couple-only and other-couples households; and
- Households with two or fewer sources of income make up the majority of the intermediate housing market (151,690 households – 81%).

¹ Trades, Plant & Machinery and Elementary

² Managers, Professionals and Associated Professionals

³ Clerks, Service and Sales

1.3 Intermediate Housing Market Projections

Projections of the size of the intermediate housing market in 2011 and 2016 have been made based on scenarios that take into account income growth, changes in interest rates and house price growth. Six scenarios have been developed. These are presented in Table 1.2 and include an estimate of the total number of intermediate housing market households as well as the projected intermediate households as a percentage of the total private rental market.

Nominal household incomes under all scenarios have been grown at an average rate of 2.5% per annum over the 2006 to 2016 period. The interest rate under Scenario 1 is 9.8% and under the other five scenarios the interest rate is 7.5%. Nominal house price growth⁴ under the six scenarios is as follows:

- Scenario 1 – 0% per annum over 2008 to 2011 and over 2011 to 2016;
- Scenario 2 – 0% per annum over 2008 to 2011 and over 2011 to 2016;
- Scenario 3 – 0% per annum over 2008 to 2011 and 5% per annum over 2011 to 2016;
- Scenario 4 – 0% per annum over 2008 to 2011 and 7.5% per annum over 2011 to 2016;
- Scenario 5 – negative 4.5% per annum over 2008 to 2011 and 0% per annum over 2011 to 2016; and
- Scenario 6 – negative 4.5% per annum over 2008 to 2011 and 5% per annum over 2011 to 2016.

⁴ House price growth to March 2008 is actual.

Table 1.2: Intermediate Housing Market Projections

	Households	% of Private Rental Market
Scenario 1: Nil House Price Growth & a 9.8% Interest Rate		
2006	187,261	58%
2011	225,219	55%
2016	238,950	52%
Scenario 2: Nil House Price Growth		
2006	187,261	58%
2011	200,883	49%
2016	225,219	49%
Scenario 3: Moderate House Price Growth		
2006	187,261	58%
2011	200,883	49%
2016	253,537	56%
Scenario 4: High House Price Growth		
2006	187,261	58%
2011	200,883	49%
2016	282,332	62%
Scenario 5: Negative House Price Growth		
2006	187,261	58%
2011	172,778	42%
2016	165,100	36%
Scenario 6: Low House Price Growth		
2006	187,261	58%
2011	172,778	42%
2016	219,051	48%

Source: DTZ

Refer to Section 4.3, Table 4.3 and accompanying narrative where greater detail on the methodology and assumptions driving these scenarios can be found.

These results suggest that even with a significant fall in interest rates, from 9.8% to 7.5%, and household incomes increasing at 2.5% per annum only under conditions of negative, no or low house price growth is the relative size of the intermediate housing market likely to fall in the period to 2016.

At the same time the absolute size of the intermediate housing market is likely to continue to increase under all scenarios, with the exception of the negative house price growth scenario, driven in part by the decline in home ownership rates and the absolute growth in the number of households.

1.4 Policy Implications

The projected growth in the intermediate housing market needs to be considered in the wider context of the growth projected for the renter market overall. The number of renter households is projected to increase over the 2006 to 2016 period by slightly less than 30%, or 151,890 households⁵, with slightly less than 43% of the increase in renter households projected to be in Auckland. The projected growth in the renter market generally and the intermediate housing market specifically has a number of potential implications in a policy context. These include:

- In the absence of rents declining, and possibly rising, plus increased demand for rentals, there could be significant additional pressure on the accommodation supplement particularly in high cost regions. Additional unexpected and unbudgeted expenditure on social services and housing support poses additional financial risks for Government;
- Renters have become a more diverse group incorporating more households consisting of couples-with-children and older renters. As these households remain in the market they have the potential for out-competing other households. This means that there is a real possibility that those households that have traditionally relied on the private rental sector could be increasingly marginalised in the market. The housing circumstance of these households could become more problematic and may result in increased overcrowding, tenancy turnover and increased demands for housing assistance and a requirement for greater targeting or other adjustments;
- The growth in the intermediate housing market and need for adequate affordable housing has economic development consequences particularly in fast growing regions such as the Bay of Plenty and Nelson, Tasman, Marlborough which depend upon low wage service industries such as tourism and labour intensive low wage land based industries such as horticulture. Failure to provide adequate, affordable, local housing options for those in the intermediate housing market can impact upon not only the efficiency of the local labour market and in particular labour availability, but also can lead to sub-optimal settlement and commute patterns;
- The economic consequences of a growing intermediate housing market are not, however, restricted to fast growth regions and low wage industry sectors. There are also implications for the mainstream economy from the growing inability of workers in 'essential' occupations such as police, nurses and teachers to buy in areas in which they work. Again, failure to provide the desired local housing options for these 'key workers' can impact upon the efficiency of the local labour market and in particular labour availability in these key occupations;

⁵ This compares with the growth of 4.1% projected in the number of owner households (43,010) over the same period.

- The significance of home ownership in the wealth building strategies of New Zealanders' means that those households' restricted to the intermediate housing market ability to save and accumulate wealth for old age could be adversely affected. This has implications for the quantum and type of consumption support government may have to provide during old age for those confined for most of their lives to the private rental market;
- Home ownership and the stability it provides is associated with a range of positive educational, health and social outcomes. A key challenge for government housing policy is how, in the context of a growing intermediate housing market, with growing numbers of life-long renters, these benefits might also be secured by those unable for reasons of affordability to secure home ownership; and
- The intermediate housing market in the Auckland region in 2006 accounted for 36% of the overall intermediate housing market. Moving forward between 45% and 60% of the growth in the intermediate housing market is projected to be in Auckland. Given this and in light of the acknowledged interdependencies and linkages between housing and economic and social outcomes, especially in large urban areas, it would seem that a specific policy focus and response is warranted in the case of Auckland.

Government has responded to the underlying trend in home ownership rates with a range of policy measures to both assist households into owning their own dwellings and to support social and third sector rental accommodation initiatives. However, the trend is such that these measures cannot address the housing needs of a substantial group of middle and low income households who do not meet the specified criteria. Consequently, the majority of the demand for rental accommodation has and will continue to be met by the private sector supported by the Government through the accommodation supplement mechanism. Even given a period of softer housing market conditions it is likely that there will be continued growth in the absolute size of the intermediate housing market.

Alternatively, housing policy can address the reasons for the growth in the intermediate housing market and decline in housing affordability by examining supply side constraints in the housing market. A key goal would be to ensure that construction costs and land costs are kept to a minimum consistent with other objectives (e.g. ensuring adequate building standard and appropriate land use). This would require planning and regulatory processes that enable the development of residential land, in-fill subdivision and the construction of new dwellings (single or multi unit). While measures that might deliver a more efficient housing market such as alleviating land-supply bottle necks, more efficient and economically equitable infrastructure provision, planning and building regulation efficiencies would undoubtedly assist affordability for those households in and seeking to leave the intermediate housing market it may be that a more focused suite of longer term policy solutions is required.

This could include on the supply side responses such as increasing the direct supply of affordable housing, both owner occupier and rental, through planning mechanisms, through capturing developer planning gain⁶ or through leasehold or other initiatives on Crown owned land. In the case of planning mechanisms we note that the Affordable Housing: Enabling Territorial Bill 2008 is currently before Parliament. The objective of the Bill is to provide Territorial Authorities with the statutory means to require an affordable housing contribution arising from development activity on behalf of the community. A related purpose is to prohibit the use of restrictive covenants that have the effect of excluding affordable or social housing.

⁶ Developer planning gain refers to the capital value increment that can accrue to a developer following a change in permitted land use, generally from a lower to higher value use.

On the demand side it could potentially include some adjustment to the incentives around housing investment. Currently 95% of New Zealand's housing stock is owned by the private sector either as owner occupiers or investors. Therefore policy which sought to influence house prices, affordability and home ownership rates by altering the opportunities and incentives available to home buyers and investors might be appropriate. New Zealand currently has a range of tax advantages, in comparison to some other jurisdictions, that favours housing over other investment options. There are a number of changes that could be made to the existing tax system that would probably contribute to a moderation in the growth of house prices over the long term through a reduction in investor demand. The political consensus currently, however, would appear to be against any significant alteration to taxes around housing in New Zealand.

The confluence of factors that have led to a rapid growth in the intermediate housing market in New Zealand are of relatively recent date and policy has only just begun to consider options for those moderate and low income households for whom home ownership, over a relatively brief period of time, has moved out of reach. It would seem likely that the majority of the demand for rental accommodation will be met by the private sector and will continue to place upward pressure on the relative size of the intermediate housing market even in a period of softer housing market conditions. There will be a growing need for better quality rental properties and for more long-term stable tenancies to ensure that this wider group can receive the social, education, and health benefits associated with stable, quality housing.

Great store has been placed on the emergence of a viable 'third sector' or not-for-profit sector to complement the owner market, private rental market and social housing sector. Similarly there has been discussion around the potential for institutional investment in the private rental sector. It is thought that these two providers/investors could potentially provide a range of affordable owner-occupier and rental housing options to meet a growing intermediate housing market need. They may also be able to take a longer term view resulting in better long term rental security and stability. Progress to date, both in terms of third sector and institutional investment, however, has been limited. It would appear that both options would to a greater or lesser extent require significant government assistance and/or subsidy.

1.5 Areas for Further Research

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

- Benchmark and monitor housing demand / affordability across housing markets and sub-markets where appropriate;
- Quantitative modelling to explain the variations in home ownership rates and the relative size of the intermediate housing market over time; and
- Development of appropriate databases and indices to monitor the growth and performance of the residential rental property market.

2.0 Introduction

The aim of the research is to improve our understanding of trends in the intermediate housing market in New Zealand and to investigate the market, social, and policy implications of these trends. The objective of this research is to profile and size the nature of the intermediate housing market in New Zealand by region. The key issues for investigation are:

- The demographic and spatial distribution of the intermediate housing market in New Zealand between 1996 and 2006;
- The projected demographic and spatial distribution of the intermediate housing market in New Zealand in 2011 and 2016; and
- The implications of the report's findings in a property market, social and policy context.

The concept of an 'intermediate housing market' was first put forward by the Mayor's Housing Commission for London in the report, *Homes for a World City*, published in November 2000. The intermediate housing market was defined by the Mayor's Housing Commission as "the intermediate group of people (on moderate incomes) who cannot normally gain access to social housing and who cannot afford to buy or rent at market prices" (Greater London Authority, 2000, pg. 42).

This report is based on data collated in the 1996, 2001 and 2006 censuses. Care must be taken when interpreting the trend in home ownership outcomes between the 2006 and previous censuses. The way in which Statistics New Zealand enquired about the tenure of dwellings has changed. This has reduced the compatibility of the results of the 2006 and previous censuses.

The report is divided into five sections. These include:

- Section 1 presents the report's executive summary;
- Section 2 introduces the report;
- Section 3 presents analysis of the intermediate housing market, specifically, the trend in the size of the intermediate housing market by demographic characteristic for 1996, 2001 and 2006;
- Section 4 presents analysis of future possible variations in the size of the intermediate housing market by region under a number of different scenarios; and
- Section 5 discusses possible implications of the report's findings in a market, social, and policy context.

3.0 Intermediate Housing Market

3.1 Introduction

The objective of this section of the report is to present the results of our analysis of the intermediate housing market. The intermediate housing market is a relative measure of the affordability of housing to first home buyers. The intermediate housing market is defined as those households:

- Currently in the private rental market;
- That have at least one member of the household in paid employment; and
- That cannot afford to buy a house at the lower quartile house price under standard bank lending criteria.

For the purposes of the analysis in this report the bank lending criteria is assumed to include; a 10% deposit, no more than 30% of the households gross income paid in mortgage expenses, and the mortgage lent at the one year fixed mortgage interest rate.

First, we present a summary of recent literature on the intermediate housing market. Second, we provide an overview of the three key household groups in the private rental market, namely: intermediate housing market households; relatively-well-off renter households; and not-in-work renter households. Third, we present the trend in the size of the intermediate housing market by demographic characteristic for 1996, 2001 and 2006. This analysis is based on census data. The household demographic characteristics included in the analysis are:

- Age;
- Highest qualification;
- Occupation group of the reference person;
- Industry group in which the reference person is employed;
- Ethnicity;
- Number of residents within the household;
- Household type; and
- Number of income sources within the household.

In addition, an analysis by length of tenure is also presented. Note, household income as a demographic characteristic across the intermediate housing market has not been considered as income is implicit in the intermediate housing market calculation.

3.2 Summary of Recent Literature

3.2.1 Introduction

The original objective of this summary of recent literature was to review the New Zealand and international literature published on the intermediate housing market since December 2006. It soon became apparent that very little has been published on the intermediate housing market over the last year and a half and so it was decided to widen the timeframe of reference back to when the concept first appeared in the literature in late 2000. It was also decided that some discussion was required around the related concepts of intermediate housing, workforce and key worker housing, and their relationship to the intermediate housing market.

This summary review will do two things. Firstly, consider the relationship of the intermediate housing market concept to intermediate housing, workforce housing and key worker housing. Secondly, consider the literature that has focused on the intermediate housing market. While a considerable amount of literature addresses intermediate housing in its various guises, there is relatively little that explicitly uses the concept of an intermediate housing market, as we have defined it in this report.

3.2.2 Intermediate Housing, Workforce Housing and Key Worker Housing

It is important at the outset to distinguish between the concept of the 'intermediate housing market' and concepts such as intermediate housing (United Kingdom – UK and Europe), workforce housing (United States - US) and key worker housing (UK). The latter three concepts, to varying degrees, focus on housing market products or interventions such as shared ownership, discounted ownership and cost rent schemes, which are affordable to working households that are ineligible for social rented housing, but cannot afford market housing. Intermediate housing, workforce housing, and key worker housing can include both rental and owner-occupier products.

Such schemes typically require an element of public subsidy or cross-subsidy. In England intermediate housing is defined in PPS3 (Planning Policy Statement 3) as '*Housing at prices and rents above those of social rent but below market prices or rents, and which meet the (affordable housing) criteria set out above. These can include shared equity products (e.g. Homebuy), other low cost homes for sale and intermediate rent*' (DTZ, 2007, pg. 21).

In the United States workforce housing refers to housing that is "affordable to working households that do not qualify for publicly subsidised housing, yet cannot afford appropriate market-rate housing in their community" (Urban Land Institute, 2007, pg. 4). In more specific terms workforce housing in the United States is defined as housing that is affordable to working households with incomes between 60 and 120 percent of the area medium income (AMI) for their Metropolitan Statistical Area (Urban Land Institute, 2007, pg.4).

Key worker housing, most commonly used in a UK context, more specifically refers to housing products provided for occupations deemed critical to certain local businesses or to providing essential community services. DTZ (2007, pg. 21) notes that while key worker housing in theory could be market housing, social rented housing or intermediate housing, it most commonly falls into the intermediate housing category.

The concept of the 'intermediate housing market', however, is different with the objective of intermediate housing market analyses being to identify the characteristics, size and geographic distribution of working households who cannot afford to purchase in their local communities based upon a range of defined affordability criteria. That is the target market that the intermediate housing market products should be being developed to serve. Wilcox (2005, pg. 11) notes, however, that in common with product focused analyses intermediate housing market analyses is needs-based, rather than demand-based.

3.2.3 The Intermediate Housing Market

An early precursor to the concept of an 'intermediate housing market' and its methodological basis can be found in the work of Glen Bramley (see for example 1990 and 2005) who has been undertaking local housing market affordability analyses for a number of decades in the UK⁷. Bramley has typically focused on the affordability of a specific form of shared ownership, and indicated the proportion of households who could afford shared ownership, but not outright ownership (see for example Bramley, 1990 and 2005).

The concept of an 'intermediate housing market' was, according to Chris Holmes in introductory remarks to a report by Steve Wilcox (*Affordability and the intermediate housing market*, Wilcox, 2005, pg. xi), first put forward by the Mayor's Housing Commission for London in the report, *Homes for a World City*, published in November 2000.

The intermediate housing market was defined by the Mayor's Housing Commission as "the intermediate group of people (on moderate incomes) who cannot normally gain access to social housing and who cannot afford to buy or rent at market prices" (Greater London Authority, 2000, pg. 42). It went on to say that for these households, "a range of new housing products are required – a new intermediate housing market – providing homes at below market prices" (Greater London Authority, 2000, pg. 42). New housing products according to the Mayor's Housing Commission might include discounted ownership, shared ownership, a range of new renting options, including cost renting and schemes purpose-designed for new entrants to the labour market.

⁷ Personal communication with Dr Steve Wilcox, 24 May 2008.

Two key observations about the Mayor's Housing Commission concept of the intermediate housing market can be made. First, the definition lacks specifics, with the Commission acknowledging as much when it recommends "That further research should be carried out as soon as possible into the requirement for intermediate housing for people on moderate incomes, including the criteria for determining priorities" (Greater London Authority, 2000, pg. 54). Second, it encapsulates not only households who cannot afford to buy at market prices, but also households who cannot afford to rent at market prices.

The first report to undertake more specific analysis of the intermediate housing market and add an operational definition was work by Steve Wilcox in the UK published in 2003 as *Can work – can't buy*. This report set out to provide, for the first time, consistent affordability analyses for every local authority area in England. Three types of affordability analyses were undertaken in the report including what Wilcox termed access analysis, which calculated the proportion of working households in each local authority area that would be unable to purchase a local property based on lower quartile prices (using Halifax house price data) for 4/5 room dwellings. Interestingly, in this report, Wilcox did not specifically use the term intermediate housing market to define this group.

The access analysis assumed a maximum mortgage of three times household income for working households with a household representative aged 20-39 years old. A maximum mortgage of three times household income was used based on long standing lender conventions and a five per cent deposit, based on the lower quartile figure for deposits by first time buyers. Wilcox notes, however, that the precise numbers and proportions will vary from one area to another, depending on the distributional profile of house prices and sizes, and household incomes in each area. He goes on to suggest that "while the access analysis does not provide an absolute measure of working households unable to purchase in any circumstances, it does provide a consistent measure of the relative difficulty of accessing even the lower end of the housing market" (Wilcox, 2003, pg.6).

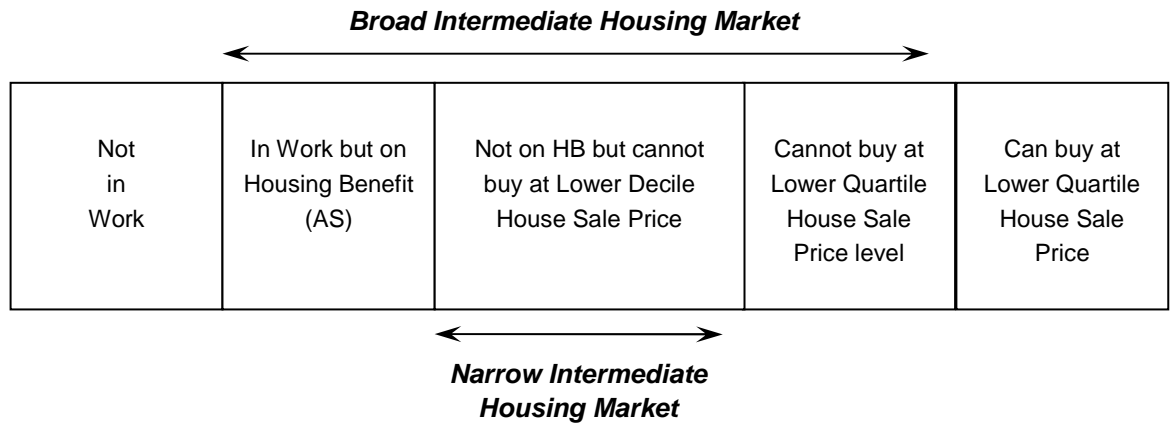
Westminster City in London was the highest ranked local authority area with only 10% of working households (20-39 years) able to buy at lower quartile house prices for 4/5 room dwellings. Overall London boroughs accounted for half of the local authority areas in the top twelve, the balance accounted for by five areas in the South West, and one in the South East. Subsequent work by Wilcox (2005, 2006) has updated and refined the original access analysis contained in the 2003 *Can work – can't buy* report.

The 2005 report titled *Affordability and the intermediate housing market: Local measures for all local authority areas in Great Britain* (Wilcox, 2005) defined two intermediate housing market (IHM) measures. One was a broad definition of the IHM, the other a narrow definition. They were as follows (Wilcox, 2005, pg. 11):

- Broad – the proportion of working households in each area unable to purchase at lower quartile house prices for two and three-bedroom dwellings; and
- Narrow – the proportion of working households in each area that can afford to pay a social rent without recourse to housing benefit but cannot purchase at lowest decile house prices for two and three-bedroom dwellings.

Figure 3.1 illustrates the relationship between these measures.

Figure 3.1: Broad and narrow intermediate housing markets



Source: Wilcox, 2005, pg.11

Wilcox (2005, pg.11) identifies three sub-sectors within the broad IHM:

- Working households unable to meet a social housing rent without recourse to housing benefit;
- The households in the narrowly defined IHM; and
- Households able to buy at lowest decile house prices but unable to buy at lower quartile house prices.

The analysis as in Wilcox (2003) was for households with a 'household representative person' aged from 20 to 39 years. The 2005 analysis assumed a maximum mortgage of 3.75 times household income for working households with a single adult earner, and 3.25 times household income for households with two (or more) adult earners. This assumption was based on 2003 data that showed that only a quarter of first home buyers were able to secure advances at higher levels relative to their incomes. An 18 per cent deposit was assumed, based on recent average levels for first-time buyers. In 2003 Wilcox had used adjusted Halifax house price data, but in his 2005 study was able to use more robust Survey of Mortgage Lenders (SML) data. The proportions of households falling within the IHM (and its sub-sectors) were modelled using data from the Annual Survey of Hours and Earnings showing the distribution of individual earnings in each local authority area.

Results of the analysis showed that three out of every five younger working households in London could not afford to buy at lower quartile house prices and fall into the broader IHM (Wilcox, 2005, pg. 13). These comprised 12.1% who cannot meet a social rent without recourse to the housing benefit, 35.0% that fall into the narrow IHM and 12.5% that can afford to buy at lowest decile house prices, but cannot afford to buy at lower quartile prices. The two other regions with the largest IHM's (as a proportion of all younger working households) were the South East and South West.

The local authorities in the narrow IHM 'top 40', that is those with the greatest proportion of younger households not on the housing benefit, but unable to buy at the lower decile level (ranging between 40% and 54% of younger households), were evenly split between London – 13 local authorities, the South East – 14 local authorities and the South West – 13 local authorities (Wilcox, 2005, pg. 13). In contrast there were three local authority areas where there was no narrowly defined IHM and ten areas where the narrow IHM comprised only 1% of all younger working households. Wilcox (2005, pg 16) observes that any investment in intermediate housing products in these areas would need to be justified primarily in terms of social inclusion or regeneration objectives.

He goes on to note that the IHM analysis necessarily focuses on the IHM at the level of the individual local authority because it is at this level that the most consistent and reliable data is available (Wilcox, 2005, pg. 16). Wilcox points out, however, that for some areas, other levels of analysis might be appropriate. For example, in those larger urban areas where housing markets are not structured by local authority boundaries and where there is the opportunity for cross-border movement the IHM analysis might overstate the problems faced by households wishing to purchase (Wilcox, 2005, pg.16). He suggests that an alternative approach might be to look at intermediate housing markets in terms of labour markets or groups of local authorities combined.

Wilcox concludes his 2005 report by citing some policy issues for intermediate housing market schemes arising from the analysis. Firstly, he notes that his analyses suggest that in many parts of Great Britain, there is significant potential for IHM schemes to bridge the gap between social renting and home ownership. He goes onto say, however, that the ability of households to move cross border to lower price areas, and the evidence that this is a major market dynamic, means that caution is required before significantly increasing the scale of existing IHM schemes. He also notes that the cyclical nature of the property market means that IHM schemes should ideally be expanded and contracted over the housing cycle, rather than in response to changing political and policy fashion.

Wilcox's 2005 report was updated in 2006 – *The geography of affordable and unaffordable housing: And the ability of younger working households to become home owners*. It essentially updates the 2005 report with more current data. A key advance it does make, however, is that in order to illustrate the potential impact of mobility in easing affordability constraints in large urban areas, it applies an alternative approach to the IHM analysis in London (Wilcox, 2006, pg.19).

Specifically, further analysis was undertaken which assumes that younger working households in London could move to a contiguous borough (or district) if there was cheaper housing in that area. Wilcox reports that the results from that analysis are significantly different to the analysis that examines the capacity of households to purchase only within their current locality (Wilcox, 2006, pg.19). For example, while Hammersmith and Fulham is the least affordable local authority area in London in terms of the proportion of younger working households that can afford to buy at lowest quartile house prices, Wilcox shows that if those households are willing and able to move to the cheaper contiguous borough of Hounslow their prospects of buying are significantly enhanced. Conversely, residents in some of the (relatively) cheaper areas in London that are bordered by more expensive boroughs cannot improve their housing market prospects by a similar move. Wilcox concludes by stating that such analyses must be regarded as illustrative because in practice, the potential for households to move will vary, and actual patterns of movement are considerably more complex than simple cross-border.

Wilcox (2006) was updated in 2007 – *Can't Buy: Can Rent – The affordability of private housing in Great Britain* (Wilcox, 2007b) and again in 2008 – *Can't Supply: Can't Buy – the affordability of private housing in Great Britain* (Wilcox, 2008). Both of these up-date reports essentially follow the same methodology used in Wilcox (2005 and 2006) although Hometrack house price data replaces the Survey of Mortgage Lenders (SML) data used in the 2005 and 2006 reports. One advance in Wilcox (2007) was to consider what a 10% reduction in house prices might do to the size of the IHM. Wilcox showed that a 10% house price reduction would reduce the proportion of younger working households in the narrow IHM from 25.2% to 20.1% in England as a whole, and from 34.0% to 28.6% in the South East, 31.5% to 25.5% in London, and 30.2% to 24.4% in the South East (Wilcox, 2007, pg. 4).

As far as we have been able to establish, Wilcox's intermediate housing market work has not been replicated in any market outside the UK except by DTZ (2007b) in New Zealand. As previously noted, however, a significant amount of research has been undertaken in both the UK, US and to a lesser extent Europe that focuses on the intermediate housing market from, what we have termed, a product perspective.

DTZ (2007b) defined the intermediate housing market as the proportion and number of working households unable to purchase a dwelling at the lower decile and lower quartile house price. DTZ estimated the size of the intermediate housing market in the Auckland region as at 1996, 2001 and 2006 and for the seven territorial local authorities. DTZ assumed:

- Normal lending criteria and assumed a maximum debt servicing ration of 30% of gross household income;
- A 25 year mortgage term using market interest rates as at June 1996, June 2001, and June 2006; and
- A 10% deposit.

DTZ showed that the size of the intermediate housing market had increased over the 1996 to 2006 period with the majority of the increase applicable to households who could no longer afford to buy a dwelling at the lower quartile house price. Specifically, between 1996 and 2006 the number of working households who could not afford to buy a dwelling at the lower quartile house price increased across the Auckland region from 16,300 households to 42,300 households, or by 260%, an increase of 26,000 households over the ten year period.

The comparable figure at the lower quartile house price was 20,400 households in 1996 increasing to 54,900 households in 2006, or by 169%, which was an increase of 34,500. DTZ noted that over the same period the number of households in the Auckland region increased by approximately 125%.

Of interest was the fact that the size of the intermediate housing market actually reduced between 1996 and 2001. DTZ considered this to be due primarily to a 3.3 percentage point fall in interest rates which had a significant impact on debt servicing capacity, even though house prices increased by 15.6% across the region. Over the 2001 to 2006 period DTZ, however, showed that the size of the intermediate housing market had increased by 239%. According to DTZ this was due to two main factors: house prices increasing by 72% across the region; and interest rates increasing by two percentage points adding to the level of debt servicing required.

In addition to DTZ (2007b) there have been a couple of other pieces of New Zealand research that have looked at the intermediate housing market, albeit not as explicitly as DTZ (2007b).

A report by Capital Strategy and SGS Economics and Planning (2007) for the Centre for Housing Research Aotearoa investigating the links between housing, work, infrastructure and regional development in the Bay of Plenty identified a growing intermediate housing market in the region comprising two key components. Firstly, working households on moderate incomes shut out of the home ownership market by a sustained surge in housing prices (Capital Strategy and SGS, 2007, pg. 162) and, secondly, working households on lower incomes in important but typically low paid jobs (e.g. shop staff, municipal officers and civil servants in administrative roles, hospitality workers, transportation sector operatives, health care support staff, etc) who are finding it increasingly difficult to access good affordable rental accommodation (Capital Strategy and SGS, 2007, pg. 195).

Capital Strategy and SGS saw the emergence of this intermediate housing market as the main way in which the 'affordable housing problem' in New Zealand had shifted dramatically in a very short space of time (Capital Strategy and SGS, 2007, pg. 162). "While the affordable housing needs of welfare dependent households remain acute, there is now also a pressing need to find innovative solutions to the affordable housing requirements of working households on moderate incomes". They went on to argue that "evidence compiled in this study adds to a trend in the wider literature challenging the continuing relevance of the two way segmentation of housing policy around market efficiency and safety nets" (Capital Strategy and SGS, 2007, pg. 163).

A report by the Department of the Prime Minister and Cabinet - DPMC (2008, pg.73) referred to "a growing group, sometimes described as the 'intermediate market' that cannot afford to service a mortgage at prevailing prices, interest rates and income, and are not eligible for state assistance through Housing New Zealand Corporation. The DPMC suggested that housing supply was not adequately adjusting to meet the demand for affordable home ownership from this group, resulting in a greater role for the private rental sector (DPMC, pg. 80).

3.3 Private Rental Market Subgroup Overview

In this section we provide an overview of the three key household groups in the private rental market, namely:

- Intermediate housing market households;
- Relatively-well-off renter households; and
- Not-in-work renter households.

Its key focus is on the intermediate housing market and its relationship to the overall private rental market.

Table 3.1 presents the change in the size of the three key groups within the private rental market.

Table 3.1: Change in the Size of the Key Groups in the Private Rental Market

Year	Intermediate		Not-in-Work Renter		Relatively-Well-Off Renter		Total Private Renter Households
	Households	Change	Households	Change	Households	Change	
1996	70,300		49,200		87,100		206,600
2001	72,300	2,000	66,700	17,500	139,800	52,700	278,800
2006	187,300	115,000	59,400	-7,300	75,300	-64,500	322,000

Source: DTZ

The size of the intermediate housing market is driven by a number of factors and these include:

- Household income;
- Mortgage interest rates;
- House price trends;
- Household growth rates; and
- Bank lending criteria.

The absolute size of the intermediate housing market remained relatively constant between 1996 and 2001. While house prices and the number of households in the private rental market increased, household incomes also increased, while interest rates fell. These trends effectively cancelled each other out. Between 2001 and 2006, house price inflation, combined with growth in the size of the private rental market and an increase in interest rates more than off-set the increase in household incomes. As a consequence, the size of the intermediate housing market more than doubled.

The relative size of the intermediate housing market is one measure of the affordability of housing to first home buyers. Effectively it is the portion of the private rental market that is working that cannot afford to buy a dwelling at the lower quartile house price. These households are those that are categorised as “Can Work Can’t Buy” in Britain (Wilcox, 2003).

The relative proportion of private renter households in the intermediate housing market fell between 1996 and 2001 from 34% to 26% before more than doubling between 2001 and 2006 to 58%. This reflects the significant decline in housing affordability in the second five year period.

Table 3.2 presents the trend in the three key groups in the private rental market by region.

Table 3.2: Private Rental Market by Key Groups and Regions

	Not-in-work Private Renters			Intermediate Housing Market			Relatively-Well-Off Renters		
	1996	2001	2006	1996	2001	2006	1996	2001	2006
Number of Households									
Northland	2,400	3,200	2,600	1,900	2,200	5,800	2,600	3,900	2,100
Auckland	12,600	18,500	17,500	30,600	31,600	68,000	18,400	39,300	20,400
Waikato	5,400	7,100	6,200	6,400	7,200	18,500	9,300	13,400	6,900
Bay of Plenty	4,000	5,500	4,900	4,600	5,600	13,000	5,200	8,100	4,000
Gisborne	600	900	800	600	400	1,500	1,000	1,800	1,000
Hawke's Bay	2,100	2,700	2,100	2,500	2,400	6,300	3,100	5,100	2,400
Taranaki	1,500	2,100	1,700	900	800	3,100	3,000	3,800	2,500
Manawatu-Wanganui	3,900	4,800	4,100	2,100	1,800	7,400	7,200	9,500	6,200
Wellington	4,300	6,000	5,900	6,400	7,400	21,700	13,800	19,100	11,000
Nelson	700	900	900	1,200	1,200	2,500	1,000	1,500	600
Tasman	400	500	500	1,000	1,000	2,100	600	1,000	300
Marlborough	400	500	400	700	600	2,000	800	1,300	400
West Coast	500	600	500	100	100	700	900	1,200	1,100
Canterbury	6,400	8,400	7,500	8,700	8,000	25,500	11,200	18,400	8,200
Otago	2,900	3,500	2,700	2,100	1,600	7,300	6,500	8,800	5,600
Southland	1,100	1,500	1,200	500	400	2,000	2,600	3,500	2,600
Total	49,200	66,700	59,500	70,300	72,300	187,400	87,200	139,700	75,300
Proportion of Total Private Rental Market									
Northland	35%	34%	25%	28%	24%	55%	38%	42%	20%
Auckland	20%	21%	17%	50%	35%	64%	30%	44%	19%
Waikato	26%	26%	20%	30%	26%	59%	44%	48%	22%
Bay of Plenty	29%	29%	22%	33%	29%	59%	38%	42%	18%
Gisborne	27%	29%	24%	27%	13%	45%	45%	58%	30%
Hawke's Bay	27%	26%	19%	32%	24%	58%	40%	50%	22%
Taranaki	28%	31%	23%	17%	12%	42%	56%	57%	34%
Manawatu-Wanganui	30%	30%	23%	16%	11%	42%	55%	59%	35%
Wellington	18%	18%	15%	26%	23%	56%	56%	59%	28%
Nelson	24%	25%	23%	41%	33%	63%	34%	42%	15%
Tasman	20%	20%	17%	50%	40%	72%	30%	40%	10%
Marlborough	21%	21%	14%	37%	25%	71%	42%	54%	14%
West Coast	33%	32%	22%	7%	5%	30%	60%	63%	48%
Canterbury	24%	24%	18%	33%	23%	62%	43%	53%	20%
Otago	25%	25%	17%	18%	12%	47%	57%	63%	36%
Southland	26%	28%	21%	12%	7%	34%	62%	65%	45%
Total	24%	24%	18%	34%	26%	58%	42%	50%	23%

Source: DTZ

Table 3.2 shows two aspects of the private rental market - the affordability of owner occupier housing in each region as measured by the relative size of the intermediate housing market and the scale of the intermediate housing market by region.

The affordability of owner occupier housing as measured by the relative size of the intermediate housing market declined across all regions between 1996 and 2006. The least affordable regions in 2006 included Tasman (intermediate housing market 72% of the private rental market), Marlborough (71%), Auckland (64%), Nelson (63%), and Canterbury (62%). The most affordable regions included Otago (47%), Gisborne (45%), Taranaki (42%), Manawatu-Wanganui (42%), Southland (34%) and the West Coast (30%).

In 2006 there were 187,400 households in the intermediate housing market. Thirty-six percent of all intermediate households or 68,000 households were in Auckland, 14% or 25,500 households in Canterbury, 12% or 21,700 households in Wellington, 10% or 18,500 households in the Waikato and 7% of all intermediate households or 13,000 households in the Bay of Plenty. These five regions together accounted for 79% of all intermediate housing market households in 2006.

In absolute terms the number of intermediate households in Auckland did not really change between 1996 (30,600) and 2001 (31,600). However, between 2001 and 2006 there was a significant increase in the size of the intermediate housing market in Auckland to 68,000 households. It was the other large metropolitan regions, however, that showed the most marked increases in the size of their intermediate housing markets over this period with Canterbury's increasing from 8,000 to 25,500 households, Wellington's from 7,400 to 21,700 and the Waikato's increasing from 7,200 to 18,500 households.

Auckland's proportion of all intermediate households was flat between 1996 and 2001 at 44%, but fell to 36% in 2006. Key metropolitan regions to increase their share of intermediate households between 2001 and 2006 were Canterbury (11% to 14%) and Wellington (10% to 12%).

Table 3.3 presents the trend in the size of the intermediate housing market by territorial local authority (TLA). Both the number of households in the intermediate housing market and the intermediate housing market as a percentage of the total private rental market are presented.

Table 3.3: Intermediate Housing Market by Territorial Local Authority

Local Authority	1996		2001		2006	
	Hhld	%	Hhld	%	Hhld	%
Far North District	320	12%	380	11%	2,210	62%
Whangarei District	430	13%	670	14%	3,380	73%
Kaipara District	90	11%	120	12%	630	64%
Rodney District	1,110	32%	1,340	26%	4,370	84%
North Shore City	3,630	36%	3,680	26%	10,990	77%
Waitakere City	1,900	26%	2,020	18%	8,080	73%
Auckland City	9,430	35%	9,180	25%	25,700	71%
Manukau City	1,640	18%	2,890	19%	10,090	66%
Papakura District	360	18%	470	17%	1,870	68%
Franklin District	0	0%	460	15%	2,010	68%
Thames-Coromandel District	340	22%	510	26%	1,700	88%
Hauraki District	100	12%	90	8%	690	64%
Waikato District	130	8%	180	7%	1,360	57%
Matamata-Piako District	180	12%	190	10%	1,120	61%
Hamilton City	1,950	24%	2,020	18%	7,930	72%
Waipa District	280	15%	360	15%	1,600	67%
Otorohanga District	30	8%	30	6%	240	48%
South Waikato District	70	5%	60	4%	420	26%
Waitomo District	40	8%	30	4%	170	25%
Taupo District	240	11%	390	14%	1,600	59%
Western Bay of Plenty District	290	17%	500	20%	1,970	81%
Tauranga City	1,240	23%	1,770	22%	6,230	79%
Rotorua District	420	11%	540	10%	2,670	52%
Whakatane District	220	13%	330	15%	1,420	63%
Kawerau District	20	6%	20	5%	200	45%
Opotiki District	50	11%	60	9%	380	58%
Gisborne District	280	13%	290	9%	1,770	57%
Wairoa District	30	7%	30	5%	130	24%
Hastings District	550	16%	600	13%	3,060	68%
Napier City	600	20%	700	17%	3,070	76%
Central Hawke's Bay District	60	9%	70	8%	330	37%
New Plymouth District	400	11%	450	10%	3,160	71%
Stratford District	30	7%	40	7%	250	47%
South Taranaki District	80	6%	80	5%	600	36%

Source: DTZ

Table 3.3: Intermediate Housing Market by Territorial Local Authority Continued

Local Authority	1996		2001		2006	
	Hhld	%	Hhld	%	Hhld	%
Ruapehu District	50	6%	30	3%	250	27%
Wanganui District	200	8%	220	7%	1,590	50%
Rangitikei District	50	6%	30	3%	300	33%
Manawatu District	140	11%	140	9%	880	56%
Palmerston North City	630	12%	700	12%	3,650	61%
Tararua District	50	6%	60	5%	350	30%
Horowhenua District	110	7%	140	7%	1,140	58%
Kapiti Coast District	250	14%	440	17%	1,920	74%
Porirua City	100	8%	240	10%	1,370	60%
Upper Hutt City	160	10%	280	13%	1,590	71%
Lower Hutt City	300	7%	590	10%	3,200	55%
Wellington City	2,260	17%	3,560	22%	10,350	64%
Masterton District	110	9%	160	9%	1,020	60%
Carterton District	30	10%	30	8%	210	55%
South Wairarapa District	40	10%	50	9%	300	53%
Tasman District	540	28%	610	24%	1,990	78%
Nelson City	550	20%	610	17%	2,590	73%
Marlborough District	260	14%	360	15%	1,690	70%
Kaikoura District	30	17%	30	14%	180	82%
Buller District	30	7%	30	5%	340	53%
Grey District	40	6%	40	5%	230	31%
Westland District	30	8%	30	6%	250	47%
Hurunui District	120	27%	60	11%	340	60%
Waimakariri District	170	15%	230	13%	1,250	72%
Christchurch City	3,640	19%	3,980	15%	18,020	70%
Selwyn District	90	11%	100	10%	750	72%
Ashburton District	100	9%	130	9%	750	53%
Timaru District	190	9%	200	8%	1,550	59%
Mackenzie District	30	10%	20	8%	130	50%
Waimate District	20	8%	10	3%	100	29%
Waitaki District	60	7%	70	7%	500	48%
Central Otago District	100	13%	130	14%	640	69%
Queenstown-Lakes District	480	31%	570	28%	1,580	79%
Dunedin City	800	11%	790	9%	5,490	62%
Clutha District	40	5%	30	3%	190	21%
Southland District	60	6%	60	5%	240	18%
Gore District	30	6%	30	4%	160	22%
Invercargill City	180	7%	190	6%	1,450	43%

Source: DTZ

The affordability of owner occupier housing, as measured by the size of the intermediate housing market, shows significant variations by TLA.

TLAs with the worst affordability in 2006 included:

- Thames-Coromandel - 88%;
- Rodney District – 84%;
- Kaikoura District – 82%;
- Western Bay of Plenty District – 81%;
- Queenstown Lakes District – 79%;
- Tauranga City – 79%;
- Tasman District – 78%;
- North Shore City – 77%;
- Napier City – 76%; and
- Kapiti Coast District – 74%.

Those TLAs with the worst affordability tend to be the fast growing non-metropolitan TLAs.

TLAs with the best affordability included:

- Southland District – 18%;
- Clutha District – 21%;
- Gore District – 22%;
- Wairoa District – 24%;
- Waitomo District – 25%;
- South Waikato District – 26%;
- Ruapehu District – 27%;
- Waimate District – 29%;
- Tararua District – 30%; and
- Grey District – 31%.

Those TLAs with the best affordability tend to be small, slow or not growing rural TLAs with low average house prices.

TLAs to show the most significant percentage point increases in the size of their intermediate housing markets relative to the private rental market over the 2001 to 2006 period were generally fast growing non-metropolitan TLAs such as Tauranga, Selwyn, Thames Coromandel, Waimakariri etc. Those to show the smallest percentage point increases were again smaller slow growing or no growth rural TLAs.

3.4 Analysis by Demographic Characteristic

The objective of this subsection of the report is to present our analysis of the intermediate housing market by demographic characteristic. The results of the full analysis by region are presented in Appendix One which shows that the New Zealand wide intermediate housing market demographic trends identified in the following pages generally hold best in the large metropolitan areas. Appendix Two tables show the same demographic data, but for the private rental market overall.

3.4.1 Intermediate Housing Market by Age Group

Table 3.4 presents the number and proportion of intermediate housing market households by the reference person's age group for 1996, 2001 and 2006. Note the reference person's response to the age question may differ from the response of the rest of the people in the household. Note also that the 65 years and over age group, unlike all other age groups shown in Table 3.4, contains more than one five year age group step.

Table 3.4: Intermediate Housing Market Households by Age Group

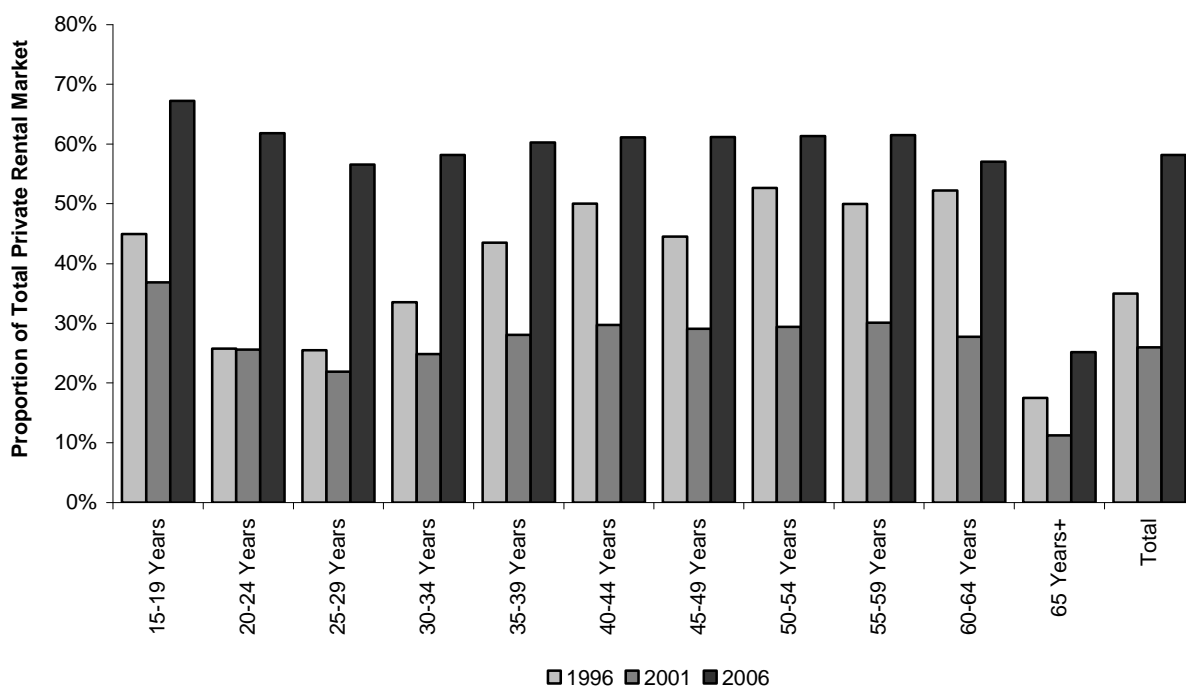
	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
15-19 Years	3,680	5%	3,800	5%	6,330	3%
20-24 Years	13,860	20%	10,480	15%	26,600	14%
25-29 Years	13,360	19%	10,860	15%	28,270	15%
30-34 Years	11,450	16%	11,270	16%	29,170	16%
35-39 Years	8,810	13%	10,590	15%	26,820	14%
40-44 Years	6,440	9%	8,540	12%	22,900	12%
45-49 Years	4,980	7%	5,820	8%	17,250	9%
50-54 Years	3,240	5%	4,400	6%	11,880	6%
55-59 Years	2,290	3%	2,910	4%	8,700	5%
60-64 Years	1,180	2%	1,920	3%	5,160	3%
65 Years +	980	1%	1,520	2%	4,190	2%
Total	70,270		72,110		187,270	

Source: DTZ

The majority of intermediate housing market households (117,190 households – 63%) are less than 40 years of age. This proportion has not changed significantly over the ten year period between 1996 and 2006. There are 65,890 intermediate housing market households aged 40-64 years or 35% of the total intermediate housing market. Households aged 65 and over (4,190 households) make-up a relatively small portion of the total intermediate housing market; however they increased in absolute numbers by over 150% between 2001 and 2006.

Figure 3.2 presents the intermediate housing market households as a percentage of the private rental market by age group.

Figure 3.2: Intermediate Housing Market Households' Share of the Total Private Rental Market by Age Group



Source: DTZ

The intermediate housing market in 2006 accounted for 58% of the total private rental market by age category. In 2006, across the majority of age groups, between 55% and 65% of private rental market households were intermediate housing market households. The only two age group exceptions were the 15 to 19 years age group where 67% of private renter households were intermediate housing market households and the 65 years and over age group where only 25% of private renter households were intermediate housing market households. Intermediate housing market households' share of the private rental market increased significantly between 1996 and 2006 across all age groups, but especially among younger age groups less than 40 years of age, reflecting the decline in housing affordability, and the growth in the relative size of the intermediate housing market.

Key regional variations included:

- The highest relative proportion of intermediate renters in 2006 was recorded in age groups aged less than 25 years in Tasman, Nelson and Marlborough;
- The lowest relative proportion of intermediate renters in 2006 was recorded in Southland across all age groups; and
- The small 'non sunshine' regions tended to have the lowest relative proportion of intermediate renters, whilst the faster growing larger centres and 'sunshine' regions had the highest.

3.4.2 Intermediate Housing Market by Highest Qualification

Table 3.5 presents the number and proportion of intermediate housing market households by highest qualification obtained by the reference person for 1996, 2001 and 2006. Note the reference person's response to the highest qualification question may differ from the response of the rest of the people in the household.

Table 3.5: Intermediate Housing Market Households by Highest Qualification

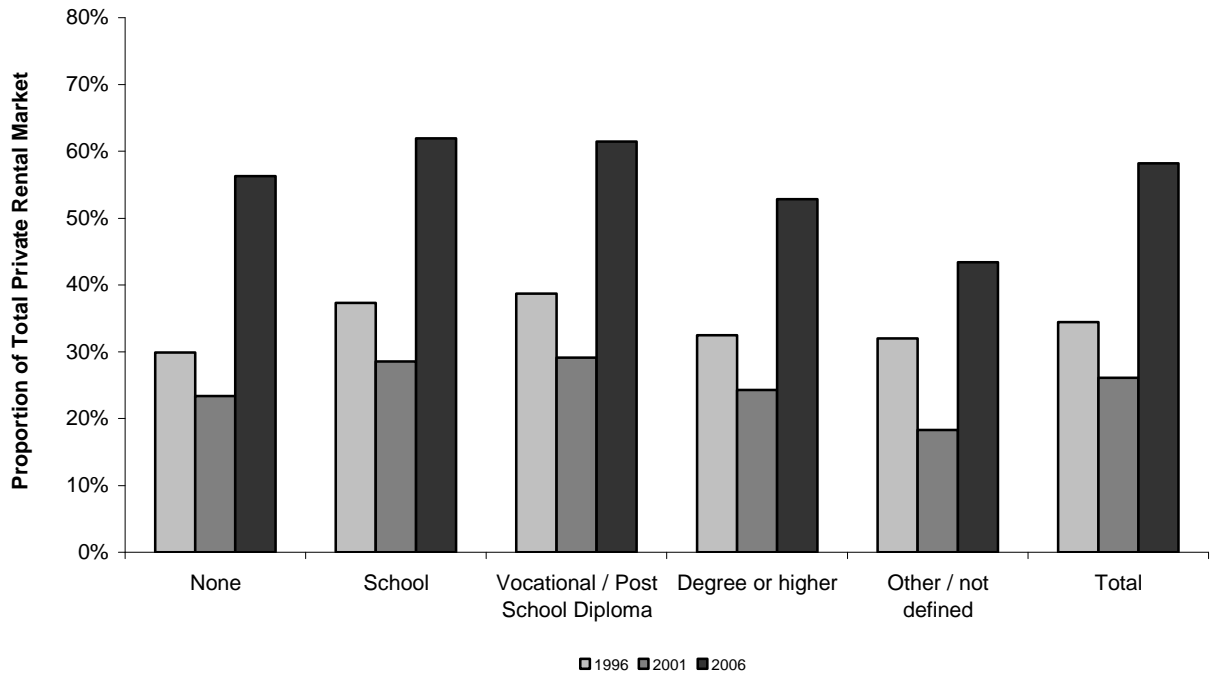
	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
None	16,200	23%	14,500	20%	35,200	19%
School	24,200	34%	29,100	40%	78,300	42%
Vocational / Post School Diploma	15,000	21%	15,400	21%	34,800	19%
Degree or higher	8,300	12%	9,600	13%	32,700	17%
Other / not defined	6,800	10%	3,900	5%	6,300	3%
Total	70,500		72,500		187,300	

Source: DTZ

Households where the highest qualification gained was a school based certificate made up the largest portion of intermediate housing market households in 2006 (78,300 households – 42%). Households with post secondary qualifications (vocational, diploma, degree or higher) made up the next largest portion of intermediate housing market households (67,500 households – 36%) These trends were more pronounced in 2006 than in 1996.

Figure 3.3 presents the intermediate housing market households as a percentage of the private rental market by highest qualification obtained by the reference person.

Figure 3.3: Intermediate Housing Market Households' Share of the Total Private Rental Market by the Highest Qualification Obtained



Source: DTZ

The intermediate housing market in 2006 accounted for 58% of the total private rental market by highest qualification category. In 2006 between 53% and 63% of private rental market households, regardless of highest qualification obtained (with the exception of 'other/not defined' households - 40% of the private renter market) were intermediate housing market households. While intermediate housing market households' total share of the private rental market increased significantly over the 1996 to 2006 period this pattern for the most part held.

Major regional variations included:

- Regions with high population growth, such as Nelson, Tasman, Marlborough and Auckland, appear to have the higher relative levels of intermediate renters in households with school level qualifications as their highest qualification; and
- Small regions with low population growth, such as Southland, West Coast, Gisborne and Hawkes Bay, appear to have the lowest relative levels of intermediate renters in households with master degrees or higher as their highest qualification.

3.4.3 Intermediate Housing Market by Occupational Group

Table 3.6 presents the number and proportion of intermediate housing market households by the reference person's occupational group for 1996, 2001 and 2006. Note the reference person's response to the occupation question may differ from the response of the rest of the people in the household. Also, the way in which Statistics New Zealand recorded occupational groups changed significantly in 2006 which means that the 1996 and 2001 figures are not directly comparable with the 2006 figures.

Table 3.6: Intermediate Housing Market Households by Occupational Group

	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
Managers	4,840	9%	4,540	8%	16,730	10%
Professionals & Associated Prof	11,310	20%	11,840	20%	24,540	15%
Clerks	8,440	15%	8,130	14%	19,460	12%
Services and Sales	10,660	19%	13,050	22%	15,480	9%
Trades	4,890	9%	4,190	7%	17,160	10%
Plant & Machinery	4,800	9%	5,180	9%	8,790	5%
Elementary	4,840	9%	5,160	9%	18,000	11%
Other	6,440	11%	6,610	11%	46,710	28%
Total	56,230		58,710		166,870	

Source: DTZ

In 2006 blue collar⁸ households (43,950) accounted for 26% of intermediate housing market households, white collar⁹ households (41,270) for 25%, pink collar¹⁰ households (34,940) for 21% and 'other' households (46,710) for 28% of intermediate housing market households. 'Other' households include all other occupational groups and individuals whose occupation was either not identifiable or not explicitly stated.

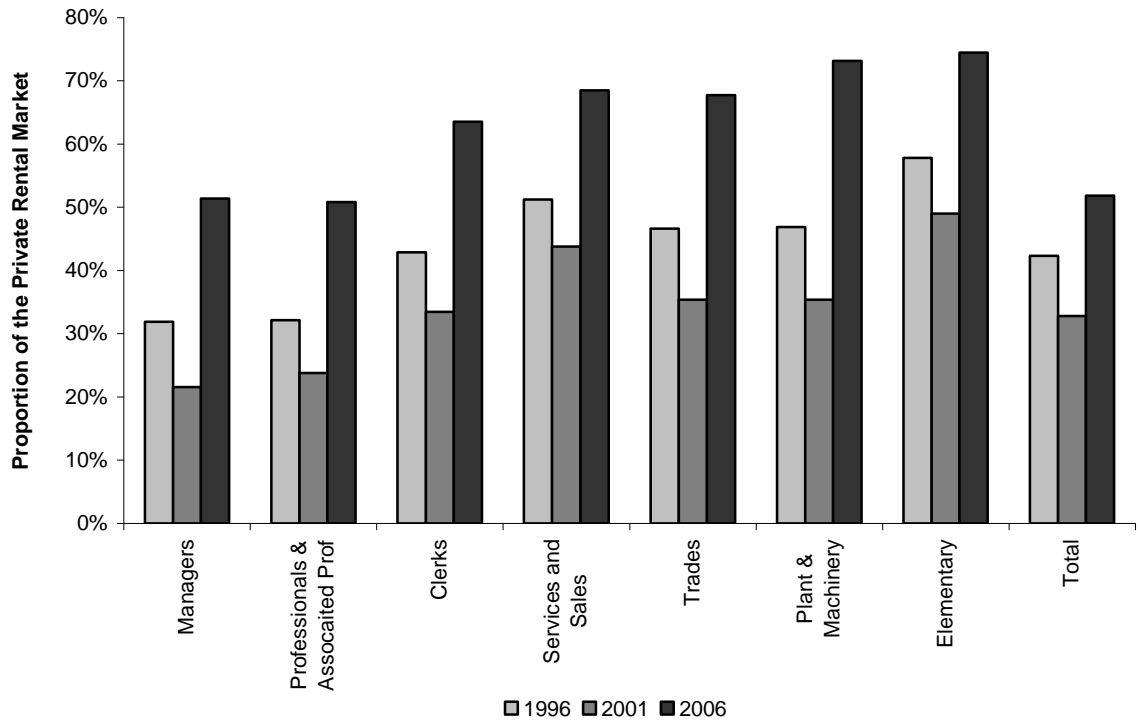
Figure 3.4 presents the intermediate housing market households as a percentage of the private rental market by the occupational group of the reference person.

⁸ Trades, Plant & Machinery and Elementary

⁹ Managers, Professionals and Associated Professionals

¹⁰ Clerks, Service and Sales

Figure 3.4: Intermediate Housing Market Households' Share of the Total Private Rental Market by Occupational Group



Source: DTZ

The intermediate housing market in 2006 accounted for 52% of the total private rental market by occupational category. In 2006 approximately 51% of white collar private rental market households were intermediate housing market households. This compares with between 64% and 68% of pink collar and between 68% and 74% of blue collar private rental market households that were intermediate housing market households at the same date. Intermediate housing market households' share of the private rental market increased significantly between 1996 and 2006 across all occupational groups, but by the most for white and blue collar intermediate housing market households.

3.4.4 Intermediate Housing Market by Industry Group

Table 3.7 presents the number and proportion of intermediate households by the industry group of the reference person's employment for 1996, 2001 and 2006. The way in which Statistics New Zealand recorded industry groups changed significantly in 2006 which means that the 1996 and 2001 figures are not directly comparable with the 2006 figures. Also, the reference person's response to the industry group question may differ from the response of the rest of the people in the household.

Table 3.7: Intermediate Housing Market Households by Industry Group

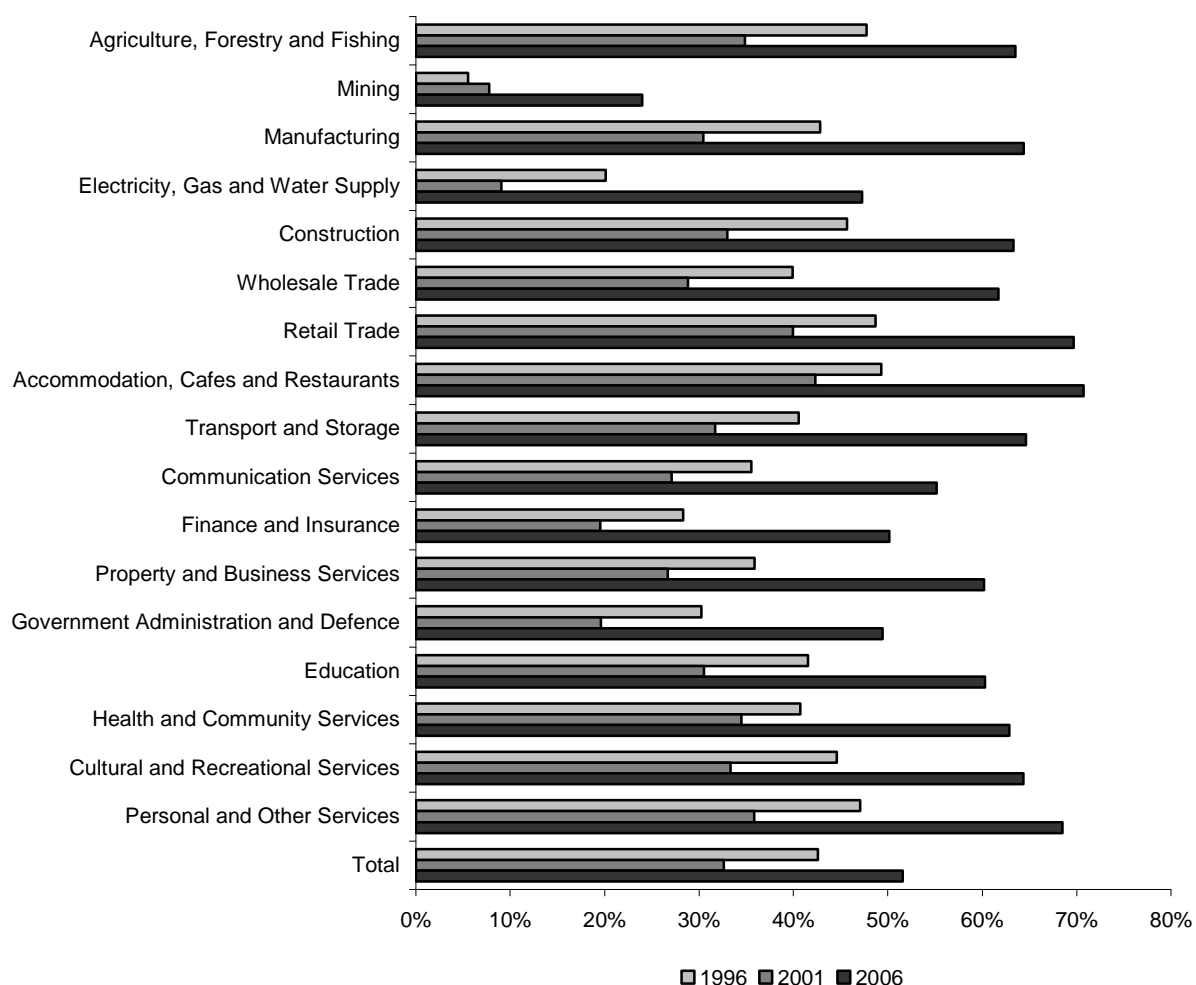
	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
Agriculture, Forestry & Fishing	3,700	7%	3,430	6%	6,870	4%
Mining	18	0%	20	0%	100	0%
Manufacturing	8,002	14%	6,550	11%	14,580	9%
Electricity, Gas & Water	135	0%	50	0%	500	0%
Construction	3,052	5%	2,790	5%	8,550	5%
Wholesale Trade	3,288	6%	2,950	5%	6,820	4%
Retail Trade	7,770	14%	8,670	15%	16,010	10%
Accom, Cafes & Restaurants	4,074	7%	4,970	9%	11,130	7%
Transport and Storage	2,067	4%	2,130	4%	6,150	4%
Communication Services	784	1%	740	1%	3,150	2%
Finance and Insurance	1,404	2%	1,170	2%	4,130	2%
Property & Business Services	5,538	10%	6,030	10%	3,570	2%
Government	1,723	3%	1,290	2%	4,990	3%
Education	3,450	6%	4,070	7%	10,090	6%
Health & Community	3,867	7%	5,720	10%	13,180	8%
Cultural and Recreational	1,723	3%	1,860	3%	2,770	2%
Personal and Other Services	2,636	5%	2,680	5%	6,180	4%
Other	3,171	6%	3,220	6%	47,340	28%
Total	56,552		58,320		166,120	

Source: DTZ

In 2006 households where the reference person was employed in the retail trade sector made up the largest defined portion of intermediate housing market households (16,010 households – 10%), followed by households in the manufacturing sector (14,580 households – 9%), households in the health and community sector (13,180 households – 8%) and households where the reference person was employed in the accommodation, café and restaurant sector (11,130 households – 7%). 'Other' households, of which there were 47,340, however, accounted for the largest proportion of all intermediate housing market households at 28%. 'Other' households include all other industry groups and individuals whose industry group was either not identifiable or not explicitly stated.

Figure 3.5 presents the intermediate housing market households as a percentage of the private rental market by the industry group of the reference person's employment.

Figure 3.5: Intermediate Housing Market Households' Share of the Total Private Rental Market by Industry Group



Source: DTZ

The intermediate housing market in 2006 accounted for 52% of the total private rental market by industry group. In 2006 71%, 70%, 69% and 64% of private rental market households with their reference person employed respectively in the accommodation, café and restaurant, retail trade, personal and other services, and cultural and recreation sectors were intermediate housing market households. All other private rental market households by industry group, with the exception of mining (24%), had at least 50% of their households in the intermediate housing market. Intermediate housing market households' share of the private rental market increased significantly between 1996 and 2006 across all industry groups.

Major regional trends included:

- The industry groups recording the highest relative proportion of intermediate renters included: agricultural, forestry and fishing; manufacturing; retail trade; and accommodation and food retailing in the faster growing regions such as Auckland, Nelson, Tasman and Marlborough; and
- The industry groups recording the lowest relative proportion of intermediate renters included: finance and insurance; government administration and education in the slower growing regions such as Southland, West Coast, Taranaki and Gisborne.

3.4.5 Intermediate Housing Market by Ethnicity

Table 3.8 presents the number and proportion of intermediate households by the reference person's ethnicity for 1996, 2001 and 2006. Caution needs to be exercised in the interpretation of ethnicity tenure data. The ethnicity question is one of several census questions in which people may provide more than one response. Also, for the 2006 Census, Statistics New Zealand introduced two new categories, New Zealander and Middle Eastern / Latin American / African. In addition the ethnicity response used in this analysis is the response of the reference person. The reference person's response to the ethnicity question may differ from the response of the rest of the people in the household.

Table 3.8: Intermediate Housing Market Households by Ethnicity

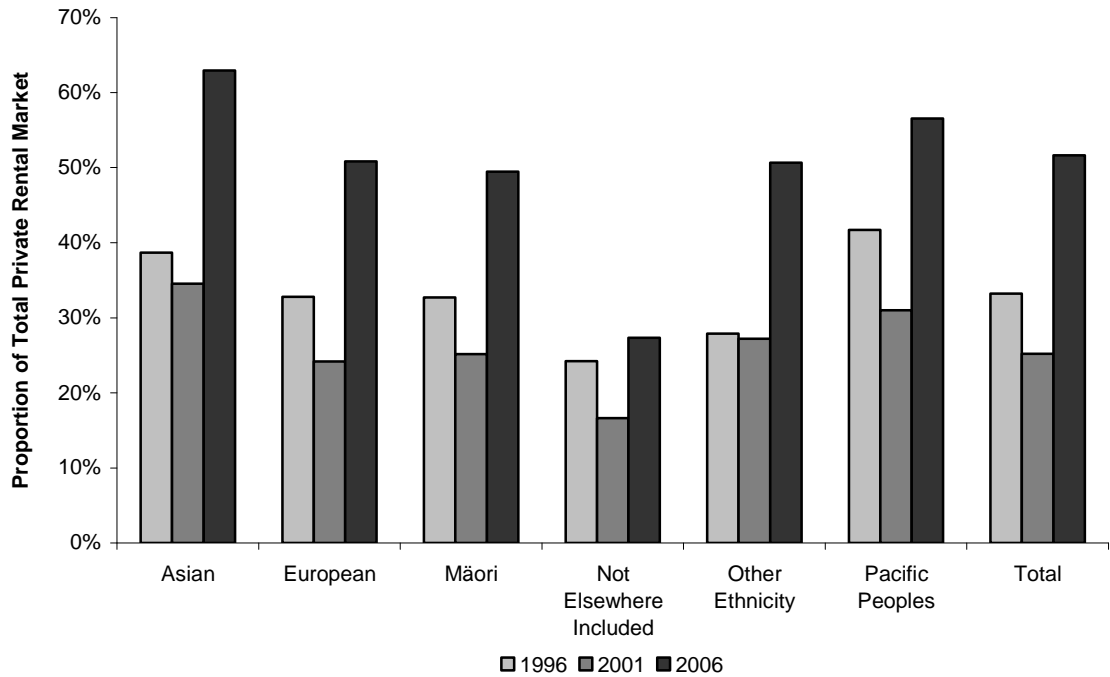
	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
Asian	4,080	5%	6,340	8%	18,680	10%
European	55,990	75%	52,330	69%	110,280	60%
Māori	10,890	15%	12,450	16%	27,170	15%
Not Elsewhere Included	540	1%	570	1%	980	1%
Other Ethnicity	460	1%	810	1%	18,060	10%
Pacific peoples	2,850	4%	3,810	5%	8,590	5%
Total	74,820		76,310		183,760	

Source: DTZ

In 2006 the majority of intermediate housing market households (110,280 households – 60%) were European households, followed by Maori households (27,170 households – 15%), Asian households (18,680 households – 10%) and 'other' households (18,060 households – 10%).

Figure 3.6 presents the intermediate housing market households as a percentage of the private rental market by the reference person's ethnicity.

Figure 3.6: Intermediate Housing Market Households' Share of the Total Private Rental Market by Ethnicity



Source: DTZ

The intermediate housing market in 2006 accounted for 52% of the total private rental market by ethnicity. In 2006 approximately 63%, 57%, 51% and 49% respectively of Asian, Pacific people, European and Maori private renter households were intermediate housing market households. Intermediate housing market households' share of the private rental market increased significantly between 1996 and 2006 across all ethnic groups, but by the most for intermediate households of Asian ethnicity.

Significant regional variations include:

- The ethnic groups recording the highest relative proportion of intermediate renters included Asian and European people in Auckland and Nelson, and Pacific people in Auckland; and
- The ethnic groups recording the lowest relative proportion of intermediate renters included all groups in Southland, West Coast and Manawatu-Wanganui.

3.4.6 Intermediate Housing Market by Number of Residents

Table 3.9 presents the number and proportion of intermediate housing market households by the number of residents in the household for 1996, 2001 and 2006.

Table 3.9: Intermediate Housing Market Households by Number of Residents

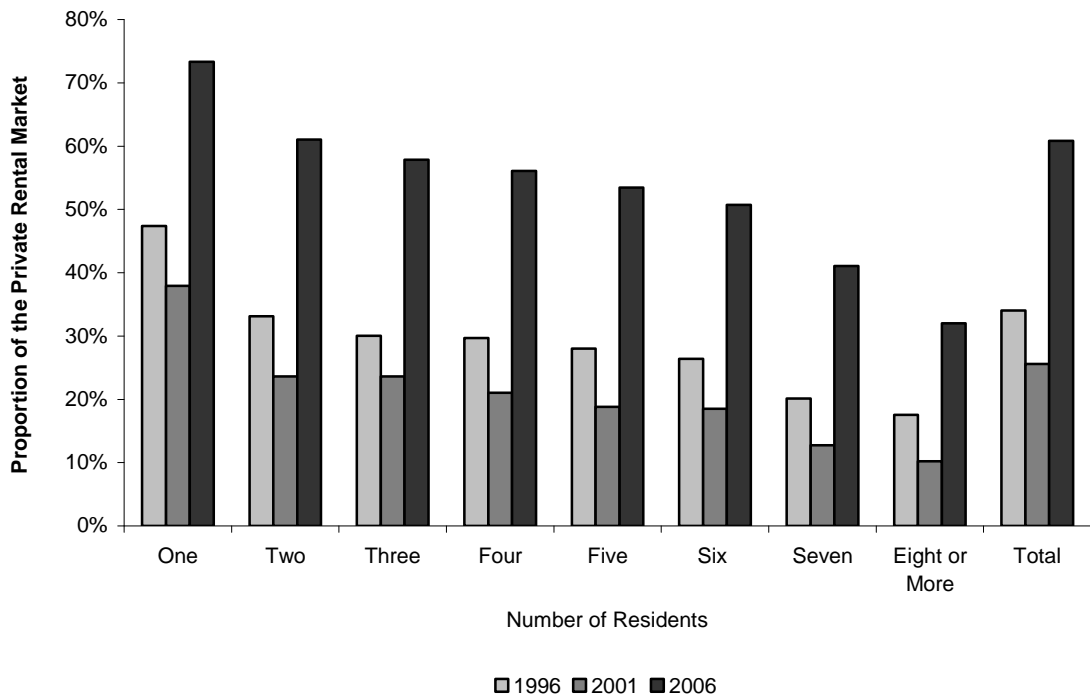
	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
One	19,430	28%	23,210	32%	50,110	25%
Two	22,460	32%	20,620	29%	61,310	31%
Three	13,160	19%	13,580	19%	38,460	19%
Four	9,450	13%	8,890	12%	28,200	14%
Five	4,060	6%	3,850	5%	12,600	6%
Six	1,440	2%	1,540	2%	4,830	2%
Seven	380	1%	400	1%	1,570	1%
Eight or More	210	0%	250	0%	970	0%
Total	70,590		72,340		198,050	

Source: DTZ

In 2006 households with three or fewer residents made up the majority of the intermediate housing market (149,880 households – 76%). This trend has not changed significantly between 1996 and 2006.

Figure 3.7 presents the intermediate households as a percentage of the private rental market by the number of residents in the household.

Figure 3.7: Intermediate Housing Market Households' Share of the Total Private Rental Market by Number of Residents



Source: DTZ

The intermediate housing market in 2006 accounted for 61% of the total private rental market by number of residents. Typically the smaller the size household the higher the proportion of the private rental market accounted for by the intermediate housing market. This pattern has not changed significantly between 1996 and 2006.

Significant regional variations include:

- Households recording the highest relative proportion of intermediate renters included those with three or less residents in faster growing regions including Auckland, Tasman, Marlborough and Canterbury; and
- Households recording the highest relative proportion of intermediate renters included all household sizes in slower growing regions such as Southland, West Coast, Manawatu-Wanganui and Gisborne.

3.4.7 Intermediate Housing Market by Household Type

Table 3.10 presents the number and proportion of intermediate households by household type for 1996, 2001 and 2006.

Table 3.10: Intermediate Housing Market Households by Household Type

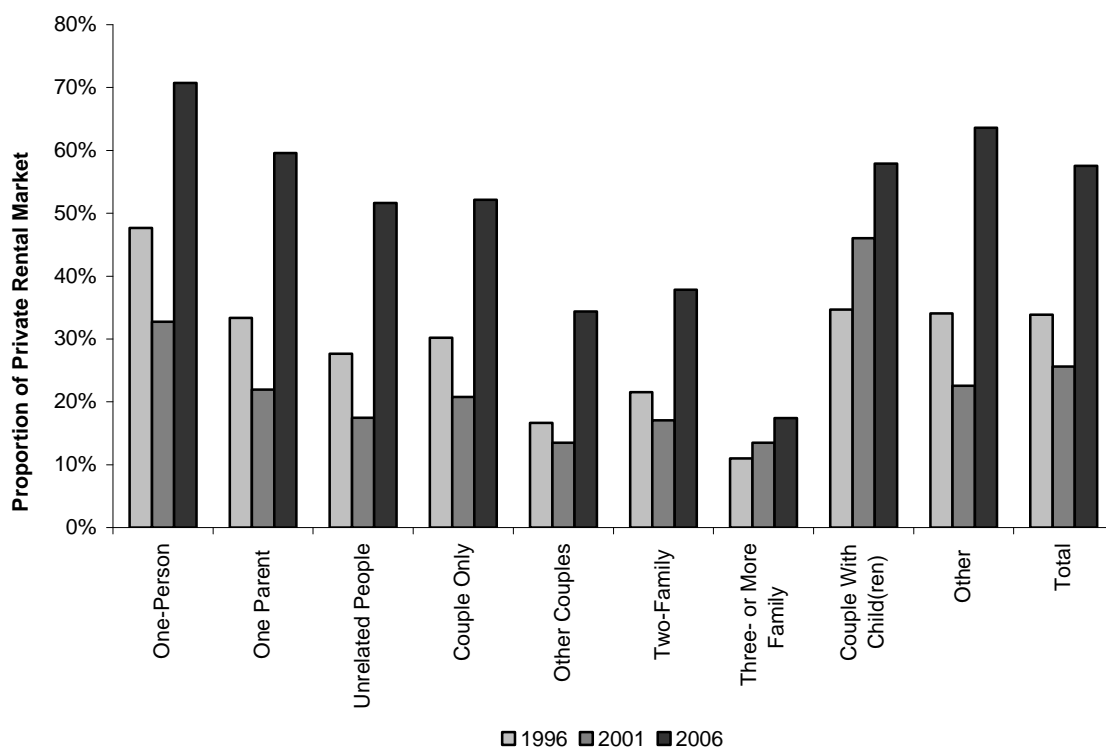
Type of Households	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
One-person	19,430	28%	20,000	28%	48,350	26%
One-parent	9,280	13%	9,600	13%	28,800	15%
Unrelated people	7,820	11%	7,940	11%	16,980	9%
Couple-only	11,400	16%	11,770	16%	30,020	16%
Other-couples	2,050	3%	2,140	3%	6,610	4%
Two-family-household	980	1%	1,040	1%	3,230	2%
Three-or-more-family	30	0%	40	0%	90	0%
Couple-with-child(ren)	14,800	21%	15,340	21%	41,770	22%
Other-households	4,430	6%	4,550	6%	11,400	6%
Total	70,200		72,410		187,260	

Source: DTZ

In 2006 the highest proportion of intermediate housing market households were one-person households (48,350 households – 26%) and couple-with-children households (41,770 households – 22%) followed by couple-only households (30,020 households – 16%) and one-parent households (28,800 households – 15%). It is worth noting that households with children in them (one-parent and couple-with-children households) make up 37% (70,570 households) of intermediate housing market households. This percentage should be considered an absolute minimum given that children are likely to be present in most other household types with the exception of one-person, couple-only and other-couples households.

Figure 3.8 presents the intermediate households as a percentage of the private rental market by household type.

Figure 3.8: Intermediate Housing Market Households' Share of the Total Private Rental Market by Household Type



Source: DTZ

The intermediate housing market in 2006 accounted for 58% of the total private rental market by household type. A greater proportion of one-person, one-parent and couple-with-children private renter households are intermediate households compared to other private renter household types. This pattern has been reasonably consistent between 1996 and 2006.

Significant regional variations include:

- Household types recording the highest relative proportion of intermediate renters included one-person, one-parent and couple-with-children in faster growing regions including Auckland, Tasman and Marlborough; and
- Household types recording the highest relative proportion of intermediate renters included all types in slower growing regions such as Southland, West Coast, Manawatu-Wanganui and Gisborne.

3.4.8 Intermediate Housing Market by Number of Income Sources

Table 3.11 presents the number and proportion of intermediate households by the number of income sources in the household for 1996, 2001 and 2006.

Table 3.11: Intermediate Housing Market Households by Number of Income Sources

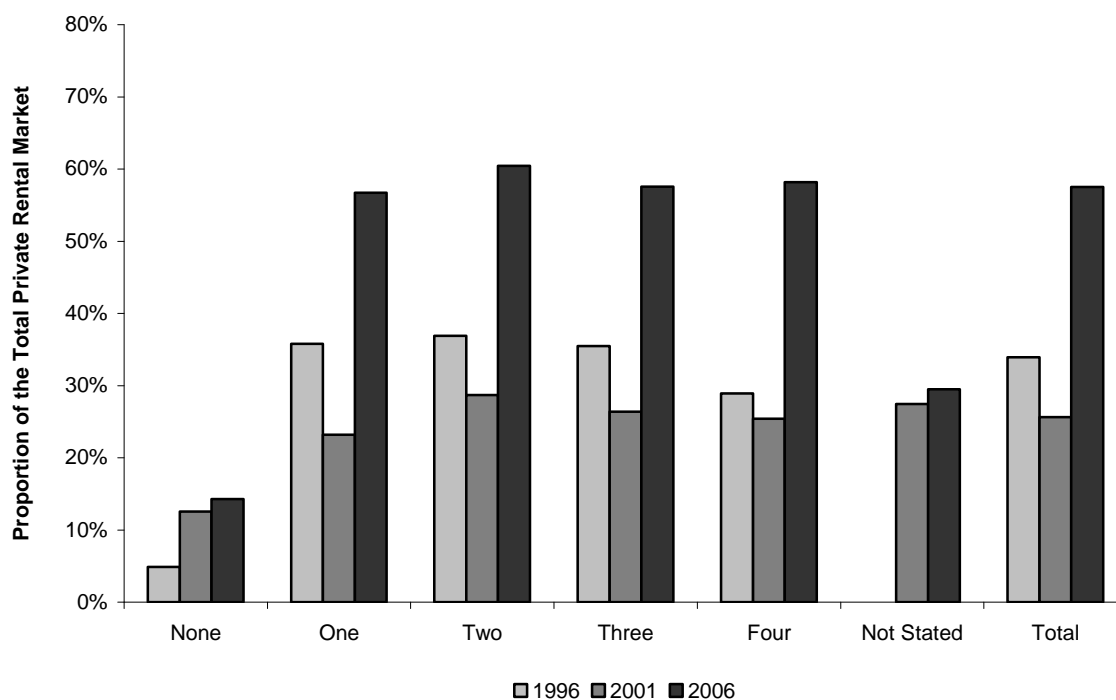
	1996		2001		2006	
	Households	% of Total	Households	% of Total	Households	% of Total
None	40	0%	300	0%	350	0%
One	16,540	24%	27,410	38%	84,070	45%
Two	22,600	32%	27,540	38%	67,270	36%
Three	13,580	19%	11,310	16%	25,210	13%
Four	17,560	25%	4,830	7%	9,250	5%
Not Stated	0	0%	1,060	1%	1,110	1%
Total	70,320		72,360		187,260	

Source: DTZ

Households with two or fewer sources of income make up the majority of the intermediate housing market (151,690 households – 81%).

Figure 3.9 presents the intermediate households as a percentage of the private rental market by the number of income sources in the household.

Figure 3.9: Intermediate Housing Market Households' Share of the Total Private Rental Market by the Number of Income Sources



Source: DTZ

The intermediate housing market in 2006 accounted for 58% of the total private rental market by number of income sources. In 2006 between 50% and 60% of private rental market households that had one, two, three and four sources of income were intermediate housing market households. Intermediate housing market households' share of the private rental market increased significantly between 1996 and 2006 across all number of income source types, but by the most for intermediate housing market households with one source of income only.

Significant regional variations include:

- Households recording the highest relative proportion of intermediate renters included those with two or less sources of income in faster growing regions including Auckland, Nelson, Tasman and Marlborough; and
- Households recording the lowest relative proportion of intermediate renters included all household in slower growing regions such as Southland, West Coast, Manawatu-Wanganui and Gisborne.

3.4.9 Intermediate Housing Market Households by Length of Tenure

Table 3.12 presents the analysis of the private rental market by sub-group for various lengths of tenure. Under each sub-group the percentage figure represents the relative proportion of those households to the same group in the total private rental market.

Table 3.12: Length of Tenure 2006

Length of Tenure	Intermediate		Relatively Well Off		Not Employed		Total Private Renter	
	Hhlds	% Tot	Hhlds	% Tot	Hhlds	% Tot	Hhlds	% of TPR
Less than one year	74,600	53%	43,090	30%	23,647	17%	141,337	44%
1-4 Years	67,401	53%	38,237	30%	21,331	17%	126,969	39%
5-9 Years	17,297	54%	7,292	23%	7,438	23%	32,027	10%
10 Years +	7,848	50%	3,289	21%	4,620	29%	15,757	5%
Not Elsewhere	2,499	42%	975	17%	2,421	41%	5,895	2%
Total	169,539	53%	92,882	29%	59,437	18%	321,859	100%

Source: DTZ

Intermediate housing market households account for slightly more than 50% of all private renter households across all length of tenure periods. The relatively-well-off-households are under represented in the longer tenure groups whereas not-in-work households are over represented in the longer tenure groups. Overall 83% of households in the private rental market have tenure length of four years or less. The comparative percentage for intermediate housing market households is very slightly higher at 84%.

3.5 Summary

The proportion of intermediate housing market households in the private rental market fell between 1996 and 2001 from 34% to 26% before more than doubling between 2001 and 2006 to 58%. This reflects the significant decline in housing affordability in the second five year period.

The least affordable regions in 2006 included Tasman (intermediate households 72% of the private rental market), Marlborough (71%), Auckland (64%), Nelson (63%), and Canterbury (62%). The most affordable regions included Otago (47%), Gisborne (45%), Taranaki (42%), Manawatu-Wanganui (42%), Southland (34%) and the West Coast (30%).

In 2006 there were 187,400 households in the intermediate housing market. Thirty-six percent of all intermediate households or 68,000 households were in Auckland, 14% or 25,500 households in Canterbury, 12% or 21,700 households in Wellington, 10% or 18,500 households in the Waikato and 7% of all intermediate households or 13,000 households in the Bay of Plenty.

In absolute terms the number of intermediate households in Auckland did not really change between 1996 (30,600) and 2001 (31,600). However, between 2001 and 2006 there was a significant increase in the size of the intermediate housing market in Auckland to 68,000 households. It was the other large metropolitan regions, however, that showed the most marked increases in the size of their intermediate housing markets over this period with Canterbury's increasing from 8,000 to 25,500 households, Wellington's from 7,400 to 21,700 and the Waikato's increasing from 7,200 to 18,500 households.

Auckland's proportion of all intermediate households was flat between 1996 and 2001 at 44%, but fell to 36% in 2006. Key metropolitan regions to increase their share of intermediate households between 2001 and 2006 were Canterbury (11% to 14%) and Wellington (10% to 12%).

Intermediate housing market households account for slightly more than 50% of all private renter households across all length of tenure periods. The relatively-well-off-households are under represented in the longer tenure groups whereas not-in-work households are over represented in the longer tenure groups. Overall 83% of households in the private rental market have tenure length of four years or less. The comparative percentage for intermediate housing market households is very slightly higher at 84%.

Key demographic characteristics of intermediate housing market households include:

- The majority of intermediate housing market households in 2006 (117,190 households – 63%) had their reference person aged less than 40 years of age. This has not changed significantly over the ten year period between 1996 and 2006;
- Households where the highest qualification gained was a school based certificate made up the largest portion of intermediate housing market households in 2006 (78,300 households – 42%) followed by households with post secondary qualifications (67,500 households – 36%). These trends were more pronounced in 2006 than in 1996;
- In 2006 blue collar households (43,950) accounted for 26% of intermediate housing market households, white collar households (41,270) for 25%, pink collar households (34,940) for 21% and 'other' households (46,710) for 28% of intermediate housing market households;
- In 2006 households where the reference person was employed in the retail trade sector made up the largest defined portion of intermediate housing market households (16,010 households – 10%), followed by households in the manufacturing sector (14,580 households – 9%), households in the health and community sector (13,180 households – 8%) and households where the reference person was employed in the accommodation, café and restaurant sector (11,130 households – 7%);
- In 2006 the majority of intermediate housing market households (110, 280 households – 60%) were European households, followed by Maori households (27,170 households – 15%), Asian households (18,680 households – 10%) and 'other' households (18,060 households – 10%);
- In 2006 households with three or fewer residents made up the majority of the intermediate housing market (149,880 households – 76%). This pattern has not changed significantly between 1996 and 2006;
- In 2006 the highest proportion of intermediate housing market households were one-person households (48,350 households – 26%) and couple-with-children households (41,770 households – 22%) followed by couple-only households (30,020 households – 16%) and one-parent households (28,800 households – 15%);
- It is worth noting that households with children in them (one-parent and couple-with-children households) make up 37% (70,570 households) of intermediate housing market households. This percentage should be considered an absolute minimum given that children are likely to be present in most other household types with the exception of one-person, couple-only and other-couples households; and
- Households with two or fewer sources of income make up the majority of the intermediate housing market (151,690 households – 81%).

4.0 Projected Growth in the Intermediate Housing Market

4.1 Introduction

The objective of this section of the report is to present our analysis of the future possible variations in the size of the intermediate housing market under a number of different scenarios.

4.2 Household Growth and Home Ownership Rate Projections

The home ownership rates and growth in the number of households used in this section of the report are based on the analysis presented in Section 8 of *"Census 2006 and Housing in New Zealand"*, a report by DTZ for the Centre for Housing Research Aotearoa New Zealand. The trend in home ownership rates by region has taken into account projected changes in each region's household composition, age profile and level of population growth using synthetic age cohorts. The projected home ownership rates also take into account changes in property values since the 2006 Census.

Table 4.1 presents the projected change in home ownership rates by region.

Table 4.1: Home Ownership Rate Trends by Region

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

Source: DTZ (2007)

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

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

Table 4.2 demonstrates the trend in the number of owner and renter households between 2006 and 2016.

Table 4.2: Projected Number of Owner and Renter Households (Total Renter Market)

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

Source: DTZ (2007)

The number of owner households in New Zealand is projected to increase by 4.1% over the 2006 to 2016 period or from 1,038,690 to 1,081,700 households. The number of renter households is projected to increase much more strongly over the same period, by slightly less than 30%, or from 513,910 to 665,800 households. Slightly less than 43% of the increase in renter households is projected to be in Auckland, 12% in Canterbury, 9.6% in Wellington, 8% in the Waikato and 7.6% in the Bay of Plenty. Overall 62.4% of the increase in renter households is projected to be in the upper half of the North Island.

4.3 Implications for the Intermediate Housing Market

In this sub-section we present our analysis of the future possible variations in the size of the intermediate housing market.

The projected growth in the intermediate housing market presented in this section has a number of underlying assumptions. These include:

- Nominal household incomes increase at the same rate as for all private renter households;
- The relative size of the social and third sector housing market increases at the same rate as the total renter market over the 2006 to 2016 period. This assumption reflects stated Government objectives for Housing New Zealand supply additions over the next decade;
- The total renter market (private renter and social renter) increases at a rate consistent with the projections presented in Section 4.2 or from 513,910 households in 2006 to 665,800 households in 2016; and
- Not-in-work private renters remain constant as a proportion of the total renter market.

Six scenarios have been developed. These are presented in Table 4.3. Bank lending criteria is on the basis as described in Section 3.1. Nominal household incomes are grown at an average rate of 2.5% per annum over the 2006 to 2016 period which is at or about the long run household income growth rate. The interest rate under Scenario 1 is 9.8% which is the 1 year fixed rate as at March 2008 and under the other five scenarios the interest rates is 7.5% which is the average 1 year fixed mortgage interest rate over the 1996 to 2006 period. Nominal house price growth¹¹ under the six scenarios is as follows:

- Scenario 1 – 0% per annum over 2008 to 2011 and over 2011 to 2016;
- Scenario 2 – 0% per annum over 2008 to 2011 and over 2011 to 2016;
- Scenario 3 – 0% per annum over 2008 to 2011 and 5% per annum over 2011 to 2016;
- Scenario 4 – 0% per annum over 2008 to 2011 and 7.5% per annum over 2011 to 2016;
- Scenario 5 – negative 4.5% per annum over 2008 to 2011 and 0% per annum over 2011 to 2016; and
- Scenario 6 – negative 4.5% per annum over 2008 to 2011 and 5% per annum over 2011 to 2016.

The key difference therefore between the scenarios is in the nominal house price growth assumption adopted. We have identified each scenario therefore according to its relative house price growth assumption. Note that Scenarios 5 and 6 best align with the Reserve Bank's June 2008¹² projection of nominal house price decline of -10.4% between March 2008 and March 2011.

¹¹ House price growth to March 2008 is actual growth.

¹² June 2008 Monetary Policy Statement, Reserve Bank of New Zealand

Table 4.3: Intermediate Housing Market Scenarios

	2006 to 2011	2011 to 2016
Scenario 1: Nil House Price Growth & a 9.8% Interest Rate		
Interest Rates	no change – 9.8% pa	no change – 9.8% pa
House Price Growth [#]	0% pa from 2008 to 2011	0% pa
Income Growth	2.50% pa	2.50% pa
Scenario 2: Nil House Price Growth		
Interest Rates	7.50% pa	7.50% pa
House Price Growth [#]	0% pa from 2008 to 2011	0% pa
Income Growth	2.50% pa	2.50% pa
Scenario 3: Moderate House Price Growth		
Interest Rates	7.50% pa	7.50% p a
House Price Growth [#]	0% pa from 2008 to 2011	5% pa
Income Growth	2.50% pa	2.50% pa
Scenario 4: High House Price Growth		
Interest Rates	7.50% pa	7.50% pa
House Price Growth	0% pa from 2008 to 2011	7.5% pa
Income Growth	2.50% pa	2.50% pa
Scenario 5: Negative House Price Growth		
Interest Rates	7.50% pa	7.50% pa
House Price Growth [#]	-4.5% pa from 2008 to 2011	0% pa
Income Growth	2.50% pa	2.50% pa
Scenario 6: Low House Price Growth		
Interest Rates	7.50% pa	7.50% pa
House Price Growth [#]	-4.5% pa from 2008 to 2011	5% pa
Income Growth	2.50% pa	2.50% pa

[#] House prices growth assumes March 2008 values as a starting point and then increases or decreases values accordingly.
Source: DTZ

The results of the projections based on these scenarios are presented in Table 4.4. Table 4.5 presents the intermediate housing market projections as a percentage of the total private rental market.

Table 4.4: Intermediate Housing Market Projections

	Northland	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Manawatu-Wanganui	Wellington	Nelson	Tasman	Marlborough	West Coast	Canterbury	Otago	Southland	Total
Scenario 1: Nil House Price Growth & a 9.8% Interest Rate																	
2006	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261
2011	6,701	88,279	20,106	15,331	1,634	7,433	3,064	7,430	26,136	3,147	2,680	2,526	642	30,481	7,734	1,895	225,219
2016	7,088	92,890	21,421	16,301	1,783	7,870	3,345	8,114	27,755	3,334	2,816	2,624	706	32,416	8,391	2,095	238,950
Scenario 2: Nil House Price Growth																	
2006	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261
2011	6,022	76,715	18,353	13,519	1,517	6,833	2,843	6,896	23,862	2,811	2,381	2,200	601	27,414	7,134	1,782	200,883
2016	6,701	88,279	20,106	15,331	1,634	7,433	3,064	7,430	26,136	3,147	2,680	2,526	642	30,481	7,734	1,895	225,219
Scenario 3: Moderate House Price Growth																	
2006	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261
2011	6,022	76,715	18,353	13,519	1,517	6,833	2,843	6,896	23,862	2,811	2,381	2,200	601	27,414	7,134	1,782	200,883
2016	7,519	98,020	22,884	17,380	1,949	8,356	3,658	8,875	29,087	3,437	2,878	2,710	777	34,568	9,121	2,318	253,537
Scenario 4: High House Price Growth																	
2006	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261
2011	6,022	76,715	18,353	13,519	1,517	6,833	2,843	6,896	23,862	2,811	2,381	2,200	601	27,414	7,134	1,782	200,883
2016	8,419	111,547	25,150	18,664	2,198	9,371	4,270	10,464	31,868	3,627	3,009	2,888	926	36,854	10,295	2,783	282,332
Scenario 5: Negative House Price Growth																	
2006	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261
2011	5,171	68,186	15,798	11,698	1,223	5,802	2,288	5,545	20,242	2,456	2,102	1,887	477	23,711	5,844	1,387	172,778
2016	4,806	68,174	14,521	11,356	1,069	5,266	1,996	4,834	19,062	2,437	2,119	1,885	405	22,692	5,240	1,179	165,100
Scenario 6: Low House Price Growth																	
2006	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261
2011	5,171	68,186	15,798	11,698	1,223	5,802	2,288	5,545	20,242	2,456	2,102	1,887	477	23,711	5,844	1,387	172,778
2016	6,590	86,949	19,726	15,051	1,591	7,307	2,982	7,233	25,599	3,093	2,637	2,477	623	29,923	7,544	1,838	219,051

Source: DTZ

Table 4.5: Intermediate Housing Market as a Percentage of the Total Private Rental Market

	Northland	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Manawatu-Wanganui	Wellington	Nelson	Tasman	Marlborough	West Coast	Canterbury	Otago	Southland	Total
Scenario 1: Nil House Price Growth & a 9.8% Interest Rate																	
2006	55%	64%	59%	59%	46%	58%	42%	42%	56%	63%	71%	70%	30%	62%	47%	35%	58%
2011	51%	63%	53%	57%	38%	53%	35%	34%	53%	63%	73%	72%	24%	59%	40%	28%	55%
2016	49%	58%	51%	53%	39%	52%	35%	35%	51%	60%	68%	66%	25%	56%	40%	29%	52%
Scenario 2: Nil House Price Growth																	
2006	55%	64%	59%	59%	46%	58%	42%	42%	56%	63%	71%	70%	30%	62%	47%	35%	58%
2011	46%	55%	48%	50%	36%	49%	32%	32%	48%	56%	65%	63%	22%	53%	37%	26%	49%
2016	46%	55%	48%	50%	36%	49%	32%	32%	48%	56%	65%	63%	22%	53%	37%	26%	49%
Scenario 3: Moderate House Price Growth																	
2006	55%	64%	59%	59%	46%	58%	42%	42%	56%	63%	71%	70%	30%	62%	47%	35%	58%
2011	46%	55%	48%	50%	36%	49%	32%	32%	48%	56%	65%	63%	22%	53%	37%	26%	49%
2016	52%	61%	55%	57%	43%	55%	39%	38%	54%	62%	70%	68%	27%	60%	44%	32%	56%
Scenario 4: High House Price Growth																	
2006	55%	64%	59%	59%	46%	58%	42%	42%	56%	63%	71%	70%	30%	62%	47%	35%	58%
2011	46%	55%	48%	50%	36%	49%	32%	32%	48%	56%	65%	63%	22%	53%	37%	26%	49%
2016	58%	69%	60%	61%	48%	61%	45%	45%	59%	65%	73%	72%	32%	64%	49%	38%	62%
Scenario 5: Negative House Price Growth																	
2006	55%	64%	59%	59%	46%	58%	42%	42%	56%	63%	71%	70%	30%	62%	47%	35%	58%
2011	40%	49%	42%	43%	29%	41%	26%	26%	41%	49%	57%	54%	18%	46%	30%	20%	42%
2016	33%	42%	35%	37%	23%	35%	21%	21%	35%	44%	51%	47%	14%	39%	25%	16%	36%
Scenario 6: Low House Price Growth																	
2006	55%	64%	59%	59%	46%	58%	42%	42%	56%	63%	71%	70%	30%	62%	47%	35%	58%
2011	40%	49%	42%	43%	29%	41%	26%	26%	41%	49%	57%	54%	18%	46%	30%	20%	42%
2016	45%	54%	47%	49%	35%	48%	32%	31%	47%	55%	64%	62%	22%	52%	36%	25%	48%

Source: DTZ

Key results from Table 4.4 Intermediate Housing Market Projections include:

- Scenario 4 - High House Price Growth delivers the largest percentage increase in the size of the intermediate housing market in New Zealand over the 2006 to 2016 period (51%) while Scenario 5 – Negative House Price Growth is the only scenario that results in a fall in the size of the intermediate housing market over that period (-12%);
- The intermediate housing market is projected, under all scenarios, with the exception of Scenario 1 – Nil House Price Growth and a 9.8% Interest Rate, to grow much more strongly, driven by stronger house price appreciation, over the 2011 to 2016 period than over the 2006 to 2011 period;
- In percentage terms, over most scenarios, the intermediate housing market is projected to grow fastest over the 2006 to 2016 period in Auckland, Nelson, Tasman, Marlborough, Canterbury and Wellington and slowest in Southland, the West Coast, Taranaki and Manawatu-Wanganui;
- In absolute terms over the 2006 to 2016 period the intermediate housing market in Auckland is projected, under all scenarios with the exception of Scenario 5, to grow by between 18,955 and 43,553 households, in Canterbury by between 4,563 and 11,394 households, in Wellington by between 3,876 and 10,145 households, in the Waikato by between 1,220 and 6,644 households and the intermediate housing market in the Bay of Plenty by between 2,039 and 5,652 households; and
- In percentage terms over the 2006 to 2016 period the intermediate housing market in Auckland is projected, under all scenarios with the exception of Scenario 5, to account for between 45% and 60% of the growth in the intermediate housing market in New Zealand, in Canterbury for between 12% and 14% of the growth, in Wellington for between 11% and 12% of the growth, in the Waikato for between 4% and 7% of the growth and the intermediate housing market in the Bay of Plenty for between 6% and 7% of the growth in the intermediate housing market in New Zealand.

Under Scenario 4 – High House Price Growth, the intermediate housing market as a percentage of the private rental market is projected to increase from 58% in 2006 to 62% in 2016. Under Scenario 1- Nil House Price Growth and a 9.8% Interest Rate, Scenario 2 – Nil House Price Growth, Scenario 3 – Moderate House Price Growth, and Scenario 6 – Low House Price Growth, the intermediate housing market as a percentage of the total private rental market is projected to fall by between 2 and 10 percentage points or from 58% to between 48% and 56%. Only under Scenario 5 – Negative House Price Growth is the decline in the relative size of the intermediate housing market from 58% to 36%, projected to be very significant.

In summary these results suggest that even with a significant fall in interest rates, from 9.8% to 7.5%, and household incomes increasing at 2.5% per annum only under conditions of negative, no or low house price growth is the relative size of the intermediate housing market likely to fall in the period to 2016. At the same time the absolute size of the intermediate housing market is likely to continue to increase under all scenarios, with the exception of the negative house price growth scenario, driven in part by the decline in home ownership rates and the absolute growth in the number of households.

DTZ would consider Scenario 6 – Low House Price Growth to be the most probable outcome as at the time of writing.

5.0 Implications in a Market, Social and Policy Context

5.1 Introduction

Economic trends, in conjunction with significant changes in the nature and availability of housing finance have helped to sustain significant house price inflation in New Zealand. This combined with strong population growth in some regions has had an impact on both the home ownership market and the intermediate housing market. This report has addressed two key issues relating to trends within the intermediate housing market by region. Namely:

- The demographic and spatial distribution of the intermediate housing market in New Zealand between 1996 and 2006; and
- The projected demographic and spatial distribution of the intermediate housing market in New Zealand in 2011 and 2016.

Some significant trends are apparent. Smaller provincial regions with limited population pressures appeared to be significantly better off with smaller intermediate housing markets relative to the overall size of the private rental market compared to those locations with higher rates of population growth and higher house prices. In summary, the results of this analysis indicates that the intermediate housing market has increased across the country and is likely to continue to grow in absolute terms over the next ten years despite the softer housing market we are currently experiencing. Unless there is a significant adjustment to housing affordability this trend is likely to continue with a growing group of households effectively unable to obtain home ownership.

The objective of this section of the report is to discuss the implications of the reports findings in a property market, social and policy context. The discussion will include consideration of implications for the market in terms of style, type and location of dwellings if these trends continue, also security of tenure issues, social implications for households, fiscal implications for central government and wider implications for Government in a housing policy context.

5.2 Potential Implications

The growth in the relative size of the intermediate housing market between 1996 and 2006 is a reflection of the pressures that have emerged in the New Zealand housing market over the last ten years. The fall in home ownership rates is a reflection of the decline in housing affordability for first home buyers, which in turn, is reflected in the growth experienced in the intermediate housing market. What is clear is that housing supply is not adjusting quickly enough to meet the emerging demand for affordable home ownership from this market segment, meaning a larger role for the private rental market.

The projection of the likely future growth presented in Section 4.3 suggests that these pressures and trends are not likely to dissipate quickly even given a cooling in the housing market. It is worth noting that a return to a house price to household income ratio close to the historical average of around 3.5 would either require household disposable income to increase by 80% or house prices to fall by over 40%¹³. In the absence of a prolonged and deep economic downturn prices are likely to remain high relative to disposable income.

The analysis in this report identifies some well defined subgroups identified in previous research as being under significant affordability pressures and as a consequence subject to a fall in home ownership rates. The patterns vary according to age, household type, and geographic location. Growth in the intermediate housing market is a reflection of the wider pressures household expenditure is under from not only housing costs, but also other essential expenditure as well. These pressures are reflected in falling home ownership rates and growth in the intermediate housing market.

The key trends identified in the analysis include:

- The intermediate housing market remained approximately the same size between 1996 and 2001 as a result of falling interest rates and rising household incomes whilst house prices appreciated at a moderate rate;
- Between 2001 and 2006 the size of the intermediate housing market increased by approximately 160%. The strong growth was driven by an increase in interest rates combined with strong house price inflation which outstripped moderate growth in household incomes;
- Smaller provincial centres have fared better than larger centres and in particular those with high population growth rates; and
- The intermediate housing market is concentrated in households where the reference person is aged less than 40 years of age, lower paid occupations, and the following household types: one-person; one-parent; and couple-with-children. Ethnicity did not appear to have a significant impact on the relative size of the intermediate housing market.

¹³ Department of the Prime Minister and Cabinet (2008, pg. 60)

5.3 Market Implications

The number of owner households in New Zealand is projected to increase by 4.1% over the 2006 to 2016 period or by 43,010 households. The number of renter households, however, is projected to increase much more strongly over the same period, by slightly less than 30%, or 151,890 households. Slightly less than 43% of the increase in renter households is projected to be in Auckland. The projected growth in the intermediate housing market therefore needs to be considered in the wider context of the growth projected for the renter market overall.

The projected growth in the renter market and in the intermediate housing market has a number of potential implications in a housing market context. These include:

- Will the supply response of private rental market be adequate to meet demand growth over the next ten years given a supply side dominated by small scale investors driven by capital gain? This is particularly relevant because capital growth in the period out to 2016 is likely to be less than over the 2002 to 2007 period;
- Under a scenario of low to moderate house price growth there would probably be only a limited improvement in home ownership affordability, while in the rental market investor demand growth might be less than required to meet renter demand, with the possibility of a rental supply shortage feeding through to upward pressure on rents and increased affordability pressures;
- Under a scenario of static house price growth, while home ownership affordability is likely to improve and those households in secure employment would find it easier to enter the home ownership market and secure the benefits associated with the tenure, in the rental market a probable decline in supply as investors leave the market in the absence of capital gains, combined with growing renter demand could still result in upward pressure on rentals and increased affordability pressures;
- Under both of these scenarios the difficulties historically faced by the lowest income renters could increase with possibly greater housing affordability stress too for moderate income renter households. In terms of the latter group we would also note the potential for rental increases to depress and restrict housing deposit accumulation;
- The increase in family, single person and older households, staying longer in the private rental market is likely to see an increase in expectations in terms of dwelling quality and its location in terms of employment and services;
- These households are also likely to require a wider range of dwelling types (high, medium and low density), and sizes (large, medium and small) in a wider range of locations, particularly locations offering high levels of amenity and good transport links; and
- Perhaps most important, a more diverse mix of households staying long term in the private rental sector is likely to require a much greater degree of tenure stability and security than is currently available.

5.4 Social Implications

The projected growth in the intermediate housing market has a number of potential implications in a social context. These include:

- The growth in the intermediate housing market has seen a marked redistribution of housing equity across household types, age and income groups to the relative disadvantage of individuals without partners; the young, single parent households and those on relatively low incomes;
- Traditional notions of housing careers based on a movement from the private rental sector to home ownership may be delayed or denied for many households particularly in the major metropolitan housing markets of Auckland, Wellington and Christchurch. Home ownership in these markets would appear to be taking on a character in which access is restricted to certain economic groups, as evidenced by the rise of the intermediate housing market, heralding potentially the end of home ownership as a mass market. At the same time it can be argued that a decline in home ownership in younger generations in part represents a redistribution of wealth to older generations;
- The significance of home ownership in the wealth building strategies of New Zealanders means that those households restricted to the intermediate housing market ability to accumulate wealth for old age, assuming households do not change existing saving patterns, could be adversely affected;
- The stability afforded by home ownership is associated with a range of positive education, health and other social outcomes. A growth in the intermediate housing market could see an increase in health and education inequalities with any increase likely to be largely borne by low income households with children and older low income households; and
- While in general rental affordability for those in the private rental sector is not currently a problem there are signs of increasing housing stress amongst the lowest income earners, particularly beneficiaries in the private rental sector. If supply in the private rental sector does not respond adequately to increased demand rentals across the sector are likely to increase ahead of income growth with the potential for increased and wider levels of housing stress in particular for older renters on fixed incomes, low income households and households with children.

5.5 Policy Implications

The projected growth in the intermediate housing market needs to be considered in the wider context of the growth projected for the renter market overall. The number of renter households is projected to increase over the 2006 to 2016 period by slightly less than 30%, or 151,890 households, with slightly less than 43% of the increase in renter households projected to be in Auckland. The projected growth in the renter market generally and the intermediate housing market specifically has a number of potential implications in a policy context. These include:

- In the absence of rents declining, and possibly rising, plus increased demand for rentals, there could be significant additional pressure on the accommodation supplement particularly in high cost regions. Additional unexpected and unbudgeted expenditure on social services and housing support poses additional fiscal risks for Government;
- Renters have become a more diverse group incorporating more households consisting of couples-with-children and older renters. As these households remain in the market they have the potential for out-competing other households. This means that there is a real possibility that those households that have traditionally relied on the private rental sector could be increasingly marginalised in the market. The housing circumstance of these households could become more problematic and may result in increased overcrowding, tenure turnover and increased demands for housing assistance;
- The growth in the intermediate housing market and need for adequate affordable housing has economic development consequences particularly in fast growing regions such as the Bay of Plenty and Nelson, Tasman, Marlborough which depend upon low wage service industries such as tourism and labour intensive low wage land based industries such as horticulture. Failure to provide adequate, affordable, local housing options for those in the intermediate housing market can impact upon not only the efficiency of the local labour market and in particular labour availability, but also can lead to sub-optimal settlement and commute patterns;
- The economic consequences of a growing intermediate housing market are not, however, restricted to fast growth regions and low wage industry sectors. There are also implications for the mainstream economy from the growing inability of workers in 'essential' occupations such as police, nurses and teachers to buy in areas in which they work. Again, failure to provide the desired local housing options for these 'key workers' can impact upon the efficiency of the local labour market and in particular labour availability in these key occupations;
- The significance of home ownership in the wealth building strategies of New Zealanders means that those households restricted to the intermediate housing market ability to save and accumulate wealth for old age could be adversely affected. This has implications for the quantum and type of consumption support government may have to provide during old age for those confined for most of their lives to the private rental market;
- Home ownership and the stability it provides is associated with a range of positive educational, health and social outcomes. A key challenge for government housing policy is how, in the context of a growing intermediate housing market, with growing numbers of life-long renters, these benefits might also be secured by those unable for reasons of affordability to secure home ownership; and
- The intermediate housing market in the Auckland region in 2006 accounted for 36% of the overall intermediate housing market. Moving forward between 45% and 60% of the growth in the intermediate housing market is projected to be in Auckland. Given this and in light of the acknowledged interdependencies and linkages between housing and economic and social outcomes, especially in large urban areas, it would seem that a specific policy focus and response is warranted in the case of Auckland.

This section and the preceding two sections have identified a number of specific policy issues including:

- Rental housing affordability and accommodation supplement implications;
- Widening wealth inequalities and redistribution;
- Consumption and savings implications;
- Labour force requirements; and
- Regional economic growth.

Government has responded to the underlying trend in home ownership rates with a range of policy measures to both assist households into owning their own dwellings and to support social and third sector rental accommodation initiatives. However, the trend is such that these measures cannot address the housing needs of a substantial group of middle and low income households who do not meet the specified criteria. Consequently, the majority of the demand for rental accommodation has and will continue to be met by the private sector supported by the Government through the accommodation supplement mechanism. Even given a period of softer housing market conditions it is likely that there will be continued growth in the absolute size of the intermediate housing market.

Alternatively, housing policy can address the reasons for the growth in the intermediate housing market and decline in housing affordability by examining supply side constraints in the housing market. A key goal would be to ensure that construction costs and land costs are kept to a minimum consistent with other objectives (e.g. ensuring adequate building standard and appropriate land use). This would require planning and regulatory processes that enable the development of residential land, in-fill subdivision and the construction of new dwellings (single or multi unit). While measures that might deliver a more efficient housing market such as alleviating land-supply bottle necks, more efficient and economically equitable infrastructure provision, planning and building regulation efficiencies would undoubtedly assist affordability for those households in and seeking to leave the intermediate housing market it may be that a more focused suite of longer term policy solutions is required.

This could include on the supply side responses such as increasing the direct supply of affordable housing, both owner occupier and rental, through planning mechanisms, through capturing developer planning gain¹⁴ or through leasehold or other initiatives on Crown owned land. In the case of planning mechanisms we note that the Affordable Housing: Enabling Territorial Bill 2008 is currently before Parliament. The objective of the Bill is to provide Territorial Authorities with the statutory means to require an affordable housing contribution arising from development activity on behalf of the community. A related purpose is to prohibit the use of restrictive covenants that have the effect of excluding affordable or social housing.

¹⁴ Developer planning gain refers to the capital value increment that can accrue to a developer following a change in permitted land use, generally from a lower to higher value use.

On the demand side it could potentially include some adjustment to the incentives around housing investment. Currently 95% of New Zealand's housing stock is owned by the private sector either as owner occupiers or investors. Therefore policy which sought to influence house prices, affordability and home ownership rates by altering the opportunities and incentives available to home buyers and investors might be appropriate. New Zealand currently has a range of tax advantages, in comparison to some other jurisdictions, that favours housing over other investment options. There are a number of changes that could be made to the existing tax system that would probably contribute to a moderation in the growth of house prices over the long term through a reduction in investor demand. The political consensus currently, however, would appear to be against any significant alteration to taxes around housing in New Zealand.

The confluence of factors that have led to a rapid growth in the intermediate housing market in New Zealand are of relatively recent date and policy has only just begun to consider options for those moderate and low income households for whom home ownership, over a relatively brief period of time, has moved out of reach. It would seem likely that the majority of the demand for rental accommodation will be met by the private sector and will continue to place upward pressure on the relative size of the intermediate housing market even in a period of softer housing market conditions. There will be a growing need for better quality rental properties and for more long-term stable tenancies to ensure that this wider group can receive the social and health benefits associated with stable, quality housing.

Great store has been placed on the emergence of a viable 'third sector' or not-for-profit sector to complement the owner market, private rental market and social housing sector. Similarly there has been discussion around the potential for institutional investment in the private rental sector. It is thought that these two providers/investors could potentially provide a range of affordable owner-occupier and rental housing options to meet a growing intermediate housing market need. They may also be able to take a longer term view resulting in better long term rental security and stability. Progress to date, both in terms of third sector and institutional investment, however, has been limited. It would appear that both options would to a greater or lesser extent require significant government assistance and/or subsidy.

5.6 Areas for Further Research

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

- Benchmark and monitor housing demand / affordability across housing markets and sub-markets where appropriate;
- Quantitative modelling to explain the variations in home ownership rates and the relative size of the intermediate housing market over time; and
- Development of appropriate databases and indices to monitor the growth and performance of the residential rental property market.

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7.0 Appendix One: Intermediate Housing Market¹⁵

¹⁵ Note all tables in Appendix One are sourced DTZ

Table A1.1: Intermediate Housing Market by Age 1996

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5-9 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10-14 Years	0	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35
15-19 Years	124	877	494	240	28	149	87	245	386	75	57	35	6	583	257	38	3,680
20-24 Years	319	5,041	1,511	893	109	460	206	507	1,541	218	175	106	31	1,989	660	97	13,864
25-29 Years	360	6,136	1,164	859	114	453	182	329	1,237	214	175	144	25	1,610	275	85	13,364
30-34 Years	278	5,563	926	695	104	420	130	270	1,005	171	162	116	21	1,275	255	62	11,453
35-39 Years	258	4,116	735	602	65	293	106	244	725	141	139	70	18	1,039	194	63	8,808
40-44 Years	184	2,993	495	473	67	247	78	157	527	116	102	67	15	742	141	36	6,439
45-49 Years	149	2,360	385	323	44	178	55	120	405	82	57	65	17	587	122	32	4,982
50-54 Years	99	1,527	273	217	25	127	32	68	249	58	43	38	6	407	60	14	3,244
55-59 Years	90	1,056	187	145	16	98	34	61	174	33	37	27	8	243	59	16	2,287
60-64 Years	34	545	106	86	0	50	19	45	92	22	0	22	0	133	21	9	1,184
65 Years +	23	396	77	102	23	38	11	30	78	19	19	19	0	115	18	15	983
Total	1,918	30,646	6,354	4,634	595	2,512	942	2,076	6,420	1,150	967	708	146	8,724	2,063	469	70,323

Table A1.2: Intermediate Housing Market by Age 2001

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	0	36	19	0	0	0	0	0	4	0	0	0	0	0	0	0	58
5-9 Years	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36
10-14 Years	0	82	27	0	0	0	0	11	5	0	0	0	0	15	0	0	140
15-19 Years	122	1,086	522	276	29	162	68	171	441	90	52	31	13	507	187	43	3,799
20-24 Years	258	3,768	1,250	737	59	304	117	325	1,444	148	136	84	21	1,386	390	56	10,484
25-29 Years	306	4,702	1,058	832	61	374	115	249	1,176	181	163	85	20	1,240	229	63	10,855
30-34 Years	335	5,312	992	858	52	369	110	242	1,114	159	161	105	25	1,188	200	52	11,272
35-39 Years	343	4,956	982	859	63	365	129	232	965	179	150	90	16	1,038	162	57	10,586
40-44 Years	258	4,015	809	692	56	264	98	183	740	146	102	65	13	897	163	42	8,540
45-49 Years	183	2,703	528	459	30	176	66	136	505	92	72	59	15	654	103	34	5,816
50-54 Years	148	2,007	408	358	24	137	40	102	398	75	68	52	10	466	87	19	4,399
55-59 Years	109	1,355	247	221	24	99	29	66	259	53	43	31	7	309	47	15	2,914
60-64 Years	69	843	185	160	0	70	22	63	176	25	32	23	0	200	37	15	1,922
65 Years +	61	656	164	138	20	48	15	28	152	32	23	21	0	121	31	8	1,517
Total	2,191	31,557	7,191	5,590	418	2,366	808	1,808	7,378	1,180	1,002	647	140	8,021	1,637	404	72,338

Table A1.3: Intermediate Housing Market by Age 2006

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5-9 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10-14 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15-19 Years	192	1,451	791	358	49	183	128	396	814	96	76	61	25	1,044	537	123	6,325
20-24 Years	651	7,886	2,907	1,562	187	755	446	1,230	3,724	339	219	207	75	4,234	1,798	379	26,599
25-29 Years	737	10,394	2,656	1,907	201	867	452	1,051	3,677	346	278	283	85	3,952	1,038	349	28,274
30-34 Years	809	11,421	2,775	1,957	204	1,003	438	979	3,440	397	326	298	83	3,838	923	278	29,168
35-39 Years	804	10,561	2,614	1,895	198	874	417	892	3,006	339	349	280	101	3,473	778	240	26,820
40-44 Years	734	8,888	2,224	1,712	197	851	361	867	2,375	297	292	260	75	2,880	683	206	22,900
45-49 Years	635	6,575	1,646	1,303	145	634	309	654	1,730	221	182	192	66	2,245	550	161	17,248
50-54 Years	476	4,291	1,149	946	129	477	217	477	1,228	178	125	139	58	1,489	399	105	11,883
55-59 Years	374	3,141	818	651	74	332	140	359	897	137	100	136	30	1,143	278	86	8,698
60-64 Years	208	1,863	495	394	67	187	87	256	466	78	64	86	30	655	165	55	5,156
65 Years +	163	1,526	431	326	47	177	70	199	365	44	45	71	25	507	141	53	4,189
Total	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261

Table A1.4: Intermediate Housing Market as a Percentage of Total Private Rental Market by Age 1996

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5-9 Years	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
10-14 Years	0%	65%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	20%
15-19 Years	46%	60%	46%	44%	43%	47%	31%	29%	46%	53%	76%	50%	8%	45%	29%	18%	44%
20-24 Years	28%	52%	33%	36%	27%	32%	18%	16%	30%	40%	48%	34%	11%	33%	20%	11%	34%
25-29 Years	28%	47%	28%	31%	26%	29%	16%	14%	21%	39%	50%	34%	8%	30%	13%	11%	31%
30-34 Years	25%	49%	29%	32%	27%	34%	16%	14%	24%	38%	52%	39%	9%	33%	17%	10%	34%
35-39 Years	28%	51%	31%	35%	24%	35%	18%	17%	26%	42%	51%	32%	11%	36%	19%	13%	36%
40-44 Years	28%	52%	30%	39%	31%	36%	18%	17%	30%	46%	54%	47%	13%	37%	19%	11%	38%
45-49 Years	32%	54%	30%	37%	32%	34%	19%	17%	29%	47%	42%	45%	20%	37%	21%	13%	38%
50-54 Years	31%	55%	33%	36%	26%	36%	16%	15%	30%	54%	50%	38%	10%	39%	17%	9%	39%
55-59 Years	38%	57%	31%	36%	26%	39%	23%	19%	30%	53%	70%	47%	14%	34%	21%	12%	39%
60-64 Years	23%	48%	28%	29%	0%	32%	18%	19%	26%	50%	0%	58%	0%	31%	13%	11%	32%
65 Years +	6%	18%	9%	14%	16%	10%	4%	5%	11%	15%	21%	18%	0%	10%	4%	6%	11%
Total	28%	50%	30%	34%	26%	32%	17%	16%	26%	41%	49%	37%	10%	33%	18%	11%	34%

Table A1.5: Intermediate Housing Market as a Percentage of Total Private Rental Market by Age 2001

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	0%	33%	55%	0%	0%	0%	0%	0%	14%	0%	0%	0%	0%	0%	0%	0%	21%
5-9 Years	0%	52%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	19%
10-14 Years	0%	48%	45%	0%	0%	0%	0%	33%	11%	0%	0%	0%	0%	40%	0%	0%	31%
15-19 Years	39%	47%	42%	45%	28%	45%	22%	21%	41%	55%	65%	35%	15%	34%	19%	13%	37%
20-24 Years	24%	35%	28%	30%	14%	23%	11%	11%	27%	31%	48%	31%	8%	24%	13%	6%	26%
25-29 Years	22%	29%	22%	26%	12%	21%	10%	10%	17%	26%	35%	21%	7%	20%	10%	6%	22%
30-34 Years	24%	34%	23%	28%	11%	23%	11%	11%	19%	31%	37%	27%	8%	22%	10%	7%	25%
35-39 Years	26%	37%	27%	31%	14%	26%	15%	11%	23%	35%	39%	26%	7%	25%	11%	9%	28%
40-44 Years	24%	41%	29%	33%	15%	24%	14%	12%	26%	37%	34%	26%	7%	26%	13%	8%	30%
45-49 Years	24%	40%	27%	32%	13%	23%	15%	12%	26%	35%	41%	31%	10%	26%	12%	10%	29%
50-54 Years	25%	40%	28%	31%	13%	26%	12%	13%	26%	37%	42%	29%	9%	25%	14%	7%	29%
55-59 Years	26%	42%	27%	31%	20%	24%	13%	11%	28%	41%	43%	26%	11%	26%	12%	9%	30%
60-64 Years	21%	38%	26%	30%	0%	26%	12%	16%	27%	34%	54%	32%	0%	24%	13%	9%	28%
65 Years +	9%	17%	12%	12%	10%	8%	3%	3%	12%	16%	17%	14%	0%	8%	5%	2%	11%
Total	23%	35%	26%	29%	13%	23%	12%	11%	23%	33%	39%	26%	7%	23%	12%	7%	26%

Table A1.6: Intermediate Housing Market as a Percentage of Total Private Rental Market by Age 2006

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5-9 Years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10-14 Years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15-19 Years	71%	68%	74%	69%	75%	68%	57%	51%	72%	77%	89%	76%	37%	72%	59%	52%	67%
20-24 Years	62%	67%	65%	65%	50%	61%	47%	45%	63%	67%	81%	71%	29%	67%	53%	37%	62%
25-29 Years	56%	63%	57%	61%	42%	57%	41%	41%	52%	65%	72%	70%	26%	62%	42%	35%	57%
30-34 Years	54%	64%	60%	60%	44%	59%	40%	41%	53%	67%	72%	71%	29%	63%	42%	33%	58%
35-39 Years	56%	66%	60%	60%	46%	60%	45%	41%	58%	65%	75%	73%	37%	64%	46%	35%	60%
40-44 Years	56%	68%	60%	63%	50%	62%	44%	45%	59%	64%	73%	73%	31%	64%	48%	33%	61%
45-49 Years	57%	68%	59%	64%	44%	60%	48%	42%	60%	64%	67%	75%	30%	65%	48%	38%	61%
50-54 Years	60%	66%	60%	65%	52%	64%	48%	45%	62%	64%	69%	73%	34%	63%	51%	39%	61%
55-59 Years	61%	67%	58%	62%	47%	63%	43%	48%	61%	68%	79%	73%	27%	64%	50%	40%	62%
60-64 Years	54%	62%	56%	54%	62%	57%	43%	48%	56%	60%	74%	73%	40%	58%	47%	36%	57%
65 Years +	22%	33%	25%	22%	21%	26%	13%	17%	23%	21%	27%	36%	17%	24%	20%	14%	25%
Total	55%	64%	59%	59%	46%	58%	42%	42%	56%	63%	71%	70%	30%	62%	47%	35%	58%

Table A1.7: Intermediate Housing Market by Highest Qualification 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	907	6,037	1,730	1,228	191	714	305	585	1,148	301	261	211	49	1,939	448	185	16,239
School Cert	234	3,936	985	769	93	446	151	288	812	192	197	123	33	1,238	238	78	9,813
Sixth Form	156	3,439	738	529	64	320	89	250	779	141	164	98	24	1,085	211	52	8,139
Higher Sch	55	1,694	450	180	29	115	33	200	510	50	53	14	1	787	323	22	4,515
Overseas	18	1,121	92	77	1	29	11	20	111	5	1	9	1	159	37	1	1,691
Basic Vocat	75	1,405	295	274	31	127	58	102	307	79	59	38	8	404	107	23	3,391
Skilled Vocat	126	2,081	459	396	54	211	71	126	431	83	85	64	11	619	141	33	4,990
Inter Vocat	16	470	73	67	6	33	14	27	104	15	1	9	1	119	28	1	985
Advance Voc	131	2,749	439	374	47	171	62	126	539	104	81	58	8	608	101	20	5,617
Degree	50	3,096	383	209	29	90	38	136	764	69	59	26	1	700	185	17	5,851
Higher Deg	23	1,327	149	82	4	30	11	52	361	16	16	6	1	297	93	1	2,470
Unidentifiable	141	3,190	549	462	58	226	104	177	566	109	1	64	21	742	162	47	6,618
Not Stated	1	113	26	1	1	13	9	1	1	1	1	1	1	40	1	1	211
Total	1,931	30,659	6,367	4,647	608	2,525	955	2,089	6,433	1,163	980	721	159	8,737	2,076	482	70,531

Table A1.8: Intermediate Housing Market by Highest Qualification 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	525	5,248	1,636	1,332	138	689	270	506	1,222	266	255	177	48	1,735	306	133	14,484
Basic Vocat	128	1,707	535	436	23	160	65	123	425	82	62	51	10	447	104	26	4,386
Inter Vocat	67	733	170	179	12	69	33	55	203	42	46	17	7	243	49	16	1,940
Skilled Vocat	137	1,415	363	356	26	126	38	93	363	67	63	43	6	402	72	25	3,597
Advanced Vocat	227	2,689	410	379	28	150	34	91	583	105	71	49	11	587	88	15	5,518
Fifth Form	410	4,450	1,465	1,022	65	419	154	280	1,022	204	176	142	26	1,306	222	76	11,439
Sixth Form	244	3,561	770	745	50	275	75	206	903	138	147	100	20	1,066	180	53	8,532
Higher School	77	1,976	437	261	17	108	34	173	688	64	49	32	6	729	299	22	4,974
Overseas	85	2,875	202	175	11	64	14	27	320	48	32	12	1	263	53	8	4,192
Degree	109	3,750	674	290	10	109	25	87	921	80	50	24	8	599	132	12	6,879
Higher Deg	40	1,582	144	98	1	35	7	40	393	29	7	10	1	250	71	4	2,711
Not Elsewhere	154	1,583	399	330	48	175	71	139	347	67	55	1	9	406	72	25	3,880
total	2,203	31,569	7,203	5,602	430	2,378	820	1,820	7,390	1,192	1,014	659	152	8,033	1,649	416	72,530

Table A1.9: Intermediate Housing Market by Highest Qualification 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	1,428	9,294	4,404	3,003	454	1,693	905	2,013	3,243	497	482	527	238	5,083	1,224	689	35,177
Level 1 Cert at School	996	7,114	2,818	1,993	238	1,015	483	1,047	2,498	367	380	361	124	3,639	836	327	24,236
L1 1-3 Cert Post-school	473	3,769	1,339	1,164	121	490	278	585	1,447	180	144	138	62	1,498	474	182	12,345
Level 2 Certi at School	542	5,663	1,871	1,191	126	621	307	669	2,109	262	235	210	66	2,589	608	170	17,237
Level 3 or 4 Cert	273	4,268	1,276	605	60	279	119	598	2,173	149	84	100	14	2,223	1,241	94	13,557
Level 4 Cert Post-school	634	6,309	1,835	1,524	192	625	354	627	1,891	293	234	233	49	2,365	629	207	18,000
Level 5 Diploma	240	3,389	702	628	40	297	129	273	924	142	85	47	14	1,144	287	70	8,408
Level 6 Diploma	277	3,435	700	551	60	261	113	251	1,028	130	92	85	16	1,128	202	51	8,379
Overseas School Quali	234	6,305	718	477	34	203	63	185	900	91	76	68	1	1,206	302	44	10,908
Bachelor Degree	371	11,867	1,653	1,039	88	439	155	566	3,492	235	153	138	27	2,756	896	81	23,957
Post-Graduate	63	1,639	228	128	0	57	15	97	625	40	11	25	1	507	206	0	3,642
Masters	22	2,696	252	135	0	46	15	94	647	17	0	0	0	380	144	0	4,449
Doctorate	0	369	20	0	0	0	0	9	111	0	0	0	0	103	26	0	638
Other	232	1,877	690	575	84	313	128	347	634	69	82	81	42	837	214	122	6,327
Total	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261

Table A1.10: Intermediate Housing Market as a Percentage of Total Private Rental Market by Highest Qualification 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	38%	45%	26%	28%	25%	26%	16%	15%	25%	37%	47%	34%	9%	29%	17%	12%	30%
School Cert	23%	56%	35%	39%	28%	39%	19%	18%	31%	49%	60%	41%	17%	37%	21%	14%	38%
Sixth Form	24%	56%	33%	37%	26%	41%	18%	20%	29%	47%	70%	47%	16%	38%	19%	12%	38%
Higher Sch	27%	53%	33%	39%	34%	40%	20%	16%	28%	40%	58%	37%	2%	34%	18%	13%	34%
Overseas	19%	47%	28%	35%	4%	29%	17%	13%	22%	9%	3%	47%	6%	33%	16%	4%	36%
Basic Vocat	23%	54%	32%	39%	28%	37%	20%	18%	27%	50%	65%	43%	15%	35%	20%	13%	37%
Skilled Vocat	28%	60%	36%	42%	37%	42%	21%	18%	32%	48%	63%	45%	11%	39%	21%	13%	41%
Inter Vocat	17%	60%	37%	41%	32%	48%	24%	17%	31%	37%	5%	31%	5%	39%	24%	2%	40%
Advance Voc	27%	55%	33%	42%	35%	35%	19%	14%	28%	48%	60%	39%	11%	34%	16%	9%	38%
Degree	21%	46%	30%	36%	31%	29%	14%	16%	22%	42%	63%	36%	2%	34%	18%	9%	34%
Higher Deg	21%	43%	27%	33%	14%	27%	9%	12%	20%	30%	52%	20%	3%	31%	15%	2%	30%
Unidentifiable	18%	47%	28%	30%	24%	28%	19%	15%	26%	38%	1%	34%	13%	31%	17%	12%	32%
Not Stated	1%	103%	117%	2%	4%	6%	4%	8%	-	-	-	-	-	-	-	-	27%
Total	28%	50%	31%	34%	27%	32%	17%	16%	27%	42%	50%	38%	11%	34%	18%	12%	34%

Table A1.11: Intermediate Housing Market as a Percentage of Total Private Rental Market by Highest Qualification 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	19%	34%	22%	26%	15%	23%	13%	11%	23%	30%	36%	27%	8%	22%	11%	7%	23%
Basic Vocat	28%	39%	34%	35%	14%	25%	13%	14%	25%	34%	43%	32%	9%	26%	13%	10%	29%
Inter Vocat	25%	38%	25%	31%	16%	26%	16%	13%	26%	39%	58%	23%	14%	28%	14%	11%	28%
Skilled Vocat	30%	43%	30%	38%	16%	30%	13%	14%	29%	37%	47%	36%	6%	26%	12%	10%	31%
Advanced																	
Vocat	38%	37%	26%	31%	14%	23%	10%	10%	24%	32%	39%	31%	11%	24%	10%	6%	28%
Fifth Form	26%	41%	34%	33%	13%	27%	14%	13%	27%	38%	42%	30%	9%	26%	14%	8%	30%
Sixth Form	26%	39%	26%	35%	15%	25%	11%	12%	25%	35%	47%	35%	10%	26%	12%	9%	29%
Higher																	
School	24%	37%	25%	34%	12%	25%	14%	14%	25%	35%	45%	31%	8%	25%	15%	10%	27%
Overseas	25%	32%	22%	26%	18%	21%	8%	8%	22%	34%	31%	19%	2%	18%	10%	10%	27%
Degree	24%	33%	34%	27%	7%	22%	7%	8%	19%	31%	43%	22%	7%	20%	10%	4%	25%
Higher Deg	23%	31%	18%	25%	2%	19%	5%	8%	16%	33%	16%	19%	2%	18%	10%	5%	22%
Not																	
Elsewhere	15%	26%	17%	19%	13%	17%	11%	10%	18%	25%	26%	0%	5%	17%	8%	5%	18%
total	24%	35%	26%	29%	14%	23%	12%	11%	23%	33%	40%	27%	8%	23%	12%	8%	26%

Table A1.12: Intermediate Housing Market as a Percentage of Total Private Rental Market by Highest Qualification 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	46%	56%	50%	48%	39%	52%	41%	34%	53%	54%	62%	61%	28%	54%	44%	19%	49%
Level 1 Cert at School	53%	62%	54%	53%	42%	57%	46%	35%	58%	64%	72%	64%	27%	60%	45%	18%	55%
Ll 1-3 Cert Post-school	53%	61%	52%	56%	42%	57%	45%	36%	57%	62%	67%	58%	27%	62%	44%	22%	55%
Level 2 Certi at School	52%	62%	54%	51%	39%	56%	48%	35%	56%	64%	66%	66%	27%	58%	42%	16%	55%
Level 3 or 4 Cert	54%	60%	56%	53%	38%	54%	44%	37%	58%	63%	62%	67%	12%	60%	52%	18%	56%
Level 4 Cert Post-school	51%	65%	52%	53%	42%	53%	45%	32%	58%	65%	69%	64%	17%	59%	43%	20%	55%
Level 5 Diploma	53%	63%	53%	58%	25%	56%	42%	36%	52%	72%	63%	41%	14%	58%	44%	16%	55%
Level 6 Diploma	47%	62%	48%	48%	36%	50%	42%	31%	52%	61%	65%	56%	13%	54%	35%	15%	53%
Overseas School Quali	50%	61%	52%	51%	40%	50%	35%	34%	47%	50%	67%	55%	1%	56%	41%	17%	55%
Bachelor Degree	41%	58%	43%	46%	29%	42%	29%	29%	41%	57%	60%	50%	12%	51%	37%	9%	49%
Post-Graduate	39%	50%	42%	38%	0%	35%	16%	27%	35%	42%	23%	40%	1%	46%	37%	0%	42%
Masters	28%	61%	42%	41%	0%	36%	16%	29%	38%	36%	0%	0%	0%	45%	36%	0%	49%
Doctorate	0%	53%	16%	0%	0%	0%	0%	6%	29%	0%	0%	-	-	40%	15%	0%	34%
Other	29%	42%	38%	37%	27%	41%	26%	29%	42%	35%	58%	43%	28%	43%	32%	21%	38%
Total	48%	59%	50%	50%	37%	52%	41%	33%	50%	58%	64%	59%	22%	55%	42%	18%	52%

Table A1.13: Intermediate Housing Market by Occupational Group of Reference Person 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	125	2,704	304	272	22	125	43	86	422	75	40	41	11	470	89	11	4,841
Professionals	107	2,756	323	276	22	107	27	108	594	39	9	5	0	479	102	6	4,960
Associated Professionals	125	3,491	428	330	21	126	43	134	702	89	35	22	0	660	126	17	6,350
Clerks	166	4,409	638	386	33	199	82	174	1,035	94	38	39	7	935	179	31	8,445
Service/Sales	309	3,799	1,069	830	92	354	192	450	1,026	188	103	118	34	1,554	440	99	10,656
Agricultural & Fishery	204	588	614	394	78	371	92	191	207	53	335	101	15	513	150	53	3,959
Trades	128	2,539	360	335	8	119	63	99	434	49	20	23	0	601	100	17	4,895
Plant & Machinery	141	1,858	499	270	50	221	59	133	346	121	47	56	0	815	121	64	4,801
Construction	5	87	8	16	0	0	0	0	13	0	0	0	0	25	1	0	155
Elementary	126	1,730	481	383	60	238	101	184	373	111	79	66	17	665	163	65	4,842
Other	78	925	263	164	31	105	45	106	195	31	0	10	6	278	66	22	2,324
	1,515	24,884	4,989	3,656	416	1,964	748	1,667	5,347	849	706	480	91	6,996	1,537	383	56,228

Table A1.14: Intermediate Housing Market by Occupational Group of Reference Person 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	134	2,460	391	297	9	85	30	60	454	66	38	30	8	399	68	12	4,542
Professionals	118	2,962	351	332	22	111	42	101	665	67	43	25	8	450	86	14	5,397
Associate Professionals	142	3,270	532	391	25	135	65	122	778	93	61	31	13	660	110	19	6,446
4 Clerks	173	4,193	628	522	32	171	59	169	1,065	96	57	43	6	759	135	24	8,133
Service/Sales	463	4,518	1,388	1,123	69	488	213	464	1,447	249	138	126	47	1,776	436	105	13,051
Agriculture and Fishery	199	588	615	434	57	314	72	121	223	59	267	94	11	436	124	45	3,659
Trades	117	2,197	348	321	23	89	31	65	416	51	43	12	5	399	59	12	4,187
Plant/Machin																	
Operators	149	2,078	570	373	36	211	59	127	404	109	83	65	7	747	106	53	5,177
Other	102	1,126	343	243	33	105	70	114	271	25	29	33	6	355	73	25	2,955
Labourers	157	1,719	608	514	50	236	81	179	450	115	66	86	22	703	138	41	5,162
Total	1,753	25,111	5,776	4,551	356	1,947	721	1,522	6,173	930	824	544	133	6,683	1,335	350	58,708

Table A1.15: Intermediate Housing Market by Occupational Group of Reference Person 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	564	7,070	1,673	1,026	80	455	249	399	1,742	229	222	187	45	2,225	502	65	16,734
Professionals	548	11,518	1,762	1,319	114	603	290	527	3,754	315	162	152	38	2,647	746	47	24,541
Technicians and Trades	543	6,678	1,625	1,161	130	506	319	550	1,823	244	204	190	50	2,397	643	96	17,158
Community and Personal	550	4,715	1,548	1,166	100	571	316	769	1,847	235	185	144	83	2,395	731	152	15,507
Clerical and Admin	498	8,723	1,617	1,104	99	481	258	470	2,825	228	147	141	36	2,210	560	63	19,460
Sales Workers	425	5,815	1,452	1,017	96	455	298	547	1,894	202	128	122	46	2,242	616	121	15,478
Machinery Operators	254	3,325	784	528	63	328	157	353	772	108	104	89	34	1,520	323	47	8,789
Labourers	691	3,895	2,193	1,403	270	1,100	523	928	1,415	374	462	411	109	2,925	1,011	292	18,001
Not Elsewhere	148	1,965	485	383	54	323	116	462	606	59	43	56	31	707	179	48	5,666
Not Employed -	833	9,351	2,671	1,817	208	829	439	887	2,724	327	256	231	47	3,484	1,329	102	25,534
Total	5,056	63,055	15,811	10,924	1,214	5,651	2,965	5,891	19,402	2,323	1,912	1,723	517	22,751	6,640	1,032	166,867

Table A1.16: Intermediate Housing Market as a Percentage of Total Private Rental Market by Occupational Group of Reference Person 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	31%	45%	25%	32%	19%	28%	14%	14%	19%	41%	46%	35%	12%	28%	14%	6%	32%
Professionals	25%	47%	22%	29%	13%	22%	7%	11%	17%	24%	11%	4%	0%	26%	12%	2%	28%
Associated Professionals	32%	53%	29%	38%	16%	29%	13%	15%	24%	41%	38%	17%	0%	32%	17%	7%	36%
Clerks	37%	61%	37%	40%	20%	37%	22%	17%	31%	48%	45%	34%	6%	40%	19%	11%	43%
Service/Sales	49%	70%	49%	55%	45%	51%	35%	33%	44%	58%	62%	53%	20%	51%	29%	23%	51%
Agricultural & Fishery	54%	77%	52%	59%	46%	51%	28%	31%	55%	60%	71%	51%	17%	55%	34%	19%	51%
Trades	40%	68%	36%	44%	10%	37%	22%	20%	40%	36%	26%	28%	0%	44%	20%	8%	47%
Plant & Machinery	42%	74%	41%	46%	38%	47%	18%	20%	46%	50%	36%	46%	0%	49%	21%	16%	47%
Construction	21%	61%	17%	36%	#DIV/0!	2%	0%	0%	31%	0%	0%	0%	0%	40%	6%	0%	33%
Elementary	52%	78%	56%	62%	53%	61%	40%	35%	52%	63%	63%	55%	21%	55%	32%	29%	58%
Other	50%	61%	53%	54%	48%	64%	38%	40%	35%	51%	0%	21%	24%	50%	32%	34%	50%
	40%	59%	39%	45%	31%	42%	23%	22%	30%	47%	52%	38%	10%	42%	22%	15%	42%

Table A1.17: Intermediate Housing Market as a Percentage of Total Private Rental Market by Occupational Group of Reference Person 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	26%	28%	22%	26%	7%	16%	8%	8%	16%	29%	27%	17%	7%	17%	8%	5%	22%
Professionals	18%	28%	17%	23%	10%	17%	9%	8%	13%	25%	29%	17%	6%	15%	8%	4%	20%
Associate Professionals	27%	36%	28%	32%	14%	23%	17%	12%	22%	33%	44%	22%	12%	24%	12%	7%	28%
4 Clerks	32%	44%	31%	39%	17%	27%	16%	14%	27%	40%	45%	30%	6%	28%	13%	9%	33%
Service/Sales	49%	56%	45%	52%	24%	43%	30%	25%	43%	50%	47%	45%	17%	41%	22%	16%	44%
Agriculture and Fishery	42%	60%	42%	52%	22%	39%	18%	17%	49%	56%	59%	34%	11%	39%	24%	10%	39%
Trades	32%	50%	30%	37%	20%	27%	12%	12%	34%	36%	45%	12%	7%	27%	11%	6%	35%
Plant/Machin Operators	36%	55%	36%	42%	21%	29%	14%	15%	42%	43%	46%	32%	6%	34%	14%	11%	37%
Other	43%	48%	46%	46%	29%	37%	32%	25%	32%	42%	38%	47%	13%	43%	24%	16%	40%
Labourers	51%	63%	54%	59%	35%	48%	29%	27%	52%	53%	47%	50%	19%	45%	23%	15%	49%
Total	35%	42%	34%	40%	20%	31%	19%	16%	27%	41%	46%	32%	11%	30%	15%	10%	33%

Table A1.18: Intermediate Housing Market as a Percentage of Total Private Rental Market by Occupational Group of Reference Person 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	54%	58%	53%	50%	33%	48%	39%	31%	45%	63%	72%	55%	19%	56%	35%	13%	51%
Professionals	49%	60%	48%	52%	33%	50%	37%	28%	43%	66%	62%	54%	17%	53%	38%	9%	51%
Technicians and Trades	66%	78%	65%	66%	58%	65%	53%	44%	68%	79%	83%	73%	29%	70%	48%	21%	68%
Community and Personal	74%	80%	72%	74%	53%	72%	65%	55%	74%	85%	89%	79%	46%	76%	56%	36%	72%
Clerical and Admin	58%	74%	58%	60%	45%	61%	52%	37%	60%	76%	78%	66%	26%	64%	45%	18%	64%
Sales Workers	66%	76%	65%	68%	55%	69%	64%	45%	71%	81%	80%	75%	46%	70%	54%	29%	68%
Machinery Operators	73%	85%	67%	68%	54%	72%	59%	48%	80%	83%	84%	73%	25%	78%	57%	19%	73%
Labourers	78%	86%	74%	78%	62%	76%	64%	55%	84%	84%	90%	81%	37%	80%	63%	32%	74%
Not Elsewhere	68%	72%	63%	65%	56%	68%	53%	58%	59%	69%	75%	69%	43%	66%	52%	36%	65%
Not Employed -	22%	32%	26%	24%	17%	25%	18%	14%	28%	26%	31%	32%	7%	29%	28%	5%	27%
Total	48%	60%	50%	50%	37%	52%	41%	33%	50%	59%	66%	60%	24%	55%	42%	18%	52%

Table A1.19: Intermediate Housing Market by Industry Group of Reference Person's Employment 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Agriculture, Forestry and Fishing	185	450	568	362	97	421	72	188	157	100	359	105	12	438	139	47	3,700
Mining	0	0	17	1	0	0	0	0	0	0	0	0	0	0	0	0	18
Manufacturing	173	3,888	651	404	66	280	90	192	514	147	81	91	9	1,196	150	70	8,002
Electricity, Gas and Water Supply	0	70	17	13	0	7	0	1	11	0	0	0	0	13	3	0	135
Construction	84	1,520	247	246	9	74	42	56	253	44	32	17	0	343	67	16	3,052
Wholesale Trade	48	2,077	162	154	7	85	10	62	245	46	16	12	0	322	33	8	3,288
G Retail Trade	266	3,257	764	585	63	233	138	278	627	143	75	67	23	983	213	55	7,770
Accommodation, Cafes	138	1,319	441	311	23	112	65	157	426	80	30	53	25	634	227	32	4,074
Transport/ Storage	38	1,069	121	105	6	61	18	30	190	45	28	20	8	268	51	11	2,067
Communication	9	475	54	30	0	1	0	14	100	0	0	0	0	91	9	0	784
Finance and Ins	0	897	56	58	0	19	3	10	217	13	4	1	0	103	16	6	1,404
Ppty / Business Ser	83	2,997	354	281	28	112	60	97	640	71	33	36	7	595	119	25	5,538
Government	34	690	148	96	7	48	18	37	386	9	0	17	5	183	38	9	1,723
Education	108	1,496	327	205	33	109	41	138	359	41	33	24	4	389	120	23	3,450
Health/Com Ser	105	1,607	351	272	23	142	66	127	382	69	35	42	7	501	114	25	3,867
Cultural/Recreational	36	781	134	95	6	47	18	54	229	20	10	0	0	221	52	21	1,723
Personal Services	92	1,063	219	188	19	87	45	88	324	38	21	18	0	331	76	26	2,636
Other	115	1,202	342	253	44	138	63	139	283	44	24	16	10	372	98	29	3,171
Total	1,526	24,855	4,965	3,660	465	1,983	771	1,669	5,319	919	823	552	133	6,980	1,533	398	56,552

Table A1.20: Intermediate Housing Market by Industry Group of Reference Person's Employment 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Agriculture, Forestry and Fishing	206	423	616	385	68	367	68	116	168	71	273	92	10	414	109	42	3,428
Mining	0	8	11	0	0	0	0	0	0	0	0	0	0	0	0	0	19
Manufacturing	129	3,128	584	452	36	258	42	161	448	99	77	98	6	868	115	51	6,552
Electricity, Gas and Water Supply	0	37	0	0	0	0	0	0	3	0	0	0	0	14	0	0	54
Construction	77	1,463	257	205	6	49	19	46	304	40	22	19	3	242	27	9	2,789
Wholesale Trade	50	1,846	182	178	6	62	15	38	257	38	8	0	0	231	27	12	2,949
G Retail Trade	291	3,536	921	694	50	267	153	241	927	120	96	69	15	1,013	219	57	8,668
Accommodation, Cafes	167	1,528	617	470	20	152	65	149	517	123	67	75	33	754	194	40	4,969
Transport/ Storage	53	1,085	163	151	10	51	22	26	232	36	18	15	5	211	42	9	2,130
Communication	0	441	60	36	0	4	0	12	119	0	0	0	0	65	0	0	737
Finance and Ins	20	761	57	57	0	8	0	6	176	1	0	0	0	68	8	3	1,166
Ppty / Business Ser	105	3,159	406	380	22	109	52	132	749	84	44	42	8	641	76	23	6,032
Government	34	555	111	65	0	31	9	31	324	3	0	0	3	105	17	0	1,289
Education	136	1,755	430	328	28	118	54	133	435	68	29	23	9	385	117	21	4,069
Health/Com Ser	219	2,070	570	549	40	225	86	203	599	109	59	43	9	740	162	31	5,715
Cultural/Recreational	49	838	174	142	0	41	18	37	251	18	20	0	3	203	56	9	1,860
Personal Services	89	1,124	251	196	10	66	41	67	347	45	29	14	5	313	62	22	2,680
Other	113	1,275	347	252	38	117	55	116	282	45	50	17	11	393	85	21	3,217
Total	1,737	25,031	5,759	4,540	334	1,925	698	1,513	6,138	899	792	509	122	6,662	1,317	349	58,325

Table A1.21: Intermediate Housing Market by Industry Group of Reference Person's Employment 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Ag/ Forestry/Fishing	358	598	1,255	602	162	566	238	408	318	67	348	263	42	1,173	364	110	6,871
Mining	10	28	45	0	0	0	7	0	0	0	0	0	0	0	6	0	96
Manufacturing	353	5,594	1,306	838	101	639	321	491	1,055	252	202	208	32	2,510	554	129	14,585
Electricity/Gas/Water	21	218	48	30	0	10	9	11	49	0	0	5	0	64	32	0	496
Construction	303	3,399	837	643	61	261	153	254	890	113	101	97	11	1,070	332	29	8,551
Wholesale Trade	107	3,885	408	324	20	157	73	144	569	67	51	27	0	850	130	11	6,823
Retail Trade	506	5,273	1,626	1,172	110	554	316	644	1,921	272	154	168	60	2,424	681	129	16,010
Accom and Food	439	3,057	1,220	860	96	363	206	397	1,230	190	148	149	115	1,836	706	122	11,134
Transport/Warehse	167	2,779	457	339	15	147	99	151	672	82	42	67	8	920	180	24	6,149
Information/Telecom	32	1,787	143	89	6	41	30	54	475	19	0	15	0	359	97	5	3,152
Finance & Ins	51	2,349	206	157	8	52	29	50	714	29	19	21	0	382	47	13	4,126
Real Estate Services	119	1,476	320	238	8	105	58	105	361	76	32	31	0	530	96	14	3,568
Prof/Scientific	184	5,126	679	453	18	191	112	147	1,528	108	64	43	14	1,058	229	23	9,976
Administrative	129	2,579	451	318	41	182	71	204	766	84	62	45	23	765	221	32	5,975
No Industry	829	9,347	2,671	1,815	209	835	443	885	2,724	323	256	235	47	3,479	1,325	102	25,525
Public Admin	133	1,726	421	210	13	122	37	137	1,517	46	6	12	1	476	120	15	4,992
Education/Training	317	4,135	1,015	672	92	282	156	367	1,242	116	84	58	27	1,108	386	31	10,089
Health Care / Social	501	4,186	1,299	1,056	98	510	313	608	1,561	238	145	121	33	1,893	524	93	13,181
Arts and Recreation	61	1,015	293	193	8	76	21	86	399	38	35	15	1	376	157	0	2,775
S Other	187	2,482	510	438	33	179	106	216	746	98	57	34	19	818	207	51	6,180
Not Elsewhere	213	1,922	551	441	64	338	126	492	637	50	40	54	36	611	230	61	5,865
Total	5,021	62,961	15,761	10,890	1,161	5,609	2,922	5,852	19,374	2,270	1,847	1,667	469	22,701	6,621	992	166,120

Table A1.22: Intermediate Housing Market as a Percentage of Total Private Rental Market by Industry Group of Reference Person's Employment 1996

Industry Group	NorthInd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	SouthId	Total
Agriculture, Forestry and Fishing	31%	65%	63%	166%	12%	63%	36%	110%	41%	23%	118%	37%	2%	36%	49%	58%	48%
Mining	0%	0%	178%	-	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%
Manufacturing	3%	374%	22%	237%	9%	26%	45%	64%	108%	18%	17%	16%	5%	65%	10%	77%	43%
Electricity, Gas and Water Supply	0%	145%	22%	83%	0%	16%	0%	-	45%	0%	0%	0%	0%	14%	3%	0%	20%
Construction	4%	277%	30%	390%	4%	24%	70%	64%	123%	11%	20%	9%	0%	53%	11%	48%	46%
Wholesale Trade	1%	525%	17%	304%	3%	24%	21%	68%	172%	20%	14%	8%	0%	59%	3%	53%	40%
G Retail Trade	6%	261%	36%	343%	11%	23%	97%	115%	113%	16%	24%	15%	18%	58%	14%	38%	49%
Accommodation, Cafes	7%	221%	33%	579%	11%	23%	66%	122%	159%	9%	18%	29%	41%	72%	25%	28%	49%
Transport/ Storage	2%	391%	15%	276%	4%	33%	30%	28%	163%	16%	30%	24%	15%	71%	8%	29%	40%
Communication	1%	704%	20%	239%	0%	1%	0%	146%	316%	0%	0%	0%	0%	62%	2%	0%	36%
Finance and Ins	0%	499%	12%	183%	0%	10%	19%	22%	245%	8%	6%	1%	0%	33%	1%	31%	28%
Ppty / Business Ser	1%	405%	21%	329%	9%	19%	74%	59%	263%	11%	17%	12%	10%	53%	4%	45%	36%
Government	3%	282%	26%	159%	4%	15%	21%	73%	284%	4%	0%	17%	25%	40%	2%	23%	30%
Education	5%	306%	35%	216%	11%	15%	71%	157%	140%	8%	23%	12%	7%	43%	11%	40%	41%
Health/Com Ser	4%	239%	27%	269%	6%	22%	77%	99%	129%	13%	20%	16%	12%	50%	10%	38%	41%
Cultural/Recreational	3%	398%	24%	274%	6%	24%	142%	122%	315%	9%	17%	0%	0%	74%	8%	165%	44%
Personal Services	6%	295%	32%	331%	10%	24%	84%	139%	174%	13%	15%	12%	0%	67%	8%	102%	47%
Other	6%	279%	52%	363%	21%	44%	117%	200%	138%	17%	27%	12%	20%	60%	16%	63%	56%
Total	4%	301%	29%	276%	10%	26%	61%	93%	144%	13%	31%	17%	10%	55%	9%	45%	42%

Table A1.23: Intermediate Housing Market as a Percentage of Total Private Rental Market by Industry Group of Reference Person's Employment 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Agriculture, Forestry and Fishing	42%	55%	38%	45%	19%	39%	17%	14%	46%	50%	56%	33%	10%	34%	21%	9%	35%
Mining	0%	20%	16%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	8%
Manufacturing	27%	43%	29%	33%	19%	24%	7%	14%	28%	34%	44%	30%	5%	27%	12%	9%	30%
Electricity, Gas and Water Supply	0%	21%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	17%	0%	0%	9%
Construction	30%	45%	31%	33%	7%	21%	12%	13%	33%	35%	30%	25%	7%	26%	7%	8%	33%
Wholesale Trade	26%	36%	25%	34%	13%	23%	10%	9%	23%	33%	14%	0%	0%	22%	10%	10%	29%
G Retail Trade	40%	53%	41%	45%	28%	36%	29%	19%	40%	40%	44%	35%	10%	34%	18%	13%	40%
Accommodation, Cafes	43%	56%	48%	52%	23%	43%	27%	26%	42%	59%	56%	46%	17%	40%	18%	15%	42%
Transport/ Storage	31%	40%	31%	36%	17%	29%	18%	13%	32%	32%	27%	25%	9%	24%	14%	6%	32%
Communication	0%	34%	32%	47%	0%	10%	0%	15%	21%	0%	0%	0%	0%	21%	0%	0%	27%
Finance and Ins	23%	28%	19%	25%	0%	9%	0%	4%	12%	3%	0%	0%	0%	12%	6%	5%	20%
Ppty / Business Ser	30%	32%	26%	36%	17%	23%	14%	16%	18%	33%	36%	32%	13%	26%	11%	11%	27%
Government	22%	36%	21%	23%	0%	19%	9%	8%	14%	5%	0%	0%	6%	18%	8%	0%	20%
Education	31%	40%	31%	37%	17%	26%	19%	14%	27%	41%	31%	28%	11%	27%	16%	9%	31%
Health/Com Ser	37%	44%	34%	42%	19%	36%	21%	19%	32%	46%	44%	32%	8%	32%	18%	11%	34%
Cultural/Recreational	39%	41%	40%	46%	0%	41%	26%	18%	26%	33%	54%	0%	11%	31%	14%	11%	33%
Personal Services	38%	46%	35%	43%	15%	29%	24%	18%	32%	46%	45%	25%	13%	35%	17%	16%	36%
Other	49%	54%	48%	55%	36%	48%	36%	30%	41%	53%	56%	34%	24%	45%	28%	16%	46%
Total	35%	42%	34%	40%	19%	31%	18%	16%	27%	39%	44%	30%	10%	30%	15%	10%	33%

Table A1.24: Intermediate Housing Market as a Percentage of Total Private Rental Market by Industry Group of Reference Person's Employment 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Ag/ Forestry/Fishing	68%	80%	66%	70%	58%	123%	28%	43%	81%	68%	86%	73%	28%	73%	59%	18%	64%
Mining	56%	61%	40%	0%	-	0%	103%	0%	1%	-	-	-	1%	0%	13%	0%	24%
Manufacturing	61%	75%	59%	59%	48%	101%	32%	39%	70%	77%	81%	66%	21%	69%	52%	23%	64%
Electricity/Gas/Water	42%	64%	41%	52%	-	33%	30%	16%	41%	0%	0%	34%	0%	55%	47%	0%	47%
Construction	66%	74%	60%	61%	51%	91%	35%	41%	66%	72%	75%	59%	14%	65%	40%	15%	63%
Wholesale Trade	65%	68%	55%	59%	32%	106%	27%	38%	57%	73%	76%	56%	2%	61%	47%	10%	62%
Retail Trade	67%	80%	68%	67%	55%	102%	39%	47%	74%	81%	79%	77%	38%	73%	53%	28%	70%
Accom and Food	73%	82%	72%	72%	63%	110%	39%	52%	75%	78%	83%	75%	43%	76%	50%	33%	71%
Transport/Warehse	68%	72%	61%	61%	25%	89%	40%	42%	69%	68%	59%	65%	15%	64%	47%	18%	65%
Information/Telecom	44%	60%	49%	65%	24%	55%	37%	42%	48%	55%	0%	51%	0%	61%	48%	11%	55%
Finance & Ins	43%	58%	46%	50%	29%	56%	24%	27%	42%	58%	60%	64%	0%	50%	24%	12%	50%
Real Estate Services	57%	67%	60%	58%	19%	93%	33%	45%	57%	75%	63%	53%	0%	65%	37%	21%	60%
Prof/Scientific	49%	58%	51%	51%	27%	72%	33%	30%	41%	60%	70%	53%	18%	52%	38%	13%	51%
Administrative	65%	72%	60%	66%	47%	148%	26%	50%	61%	86%	89%	74%	31%	71%	54%	40%	66%
No Industry	21%	32%	26%	24%	17%	34%	13%	14%	28%	26%	31%	33%	7%	29%	28%	5%	27%
Public Admin	50%	67%	51%	49%	20%	92%	16%	25%	42%	72%	25%	41%	2%	55%	42%	14%	49%
Education/Training	58%	72%	59%	59%	42%	89%	30%	38%	57%	75%	75%	60%	27%	62%	44%	14%	60%
Health Care / Social	62%	70%	60%	66%	42%	94%	39%	45%	63%	73%	83%	68%	28%	68%	51%	26%	63%
Arts and Recreation	63%	77%	63%	68%	23%	148%	21%	49%	58%	71%	73%	65%	2%	68%	47%	0%	64%
S Other	67%	78%	66%	66%	48%	101%	38%	45%	66%	83%	69%	55%	46%	71%	51%	33%	69%
Not Elsewhere	72%	73%	68%	69%	66%	141%	26%	62%	72%	72%	70%	73%	43%	69%	65%	44%	69%
Total	48%	59%	50%	50%	36%	77%	27%	33%	50%	58%	64%	58%	21%	55%	42%	17%	52%

Table A1.25: Intermediate Housing Market by Ethnicity of Reference Person 1996

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	19	2,998	151	80	0	29	17	57	356	9	0	0	0	285	76	0	4,077
European	1,441	23,151	5,057	3,652	355	1,937	791	1,705	5,261	1,012	873	612	134	7,762	1,855	394	55,993
Māori	609	3,841	1,466	1,225	280	664	193	422	887	118	93	85	22	733	169	81	10,888
Not Defined	16	270	61	20	0	18	3	27	45	0	0	0	0	67	19	0	544
Other Ethnicity	0	339	13	1	0	0	0	0	57	0	0	0	0	52	2	0	465
Pacific	34	2,021	160	100	12	48	2	31	268	9	0	0	0	128	24	14	2,851
Total	2,119	32,620	6,909	5,077	647	2,696	1,006	2,242	6,874	1,149	966	697	156	9,026	2,145	488	74,818

Table A1.26: Intermediate Housing Market by Ethnicity of Reference Person 2001

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	58	4,967	241	114	6	48	19	41	433	30	0	0	0	313	69	4	6,342
European	1,547	20,396	5,374	4,096	208	1,660	654	1,388	5,705	1,014	880	561	128	6,961	1,427	331	52,332
Māori	717	4,100	1,861	1,654	205	686	160	424	1,273	115	123	94	21	797	148	72	12,450
Not Defined	18	278	56	41	0	10	0	15	50	13	0	0	0	66	21	0	567
Other Ethnicity	0	600	41	1	0	0	0	7	74	0	0	0	0	74	12	0	808
Pacific	57	2,728	192	117	11	78	0	50	405	0	0	0	0	131	30	12	3,811
Total	2,397	33,068	7,765	6,023	430	2,482	833	1,925	7,938	1,173	1,003	654	149	8,342	1,707	420	76,309

Table A1.27: Intermediate Housing Market by Ethnicity of Reference Person 2006

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	126	13,115	794	392	17	137	85	277	1,669	62	6	33	0	1,601	341	23	18,678
European	3,353	36,229	10,893	7,377	622	3,770	2,236	4,167	13,485	1,858	1,582	1,167	418	17,188	5,154	783	110,283
Māori	1,716	7,659	3,831	3,189	618	1,570	627	1,372	3,018	239	176	228	63	2,103	567	193	27,167
Not Defined	33	438	77	72	11	15	0	25	124	0	10	0	0	130	47	0	981
Other Ethnicity	517	5,946	1,723	1,165	81	613	308	629	2,118	304	229	281	65	3,053	907	123	18,061
Pacific	124	5,636	445	279	37	178	39	135	1,106	21	10	13	0	429	114	21	8,588
Total	5,868	69,022	17,764	12,475	1,386	6,282	3,295	6,605	21,520	2,483	2,013	1,722	547	24,504	7,130	1,143	183,759

Table A1.28: Intermediate Housing Market as a Percentage of Total Private Rental Market by Ethnicity of Reference Person 1996

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	20%	49%	25%	32%	0%	21%	21%	14%	27%	16%	0%	0%	0%	33%	16%	0%	39%
European	27%	48%	30%	34%	24%	31%	17%	15%	26%	40%	48%	35%	10%	32%	18%	11%	33%
Māori	26%	50%	31%	31%	28%	35%	19%	16%	27%	40%	46%	35%	12%	32%	20%	12%	33%
Not Defined	18%	37%	29%	14%	0%	23%	6%	18%	17%	0%	0%	0%	0%	24%	17%	0%	24%
Other Ethnicity	0%	36%	15%	3%	0%	0%	0%	0%	23%	0%	0%	0%	0%	31%	4%	0%	28%
Pacific	30%	53%	30%	35%	27%	32%	3%	15%	27%	26%	0%	0%	0%	36%	15%	18%	42%
Total	27%	49%	30%	33%	25%	32%	17%	16%	26%	39%	47%	34%	10%	32%	18%	11%	33%

Table A1.29: Intermediate Housing Market as a Percentage of Total Private Rental Market by Ethnicity of Reference Person 2001

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	34%	41%	28%	29%	14%	25%	18%	9%	25%	47%	0%	0%	0%	21%	12%	7%	35%
European	23%	33%	25%	29%	12%	22%	12%	11%	22%	31%	37%	25%	7%	23%	11%	7%	24%
Māori	22%	34%	26%	28%	13%	24%	11%	12%	26%	29%	45%	28%	9%	25%	14%	8%	25%
Not Defined	7%	24%	17%	16%	0%	9%	0%	10%	16%	25%	0%	0%	0%	18%	15%	0%	17%
Other Ethnicity	0%	33%	20%	2%	0%	0%	0%	8%	23%	0%	0%	0%	0%	26%	11%	0%	27%
Pacific	29%	37%	25%	28%	13%	25%	0%	14%	23%	0%	0%	0%	0%	23%	13%	10%	31%
Total	23%	34%	25%	28%	12%	22%	11%	11%	22%	31%	37%	25%	7%	23%	12%	7%	25%

Table A1.30: Intermediate Housing Market as a Percentage of Total Private Rental Market by Ethnicity of Reference Person 2006

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	56%	67%	54%	58%	34%	54%	45%	42%	58%	69%	22%	56%	0%	60%	42%	24%	63%
European	49%	58%	51%	51%	38%	52%	42%	33%	49%	60%	66%	54%	24%	55%	43%	17%	51%
Māori	48%	57%	48%	49%	37%	53%	40%	32%	53%	54%	63%	57%	24%	56%	43%	21%	49%
Not Defined	13%	37%	23%	24%	12%	14%	0%	16%	33%	0%	33%	0%	0%	36%	27%	0%	27%
Other Ethnicity	51%	58%	51%	50%	35%	50%	38%	32%	49%	63%	67%	63%	21%	54%	42%	16%	51%
Pacific	53%	61%	49%	51%	41%	54%	47%	32%	52%	39%	43%	27%	0%	57%	43%	18%	57%
Total	48%	59%	50%	50%	37%	52%	41%	33%	50%	59%	65%	55%	23%	55%	42%	18%	52%

Table A1.31: Intermediate Housing Market by Number of People in the Household 1996

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	556	6,952	1,814	1,215	181	746	344	693	2,309	318	295	222	71	2,845	664	206	19,430
Two	583	10,317	1,831	1,485	188	752	293	597	1,990	426	315	222	43	2,712	576	127	22,459
Three	353	5,959	1,228	892	112	487	157	391	1,048	244	171	120	21	1,544	352	79	13,160
Four	260	4,384	899	668	86	329	105	252	688	134	124	98	18	1,078	275	52	9,450
Five	125	1,964	395	269	16	137	38	114	285	32	59	47	2	401	159	15	4,058
Six	42	749	148	90	16	59	17	38	95	8	14	12	2	95	47	2	1,436
Seven	12	206	37	25	7	16	2	5	18	2	2	2	2	33	4	2	376
Eight or More	2	130	18	4	2	2	2	2	5	2	2	2	2	31	2	2	210
Total	1,934	30,662	6,370	4,650	611	2,528	958	2,092	6,436	1,166	983	724	162	8,740	2,079	485	70,579

Table A1.32: Intermediate Housing Market by Number of People in the Household 2001

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	709	8,951	2,330	1,700	160	825	336	677	2,720	373	369	250	66	2,942	610	196	23,213
Two	622	8,705	1,995	1,615	112	680	233	513	2,176	360	315	208	36	2,473	485	96	20,624
Three	401	6,111	1,413	1,078	85	436	134	344	1,241	257	172	94	23	1,422	298	71	13,580
Four	274	4,438	863	727	38	253	68	173	766	142	104	61	10	777	165	30	8,889
Five	109	2,049	377	292	23	121	26	78	316	45	28	29	5	278	59	11	3,846
Six	54	859	147	130	0	51	11	23	132	2	14	6	0	88	20	0	1,538
Seven	7	270	32	34	0	0	0	0	22	0	0	0	0	34	0	0	399
Eight or More	15	174	35	14	0	0	0	0	5	0	0	0	0	7	0	0	249
Total	2,191	31,557	7,191	5,590	418	2,366	808	1,808	7,378	1,180	1,002	647	140	8,021	1,637	404	72,338

Table A1.33: Intermediate Housing Market by Number of People in the Household 2006

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	1,443	15,535	4,826	3,326	380	1,589	1,227	2,161	6,592	651	626	583	270	6,383	4,032	481	50,107
Two	1,640	23,107	5,544	4,228	358	1,734	1,119	1,878	6,967	869	663	741	151	8,205	3,765	338	61,307
Three	1,016	15,186	3,646	2,658	278	1,120	670	1,203	3,877	479	464	425	99	4,760	2,392	188	38,459
Four	723	11,789	2,717	1,969	188	777	434	775	2,610	287	332	337	38	3,399	1,737	88	28,199
Five	397	5,025	1,290	928	109	397	210	362	1,138	100	110	135	3	1,385	977	34	12,598
Six	133	1,904	532	402	25	147	50	135	386	17	16	34	0	524	515	8	4,828
Seven	50	778	174	124	14	35	26	25	168	0	0	0	0	94	84	0	1,572
Eight or More	27	543	117	61	0	28	12	22	58	0	0	0	0	65	34	0	967
Total	5,428	73,867	18,846	13,697	1,351	5,827	3,748	6,561	21,796	2,403	2,212	2,255	561	24,815	13,536	1,137	198,039

Table A1.34: Intermediate Housing Market as a Percentage of Total Private Rental Market by Number of People in the Household 1996

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	39%	65%	45%	46%	41%	48%	29%	26%	43%	57%	66%	54%	17%	49%	29%	20%	47%
Two	26%	51%	28%	33%	28%	30%	16%	15%	23%	43%	47%	34%	9%	30%	16%	10%	33%
Three	25%	44%	27%	29%	22%	29%	14%	14%	21%	36%	46%	32%	7%	28%	16%	9%	30%
Four	25%	43%	26%	31%	25%	28%	13%	12%	21%	35%	43%	35%	10%	28%	16%	9%	30%
Five	24%	44%	25%	28%	9%	26%	10%	11%	19%	28%	47%	36%	3%	25%	16%	6%	28%
Six	19%	43%	23%	26%	18%	29%	11%	10%	19%	17%	32%	26%	9%	20%	12%	2%	26%
Seven	15%	32%	16%	19%	23%	22%	5%	4%	10%	16%	13%	16%	21%	20%	4%	7%	20%
Eight or More	3%	25%	14%	6%	12%	4%	13%	4%	4%	32%	-	21%	-	37%	5%	21%	18%
Total	28%	50%	30%	34%	27%	32%	17%	16%	26%	42%	50%	38%	11%	33%	18%	12%	34%

Table A1.35: Intermediate Housing Market as a Percentage of Total Private Rental Market by Number of People in the Household 2001

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	32%	53%	40%	42%	23%	36%	19%	19%	35%	47%	59%	42%	9%	35%	19%	12%	38%
Two	23%	32%	25%	28%	13%	22%	11%	11%	20%	29%	37%	25%	5%	21%	11%	6%	24%
Three	22%	32%	25%	27%	13%	21%	11%	10%	19%	31%	34%	22%	6%	20%	10%	7%	24%
Four	20%	31%	19%	25%	7%	17%	7%	7%	17%	29%	26%	16%	5%	16%	8%	4%	21%
Five	15%	29%	17%	20%	8%	14%	5%	6%	15%	25%	18%	16%	5%	14%	6%	3%	19%
Six	15%	28%	14%	22%	0%	15%	6%	5%	18%	3%	21%	11%	0%	12%	5%	0%	19%
Seven	5%	21%	8%	15%	0%	0%	0%	0%	8%	0%	0%	0%	0%	14%	0%	0%	13%
Eight or More	12%	16%	12%	9%	0%	0%	0%	0%	2%	0%	0%	0%	0%	5%	0%	0%	10%
Total	23%	35%	26%	29%	13%	23%	12%	11%	22%	33%	38%	26%	6%	23%	12%	7%	26%

Table A1.36: Intermediate Housing Market as a Percentage of Total Private Rental Market by Number of People in the Household 2006

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	0%	14%	19%	0%	0%	0%	0%	30%	16%	0%	0%	0%	0%	16%	0%	0%	13%
Two	45%	62%	49%	49%	35%	50%	38%	30%	52%	56%	65%	63%	19%	55%	41%	14%	52%
Three	55%	62%	55%	55%	43%	57%	46%	39%	51%	66%	71%	63%	31%	59%	44%	23%	55%
Four	51%	58%	53%	54%	42%	54%	48%	36%	50%	64%	64%	58%	25%	56%	46%	19%	53%
Five	54%	59%	54%	51%	44%	55%	50%	32%	52%	66%	79%	52%	28%	57%	50%	16%	53%
Six	0%	38%	34%	26%	0%	0%	0%	19%	38%	0%	0%	0%	0%	38%	39%	0%	27%
Seven	49%	61%	51%	51%	38%	52%	41%	34%	51%	60%	67%	61%	24%	56%	43%	18%	53%
Eight or More	0%	14%	19%	0%	0%	0%	0%	30%	16%	0%	0%	0%	0%	16%	0%	0%	13%
Total	45%	62%	49%	49%	35%	50%	38%	30%	52%	56%	65%	63%	19%	55%	41%	14%	52%

Table A1.37: Intermediate Housing Market by Household Type 1996

Household Type	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	555	6,967	1,810	1,208	174	739	340	687	2,547	336	296	9	69	2,840	655	200	19,431
One Parent	367	2,945	915	761	127	479	215	458	1,248	164	106	0	38	1,040	289	128	9,282
Unrelated People	120	3,027	762	371	47	179	89	294	728	145	89	106	8	1,274	540	38	7,817
Couple Only	274	6,141	859	717	67	331	88	222	678	205	171	54	15	1,322	215	34	11,395
Other Couples	26	1,285	134	93	0	29	2	48	140	20	12	0	0	216	43	0	2,049
Two Family	6	623	49	60	0	43	3	2	106	1	3	8	0	72	3	0	979
Three or More	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26
Couple with Children	452	7,701	1,377	1,104	138	539	139	267	760	202	245	122	12	1,465	228	46	14,795
Other	110	1,921	439	311	37	165	58	90	205	68	37	404	0	486	83	15	4,428
Total	1,910	30,637	6,346	4,626	589	2,504	934	2,068	6,412	1,142	959	701	141	8,716	2,055	463	70,202

Table A1.38: Intermediate Housing Market by Household Type 2001

Household Type	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	635	7,176	2,050	1,458	123	698	293	599	2,929	346	308	9	68	2,613	521	174	20,001
One Parent	421	3,035	1,037	920	90	452	186	400	1,436	170	112	2	38	958	230	112	9,600
Unrelated People	139	3,119	865	449	34	170	78	257	838	150	94	98	9	1,172	429	34	7,937
Couple Only	315	6,325	974	867	49	314	77	195	781	212	178	51	15	1,217	172	31	11,773
Other Couples	31	1,324	154	114	1	29	3	44	162	22	14	1	1	200	36	1	2,135
Two Family	8	644	57	74	1	42	4	3	123	3	5	8	1	68	3	1	1,044
Three or More Family	1	28	1	1	1	1	1	1	1	1	1	1	1	1	1	1	36
Couple with Children	518	7,931	1,560	1,333	98	509	121	233	875	209	255	112	13	1,349	182	41	15,340
Other	127	1,980	498	377	27	156	51	79	237	72	40	370	1	448	67	15	4,545
Total	2,195	31,562	7,196	5,594	422	2,371	813	1,812	7,383	1,185	1,006	651	145	8,025	1,641	409	72,410

Table A1.39: Intermediate Housing Market by Household Type 2006

Household Type	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	1,532	14,296	4,738	3,164	418	1,722	1,005	2,421	7,853	646	587	54	314	6,562	2,172	864	48,348
One Parent	1,060	8,163	3,101	2,452	346	1,245	697	1,601	4,079	399	295	26	183	3,635	930	589	28,801
Couple Only	918	12,588	2,801	2,062	174	881	367	870	2,551	535	376	85	43	4,576	1,007	188	30,023
Couple With Children	1,480	18,424	4,413	3,265	352	1,456	603	1,192	2,797	464	566	150	67	5,317	1,046	181	41,772
Other Couples	121	3,646	530	287	30	135	32	159	493	64	44	0	1	813	248	12	6,615
Two-Family	77	1,741	257	191	17	87	28	50	472	9	0	38	0	244	21	0	3,231
Three- or More Family	0	76	0	0	0	0	0	0	0	0	0	14	0	0	0	0	90
Unrelated People	275	5,236	1,505	744	50	418	168	662	2,644	202	85	330	35	2,949	1,564	115	16,983
Other	321	3,825	1,161	848	109	395	165	405	834	153	104	1,314	11	1,364	302	87	11,398
Total	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261

Table A1.40: Intermediate Housing Market as a Percentage of Total Private Rental Market by Household Type 1996

Household Type	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	39%	65%	45%	46%	39%	47%	28%	26%	48%	60%	66%	2%	17%	50%	28%	19%	48%
One Parent	28%	40%	29%	31%	33%	33%	24%	22%	48%	39%	38%	0%	16%	33%	25%	19%	33%
Unrelated																	
People	24%	41%	29%	29%	21%	25%	15%	14%	18%	39%	46%	58%	4%	28%	18%	7%	28%
Couple Only	23%	52%	24%	30%	20%	26%	10%	11%	13%	39%	45%	14%	6%	27%	11%	5%	30%
Other																	
Couples	10%	28%	12%	15%	0%	9%	1%	7%	9%	12%	13%	0%	0%	14%	7%	0%	17%
Two Family	4%	32%	11%	17%	0%	24%	3%	1%	27%	3%	14%	35%	0%	18%	2%	0%	22%
Three or																	
More	0%	19%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	11%
Couple with																	
Children	27%	55%	29%	35%	25%	32%	12%	10%	19%	41%	53%	26%	4%	32%	13%	6%	35%
Other	25%	50%	29%	33%	23%	30%	17%	10%	15%	34%	42%	398%	0%	29%	13%	5%	34%
Total	27%	50%	30%	34%	26%	32%	17%	16%	26%	41%	49%	36%	9%	33%	18%	11%	34%

Table A1.41: Intermediate Housing Market as a Percentage of Total Private Rental Market by Household Type 2001

Household Type	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	28%	42%	35%	36%	18%	31%	17%	16%	38%	44%	49%	2%	10%	31%	16%	11%	33%
One Parent	22%	25%	22%	24%	14%	22%	14%	13%	34%	27%	25%	0%	12%	18%	13%	12%	22%
Unrelated																	
People	10%	20%	22%	15%	9%	12%	8%	12%	14%	25%	21%	19%	3%	20%	19%	4%	17%
Couple Only	15%	32%	16%	20%	6%	15%	5%	6%	14%	34%	28%	9%	4%	20%	8%	3%	21%
Other																	
Couples	8%	20%	10%	14%	0%	7%	1%	6%	9%	11%	13%	0%	1%	12%	5%	0%	13%
Two Family	4%	21%	10%	19%	1%	18%	4%	1%	22%	5%	13%	33%	4%	16%	3%	1%	17%
Three or																	
More Family	8%	16%	3%	3%	-	8%	-	8%	2%	-	-	-	-	4%	-	-	13%
Couple with																	
Children	95%	80%	53%	91%	46%	62%	20%	12%	17%	47%	129%	67%	8%	26%	6%	8%	46%
Other	18%	29%	22%	25%	9%	18%	11%	7%	12%	26%	28%	285%	1%	20%	9%	4%	23%
Total	23%	35%	26%	29%	13%	23%	12%	11%	22%	33%	38%	26%	7%	23%	12%	7%	26%

Table A1.42: Intermediate Housing Market as a Percentage of Total Private Rental Market by Household Type 2006

Household Type	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	56%	68%	61%	58%	47%	63%	52%	45%	35%	62%	72%	11%	32%	64%	58%	28%	57%
One Parent	45%	53%	51%	49%	42%	53%	49%	40%	34%	53%	57%	10%	43%	55%	51%	29%	48%
Couple Only	45%	60%	45%	47%	32%	46%	29%	26%	14%	63%	66%	18%	9%	53%	32%	10%	44%
Couple With Children	49%	66%	49%	51%	34%	51%	35%	25%	17%	60%	68%	27%	12%	56%	35%	7%	50%
Other Couples	25%	42%	26%	24%	17%	25%	13%	15%	9%	27%	38%	0%	1%	31%	22%	3%	30%
Two-Family	24%	40%	26%	28%	13%	24%	19%	10%	26%	13%	0%	71%	0%	30%	10%	0%	32%
Three- or More Family	0%	22%	0%	0%	0%	0%	-	0%	0%	-	-	-	-	0%	0%	-	17%
Unrelated People	46%	49%	48%	44%	26%	48%	35%	30%	20%	55%	53%	212%	14%	50%	43%	11%	42%
Other	44%	60%	49%	49%	33%	49%	39%	30%	19%	65%	70%	1387%	12%	55%	41%	14%	57%
Total	47%	59%	49%	49%	36%	51%	40%	33%	23%	57%	64%	92%	22%	54%	42%	17%	48%

Table A1.43: Intermediate Housing Market by Number of Income Sources within the Household 1996

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	0	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42
One	472	6,959	1,550	1,036	155	585	218	458	1,815	221	166	176	35	2,193	395	103	16,536
Two	630	10,373	1,881	1,521	189	855	361	690	1,916	347	308	239	63	2,484	535	205	22,595
Three	404	6,125	1,169	1,000	127	477	192	374	1,077	262	196	139	36	1,580	341	86	13,585
Four or More	412	7,147	1,753	1,079	124	595	170	554	1,612	320	297	154	12	2,467	792	76	17,565
Not Stated	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1,918	30,646	6,354	4,634	595	2,512	942	2,076	6,420	1,150	967	708	146	8,724	2,063	469	70,323

Table A1.44: Intermediate Housing Market by Number of Income Sources within the Household 2001

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	0	209	0	20	0	0	0	0	32	0	0	0	0	35	0	0	297
One	702	13,676	2,550	1,978	138	792	249	523	2,662	351	335	232	43	2,619	435	127	27,413
Two	953	11,136	2,736	2,252	193	1,068	392	836	2,646	495	426	269	76	3,173	685	204	27,540
Three	371	4,296	1,202	904	77	383	120	320	1,287	253	186	117	21	1,381	336	59	11,313
Four or More	126	1,788	573	349	16	129	53	134	611	86	61	34	6	656	186	20	4,829
Not Stated	47	460	139	96	0	0	0	0	149	0	0	0	0	166	0	0	1,057
Total	2,192	31,559	7,193	5,591	419	2,368	810	1,809	7,380	1,182	1,003	648	142	8,022	1,638	406	72,362

Table A1.45: Intermediate Housing Market by Number of Income Sources within the Household 2006

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	0	183	44	0	0	0	0	35	35	0	0	0	0	58	0	0	355
One	2,538	32,465	8,168	5,655	644	2,760	1,358	3,009	9,609	1,013	858	998	267	11,194	2,795	744	84,073
Two	2,219	23,627	6,737	4,848	573	2,435	1,181	2,855	7,479	948	827	699	288	9,145	2,476	929	67,267
Three	785	8,398	2,514	1,853	205	870	407	1,039	3,119	371	257	242	73	3,524	1,258	292	25,210
Four or More	240	2,874	898	558	75	275	119	366	1,336	140	115	73	25	1,377	704	72	9,248
Not Stated	0	448	144	98	0	0	0	55	144	0	0	0	0	162	58	0	1,108
Total	5,784	67,994	18,506	13,012	1,497	6,340	3,065	7,360	21,723	2,472	2,056	2,012	653	25,460	7,290	2,037	187,261

Table A1.46: Intermediate Housing Market as a Percentage of Total Private Rental Market by Number of Income Sources within the Household 1996

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	0%	12%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%
One	26%	52%	32%	31%	30%	31%	16%	15%	35%	38%	44%	41%	8%	38%	18%	9%	36%
Two	29%	55%	30%	36%	27%	36%	20%	19%	27%	44%	51%	40%	14%	33%	19%	16%	37%
Three	31%	52%	30%	37%	29%	33%	19%	16%	24%	47%	53%	38%	13%	33%	17%	11%	35%
Four or More	25%	41%	29%	30%	19%	29%	13%	14%	21%	38%	49%	30%	4%	30%	18%	7%	29%
Not Stated	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Total	28%	50%	30%	34%	26%	32%	17%	16%	26%	41%	49%	37%	10%	33%	18%	11%	34%

Table A1.47: Intermediate Housing Market as a Percentage of Total Private Rental Market by Number of Income Sources within the Household 2001

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	0%	18%	0%	20%	0%	0%	0%	0%	19%	0%	0%	0%	0%	13%	0%	0%	13%
One	17%	34%	21%	24%	10%	18%	8%	8%	20%	26%	31%	22%	5%	18%	9%	5%	23%
Two	29%	37%	29%	33%	18%	29%	17%	15%	23%	38%	47%	31%	12%	27%	15%	10%	29%
Three	28%	34%	28%	31%	14%	25%	13%	12%	24%	38%	41%	30%	8%	25%	13%	8%	26%
Four or More	25%	35%	30%	32%	9%	25%	15%	11%	24%	34%	46%	25%	7%	23%	11%	7%	25%
Not Stated	21%	35%	36%	31%	0%	0%	0%	0%	41%	0%	0%	0%	0%	41%	0%	0%	27%
Total	23%	35%	26%	29%	13%	23%	12%	11%	22%	33%	38%	26%	7%	23%	12%	7%	26%

Table A1.48: Intermediate Housing Market as a Percentage of Total Private Rental Market by Number of Income Sources within the Household 2006

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	0%	14%	19%	0%	0%	0%	0%	30%	16%	0%	0%	0%	0%	16%	0%	0%	13%
One	45%	62%	49%	49%	35%	50%	38%	30%	52%	56%	65%	63%	19%	55%	41%	14%	52%
Two	55%	62%	55%	55%	43%	57%	46%	39%	51%	66%	71%	63%	31%	59%	44%	23%	55%
Three	51%	58%	53%	54%	42%	54%	48%	36%	50%	64%	64%	58%	25%	56%	46%	19%	53%
Four or More	54%	59%	54%	51%	44%	55%	50%	32%	52%	66%	79%	52%	28%	57%	50%	16%	53%
Not Stated	0%	38%	34%	26%	0%	0%	0%	19%	38%	0%	0%	0%	0%	38%	39%	0%	27%
Total	49%	61%	51%	51%	38%	52%	41%	34%	51%	60%	67%	61%	24%	56%	43%	18%	53%

8.0 Appendix Two: Private Rental Market¹⁶

¹⁶ Note all tables included in Appendix Two are sourced DTZ

Table A2.1: Total Private Rental Market by Age 1996

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	0	26	0	6	0	0	0	0	9	0	0	0	0	6	0	0	48
5-9 Years	0	32	13	0	0	6	0	6	6	0	0	0	0	6	0	0	70
10-14 Years	0	55	22	13	0	6	9	16	22	0	0	0	6	19	6	0	175
15-19 Years	271	1,456	1,067	550	64	313	278	844	847	142	75	70	76	1,303	879	213	8,449
20-24 Years	1,130	9,678	4,519	2,469	408	1,432	1,144	3,135	5,192	543	365	314	274	5,947	3,248	922	40,720
25-29 Years	1,301	12,992	4,183	2,738	437	1,556	1,125	2,436	5,869	546	352	422	306	5,428	2,125	779	42,593
30-34 Years	1,101	11,272	3,170	2,159	379	1,246	803	1,995	4,196	448	311	298	236	3,884	1,532	594	33,624
35-39 Years	920	8,019	2,400	1,704	270	844	603	1,448	2,754	335	271	219	162	2,875	1,039	466	24,329
40-44 Years	652	5,721	1,669	1,204	215	680	436	906	1,787	249	189	143	121	2,003	753	341	17,070
45-49 Years	468	4,384	1,302	882	138	519	294	727	1,388	174	135	146	83	1,597	587	238	13,060
50-54 Years	323	2,771	823	597	96	354	202	463	819	107	85	98	57	1,053	358	153	8,361
55-59 Years	239	1,867	605	408	61	250	152	321	572	63	53	57	54	709	289	131	5,832
60-64 Years	148	1,141	380	294	42	158	104	233	360	44	38	38	25	431	163	81	3,682
65 Years +	384	2,208	887	733	145	389	310	617	718	123	91	105	96	1,137	471	250	8,663
Total	6,936	61,622	21,039	13,757	2,257	7,753	5,460	13,147	24,541	2,775	1,966	1,910	1,497	26,399	11,450	4,168	206,675

Table A2.2: Total Private Rental Market by Age 2001

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	13	108	35	26	0	16	9	6	25	0	0	0	0	22	19	0	280
5-9 Years	0	68	26	13	0	6	0	16	22	0	0	0	0	25	9	0	186
10-14 Years	20	173	61	35	0	13	13	32	44	0	10	0	0	38	16	0	453
15-19 Years	313	2,291	1,228	610	102	357	303	822	1,085	165	79	89	82	1,480	960	336	10,303
20-24 Years	1,071	10,910	4,395	2,466	416	1,332	1,062	2,855	5,429	469	283	275	273	5,834	3,005	929	41,004
25-29 Years	1,394	15,954	4,767	3,204	525	1,758	1,141	2,614	6,828	685	461	411	311	6,268	2,341	982	49,645
30-34 Years	1,378	15,749	4,296	3,015	480	1,586	1,015	2,303	5,731	507	435	389	298	5,493	1,983	728	45,386
35-39 Years	1,312	13,237	3,666	2,729	445	1,383	882	2,046	4,157	511	381	345	241	4,237	1,504	668	37,742
40-44 Years	1,088	9,844	2,825	2,080	361	1,118	692	1,536	2,897	390	296	250	190	3,433	1,212	505	28,717
45-49 Years	748	6,827	1,990	1,441	240	780	449	1,088	1,936	260	178	190	155	2,520	840	348	19,991
50-54 Years	593	5,038	1,465	1,136	186	535	322	793	1,529	203	159	177	108	1,836	629	264	14,975
55-59 Years	425	3,226	899	703	122	414	212	577	939	130	99	117	67	1,181	403	166	9,680
60-64 Years	326	2,235	701	527	74	268	187	397	644	73	60	73	63	847	296	160	6,930
65 Years +	659	3,774	1,344	1,114	208	596	436	942	1,241	193	137	152	146	1,565	667	333	13,506
Total	9,340	89,433	27,697	19,099	3,157	10,162	6,724	16,028	32,508	3,587	2,577	2,467	1,935	34,781	13,885	5,418	278,797

Table A2.3: Total Private Rental Market by Age 2006

Age Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
0-4 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5-9 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10-14 Years	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15-19 Years	270	2,123	1,074	517	65	268	227	773	1,125	124	86	80	68	1,450	916	238	9,405
20-24 Years	1,059	11,802	4,507	2,394	377	1,230	942	2,721	5,928	502	270	290	260	6,352	3,397	1,012	43,043
25-29 Years	1,316	16,586	4,654	3,145	478	1,531	1,097	2,592	7,041	534	385	402	329	6,424	2,491	999	50,003
30-34 Years	1,494	17,843	4,589	3,282	462	1,689	1,094	2,376	6,476	591	451	419	286	6,072	2,190	832	50,146
35-39 Years	1,425	15,990	4,331	3,132	426	1,463	929	2,151	5,194	521	464	383	277	5,459	1,681	678	44,503
40-44 Years	1,323	13,162	3,720	2,722	397	1,366	816	1,932	4,049	467	397	354	241	4,491	1,428	620	37,484
45-49 Years	1,112	9,643	2,773	2,036	332	1,062	644	1,562	2,889	343	270	254	221	3,473	1,156	427	28,196
50-54 Years	795	6,456	1,920	1,454	247	743	453	1,069	1,994	277	181	190	169	2,382	775	273	19,378
55-59 Years	610	4,655	1,404	1,044	156	526	327	753	1,468	200	127	187	111	1,799	557	215	14,141
60-64 Years	386	2,989	879	729	107	329	204	531	834	130	86	119	75	1,137	352	154	9,041
65 Years +	749	4,629	1,721	1,454	218	685	521	1,185	1,593	216	165	196	150	2,072	701	385	16,641
Total	10,539	105,877	31,571	21,909	3,265	10,893	7,255	17,644	38,592	3,906	2,884	2,875	2,187	41,110	15,642	5,832	321,981

Table A2.4: Total Private Rental Market by Highest Qualification 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	2,388	13,490	6,561	4,445	765	2,700	1,931	3,982	4,588	805	557	622	554	6,759	2,583	1,607	54,336
School Cert	1,010	7,029	2,806	1,966	331	1,157	796	1,602	2,593	388	330	301	197	3,340	1,146	566	25,560
Sixth Form	652	6,129	2,204	1,426	241	787	490	1,281	2,644	297	236	209	146	2,869	1,089	444	21,144
Higher Sch	207	3,217	1,355	458	84	288	167	1,218	1,828	126	91	38	57	2,281	1,758	166	13,340
Overseas	90	2,388	323	218	23	101	66	151	512	51	31	19	16	487	239	25	4,741
Basic Vocat	320	2,620	922	695	113	345	291	567	1,126	158	91	89	54	1,159	540	181	9,269
Skilled Vocat	455	3,458	1,279	936	148	500	341	711	1,350	174	135	143	92	1,606	662	250	12,241
Inter Vocat	94	778	196	164	19	70	60	161	338	41	22	29	19	306	116	41	2,454
Advance Voc	481	5,040	1,340	895	135	484	319	888	1,945	215	135	149	76	1,800	631	228	14,759
Degree	236	6,708	1,267	588	93	310	272	828	3,412	164	94	73	64	2,075	1,029	184	17,397
Higher Deg	113	3,089	551	250	32	111	117	431	1,768	54	31	32	29	966	612	53	8,237
Unidentifiable	800	6,811	1,976	1,517	244	797	550	1,155	2,169	290	186	187	162	2,409	932	397	20,584
Not Stated	100	109	22	57	26	221	227	13	0	0	0	0	0	0	0	0	776
Total	6,945	60,866	20,802	13,615	2,254	7,870	5,627	12,986	24,272	2,762	1,941	1,890	1,468	26,058	11,337	4,143	204,838

Table A2.5: Total Private Rental Market by Highest Qualification 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	2,719	15,348	7,447	5,150	950	3,045	2,080	4,515	5,334	872	712	658	638	8,051	2,669	1,791	61,978
Basic Vocat	458	4,324	1,580	1,242	170	634	490	898	1,717	244	143	161	114	1,701	777	270	14,924
Inter Vocat	267	1,913	665	571	74	268	209	425	781	108	79	73	51	863	349	144	6,840
Skilled Vocat	452	3,308	1,219	934	160	414	307	676	1,272	181	133	120	89	1,543	623	254	11,685
Advanced Vocat	603	7,189	1,603	1,236	202	656	338	930	2,456	330	181	161	105	2,457	853	270	19,568
Fifth Form	1,579	10,929	4,255	3,082	493	1,561	1,068	2,221	3,760	533	423	468	298	4,989	1,640	929	38,227
Sixth Form	952	9,072	3,013	2,151	339	1,121	661	1,669	3,624	390	311	285	190	4,076	1,470	577	29,902
Higher School	320	5,370	1,734	761	138	433	250	1,250	2,703	184	108	104	76	2,904	1,967	213	18,516
Overseas	343	8,890	934	665	61	299	168	330	1,441	143	105	66	48	1,421	529	85	15,525
Degree	445	11,519	1,999	1,059	144	507	354	1,129	4,906	257	118	111	105	2,970	1,350	295	27,268
Higher Deg	171	5,051	803	395	45	178	145	530	2,459	86	44	51	51	1,370	736	94	12,210
Not Elsewhere	999	6,172	2,326	1,775	381	1,010	639	1,399	1,970	266	207	212	178	2,353	865	502	21,253
total	9,307	89,085	27,579	19,022	3,154	10,127	6,708	15,971	32,423	3,594	2,565	2,470	1,941	34,699	13,828	5,424	277,894

Table A2.6: Total Private Rental Market by Highest Qualification 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	2,678	15,239	7,538	5,201	927	2,884	2,111	4,765	5,489	852	696	721	641	8,461	2,526	1,785	62,514
Level 1 Cert at School	1,626	10,535	4,491	3,168	459	1,582	1,017	2,392	3,809	524	474	476	342	5,449	1,697	912	38,952
LI 1-3 Cert Post-school	782	5,669	2,188	1,737	228	772	596	1,294	2,270	267	194	200	173	2,165	973	421	19,927
Level 2 Certi at School	904	8,392	2,939	1,968	260	995	615	1,523	3,347	378	321	267	179	4,016	1,322	549	27,975
Level 3 or 4 Cert	439	6,528	1,940	956	127	455	262	1,298	3,334	216	121	126	88	3,331	2,177	260	21,658
Level 4 Cert Post-school	1,079	8,971	3,027	2,423	368	1,053	751	1,539	2,921	413	305	306	212	3,581	1,345	530	28,823
Level 5 Diploma	396	4,968	1,130	914	127	468	295	609	1,590	181	121	97	78	1,766	599	212	13,549
Level 6 Diploma	518	5,159	1,254	959	133	465	262	634	1,760	197	127	126	94	1,868	519	170	14,246
Overseas School Quali	406	9,626	1,176	787	68	358	175	431	1,696	168	102	103	49	1,934	666	132	17,877
Bachelor Degree	785	18,913	3,269	1,890	241	924	515	1,536	7,560	378	229	232	160	4,830	2,177	462	44,099
Post-Graduate	139	3,016	460	280	36	145	94	287	1,609	89	41	52	42	978	506	61	7,835
Masters	69	4,082	513	280	29	113	91	261	1,536	44	19	19	20	758	368	35	8,237
Doctorate	23	642	105	36	7	10	13	116	340	13	6	0	0	231	157	13	1,710
Other	689	4,132	1,538	1,314	254	672	469	969	1,334	181	127	158	111	1,740	602	292	14,581
Total	10,532	105,870	31,568	21,912	3,262	10,896	7,265	17,654	38,595	3,903	2,884	2,881	2,187	41,107	15,632	5,835	321,984

Table A2.7: Total Private Rental Market by Occupational Group of Reference Person 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	410	5,982	1,229	850	119	449	313	626	2,220	180	88	117	92	1,681	634	181	15,172
Professionals	436	5,872	1,504	952	170	477	398	1,029	3,406	164	82	108	111	1,862	838	285	17,695
Associated Professionals	391	6,576	1,460	876	129	439	325	869	2,941	218	91	127	61	2,034	731	235	17,502
Clerks	452	7,171	1,716	964	164	531	367	1,004	3,301	196	85	114	105	2,334	923	272	19,699
Service/Sales	633	5,442	2,185	1,498	206	699	547	1,357	2,349	325	167	222	175	3,053	1,516	431	20,804
Agricultural & Fishery	381	762	1,191	670	170	727	329	626	379	88	472	200	86	931	446	275	7,734
Trades	320	3,735	1,001	762	80	323	281	510	1,072	136	75	82	61	1,356	505	209	10,508
Plant & Machinery	332	2,520	1,219	585	132	474	325	677	753	240	132	121	89	1,662	581	406	10,248
Construction	23	141	48	44	0	13	19	22	41	9	0	6	0	62	22	16	466
Elementary	242	2,231	865	613	113	392	250	526	711	177	126	121	83	1,200	508	222	8,378
Other	155	1,511	500	307	64	164	117	264	553	60	35	48	25	556	207	66	4,633
	3,773	41,941	12,917	8,121	1,347	4,689	3,270	7,510	17,727	1,793	1,353	1,266	888	16,734	6,911	2,598	132,838

Table A2.8: Total Private Rental Market by Occupational Group of Reference Person 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	524	8,769	1,740	1,165	138	545	373	774	2,888	228	140	177	114	2,369	884	264	21,092
Professionals	646	10,503	2,127	1,429	214	653	462	1,269	5,055	263	146	152	127	3,008	1,127	370	27,550
Associate Professionals	531	9,075	1,871	1,226	176	577	389	1,031	3,538	282	140	139	108	2,803	906	282	23,075
4 Clerks	544	9,437	2,035	1,352	186	640	376	1,164	3,884	241	127	142	102	2,740	1,042	282	24,294
Service/Sales	952	8,013	3,065	2,154	281	1,140	721	1,840	3,348	495	292	278	276	4,281	1,995	656	29,788
Agriculture and Fishery	475	978	1,449	828	262	803	398	720	457	105	448	272	108	1,125	526	433	9,386
Trades	366	4,383	1,164	876	115	328	247	527	1,215	143	95	98	70	1,471	548	191	11,837
Plant/Machin Operators	419	3,764	1,590	892	170	739	424	847	952	254	178	202	117	2,177	762	464	13,950
Other	237	2,369	749	523	115	287	218	451	854	60	76	70	48	832	299	160	7,346
Labourers	310	2,724	1,136	864	141	494	278	660	873	216	140	171	117	1,553	588	273	10,536
Total	5,003	60,014	16,926	11,310	1,798	6,206	3,885	9,283	23,062	2,287	1,783	1,701	1,186	22,358	8,676	3,375	178,854

Table A2.9: Total Private Rental Market by Occupational Group of Reference Person 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Managers	1,036	12,112	3,178	2,069	244	949	644	1,291	3,876	362	308	341	244	3,993	1,434	504	32,586
Professionals	1,118	19,176	3,694	2,550	348	1,211	790	1,884	8,785	480	261	280	225	5,031	1,953	520	48,305
Technicians and Trades	825	8,530	2,489	1,750	224	785	602	1,246	2,687	308	245	261	169	3,420	1,332	462	25,334
Community and Personal	745	5,913	2,162	1,574	189	788	486	1,401	2,491	277	207	184	179	3,136	1,297	427	21,454
Clerical and Admin	851	11,713	2,812	1,851	218	794	499	1,256	4,729	302	188	212	137	3,476	1,245	347	30,629
Sales Workers	643	7,615	2,231	1,490	176	662	463	1,220	2,684	251	159	164	101	3,183	1,146	417	22,604
Machinery Operators	346	3,904	1,163	777	117	455	265	731	965	130	124	122	137	1,960	567	250	12,015
Labourers	884	4,546	2,949	1,802	433	1,456	822	1,684	1,680	448	515	509	290	3,647	1,594	912	24,172
Not Elsewhere	218	2,716	771	592	98	475	220	795	1,020	86	57	80	72	1,071	346	135	8,750
Not Employed -	3,866	29,645	10,128	7,455	1,226	3,317	2,480	6,143	9,676	1,259	820	721	638	12,193	4,725	1,859	96,151
Total	10,529	105,874	31,571	21,909	3,265	10,893	7,262	17,654	38,592	3,906	2,881	2,878	2,191	41,110	15,635	5,832	321,981

Table A2.10: Total Private Rental Market by Industry Group of Reference Person's Employment 1996

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Agriculture, Forestry and Fishing	607	694	896	218	810	670	202	170	386	442	305	285	516	1,200	286	81	7,769
Mining	26	29	10	0	10	9	6	0	13	25	13	51	0	100	6	34	332
Manufacturing	6,348	1,038	2,898	171	736	1,069	199	299	474	811	484	568	175	1,847	1,532	91	18,740
Electricity, Gas and Water Supply	165	48	79	16	26	41	0	0	25	54	9	32	0	94	85	0	673
Construction	2,304	550	823	63	196	313	60	88	206	388	160	184	57	650	625	34	6,702
Wholesale Trade	3,815	395	953	51	264	351	47	91	142	227	116	143	45	544	1,058	16	8,257
G Retail Trade	4,754	1,247	2,115	171	572	1,005	142	242	557	912	318	444	134	1,687	1,547	144	15,992
Accommodation, Cafes	1,936	598	1,333	54	209	487	98	129	269	852	167	184	61	875	920	113	8,283
Transport/ Storage	1,859	273	789	38	161	183	60	107	117	281	91	82	54	378	603	38	5,114
Communication	913	67	266	13	32	98	6	9	32	57	16	25	0	147	521	6	2,209
Finance and Ins	1,869	180	453	32	100	187	16	44	89	155	63	70	19	309	1,359	19	4,961
Ppty / Business Ser	6,335	739	1,675	85	328	598	82	164	243	641	195	292	70	1,112	2,850	56	15,466
Government	1,291	244	576	60	158	323	82	50	136	243	79	105	19	462	1,833	38	5,699
Education	2,411	489	925	95	293	724	57	88	256	533	148	203	61	916	1,067	56	8,320
Health/Com Ser	2,698	672	1,279	101	376	639	85	129	297	533	170	263	57	1,009	1,149	66	9,524
Cultural/Recreational	1,330	196	554	35	100	193	13	44	73	234	60	54	19	297	662	13	3,875
Personal Services	1,627	360	681	57	193	357	54	63	187	294	138	149	35	497	895	25	5,610
Other	1,820	431	659	70	209	313	54	69	206	262	88	136	51	622	596	47	5,632
Total	42,114	8,254	16,964	1,325	4,768	7,550	1,264	1,788	3,703	6,948	2,617	3,280	1,376	12,746	17,592	882	133,170

Table A2.11: Total Private Rental Market by Industry Group of Reference Person's Employment 2001

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Agriculture, Forestry and Fishing	491	766	1,612	857	352	946	405	828	368	143	483	281	105	1,210	529	461	9,836
Mining	20	39	74	0	0	6	19	0	13	0	0	6	22	9	31	9	249
Manufacturing	475	7,306	2,028	1,352	186	1,058	594	1,177	1,593	289	175	326	127	3,266	991	587	21,528
Electricity, Gas and Water Supply	26	176	86	22	0	10	16	38	92	0	0	0	0	85	41	6	599
Construction	254	3,236	841	616	96	233	155	346	927	114	73	76	51	945	368	119	8,449
Wholesale Trade	188	5,093	713	517	45	274	152	403	1,136	114	57	47	32	1,074	267	113	10,226
G Retail Trade	735	6,661	2,268	1,544	182	749	522	1,266	2,320	298	216	196	152	2,958	1,186	436	21,689
Accommodation, Cafes	386	2,721	1,286	909	90	354	237	581	1,231	209	121	161	194	1,903	1,092	273	11,745
Transport/ Storage	175	2,724	525	417	58	172	123	209	727	111	67	60	54	863	296	135	6,715
Communication	30	1,290	189	77	10	38	25	82	571	13	13	6	0	309	50	19	2,722
Finance and Ins	86	2,685	301	225	22	89	70	149	1,450	44	22	19	16	586	142	63	5,968
Ppty / Business Ser	356	9,828	1,536	1,066	128	468	360	828	4,103	251	124	133	60	2,432	714	213	22,600
Government	155	1,525	541	286	51	162	107	387	2,320	57	19	32	51	586	217	82	6,577
Education	438	4,341	1,388	899	163	452	281	945	1,602	168	92	82	86	1,417	746	226	13,328
Health/Com Ser	590	4,738	1,657	1,294	208	621	420	1,066	1,844	238	133	136	114	2,303	922	285	16,570
Cultural/Recreational	125	2,056	432	308	26	102	70	209	984	54	38	19	25	646	403	82	5,578
Personal Services	231	2,470	723	456	64	229	171	378	1,101	98	64	57	41	885	371	138	7,477
Other	231	2,363	729	462	106	245	152	390	679	86	89	51	48	879	302	135	6,945
Total	4,990	60,018	16,929	11,307	1,785	6,209	3,879	9,283	23,059	2,287	1,786	1,689	1,177	22,355	8,670	3,382	178,802

Table A2.12: Total Private Rental Market by Industry Group of Reference Person's Employment 2006

Industry Group	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Ag/ Forestry/Fishing	524	751	1,897	862	276	462	851	947	391	99	404	361	153	1,598	618	623	10,817
Mining	18	46	111	16	0	48	6	10	29	0	0	0	49	16	45	6	401
Manufacturing	577	7,506	2,224	1,425	211	636	1,000	1,246	1,516	327	251	315	150	3,644	1,063	556	22,648
Electricity/Gas/Water	49	339	118	59	0	29	29	68	119	13	10	16	10	115	67	10	1,049
Construction	462	4,606	1,404	1,054	120	287	434	612	1,340	156	134	164	78	1,637	823	196	13,507
Wholesale Trade	165	5,738	745	546	62	149	272	380	997	92	67	48	16	1,397	275	109	11,058
Retail Trade	755	6,564	2,400	1,760	202	546	813	1,365	2,591	337	194	219	156	3,321	1,297	459	22,978
Accom and Food	600	3,746	1,695	1,187	153	329	524	763	1,651	245	178	200	270	2,418	1,409	376	15,745
Transport/Warehse	247	3,842	751	556	59	165	249	361	981	121	70	103	55	1,436	381	135	9,512
Information/Telecom	73	2,993	291	137	26	74	81	129	987	35	10	29	13	593	202	45	5,716
Finance & Ins	119	4,030	451	312	26	94	123	184	1,709	51	32	32	7	761	192	106	8,227
Real Estate Services	208	2,209	532	413	39	113	178	235	632	102	51	58	16	820	256	64	5,926
Prof/Scientific	373	8,852	1,336	898	65	265	343	496	3,719	181	92	80	78	2,053	608	170	19,610
Administrative	198	3,592	748	481	88	123	272	406	1,257	99	70	61	75	1,071	410	80	9,029
No Industry	3,869	29,645	10,124	7,452	1,226	2,470	3,325	6,143	9,673	1,259	817	718	638	12,193	4,725	1,859	96,137
Public Admin	264	2,565	826	429	62	132	233	541	3,623	64	25	29	46	863	282	109	10,093
Education/Training	551	5,751	1,728	1,145	221	316	528	963	2,180	156	111	97	98	1,799	874	222	16,739
Health Care / Social	811	5,998	2,149	1,594	234	543	796	1,365	2,494	324	175	177	117	2,797	1,021	363	20,959
Arts and Recreation	96	1,310	464	283	33	52	104	174	686	54	48	23	42	550	333	61	4,311
S Other	280	3,174	767	664	68	178	275	477	1,132	118	83	61	42	1,147	403	154	9,022
Not Elsewhere	297	2,617	810	634	98	239	479	799	878	70	57	74	85	880	352	138	8,507
Total	10,537	105,874	31,571	21,906	3,269	7,250	10,917	17,660	38,585	3,900	2,877	2,865	2,194	41,110	15,635	5,841	321,991

Table A2.13: Total Private Rental Market by Ethnicity of Reference Person 1996

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	94	6,168	602	253	32	136	82	397	1,309	54	19	13	6	862	474	38	10,538
European	5,280	47,740	17,116	10,840	1,485	6,223	4,739	11,038	20,560	2,544	1,818	1,764	1,395	23,940	10,470	3,727	170,679
Māori	2,353	7,753	4,804	3,939	1,003	1,891	1,024	2,581	3,225	297	201	241	188	2,269	854	657	33,278
Not Defined	90	733	212	136	23	79	47	148	266	32	25	19	19	281	107	31	2,248
Other Ethnicity	19	942	89	41	0	22	16	54	243	13	0	0	0	169	53	6	1,667
Pacific	113	3,780	526	285	45	152	57	208	999	35	13	19	10	350	166	78	6,834
Total	7,949	67,115	23,348	15,493	2,588	8,502	5,965	14,425	26,603	2,974	2,076	2,055	1,618	27,871	12,124	4,537	225,243

Table A2.14: Total Private Rental Market by Ethnicity of Reference Person 2001

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	168	12,236	848	388	42	194	107	438	1,742	63	19	19	13	1,458	566	56	18,359
European	6,608	62,165	21,257	14,238	1,766	7,623	5,624	12,906	26,381	3,267	2,402	2,239	1,792	30,897	12,497	4,803	216,465
Māori	3,309	12,207	7,275	5,849	1,619	2,845	1,419	3,655	4,918	396	276	332	232	3,185	1,086	863	49,465
Not Defined	250	1,160	333	254	70	115	95	146	301	54	25	25	19	375	138	50	3,411
Other Ethnicity	26	1,805	202	51	6	25	25	82	317	13	0	0	10	280	107	16	2,967
Pacific	198	7,316	768	414	83	312	76	359	1,733	44	19	28	10	583	227	119	12,287
Total	10,559	96,889	30,682	21,195	3,586	11,115	7,347	17,586	35,393	3,838	2,742	2,644	2,075	36,778	14,621	5,907	302,955

Table A2.15: Total Private Rental Market by Ethnicity of Reference Person 2006

Ethnicity	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
Asian	224	19,450	1,479	673	49	255	191	663	2,873	89	29	58	23	2,688	820	96	29,660
European	6,877	62,820	21,467	14,552	1,639	7,289	5,381	12,454	27,441	3,112	2,381	2,173	1,751	31,078	12,088	4,492	216,995
Māori	3,612	13,359	7,943	6,499	1,659	2,965	1,554	4,228	5,736	439	280	399	267	3,739	1,319	915	54,911
Not Defined	244	1,198	336	296	94	107	87	158	375	44	29	29	20	362	173	39	3,591
Other Ethnicity	1,009	10,222	3,403	2,339	231	1,221	819	1,964	4,319	480	343	447	316	5,627	2,135	787	35,662
Pacific	234	9,182	914	543	91	329	84	422	2,110	54	22	48	20	751	266	119	15,189
Total	12,201	116,231	35,543	24,901	3,763	12,165	8,116	19,888	42,853	4,218	3,084	3,155	2,396	44,246	16,801	6,448	356,009

Table A2.16: Total Private Rental Market by Number of People in the Household 1996

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	1,420	10,706	4,031	2,624	444	1,565	1,201	2,663	5,376	562	447	412	411	5,762	2,329	1,041	40,993
Two	2,217	20,034	6,549	4,514	682	2,498	1,820	3,988	8,712	988	673	660	487	8,978	3,688	1,273	67,759
Three	1,401	13,480	4,547	3,035	502	1,695	1,084	2,729	4,971	685	371	371	315	5,565	2,210	872	43,832
Four	1,036	10,170	3,417	2,124	347	1,160	790	2,172	3,289	379	286	279	182	3,859	1,764	603	31,857
Five	526	4,513	1,599	955	170	534	376	1,073	1,489	114	126	130	76	1,572	967	260	14,480
Six	223	1,758	640	351	90	206	158	381	490	47	44	44	22	484	402	97	5,437
Seven	81	646	228	130	32	73	38	135	171	13	16	13	10	162	97	28	1,872
Eight or More	61	521	124	79	16	47	16	57	123	6	0	10	0	84	44	9	1,197
Total	6,965	61,827	21,134	13,811	2,283	7,778	5,482	13,197	24,620	2,794	1,963	1,919	1,503	26,468	11,500	4,184	207,427

Table A2.17: Total Private Rental Market by Number of People in the Household 2001

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	2,238	16,948	5,806	4,052	681	2,287	1,726	3,655	7,768	787	629	591	723	8,379	3,295	1,612	61,177
Two	2,689	27,597	8,106	5,872	854	3,045	2,045	4,740	10,988	1,240	842	841	688	11,746	4,462	1,644	87,402
Three	1,822	19,060	5,707	4,029	633	2,071	1,274	3,293	6,391	825	512	436	403	7,166	2,851	1,057	57,530
Four	1,397	14,462	4,504	2,938	525	1,475	974	2,532	4,458	485	397	376	209	4,788	2,061	687	42,268
Five	715	7,016	2,281	1,467	301	847	487	1,240	2,088	181	159	177	102	2,013	1,051	320	20,444
Six	369	3,031	1,017	594	134	338	190	460	749	73	67	54	25	709	374	125	8,309
Seven	122	1,277	381	231	61	118	70	168	273	22	19	13	13	243	85	38	3,132
Eight or More	122	1,114	288	167	42	89	28	117	206	16	16	16	0	148	47	22	2,439
Total	9,475	90,505	28,087	19,346	3,231	10,274	6,797	16,206	32,918	3,628	2,634	2,502	2,173	35,197	14,231	5,502	282,705

Table A2.18: Total Private Rental Market by Number of People in the Household 2006

Number of Residents	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One	2,362	19,397	6,587	4,567	709	2,412	1,862	4,266	9,157	953	738	641	742	9,040	3,425	1,496	68,354
Two	3,134	32,651	9,340	6,668	859	3,294	2,266	5,190	12,869	1,376	858	937	706	13,508	4,885	1,875	100,417
Three	2,048	22,640	6,440	4,632	683	2,212	1,395	3,439	7,701	807	598	560	413	8,592	3,176	1,169	66,506
Four	1,613	17,820	5,092	3,441	533	1,650	997	2,676	5,383	512	458	470	215	6,200	2,433	790	50,283
Five	838	8,220	2,531	1,630	293	836	524	1,356	2,385	188	191	190	104	2,688	1,220	369	23,563
Six	366	3,365	1,140	729	133	362	181	531	914	60	51	64	26	952	535	116	9,524
Seven	165	1,534	434	280	59	129	71	219	382	29	13	19	13	283	150	48	3,828
Eight or More	122	1,422	359	208	33	113	42	151	224	13	13	19	0	198	74	29	3,020
Total	10,648	107,049	31,921	22,150	3,301	11,006	7,346	17,825	39,012	3,941	2,916	2,904	2,230	41,469	15,901	5,893	325,509

Table A2.19: Total Private Rental Market by Household Type 1996

Household Type	Northld	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	1,414	10,648	4,009	2,611	440	1,562	1,194	2,644	5,347	559	450	412	411	5,728	2,319	1,038	40,787
One Parent	1,310	7,335	3,103	2,466	383	1,454	904	2,062	2,574	423	283	254	239	3,178	1,174	688	27,829
Unrelated People	494	7,335	2,600	1,258	219	727	607	2,043	4,133	372	195	181	169	4,484	2,941	522	28,279
Couple Only	1,207	11,892	3,531	2,387	338	1,268	929	2,077	5,088	524	377	387	252	4,884	1,990	625	37,756
Other Couples	258	4,628	1,115	626	109	335	212	702	1,619	170	91	92	57	1,534	599	144	12,293
Two Family	158	1,951	443	348	68	177	88	246	395	38	22	22	13	391	126	59	4,544
Three or More	6	138	16	13	0	9	0	9	28	0	0	0	0	16	0	0	236
Couple with Children	1,688	14,078	4,798	3,168	559	1,704	1,207	2,553	4,079	499	462	473	296	4,594	1,717	819	42,693
Other	436	3,812	1,514	933	161	544	338	866	1,357	199	88	102	73	1,666	631	288	13,004
Total	6,971	61,818	21,128	13,808	2,276	7,781	5,479	13,200	24,620	2,784	1,969	1,922	1,509	26,474	11,497	4,184	207,421

Table A2.20: Total Private Rental Market by Household Type 2001

Household Type	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	2,238	16,916	5,797	4,045	678	2,287	1,726	3,652	7,761	787	629	591	676	8,366	3,282	1,612	61,043
One Parent	1,911	12,103	4,735	3,859	653	2,093	1,328	3,027	4,208	638	445	376	308	5,304	1,781	951	43,717
Unrelated People	1,331	15,254	4,021	2,957	368	1,446	929	2,221	6,070	606	451	515	292	5,912	2,234	769	45,377
Couple Only	2,155	19,650	6,232	4,247	787	2,083	1,404	3,052	5,416	618	629	585	365	6,142	2,225	1,073	56,664
Other Couples	382	6,644	1,520	841	131	433	243	758	1,898	209	105	108	57	1,647	689	154	15,820
Two Family	208	2,995	569	382	83	229	89	266	562	57	35	25	13	422	116	63	6,114
Three or More Family	7	179	16	16	0	6	0	6	22	0	0	0	0	13	0	0	265
Couple with Children	547	9,883	2,965	1,467	214	816	591	2,027	5,010	441	197	168	168	5,119	3,166	543	33,322
Other	689	6,876	2,236	1,538	313	876	481	1,199	1,974	276	143	130	79	2,268	730	329	20,137
Total	9,468	90,499	28,090	19,352	3,227	10,270	6,790	16,209	32,921	3,632	2,634	2,498	1,957	35,194	14,224	5,493	282,460

Table A2.21: Total Private Rental Market by Household Type 2006

Household Type	Northld	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
One-Person	2,362	19,400	6,587	4,567	709	2,412	1,862	4,263	9,157	953	738	637	742	9,044	3,425	1,500	68,358
One Parent	2,029	14,294	5,193	4,179	654	2,083	1,379	3,184	4,947	690	474	361	326	5,864	1,674	1,012	48,342
Couple Only	1,788	19,446	5,239	3,679	436	1,705	1,204	2,650	7,614	772	518	618	378	7,670	2,881	957	57,555
Couple With Children	2,599	25,905	7,636	5,298	829	2,516	1,651	3,693	6,932	709	757	731	439	8,434	2,702	1,333	72,164
Other Couples	426	7,983	1,718	979	143	484	243	821	2,324	213	105	148	72	2,352	1,021	202	19,235
Two-Family	280	3,987	836	576	104	316	139	380	747	60	48	71	16	715	198	61	8,535
Three- or More Family	13	316	52	33	7	16	0	13	38	0	0	0	0	23	6	0	517
Unrelated People	521	9,820	2,658	1,408	156	765	463	1,745	5,470	334	146	206	186	5,173	3,323	511	32,885
Other	637	5,893	2,005	1,431	263	707	401	1,075	1,779	216	134	126	68	2,197	669	315	17,918
Total	10,654	107,046	31,924	22,150	3,301	11,006	7,343	17,825	39,009	3,947	2,919	2,897	2,227	41,472	15,901	5,889	325,509

Table A2.22: Total Private Rental Market by Number of Income Sources within the Household 1996

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	29	354	73	44	0	25	13	50	73	0	0	0	6	134	47	6	855
One	1,823	13,284	4,883	3,297	514	1,907	1,365	3,072	5,230	587	377	428	430	5,778	2,162	1,085	46,224
Two	2,191	19,028	6,280	4,211	698	2,362	1,776	3,686	6,995	783	607	593	459	7,456	2,875	1,279	61,276
Three	1,301	11,693	3,905	2,674	434	1,426	1,002	2,291	4,515	562	371	371	274	4,734	1,962	782	38,297
Four or More	1,623	17,469	5,988	3,591	637	2,062	1,321	4,095	7,804	852	604	517	338	8,362	4,454	1,026	60,742
Not Stated	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6,968	61,827	21,128	13,818	2,283	7,781	5,476	13,194	24,617	2,784	1,960	1,910	1,506	26,465	11,500	4,177	207,393

Table A2.23: Total Private Rental Market by Number of Income Sources within the Household 2001

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	59	1,193	166	103	26	54	47	95	171	13	16	13	0	271	107	28	2,362
One	4,110	39,661	11,916	8,167	1,343	4,317	3,047	6,567	13,060	1,348	1,071	1,063	907	14,190	5,054	2,394	118,216
Two	3,243	30,465	9,431	6,777	1,075	3,667	2,355	5,400	11,391	1,310	915	876	653	11,888	4,613	1,964	96,023
Three	1,331	12,673	4,255	2,893	531	1,555	910	2,649	5,375	663	454	389	251	5,616	2,562	765	42,872
Four or More	508	5,132	1,916	1,098	182	526	351	1,275	2,542	254	130	136	98	2,816	1,765	282	19,012
Not Stated	221	1,310	390	305	67	156	85	213	362	35	48	25	44	403	126	63	3,853
Total	9,472	90,434	28,074	19,343	3,224	10,274	6,797	16,199	32,902	3,622	2,634	2,502	1,954	35,184	14,228	5,496	282,338

Table A2.24: Total Private Rental Market by Number of Income Sources within the Household 2006

No Of Sources	Northlnd	Auckland	Waikato	Bay of Plenty	Gisborne	Hawke's Bay	Taranaki	Man Wang	Wgtn	Nelson	Tasman	Marlbgh	West Coast	Canterby	Otago	Southld	Total
None	59	1,221	206	120	13	55	39	97	205	19	10	10	7	323	90	10	2,482
One	5,001	49,799	14,798	10,106	1,545	4,999	3,548	8,191	16,883	1,748	1,256	1,391	1,136	18,641	6,428	2,784	148,254
Two	3,619	36,417	10,879	7,666	1,116	3,862	2,525	6,015	13,527	1,379	1,100	969	755	14,124	5,327	2,039	111,318
Three	1,369	13,823	4,187	2,992	407	1,466	835	2,344	5,697	553	382	367	231	5,782	2,593	767	43,796
Four or More	399	4,658	1,470	946	143	455	236	943	2,353	203	137	122	72	2,214	1,319	225	15,897
Not Stated	201	1,132	379	322	78	168	162	235	346	44	32	42	26	385	141	64	3,758
Total	10,648	107,052	31,918	22,153	3,301	11,006	7,346	17,825	39,012	3,947	2,916	2,901	2,227	41,469	15,898	5,889	325,506

