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The demographics and drivers of intensification in Greater Christchurch – Stage one

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RESEARCH REPORT

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1. Executive summary

Multi-unit dwellings have been increasing in popularity in our main metropolitan centres over the last two decades. They provide an affordable alternative to the traditional standalone dwelling whilst enabling redevelopment within existing urban areas. The goal of this research is to inform the debate around the demand for more intense housing and to provide a platform to improve our understanding of the interaction of population growth demographics and their likely implications for housing demand by location, typology and tenure within a housing system along with the factors constraining housing market outcomes. The research project is divided into two stages and this report presents the results of stage one of the project. Stage one focuses on the trends up to 2018 whilst stage two will include the changes between 2018 and 2023[1].

Key findings

Key findings from the project include:

- The majority (91%) of households living in multi-unit dwellings in Greater Christchurch are located in Christchurch City. The households, when compared to those living in standalone dwellings, are more likely to be renters, aged 50 years and over, one person or couple without children compositions, and have household incomes less than the lower quartile for the region;
- Housing typology outcomes reflect the commercial drivers present in the market. These include investor oriented units which tend to be smaller without carparking, whereas, the owner occupier targeted units tend to be slightly larger, higher quality and with onsite carparking. Strong growth in investor oriented units between 2018 and 2023 may have resulted in a mismatch between the characteristics of investor driven supply of multi-unit dwellings and the demographics of the renter households;
- Local government planning rules and regulation were not seen as a major impediment to the development of multi-unit dwellings. However the alignment of the provision of infrastructure (three waters, public transport, etc.) to enable development and the provision of social and physical amenity to support population growth in locations where intensification is occurring is an important policy consideration. Local government has a number of tools such as inclusionary zoning and development levy rebates available, which if they choose to, could be used to influence the composition of units within a development (increase the supply of three bedroom units) to better match occupier demand and supply in the rental market; and
- From a central government policy perspective the enablement of development capacity within a metropolitan area, by itself, will not ensure growth in multi-unit dwellings and improve housing affordability. The goals and aspirations of occupiers and purchasers, development feasibility of different types of projects (greenfield, low rise multi-unit and high rise apartments) will influence market outcomes. Working with local government on the provision of key infrastructure (schools, roading, public transport, health services, etc.) in areas experiencing strong growth is also good policy.

[1] Stage two will use customised Census 2023 household data once it is available.

Overseas literature

Studies of housing markets overseas identified a number of key characteristics of households living in multi-unit dwellings in mature markets. Randolph and Rice (2013) identified five multi-unit household subgroups including battlers, younger economically active people, apartment elites, older retirees, and students or educationally engaged households. There was also a significant proportion of lower income households (both owner occupiers and renters) living in multi-unit dwellings.

Greater Christchurch multi-unit housing market

The stage one analysis included in this report suggests that Greater Christchurch multi-unit housing market was still developing and relatively immature in 2018. Typically, overseas multi-unit housing markets tended to have a component that is investor oriented and as a consequence a high component of renters households. Markets dominated by investor led demand for multi-unit housing stock may result in a mismatch between what developers can build, at a price investors are willing to pay, and the underlying demographic characteristics of renter households in the market.

Demand for multi-unit dwellings has increased across Greater Christchurch over the last decade. Multi-unit dwelling building consents have increased from 1,241 units in 2018 to 3,281 units in 2023 and now account for 53% of all consents issued in Greater Christchurch. However, in more recent times anecdotal evidence suggests demand for multi-unit dwellings has slowed. At this stage it is difficult to determine whether this reflects a general slowdown across the whole housing market or a shift in a maturing market.

As part of this research, semi-structured interviews[2] were used with sector participants to identify and collect information about the potential housing market constraints and included the ways housing system factors may have also influenced typology outcomes in Greater Christchurch. A total of 19 interviews were conducted including a cross section of council staff, property development companies, property market participants including real estate agents, and development funders. Overall, regulatory authorities were not seen as a significant constraint on multi-unit development activity with adequate development capacity zoned and with Christchurch City's proposed Plan Change 14 significantly boosting development opportunities within the existing urban area. A lack of new greenfield opportunities within Christchurch City was also identified.

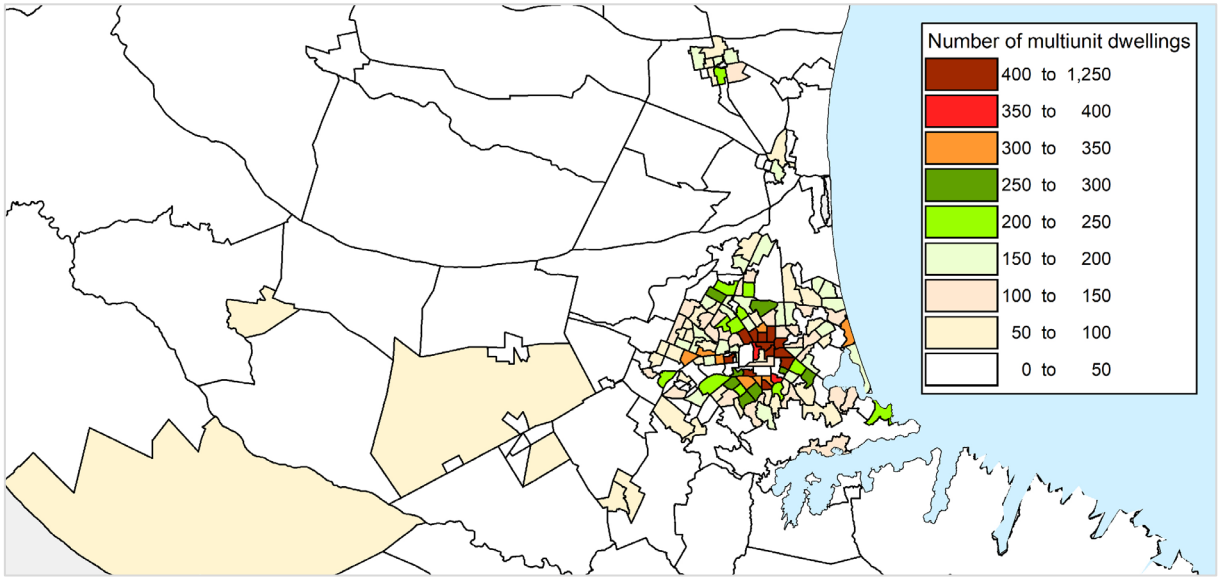
The majority of the issues (or constraints) raised by respondents related to the development of multi-unit dwellings were associated with market trends and purchaser preferences. One theme was the acknowledgement that property developers and builders are businesses that need to make a profit and consequently will focus on the market niches (submarkets) where they can profitably develop dwellings. In addition, there are significant affordability constraints within the market and a building mismatch between what purchasers desire within a development and what they can afford to buy.

[2] A copy of the survey instrument is included in Appendix 2.

Over the 22 years, between 1996 and 2018, the number of households living in Greater Christchurch has increased from 135,900 to 174,700, an increase of 38,800 households (1,770 households or 1.3% per annum). Over the same time period the number of households living in multi-unit dwellings fell from 28,797 in 1996 to 27,093 in 2018. Greater Christchurch's housing markets stock reflects the challenges and disruptions it has faced over the last two decades. The market experienced significant disruption associated with the 2010/2011 earthquakes. A significant number of dwellings were damaged and had to be repaired and/or replaced. At the same time, significant areas of land were rezoned for greenfield development in Greater Christchurch. As part of the Government's earthquake recovery plan, there has also been significant investment in Christchurch's transport network. These factors aided the growth in the number of standalone dwellings being built. In addition, the 2018 census introduced respondents' assessments of dwelling typology rather than the assessments being undertaken by an enumerator. Although we cannot be certain, this may have resulted in an undercount of multi-unit dwellings with some typologies such as duplexes being categorised as standalone rather than multi-unit.

Multi-unit dwellings are unevenly distributed across Greater Christchurch with the majority located within Christchurch City. Figure 1.1 presents the distribution of households living in multi-unit dwellings by statistical level 2 areas in 2018.

Figure 1.1: The number of households living in multi-unit dwellings in Greater Christchurch by SA2 in 2018.



Source: Statistics New Zealand

The highest concentrations of households living in multi-unit dwellings were clustered around the central Christchurch City. A total of 9,495 households lived in multi-unit dwellings in inner and central Christchurch City accounting for 40% of all Christchurch City households living in multi-unit dwellings.

Demographic trends

The Greater Christchurch housing market encompasses three local authority areas each with their own dynamic. One consistent trend across all three is a higher proportion of renter households living in multi-unit dwellings relative to standalone dwellings. Table 1.1 presents the number of dwellings by typology and tenure in Greater Christchurch by local authority in 2018.

Table 1.1: The number of dwellings by typology and tenure in Greater Christchurch by local authority.

	Owner occupiers	Not owned	Rate of owner occupation	Typology as a % of total
Waimakariri District				
Standalone	16,080	3,450	82%	93%
Multi-unit	960	570	63%	7%
Total	17,040	4,020	81%	100%
Christchurch City				
Standalone	75,700	32,600	70%	81%
Multi-unit	10,000	14,740	40%	19%
Total	85,700	47,340	64%	100%
Selwyn District				
Standalone	15,400	3,590	81%	96%
Multi-unit	480	350	58%	4%
Total	15,880	3,940	80%	100%

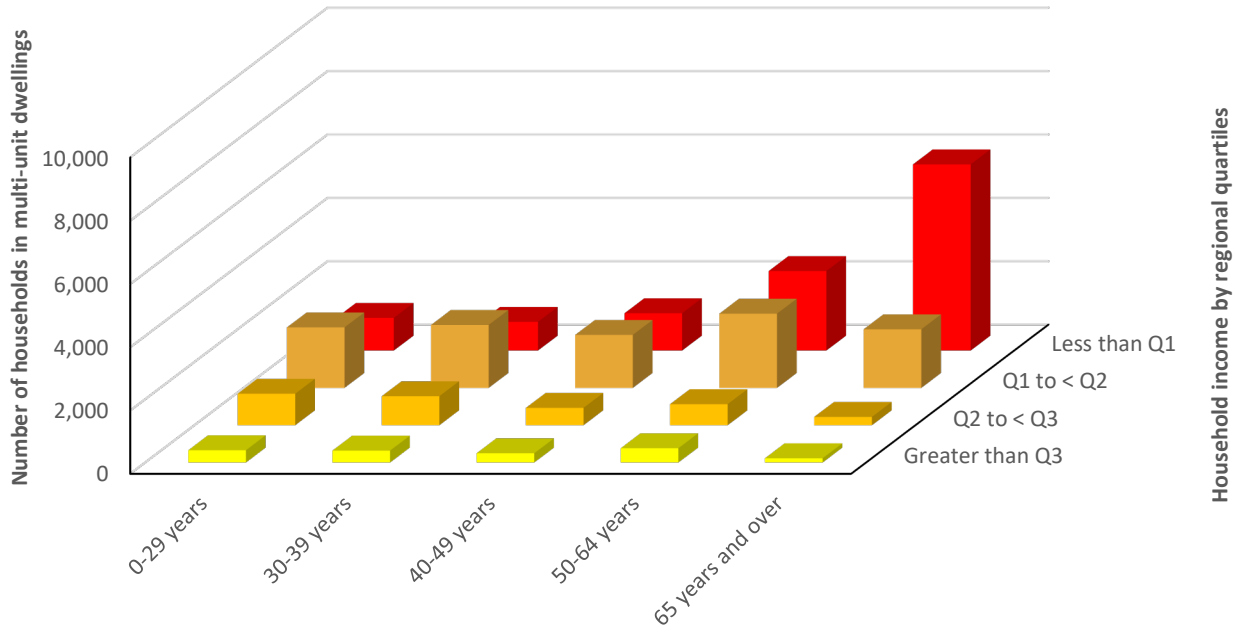
Source: Statistics New Zealand

Key observations include:

- 91% of households living in multi-unit dwellings are located in Christchurch City;
- Households living in multi-unit dwellings account for 7% of all households living in Waimakariri District, 19% in Christchurch City and 4% in Selwyn District;
- The rate of owner occupation is lower for households living in multi-unit dwellings compared with standalone dwellings in all three local authority areas. Christchurch City multi-unit households had the lowest rate of owner occupation at 40% in 2018. The rate of owner occupation for households living in standalone dwellings was 70% and;
- The pattern of owner occupation in multi-unit and standalone dwellings was similar in Waimakariri and Selwyn Districts. The rate of owner occupation for households living in multi-unit dwellings was 63% in Waimakariri District compared to 82% for households living in standalone dwellings and 58% in Selwyn District compared to 81% for households living in standalone dwellings.

Lower rates of owner occupation in multi-unit dwellings was consistent with the overseas research. Overseas research suggested that in markets where investors make up a large proportion of total owners there was a potential for a mismatch between the type of units developed and the demand profile of households. Figure 1.2 presents the number of households living in multi-unit dwellings in Greater Christchurch by the age of the household reference person and their gross household income by regional quartile in 2018.

Figure 1.2: Households living in multi-unit dwellings by age and household income in 2018.



Source: Statistics New Zealand

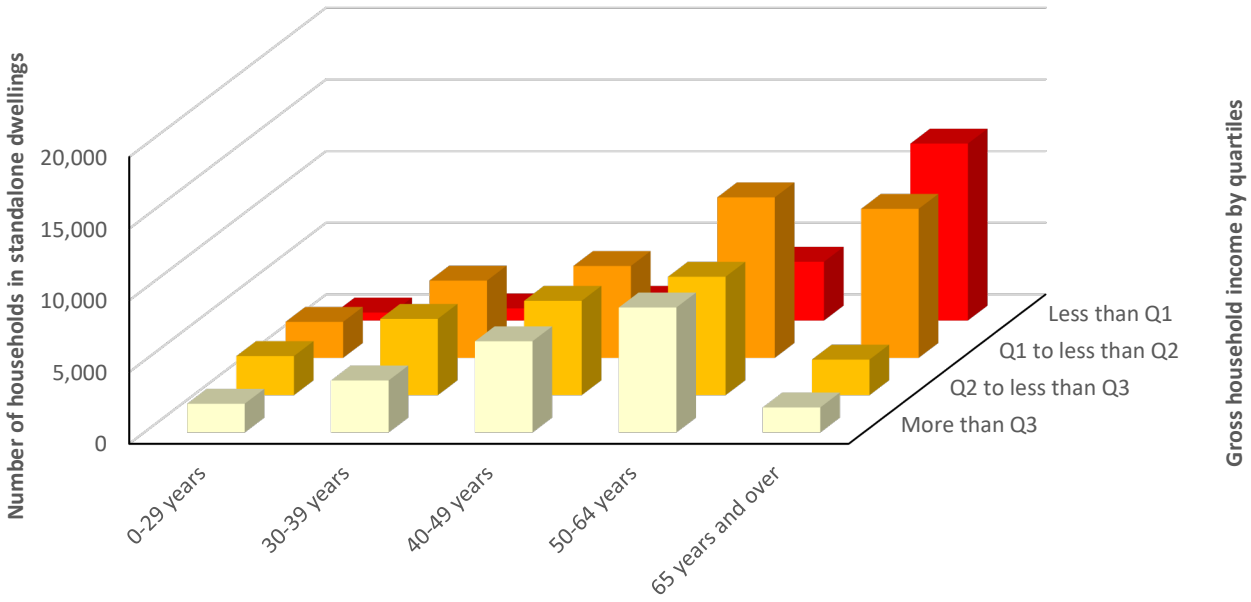
Key trends include:

- A total of 44% of households living in multi-unit dwellings had incomes less than the lower quartile with a further 37% earning between the lower quartile and median household income;
- Households with reference to people aged 50 years and over earning less than the lower quartile income accounted for 32% of all households living in multi-unit dwellings; and
- There was less variation in the proportion of households by age of the household reference person within the income bands above the lower quartile than there was for households with incomes earning less than the lower quartile.

The concentration of lower income renter households living in multi-unit dwellings may reflect underlying market trends with a number of developers targeting their multi-unit developments to investors which then subsequently rent their dwellings to renters. Existing and new multi-unit dwellings may be providing a more affordable alternative to lower income households than standalone dwellings. The configuration of these dwellings (less bedrooms than a standalone dwelling) may also suit smaller renter households. Smaller renter households (i.e. those with low numbers of residents) typically have lower household incomes.

Figure 1.3 presents the number of households living in standalone dwellings in Greater Christchurch by the age of the household reference person and their gross household income by regional quartile in 2018.

Figure 1.3: Households living in standalone dwellings by age and household income in 2018



Source: Statistics New Zealand

Key trends include:

- A total of 19% of households living in standalone dwellings had incomes less than the lower quartile (compared to 44% for households living in multi-unit dwellings);
- Households with reference people aged 50 years and over earning less than the lower quartile income accounted for 16% of households living in standalone dwellings (compared to 32% of all households living in multi-unit dwellings); and
- There was less variation in the proportion of households by age of the household reference person within the income bands above the lower quartile than there was for households with incomes earning less than the lower quartile.

Overall, households living in standalone dwellings in 2018 had higher income profiles and less variation in the age profile of the reference person.

Implications for the housing system and in a housing policy context

The results from our stage one analysis in this report has identified housing system level drivers and potential housing policy levers which would assist local authorities to meet their planning objectives related to multi-unit dwellings. The provision of multi-unit dwellings is also strongly influenced by the overall building and construction industry. Participants include developers, builders, materials suppliers, design professionals, lenders and investors. They also work within specific planning and regulatory systems which influence where, what and how they build. There are also financial and funding systems with their own set of requirements to be considered. There are a several strategies local authorities could use to respond to the housing system influences to encourage multi-unit dwelling development and these are to:

- Establish a clear planning framework and regulatory framework;
- Provide pre-application support at the design stage of larger projects to reduce the risk of delay upon formal submission;
- Ensure the phased development of social and cultural amenities to both encourage and support the intensification goals;
- Consider value capture mechanisms where these public investments increase the value of surrounding privately owned land;
- Consider consolidating parcels for priority sites and provide an inventory of publicly owned lands; and
- Provide incentives such as development contribution deferrals and remissions, priority processing for consents, and targeted rates rebates.

Finally, actions to ensure good outcomes for the households living in multi-unit dwellings and the surrounding neighbourhoods and communities were identified as important drivers for the adoption of multi-unit dwellings. These focussed on the needs of the dominant occupants which are typically older, lower income, single person households. Recommendations to meet their needs are:

- Provide incentives for one- and two-bedroom dwellings at an affordable price point;
- Provide incentives for homes meeting universal design criteria;
- Advocate for central government policies and funding supportive of lower income households; and
- Use of inclusionary housing to encourage affordable units close to amenities and support affordability.

2. Introduction

The Government's National Policy Statement on Urban Development (May 2022)[3] encourages councils to enable denser housing in areas where people want to live by upzoning land to allow for greater height and density, particularly in areas of high demand and access. Not all communities and councils have embraced central Government's desire for enabling greater density within their urban environments. For example, Christchurch City Council[4] rejected "the Government imposed housing intensification rules" and stated "Ōtautahi Christchurch needs a bespoke solution with a strong focus on working with our neighbouring councils on spatial planning for the greater Christchurch region".

Greater Christchurch provides an opportunity to investigate the demographics of intensification of a housing market for a number of reasons. These include post the 2010/2011 earthquakes Greater Christchurch has become one of the fastest growing housing markets in the country with competition between standalone greenfield developments on the urban fringe and intensification in central Christchurch City. At the same time, revision of planning rules and regulations impacting on where and what type of dwelling can be built across the metropolitan area are being revised and subject to community and existing residents resistance to change, countering local and central government desire to intensify the urban environment. In addition, there has been an increase in the number and proportion of multi-unit dwellings consented relative to standalone dwellings (particularly in Christchurch City) over the last decade. This research will help inform the debate around intensification and the implications associated with this evolution within the housing market.

Central government commented "they were disappointed with the decision made by the previous council not to notify a housing intensification plan change, the Government is committed to working with the Mayor and the Christchurch City Council to find a path to delivering on increasing housing supply and affordability"[5]. Associate Minister for the Environment Phil Twyford appointed an investigator under part 4 of the Resource Management Act to work with Christchurch City Council on its housing intensification plan with the aim of understanding the issues with housing intensification in Christchurch and explore ways forward, so that the Christchurch City Council complied with the law. Christchurch City Council subsequently proposed Plan Change 14 which effectively implemented the majority of what was proposed under the National Policy Statement on Urban Development. Hearings associated with Plan Change 14 took place in 2023 and 2024. Christchurch City Council were due to report back to central Government in late 2024, however, they were granted additional time by the National led coalition in 2024.

[3] https://environment.govt.nz/publications/national-policy-statement-on-urban-development-2020-updated-may-2022
[4] https://www.odt.co.nz/star-news/star-opinion/lianne-dalziel-housing-intensification-one-size-does-not-fit-all
[5] https://www.beehive.govt.nz/release/government-appoints-investigator-work-christchurch-city-council-improve-housing-supply

This research informs the debate around the demand for more intense housing and provides a platform to improve our understanding of the interaction of population growth demographics and the likely implications on housing demand by location, typology and tenure within a housing system along with the factors constraining housing market outcomes. The research project is divided into two stages and this report presents the results of stage one of the project. Stage one includes a rapid review of published literature, results of our engagement survey with a cross section of property sector participants, analysis of the demographic drivers of demand for different typologies using 2018 census data and analysis of policy implications of the research .

Stage two of the project will update the results of the statistical analysis using 2023 census data once the customised data sets required are available. The implications of the updated analysis in a housing systems and policy context will also be reviewed.

2.1 Project's geographical areas

This report uses a number of geographical areas. These include:

- Greater Christchurch (combination of Waimakariri District, Christchurch City and Selwyn District);
- Waimakariri District
- Christchurch City;
- Selwyn District; and
- Greater Christchurch subareas (Appendix One presents the statistical area units (level 2) included in each subarea).

Waimakariri District subareas include:

- Rangiora;
- Kaiapoi;
- Woodend/ Ravenswood/Pegasus;
- Oxford;
- UDS Settlements; and
- UDS Rural.

Christchurch City subareas include:

- Banks Peninsula;
- Central;
- Inner East;
- Inner West;
- Lyttelton;
- NorthEast;
- NorthWest;
- Port Hills;
- SouthEast; and
- SouthWest.

Selwyn District subareas include

- Rolleston;
- Lincoln;
- Prebbleton/West Melton;
- UDS – Rural;
- Darfield/Leeston; and
- Rural.

3. Rapid Literature review

3.1 Introduction

Multi-unit dwellings have been increasing in popularity in our main metropolitan centres over the last two decades. They provide an affordable alternative to the traditional standalone dwelling whilst enabling redevelopment within existing urban areas. The reviewed literature can be broadly divided into two topics (note some publications traverse both areas) which are the demographic characteristic of households living in multi-unit dwellings compared to other typologies and policy related issues related to more intensive living. Care needs to be taken interpreting the conclusions drawn in these publications because of the different levels and style of intensification in the urban areas under discussion and the typologies developed as a part of the intensification process. For example duplex, townhouses, terraced houses, low rise apartments and high rise apartments are all different types of multi-unit dwellings. However, these are quite different in terms of their urban form.

3.2 Multi-unit dwelling household characteristics

Key discussion about the characteristics of households living in multi-unit dwellings are grouped into the following areas:

- Demographic characteristics;
- The impact of life cycle stage of multi-unit household's characteristics;
- Moter vehicle ownership; and
- Other.

3.2.1 The demographic characteristics of households

A number of studies of intensification outcomes in Australian cities have proved insightful. Randolph (2005) investigated the characteristics of the market for higher density housing in Australia's three largest cities and found:

- 55% were rented from private landlords compared to 14% for standalone dwellings;
- Multi-unit dwellings were dominated by one and two bedroom units. Only 13% of multi-unit dwellings had 3 bedrooms or more compared to 86% of standalone houses;
- Households living in multi-unit dwellings had a smaller proportion of households with children than those living in standalone dwellings;
- Households living in multi-unit dwellings had higher proportions of households with low to moderate incomes when compared to standalone dwellings;
- Multi-unit dwellings had a higher level of turnover than those living in standalone dwellings; and
- Households living in multi-unit dwellings had lower proportions of households where the people were born in Australia.

Easthope and Tie's (2011) analysis of census data demonstrated lower income households with children as a significant sub-sector of the residential apartment population. These households were concentrated in the lower value middle ring of Sydney's suburbs.

Randolph and Rice (2013) identified five key market subgroups occupying higher density residential housing markets in Sydney and Melbourne. Overall they noted the apartment markets were dominated by renters regardless of the subgroup. The subgroups they identified included:

- Battlers – low income renter households. This group is typically engaged in lower skilled occupations. A large proportion of this group were born overseas. The group includes a significant proportion of families with children (65% of this subgroup);
- Younger economically active people – characteristics included single or dual income households comprising those aged 20 to 45 years old singles and couples without children with a mixture of renters (life style renters dominated by future home purchasers) and owner occupiers on incomes close to or above the median household income;
- The apartment elites – typically high income professionals. They were largely middle aged and engaged in professional and managerial occupations with incomes in excess of double the median. A large proportion were renters;
- Older retirees – The majority of this group were aged 55 years and older and over half were one person households. This subgroup typically had low households incomes with significant numbers not actively engaged in the labour force. At the same time they had high levels of owner occupation; and
- Students – This subgroup comprises high levels of non-family households including one person and unrelated group households.

3.2.2 The impact of life cycle

Birrell and McCloskey's (2015) study demonstrated the dynamic nature of the housing market by typology. They identified a pattern of transition from living in multi-unit dwellings to standalone dwellings as younger people form families and start having children. They also noted that these families tend to stay in the standalone dwellings even after the children have left home. The implications of this include the impact of life cycle on dwelling demand by typology; older households tended to delay transition (age in place) from their standalone dwellings until they were older than 75 years of age. There was also a building mismatch between the supply of dwellings and the demographic characteristics of the growth in demand.

Myers and Gearin (2001) in their study of the results of survey evidence on housing preferences across the USA concluded housing density preferences were closely related to age, with age being a prime indicator of life stage and family status. For example, the survey results indicated how the proportion selecting townhouses changed over the life cycle. For those aged 25 to 34 years 9% selected a townhouse, 35 to 44 years 13% selected a townhouse, 45 to 54 years 20% selected a townhouse, and those aged 55 years and older 24% selected a townhouse.

Allen's (2016) study in Auckland found the life cycle stage of a household had a significant influence on their housing choice. Pre-family households were more likely to choose higher density living. Other findings included that higher density housing was more affordable when singles or couples want to live alone without sharing with other flatmates. Life style benefits were also cited as a benefit of higher density dwellings with lower maintenance associated with typologies such as apartments leaving more time for other activities. She noted that although higher density typologies suited these households today they indicated they would look for standalone dwellings if they decided to have a pet or when trying to start a family. Other characteristics they considered an advantage when deciding to live in higher density dwellings included access to supermarkets and parks, closeness of schools and educational amenities at a more affordable price for that particular location.

Allen (2016) concluded factors affecting housing choices relate to "the trade-offs residents make when they are deciding where to live. Essentially, there were six key factors identified in this research that affect people's housing choices: their life stage, their lifestyle preferences, location convenience, typological features, affordability constraints, and a sense of place attachment. The interrelationship amongst these factors, and how residents prioritise them, forms the basis of each resident's trade-off hierarchy. Interviewees usually cited one predominant or primary trade-off factor that affected their final housing choice more so than other secondary factors. As well as trading-off factors in hierarchical way, in instances where two primary trade-offs were valued equally by interviewees, it was noted that the balancing of these equally important trade-off factors played a key role in shaping their housing choices", (page 164).

Allen (2016) suggested that her research "raises questions about whether existing neighbourhoods need to be rethought in order to deliver an increasing number of attached typologies, in line with changing demographics and preferences, while ensuring that they are well-serviced by urban amenities. In turn, it raised questions about whether historical zoning and neighbourhood design models need to be realigned to better suit 21st century lifestyles, where accessibility and convenience are essential facets of urban living. The implications of this research led to the conclusion that urban amenities must be strategically integrated into neighbourhoods alongside new housing typologies to accommodate growth in a way that maintains and enhances the quality of urban life residents derive from their neighbourhoods", (page 170).

Burgess et al. (2017) study of people aged 55 years and over who shifted dwellings found less than one in five purchased a multi-unit dwelling. Buying a multi-unit dwellings was associated with being single and with increasing age. There was also a proportion who purchased multi-unit dwellings because it suited a "lock up and leave" lifestyle with frequent travel. Key factors attracting people aged 55 years and over to different new developments included good access to health care, shops and green spaces. Dwellings without stairs or bedrooms down stairs were preferred.

3.2.3 Motor vehicle ownership

Schimek (1996) found although more compact development supported more walking and transit use, car ownership and travel patterns also reflected differences in the household characteristics and income of persons living at different density levels. When these factors were controlled for, the independent effect of density becomes far less robust.

3.2.4 Other factors

Fenton et al. (2008) surveyed households living in English cities in affordable housing to identify concerns when living in higher density housing included lack of private garden space, noise from other tenants, disputes over communal areas, broken lifts, limited ventilation and/or windows that open. The key factor for them was the affordability of the unit which then required them to make other trade-offs.

Van Reenen's (2007) research suggested there were a number of issues associated with urban intensification in Dunedin. She suggested Council should consider urban design guidelines so any intensification was integrated into the surrounding residential neighbourhoods. Further, councils should develop policies around the provision of carparking in areas experiencing intensification so there were adequate spaces and invest in infrastructure so the city can cope with further intensification.

Booi et al. (2020) concluded Dutch families' decisions around where they lived involved a number of trade-offs. These included price, location, tenure, typology and other aspects of the home. For instance, if more urban owner occupied standalone dwellings are built this might tip the balance for some families to prefer to stay in urban locations rather than shift to other municipalities. The choice to stay in the city or not was therefore not only about residential location but also housing supply in terms of price, size, tenure, and configuration.

3.3 Policy related issues

Housing policy, legislation, planning rules and regulations set the institutional framework in which housing markets operate. Consequently these can have a significant impact on housing market typology outcomes. Our discussion is divided into the following subtopics:

- General policy debate;
- The role of investors; and
- Housing affordability considerations.

3.3.1 General policy debate

Nethercote et al. (2018) identified a number of potential policies that could be adopted to encourage increased density limiting urban sprawl whilst maintaining Melbourne's liveability. They considered a key objective was providing housing close to urban amenities and employment nodes. They also identified that the city's current supply of apartments was misaligned with housing need and was unaffordable. They considered inclusionary zoning as best practice to encourage the development/supply of affordable units located near key amenities. Alternatively, they suggested capital or income support for low to moderate income households as a policy to enable access to apartments in preferred locations. These could include build to rent, rent to buy schemes or lease to buy models.

Bunker et al. (2017) noted "Over the past two decades, the 'compact city' model has become the urban form favoured by neoliberal state governments worldwide, which have worked to implement the model's three key pillars: dense and proximate development, well-linked by public transport systems and providing good accessibility to local services and jobs. Underpinning neoliberal support for the compact city model are claimed efficiencies in infrastructure and service provision associated with urban consolidation and infill development, based on the (contested) assumption that existing infrastructure has spare capacity. The existence of such efficiencies has become almost orthodoxy in urban policy internationally, gaining traction in Australia because of its history of low density suburban growth," (page 384). These trends are consistent with the New Zealand experience.

Bunker et al. (2017) identified the array of policies designed to encourage higher density in Sydney and Perth and discussed key policy trends. In addition, they also linked the experiences of Sydney and Perth into the wider political debate about the relationship between neoliberalism and urbanism. Their analysis identified five key policy direction trends for better compact city outcomes:

- The need to reconstitute metropolitan strategies;
- The need to reshape transport planning;
- The need to recalibrate infrastructure funding;
- The need to respond to centralisation; and
- The need to respect local input.

Bunker et al. (2017) noted long term metropolitan strategies developed in Sydney and Perth described how the councils envisaged the urban areas evolving over the next one to two decades, setting out their spatial organisation. The planning process used population projections to establish a benchmark to estimate the growth in demand for additional dwellings and then distributed the growth across different subareas within the metropolitan area. Key limitations of past plans developed in the early 2000s included arbitrary targets adopted for different types of growth such as infill, redevelopment and renewal of existing urban areas. The targets proved unrealistic in a market context and were not achieved. Subsequent planning revisions (2014 Plan in Sydney for example) refrained from imposing proportions required from different types of development and adopted a more pragmatic approach using their "Urban Feasibility Model". This assessed the market's capacity to deliver higher density renewal at the land parcel scale city wide and tested the feasibility of development options in each subarea. These were then used to set housing targets in each area.

Bunker et al. (2017) noted Perth adopted a more evolutionary approach which utilised an active strategic plan where housing targets were constantly monitored and recalibrated with an annual growth monitor assessing market demand and development capacity.

Bunker et al. (2017) noted that transport planning was essential to underpinning the urban areas' evolution to a denser urban form. To be successful, transport plans needed to be realistic in both function and funding. Volatility around policy direction and funding, particularly relating to public transport, reduced confidence that the city could deliver. Once a transport plan has credibility (in terms of funding and that it will actually be built) it can be a driver for changing accessibility patterns and where higher density renewal will occur.

Bunker et al. (2017) also identified the need for infrastructure investment to support a denser population. Infrastructure required includes the development of educational and health facilities as demand increases in locations experiencing redevelopment. It is also important to ensure the existing three waters networks can cope with the higher levels of demand. For example, a range of strategies can be utilised to manage peak demand with onsite infrastructure reducing peak flows.

Bunker et.al. (2017) noted clear policies were required around the relationship between centralisation or decentralisation of employment in the city centre and suburban areas and impacts on the urban development process of zoning rules impacting on development capacity and transport infrastructure investment. The primacy and vibrancy of the central city as an employment node and the transport infrastructure to maintain this were an important policy setting with regards to delivery of the compact city agenda.

Bunker et al. (2017) also noted renewal and regeneration policies should involve discussion with local communities about tangible development options. Consideration should also include that while compact city redevelopment along these lines may appeal to design sensibilities and achieve economic feasibility, they may not achieve outcomes that were affordable to the affected communities.

In summary Bunker et al. (2017) noted "if these planning policy imperatives are to be adequately framed, explored, communicated and delivered, the above discussion suggests a need to redeploy scarce planning resources towards key localities, with shorter term and more evidenced capital works programmes and infrastructure proposals focusing on integrating jobs growth and broader social outcomes. It betokens a more flexible, targeted, sensitive and collaborative planning approach, rather than all-encompassing strategies. Alternative approaches might include using cognate documents and files that are linked, continuously monitored and periodically adjusted", (page 392).

Bunker et al. (2017) identified a number of key issues impacting on urban renewal linked to the political economy of the compact city. These included:

- Ongoing struggles for who has what say in development control. This agenda has been substantially, if unevenly, implemented in Sydney and Perth. Uniform use definitions and zones have been introduced through a standardised template. Development Assessment Panels have been established in both cities to take over the development control functions of local councils where deemed necessary. They consist of appointed professionals, albeit sometimes with a mix of local councillors. In Sydney the planning minister was made the approval authority for projects deemed of state significance under the 2005 legislation. In 2008 a Planning Assessment Commission was established to exercise this function when applications were delegated;
- The growing executive power of state government. For example, increasing ministerial powers over planning, development control and project negotiation and approval can be observed in a number of ways. In New South Wales, as discussed above, ministers took control over proposals deemed of state significance, either directly or by delegation, with these powers only modified after significant public outcry; and
- Increased government engagement with powerful lobby groups and corporations which seek to influence planning outcomes in their favour. With increased executive power a consideration is whether the integrity of decision-making about urban development can be safeguarded from conflicts of interest or unsavoury pressure. One strategy to safeguard this evolved where NSW Members of Parliament are forbidden from accepting donations from property developers.

3.3.2 The role of investors

Randloph (2005) noted that the investment market was likely to have a greater role in driving the rate, scale and location of the development of new multi-unit dwellings. Thus the design of the units was likely to focus on the perceptions and behaviours of investors rather than the perceptions and demands of the potential occupiers (renter households). He suggested planners needed to be aware of these dynamics and the impact that these may have on housing outcomes and design policies accordingly. He also identified the supply of open space adjacent to higher density developments as an important consideration in the redevelopment of the cities. City plans needed to set aside appropriate levels of open space and identify specific sites where this can occur. The mix of unit size within a development could also be an important consideration. Including a proportion of larger units could attract a higher number of households with children into higher density areas. This would also have implications for the location and provision of schools and child care facilities.

Easthope (2018) also identified investor's influence on the housing market, including the emergence of a strong offshore investors market which purchased units without being too concerned about the actual product as long as it provided adequate returns on investments and an uplift in value over time. This has seen the evolution of a market where the occupiers were skewed towards a young, childless, predominately renter demographic. Planners should also consider the social sustainability and community cohesion in areas experiencing significant increases in density. The challenge is to develop vibrant communities rather than simple dormitories where residents' main interests are work, recreation and socialising outside the home. Policies encouraging diversity of unit typology, providing community amenity and public space within the development, a range of tenure options, and a mix of demographics have the potential to effectively placemake the community's development.

Randolph and Tie (2013) suggested that since multi-unit markets were dominated by renters regardless of subgroup it is important that planners and urban designers wanting to encourage higher density urban renewal have a better understanding of the distinctiveness of the investor market which responds to a very different set of market influences from that of the owner occupier market.

3.3.3 Housing affordability considerations

Easthope and Tie's (2011) analysis of census data demonstrated low income households with children as a significant sub-sector in the suburban apartment market concentred in middle ring lower value suburbs. They concluded the needs of these low income households with children needed to be considered during the design phase and provision of amenities and infrastructure in the surrounding area.

Cook et al.'s (2023) analysis of the Sydney apartment market concluded permissive planning controls around lower order suburban centres impacted housing diversity and affordability which in part resulted in the displacement of lower income households. There is also a conflict between developers' objectives, design outcomes and existing communities. This, in some cases, led to the over production of smaller apartments relative to market occupier demand. They concluded so long "as the attributes of newly developed apartments are defined in terms of meeting the needs of an investor class, the dwellings released to the market will fail to reflect the needs associated with the wider meanings and functions of housing and home," (page 10).

Cook et al. (2023) acknowledged developers were constrained by construction costs and profit margins which were reflected in their decisions around build quality, design, unit size and configuration and the provision of services and amenities. Effectively they needed to remain profitable. They suggested policy strategies to help align supply with occupier demand (achieve a higher ratio of three bedroom units relative to one and two bedroom units) by using density bonuses, reduction of development contributions, inclusionary zoning style rules and regulations, and the use of target place-based analysis of housing demand and supply to assist in aligning housing policy with market dynamics. They concluded correcting misalignment in supply and demand (from occupiers) lies at the core of successful densification.

Van den Nouwelant et al.'s (2016) analysis suggested that the new developments in Sydney have only marginally eased the unaffordability for rental apartments, and not reduced sale prices to any noticeable extent. New developments were found to be more expensive, have higher rates of private rental, and have higher mortgage payments. In terms of the compromises outlined above, new growth offered little to remedy the diversity of affordable housing options closer to the central city.

Van den Nouwelant et al. (2016) pointed to three key policy requirements to respond to the potential demand for affordable housing from low income central city workers, "The first is a need for a continued focus on facilitating and delivering low-cost and affordable housing options wherever possible, through a combination of planning policy interventions, use of public lands, and state-funded housing support initiatives. The second was a need for an ongoing commitment to public transport policy that fully acknowledged the needs of low income workers. These workers required efficient and affordable (i.e. subsidised) transport options to access central city employment. Third was the need for a holistic and integrated policy response at the metropolitan scale, involving collaboration between state and local government entities. The relative benefits and costs of possible transport or housing interventions, along with government interventions to distribute jobs to other centres and ensure an efficient land-use pattern, were rarely considered in concert", (Page 4-5).

Wideman and Masuda (2013) chronicled Winnipeg's introduction of different policies to encourage the revitalisation and intensification of the central city urban area. Their results revealed the planning structure introduced failed to protect low income households from gentrification driven displacement. They identified a lack of promised investment and political will limited the desired outcomes. They also concluded intensification strategies may have affected community well-being by simply creating market-rate housing while ignoring the urgent need for affordable housing in Winnipeg.

3.4 Summary

Analysis of households living in multi-unit dwellings in mature housing markets overseas identified a number of key characteristics. Randolph and Rice (2013) identified five multi-unit household subgroups including battlers, younger economically active people, apartment elites, older retirees, and students or educationally engaged households. There was also a significant proportion of lower income households (both owner occupiers and renters) living in multi-unit dwellings.

Typically, they tended to have a component that is investor oriented and as a consequence a high component of renters households. Markets dominated by investor led demand for multi-unit housing stock may result in a mismatch between what developers can build, at a price investors are willing to pay, and the underlying demographic characteristics of renter households in the market.

From a policy perspective the literature suggests a number of strategies to encourage intensification and ways to mitigate potential adverse outcomes. These include:

- The use of inclusionary zoning to encourage affordable units close to high value locations with good amenity;
- Urban design rules and regulations to encourage the inclusion of a number of larger units suited to families with potential density bonuses or remission of development contributions to offset any additional costs;
- Aligning intensification strategies with budgeted expenditure on infrastructure, public transport and supporting amenities; and
- Ensuring intensification/urban renewal does not result in the gentrification of areas such that low income households are displaced from their communities. Consequently, policies need to ensure appropriate levels of affordable housing are included in areas subject to intensification.

4. Industry's view of barriers and enablers impacting intensification

4.1 Introduction

The objective of the industry and sector interviews[6] was to understand any constraints impacting Greater Christchurch's housing development market with a focus on multi-unit dwellings. The goal was to improve our understanding how these constraints may have impacted dwelling typology outcomes to add a more nuanced level of local information to the statistical analysis. The interviews were conducted in the second half of 2023.

Semi-structured interviews[7] were used with sector participants to identify and collect information about the potential housing market constraints and included the ways housing systems factors may have also influenced typology outcomes in Greater Christchurch. A total of 19 interviews were conducted including a cross section of:

- Council staff;
- Property development companies;
- Property market participants including real estate agents; and
- Development funders.

4.2 Semi-structured survey results

The responses from the survey participants were anonymised and analysed. Their responses fell into three broad and, to some extent, overlapping areas. These were:

- Market related constraints;
- Changing consumer/purchaser related constraints; and
- Regulatory related constraints.

The results of the analysis along with frequent comments from survey participants follow.

[6] The research process associated with the industry interviews received approval from Aotearoa Research Ethics Committee as meeting the appropriate standards for social research in Aotearoa New Zealand – AREC Application 2023_33.
[7] A copy of the survey instrument is included in Appendix Two.

4.2.1 Market related constraints

Table 4.1 summarises the proportion of respondents who identified different property market related constraints impacting the development of multi-unit dwellings in Greater Christchurch.

Table 4.1: Property market related constraints

Key issues	% of respondents
Property development is a business and must make a profit to be viable	74%
Value gradient between new multi-unit and existing standalone dwellings	74%
Market cycle considerations including saturation of submarket niches	63%
Property development viability/impact of including carparks within development	63%
High land values for inner city multi-unit developments	58%
Changes in purchaser preferences	53%
Bank lending criteria for purchasers	53%
Bank lending criteria to multi-unit developers	47%
Availability of suitable sites/site amalgamation	42%
Key market price points/affordability	32%
Purchaser preference to avoid properties with body corporates.	26%
Current lack of amenity in the central city	16%

Typical comments include[8]:

- Property development is a profit oriented business and we (developers/builders) will build the typologies that allow us to make the greatest profit;
- The value of the existing dwelling stock is too low across a significant part of Christchurch relative to the price required to profitability develop multi-unit dwellings. Suburbs with high amenity and higher value existing houses offer the best opportunities to redevelop sites to multi-unit dwellings. Higher values of the existing stock relative to new multi-unit dwellings created a better value gradient between the two;
- Ongoing redevelopment activity in preferred suburbs has pushed up the cost of potential redevelopment sites;
- As the market cycle has evolved the demand profile of different purchasers has emerged. Developers targeting investors have tended to build larger complexes (more units) with smaller units and limited or no carparking on site. First homebuyers' market has a focus on slightly larger dwellings with more bedrooms, ideally at least one off road carpark per unit and at a higher price point;
- Investors have been the dominant purchaser of multi-unit dwellings (over 60%). Their focus is yield/capital appreciation focused (it's a business). Hence the units they want reflect that goal. Their ideal unit may not exactly match what potential occupiers desire. Investors have been much quieter over the last year than previously due to the higher interest rates banks are now charging;
- Building and development costs make it difficult to justify building beyond three levels outside the central city;

[8] These comments were mentioned by three or more respondents and are paraphrased to reflect their collective views.

- Difficult for us (developers) to do design led approaches as there is a shortage of sites large enough to make it worthwhile. It takes too long and is too expensive to buy and amalgamate sites. A consequence of this is you don't always get the best out of small sites due to their shape and orientation;
- Banks have varying criteria for purchasers in larger complexes where each unit does not have its own footprint;
- Access to bank finance for multi-unit developers can be challenging as developments are harder to break into stages. This means you have to get the required pre-sales across the whole project which can cause time delays;
- The market for smaller investor oriented centrally located medium to higher rise apartments has become over saturated limiting the prospect of further development at least in the short term;
- The public's perception about low rise medium density multi-unit dwellings has changed after developers have demonstrated they provide an alternative typology particularly in areas with higher value dwellings (they provide a lower entry price than would have otherwise been the case) with good amenity;
- A key challenge in today's market is providing dwellings in the right locations with the amenities a purchaser requires at a price point they can afford. For example, this can mean duplexes rather than standalone dwellings;
- Mixed use style developments are a planner's dream but a really hard sell if you want to make a profit;
- The typology to include in a development is driven by demand. For example, there is a big difference between what investors want and are willing to trade off to get their desired returns and what an owner occupier will accept. The typology play is all around affordability/price points in locations which would otherwise be unaffordable or will not produce the returns an investor needs;
- The development market is going through a period of adjustment of higher interest rates and reduced developer returns and tighter bank lending rules/conditions. Some aspects of the market are over supplied at the moment. For example, there appears to be a surplus of smaller multi-unit medium rise apartments located in the central city. Development focus has shifted accordingly;
- Developers'/builders' ability to borrow has constrained the market as conditions have changed. Larger developers tapped the wholesale credit market while smaller players are more reliant on banks. A significant proportion of these operators are undercapitalised and need more equity at this stage of the property cycle; and
- Terraced houses have more appeal within the market compared to low rise apartments in the owner occupation (including first home buyers) segment of the market. Terraced houses have their own foot print and purchasers view the body corporate issues as less complex. They also normally have off street carparking. They also have not received the same market stigma as the smaller investor oriented centrally located apartment market.

4.2.2 Purchaser / consumer related constraints

Table 4.2 summarises the proportion of respondents who identified different purchaser/consumer related constraints impacting on the development of multi-unit dwellings in Greater Christchurch.

Table 4.2: Purchaser/consumer related constraints

Purchaser/consumer constraints	% of respondents
Provision of onsite carparking/street width	84%
Improved affordability with multi-unit dwellings in preferred locations	53%
Access to key transport routes	53%
Access to public transport	47%
Shifting demand from investors to owner occupiers	47%
Increased demand for terraced houses	26%
Preference for low rise multi-unit dwellings over medium to high rise apartments	26%
Multi-unit dwellings with their own land footprint plus private outdoor space has wider appeal	26%

Typical respondent feedback included[9]:

- Access to public transport routes does not appear to be a strong consideration for purchasers;
- Access or being close to major transport routes is a positive feature in promoting a development to purchasers;
- A proportion of potential purchasers are wary of multi-level multi-unit dwellings because of post-earthquake related issues associated with access, engineering assessment and subsequent repair;
- Property markets move in cycles and at the same time purchaser preferences change. To survive, developers need to move with the times and adapt to changes in the market. At this stage of the cycle the market for smaller investor oriented units is saturated and even the owner occupied multi-unit dwellings are a harder sell. Consequently there is a drift back to greenfield standalone dwellings in Selwyn and Waimakariri. The cycle will continue to change and demand for low rise multi-unit will come back strongly;
- The provision of off street carparking is a major factor in unit selection for owner occupiers. Without on-site car parks it's a much harder sell. The challenge is getting owners to pay as including car parks typically reduces the number of units by 20% to 30%;
- People shifting into Christchurch from outside the region or from overseas seem more willing to try multi-unit dwellings;
- Multi-unit dwellings can provide first home buyers with a low price point in preferred suburbs compared to the existing houses. They need to accept the trade-off associated with the different typology and accept they cannot afford their dream home with the first house they buy; and
- There continues to be a mismatch between what a purchaser desires relative to what they can afford to pay.

[9] These comments were mentioned by three or more respondents and are paraphrased to reflect their collective views.

4.2.3 Regulatory related constraints

Table 4.3 summarises the proportion of respondents who identified different regulatory related constraints impacting on the development of multi-unit dwellings in Greater Christchurch.

Table 4.3: Regulatory related constraints

Regulatory constraints	% of respondents
Limited or no significant regulatory issues	53%
Availability of 3 waters and other key infrastructure to development ready sites	42%
Development capacity limitations	37%
Impact of Christchurch City's proposed Plan Change 14	37%
Avoid having any impact on waterways to reduce Environment Canterbury's involvement	32%
Increased compliance costs and risk adverse nature of council officers	26%
Impact of the consenting process on development timeframes	16%
Standardisation of rules and regulations across Greater Christchurch	16%

Typical comments include[10]:

- There is sufficient development capacity for zoning rules to have limited impact, except Christchurch City is running out of greenfield sites and as a result new greenfield demand has flowed across into Selwyn and Waimakariri Districts;
- Christchurch City's Plan Change 14 will add to the overall development capacity in a market with limited capacity constraints;
- The previous prices paid for inner city development sites may be holding the market back as it is hard for developers to profitably develop these properties at the prices they paid;
- Regulations that allow narrow streets (effectively limiting street car parking) has the potential to become an issue particularly as some developments are not providing off street carparking;
- Councils have provided pre-application support at the design stage of larger projects which reduces the risk of delay once an application is submitted;
- Standardised town plans across all three territorial authorities (TAs), Christchurch City, Selwyn and Waimakariri Districts, would make it easier for us (developers) to work across all three areas;
- Avoid anything to do with a site that will require input from Environment Canterbury. The costs involved of resolving issues associated with waterways/flood plains/ hazard models/contamination and capacity issues with infrastructure will kill a development and your profits;
- If Council wants to achieve its goal of more people living in the Central City they need to ensure that it provides the amenity required to attract and support them. Councils are encouraging multi-unit developments but not providing any/enough amenity or infrastructure to support people living in them;
- The provision of amenity in suburbs which have experienced growth in multi-unit dwellings has not kept pace with the level of development activity. What are we getting for our development contributions surely these could in part provide more amenity;

[10] These comments were mentioned by three or more respondents and are paraphrased to reflect their collective views.

- The provision of infrastructure is limiting/ lagging behind the increase in density in some suburbs;
- Councils over time have become more risk adverse which is creating a red tape issue for developers and builders. We now need twice as many consultants, multiple inspections which can delay progress, more engineers' signoffs. These all cost and increase the time required to complete a project;
- Future residential land zone changes and infrastructure investment should focus on areas with high(er) amenity and access to transport routes;
- Looking forward, rules around and the provision of carparking loom as a significant planning issue. Including onsite carparks reduces the number of units that be built on a site. At the same time depending on which market you are targeting (investors, first home buyers, and repeat buyers) carparking may impact on your ability to sell particularly with the narrowing of new roads and the inclusion of cycleways limiting on street parking; and
- There appears to be a lack of integration at a high level of the provision of land supply (development capacity) social infrastructure, site location relative to transport routes and public transport networks, the greater city's economic structure (i.e. where jobs are located), existing and planned amenity and access to better quality schools. Avoiding these considerations just creates more nimbyism.

4.3 Summary

In summary, the majority of the issues (or constraints) raised by respondents related to the development of multi-unit dwellings were associated with market trends and purchaser preferences. One of the themes was the acknowledgement that property developers and builders are businesses that need to make a profit and consequently will focus on the market niches (submarkets) where they can profitably develop dwellings[11]. In addition, there are significant affordability constraints within the market and a building mismatch between what purchasers desire within a development and what they can afford to buy.

Overall, regulatory authorities were not seen as a significant constraint on multi-unit development activity with adequate development capacity zoned and with Christchurch City's proposed Plan Change 14 significantly boosting development opportunities within the existing urban area. A lack of new greenfield opportunities within Christchurch City was also identified. Other regulatory issues identified as impacting on development activity include:

- Councils have become more risk averse and now require more detailed information than in the past with a higher number of reports and inspections adding to costs and increased time delays;
- A greater level of integration is required between zoning of development capacity with the provision of the city's social infrastructure including health care, site location relative to transport routes and public transport networks, the greater city's economic structure and employment nodes, existing and planned amenity, and access to education;
- Developers also had concerns over how the rules and regulations associated with property development and waterway/flood plain management were operating in a property development context with Environment Canterbury not always considered easy to deal with; and
- Over time as the number of multi-unit dwellings increase within the existing urban area there may be a carparking issue. Narrow streets and the inclusion of cycle ways can limit the supply of street carparking. If developments proceed without providing onsite parking, the available on street parks maybe in short supply, particularly if Greater Christchurch's residents retain their propensity to own their own vehicles.

[11] Note the interviews were completed in the second half of 2023.

5. Household demographics in Greater Christchurch by typology in 2018

5.1 Introduction

The objective of this section of the report is to provide context to the types of households living in multi-unit and standalone dwellings in Greater Christchurch and act as an introduction to the following sections which present analysis and commentary on Christchurch City, Waimakariri and Selwyn Districts along with analysis of key subarea outcomes. The analysis presented in this section of the report, along with sections 6 to 9, are based on 2018 census results. This analysis will be updated to include the trend between 2018 and 2023 in stage two of the project once the customised census data outputs are available.

5.2 Overview

Demand for multi-unit dwellings has increased across Greater Christchurch over the last decade. Multi-unit dwelling building consents have increased from 1,241 units in 2018 to 3,281 units in 2023[12] and now account for 53% of all consents issued in Greater Christchurch. However, in more recent times anecdotal evidence suggests demand[13] for multi-unit dwellings has slowed. At this stage it is difficult to determine whether this reflects a general slowdown across the whole housing market or a shift in a maturing market.

The Greater Christchurch housing market encompasses three local authority areas each with their own dynamic. One consistent trend across all three was a higher proportion of renter households living in multi-unit dwellings relative to standalone dwellings.

[12] !2 months ended December 2018 and December 2023

[13] This is reflected in the fall in the volume of sales for new units, an increase in the number of units available for sale within completed developments and the delay in commencement of proposed developments.

Table 5.1 presents the number of dwellings by typology and tenure in Greater Christchurch by local authority in 2018.

Table 5.1: The number of dwellings by typology and tenure in 2018

	Number of dwellings			As a proportion of dwellings in each TA		
	Standalone	**Multi-unit**	**Total**	**Standalone**	**Multi-unit**	**Total**
Waimakariri District						
Owner occupied	16,080	960	17,040	76%	5%	81%
Renter	3,450	570	4,020	16%	3%	19%
Total	19,530	1,530	21,060	93%	7%	100%
Rate of owner occupation	82%	63%	81%			
Christchurch City						
Owner occupied	75,700	10,000	85,700	57%	8%	64%
Renter	32,600	14,740	47,340	25%	11%	36%
Total	108,300	24,740	133,040	81%	19%	100%
Rate of owner occupation	70%	40%	64%			
Selwyn District						
Owner occupied	15,400	480	15,880	78%	2%	80%
Renter	3,590	350	3,940	18%	2%	20%
Total	18,980	830	19,810	96%	4%	100%
Rate of owner occupation	81%	58%	80%			

Source: Based on customised census data sourced from Statistics New Zealand

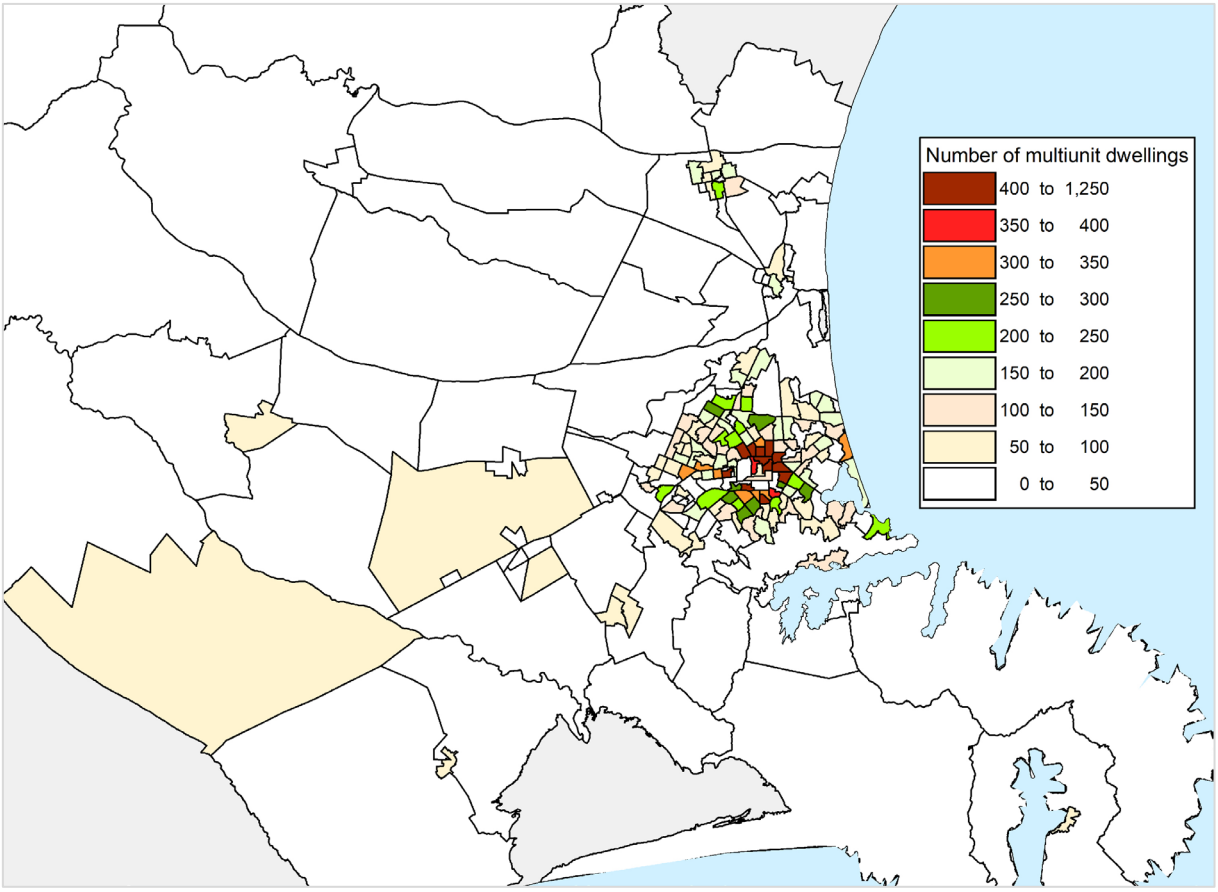
Key observations include:

- 91% of households living in multi-unit dwellings were located in Christchurch City;
- Households living in multi-unit dwellings account for 7% of all households living in Waimakariri District, 19% in Christchurch City and 4% in Selwyn District;
- The rate of owner occupation was lower for households living in multi-unit dwellings compared with standalone dwellings in all three local authority areas. Christchurch City multi-unit households had the lowest rate of owner occupation at 40% in 2018. The rate of owner occupation for households living in standalone dwellings was 70%; and
- The pattern of owner occupation in multi-unit and standalone dwellings was similar in Waimakariri and Selwyn Districts. The rate of owner occupation for households living in multi-unit dwellings was 63% in Waimakariri District compared to 82% for households living in standalone dwellings and 58% in Selwyn District compared to 81% for households living in standalone dwellings.

Lower rates of owner occupation in multi-unit dwellings was consistent with the overseas research. Overseas research suggested that in markets where investors make up a large proportion of total owners there was a potential for a mismatch between supply and demand. For example, investors may buy dwelling configurations which match their investment criteria rather than the demographic characteristics and need of the underlying renter households. One example cited in Section 4.4.2 was the supply of carparking. Provided they can rent their units, investors would prefer not to provide car parking with their multi-unit dwellings because of the extra costs. This also allows developers to increase the number of units they can build on a site. The downside is renter households occupying the dwellings need to park their cars somewhere. As a consequence, road side carparking in the surrounding area becomes increasingly used by occupants of these households that are often renters.

Multi-unit dwellings are unevenly distributed across Greater Christchurch with the majority located within Christchurch City. Figure 5.1 presents the distribution of multi-unit dwelling building consents by statistical area level 2 areas in 2018.

Figure 5.1: The number of multi-unit dwellings in Greater Christchurch by SA2 in 2018



Source: Statistics New Zealand

The number of multi-unit dwellings in Greater Christchurch has continued to increase. Table 5.2 presents the number of building consents issued by typology in Greater Christchurch since 2013.

Table 5.2: The number of building consents issued by typology in Greater Christchurch since 2013

Dec years	Waimakariri District			Christchurch City			Selwyn District			Greater Christchurch		
	Consented units		MU as a	Consented units		MU as a	Consented units		MU as a	Consented units		MU as a
	All	MU	% of all	All	MU	% of all	All	MU	% of all	All	MU	% of all
2013	1,248	121	10%	2,539	671	26%	1,274	4	0%	5,061	796	16%
2014	961	142	15%	4,389	1,274	29%	1,318	34	3%	6,668	1,450	22%
2015	633	56	9%	3,969	1,666	42%	1,231	21	2%	5,833	1,743	30%
2016	730	265	36%	3,211	1,297	40%	1,261	82	7%	5,202	1,644	32%
2017	551	27	5%	2,522	1,047	42%	1,257	30	2%	4,330	1,104	25%
2018	694	115	17%	2,356	1,108	47%	1,034	18	2%	4,084	1,241	30%
2019	638	51	8%	2,686	1,381	51%	1,288	30	2%	4,612	1,462	32%
2020	551	36	7%	2,982	1,502	50%	1,726	121	7%	5,259	1,659	32%
2021	895	56	6%	4,005	2,393	60%	1,928	165	9%	6,828	2,614	38%
2022	832	79	9%	5,212	3,457	66%	1,926	180	9%	7,970	3,716	47%
2023	740	134	18%	4,143	2,709	65%	1,341	438	33%	6,224	3,281	53%
Total	8,473	1,082	13%	38,014	18,505	49%	15,584	1,123	7%	62,071	20,710	33%

Note: MU = multi-unit dwelling units consented
Source: Statistics New Zealand

Multi-unit dwellings accounted for more than half of dwelling units consented in the 2023 year and almost two thirds of units consented in Christchurch City. Over the last decade, the volatility in multi-unit consent numbers in Waimakariri and Selwyn Districts is typically linked to retirement village developments.

The National Policy Statement for Urban Development (NPS-UD) 2020 sets out the objectives and policies for planning for well-functioning urban environments under the Resource Management Act 1991. The NPS-UD encourages Councils to enable development capacity within urban areas which allows some dense development including multi-unit dwellings.

The increase in the number of multi-unit developments combined with the policy goals of more intense development suggests that we are likely to see ongoing development activity increasing the supply of multi-unit dwellings. The next four sections of the report provide insight into the types of households which occupied multi-unit dwellings in Greater Christchurch in 2018.

6. Christchurch City - Household demographics by dwelling typology in 2018

6.1 Introduction

The objective of this section of the report is to present our analysis of the demographic characteristics of households living in standalone and multi-unit dwellings in 2018 in Christchurch City. These include:

- Age of the household reference person;
- Household composition;
- Household income;
- Migrants;
- Vehicle ownership; and
- Combination of demographic characteristics.

Table 6.1 presents the number of households by dwelling typology and tenure in Christchurch City in 2018.

Table 6.1: Christchurch City - The number of households by dwelling typology and tenure in 2018

	Number of households			As a proportion of households		
	Standalone	**Multi-unit**	**Total**	**Standalone**	**Multi-unit**	**Total**
Christchurch City						
Owner occupied	75,700	10,000	85,700	57%	8%	64%
Renter	32,600	14,740	47,340	25%	11%	36%
Total	108,300	24,740	133,040	81%	19%	100%
Rate of owner occupation	70%	40%	64%			

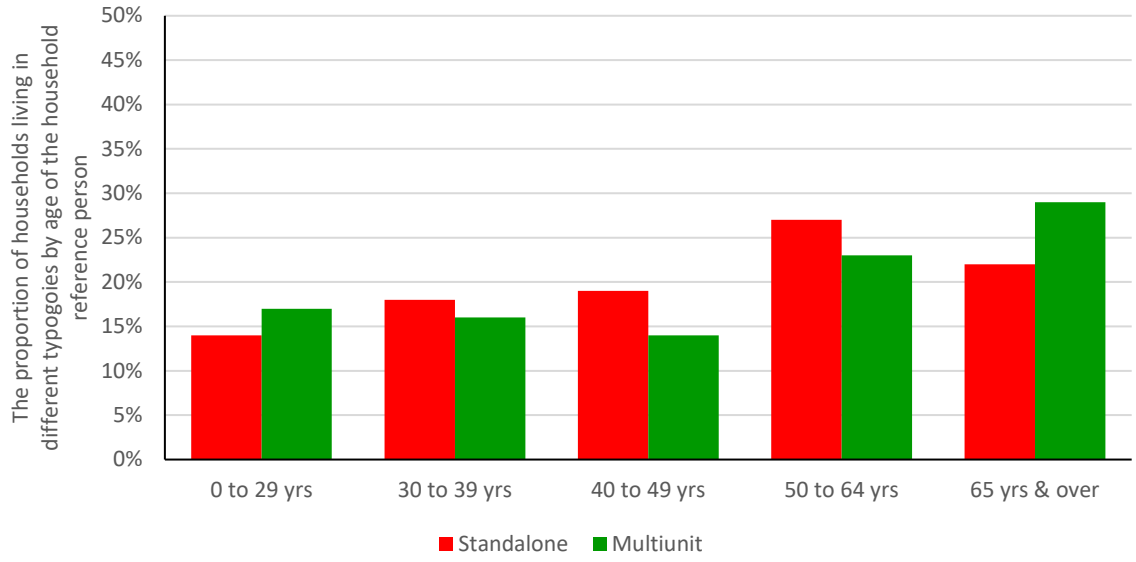
Source: Based on customised census data sourced from Statistics New Zealand

There were 24,740 households living in multi-unit dwellings in Christchurch City in 2018 which accounted for 19% of the city's housing stock. The rate of owner occupation was 30 percentage points lower for households living in multi-unit dwellings than for those living in standalone dwellings.

6.2 Age of the household reference person in 2018

Overseas literature suggests as people age and their housing needs evolve, a high proportion of older households may choose to live in multi-unit dwellings. Figure 6.1 presents the proportion of households living in different housing typologies by the age of the household reference person.

Figure 6.1: The proportion of households living in different housing typologies by age of the household reference person in Christchurch City in 2018

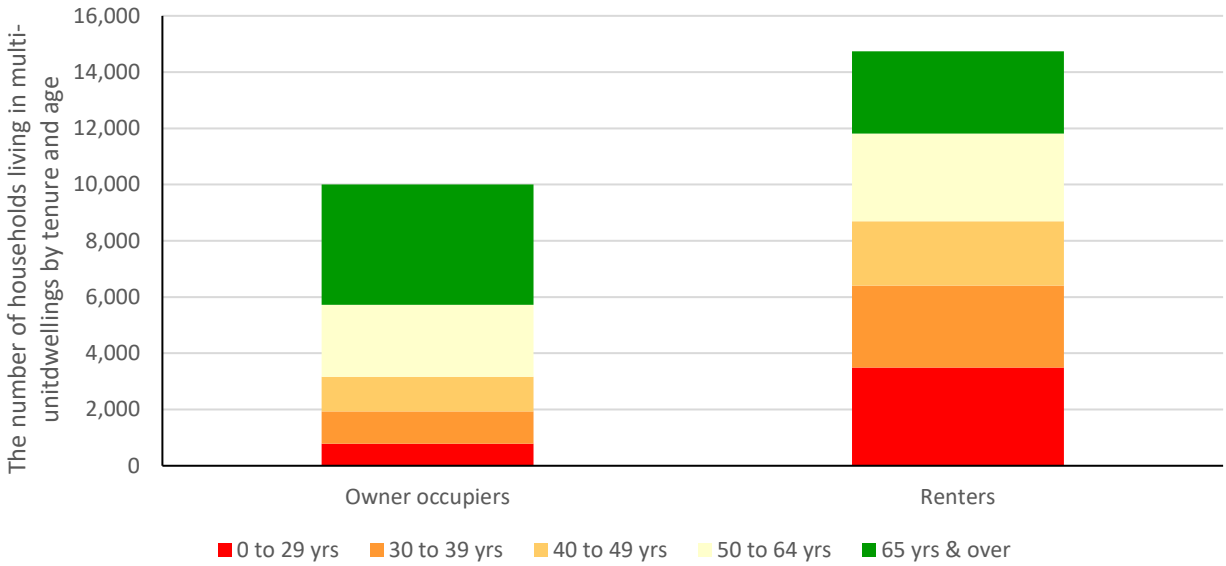


Source: Based on customised census data sourced from Statistics New Zealand

A larger proportion of households living in multi-unit dwellings have household reference people aged between 0 and 29 years, and over 65 years relative to households living in standalone dwellings.

Figure 6.2 presents the number of households living in multi-unit dwellings by tenure and age of the household reference person in Christchurch City in 2018.

Figure 6.2: The number of households living in multi-unit dwellings by tenure and age of the household reference person living in Christchurch City in 2018

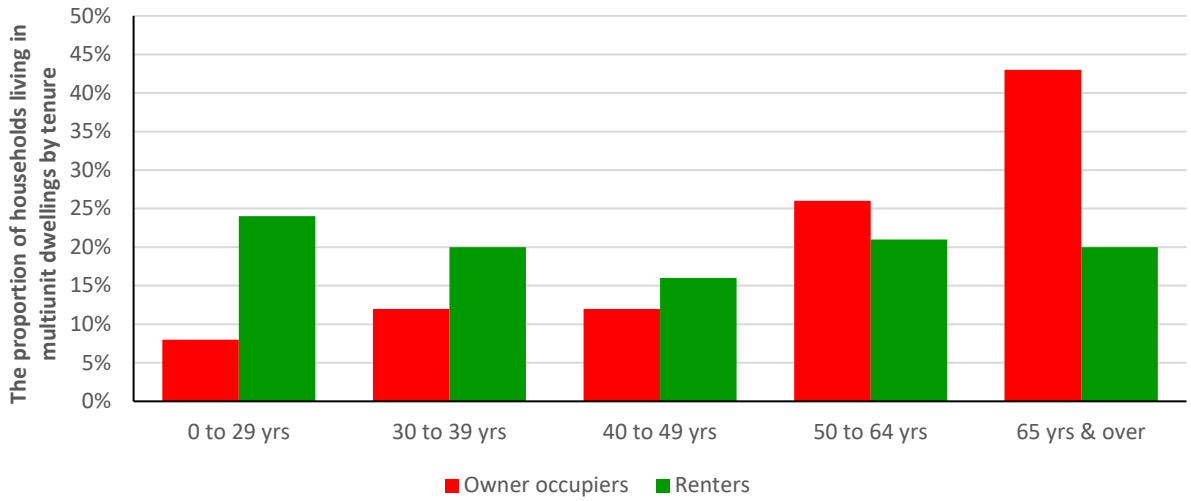


Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier multi-unit dwelling households are dominated by those aged 50 years and older. The age distribution of renter households living in multi-unit dwellings is more evenly spread.

Figure 6.3 presents the proportion of households living in multi-unit dwellings by tenure and age of the household reference person in Christchurch City in 2018.

Figure 6.3: The proportion of households living in multi-unit dwellings by tenure and age of the household reference person living in Christchurch City in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households aged 50 to 64 years accounted for 26% of all multi-unit owner occupiers and those with reference people aged 65 years and older a further 43%, a combined total of 69%. The comparable figures for renter households living in multi-unit dwellings are 21% for those with reference people aged 50 to 64 years and a further 20% for those with reference people aged 65 years and older for a combined total of 41%. Table 6.2 presents the number of households by dwelling typology, tenure and age of the household reference person living in Christchurch City in 2018.

Table 6.2: The number of households by dwelling typology, tenure and age of the household reference person living in Christchurch City in 2018

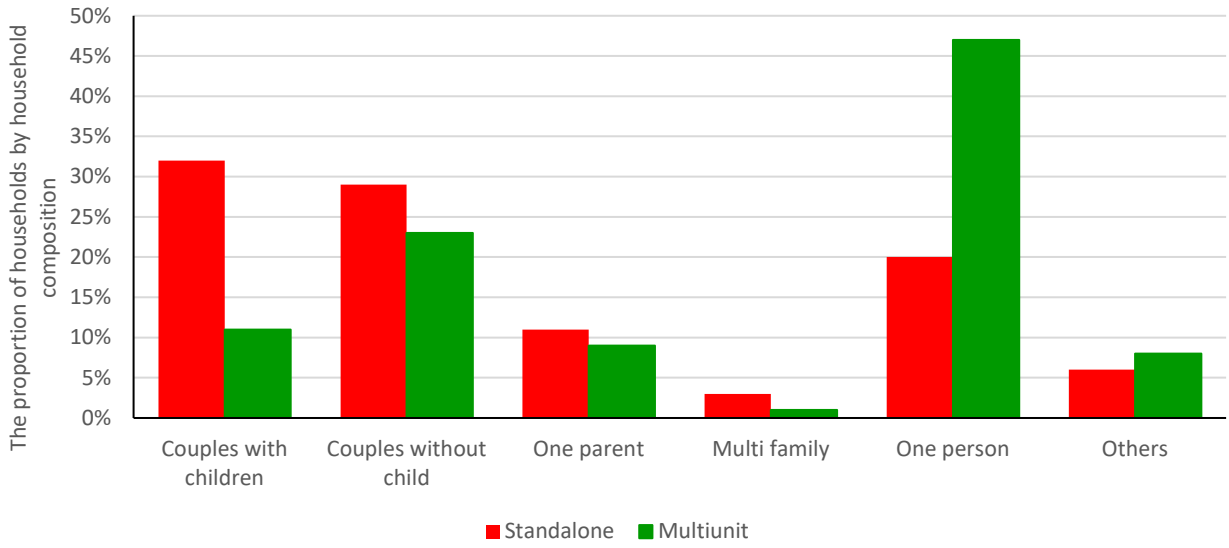
Age of households reference person	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
0 to 29 yrs	6,220	8%	780	8%	8,750	27%	3,490	24%	14,970	14%	4,270	17%
30 to 39 yrs	11,160	15%	1,150	12%	7,890	24%	2,920	20%	19,050	18%	4,070	16%
40 to 49 yrs	14,620	19%	1,230	12%	6,290	19%	2,290	16%	20,910	19%	3,520	14%
50 to 64 yrs	23,600	31%	2,560	26%	5,960	18%	3,110	21%	29,560	27%	5,670	23%
65 yrs & over	20,120	27%	4,280	43%	3,720	11%	2,930	20%	23,840	22%	7,210	29%
Total	75,720	100%	10,000	100%	32,610	100%	14,740	100%	108,330	100%	24,740	100%

Source: Based on customised census data sourced from Statistics New Zealand

6.3 Household composition in 2018

Household composition characteristics of multi-unit households is different from their standalone counterparts. Figure 6.4 presents the proportion of households living in standalone and multi-unit dwellings by household composition in Christchurch City in 2018.

Figure 6.4: The proportion of households living in different housing typologies by household composition in Christchurch City in 2018

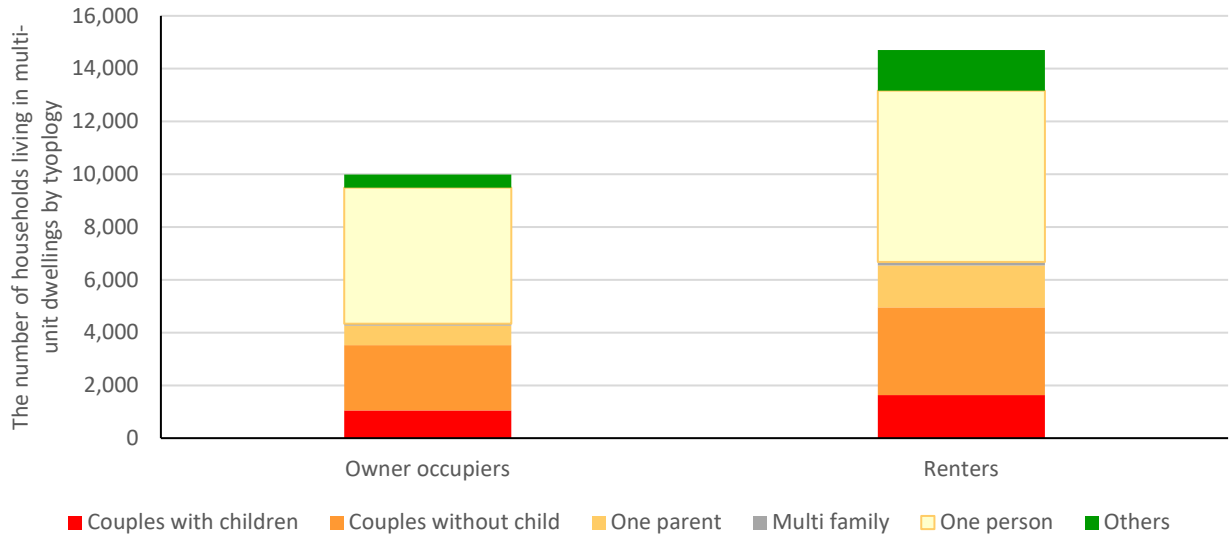


Source: Based on customised census data sourced from Statistics New Zealand

A significantly higher proportion of one person households lived in multi-unit dwellings in 2018 compared to households living in standalone dwellings.

Figure 6.5 presents the number of households living in multi-unit dwellings by tenure and household composition in Christchurch City in 2018.

Figure 6.5: The number of households living in multi-unit dwellings by tenure and by household composition living in Christchurch City in 2018

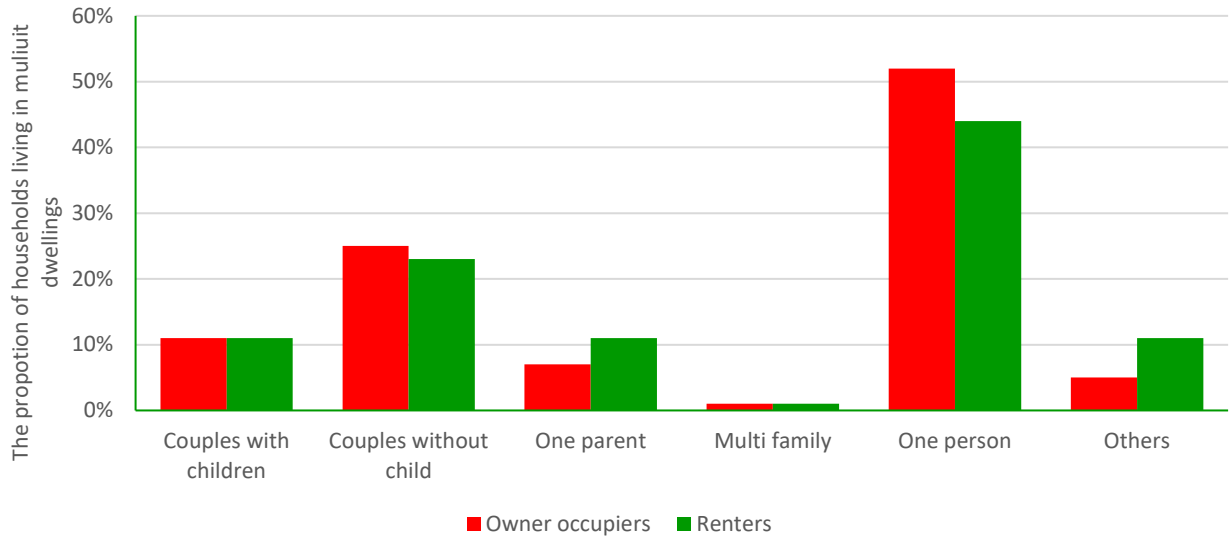


Source: Based on customised census data sourced from Statistics New Zealand

Both owner occupier and renter households living in multi-unit dwellings are dominated by one person compositions.

Figure 6.6 presents the proportion of households living in multi-unit dwellings by tenure and household composition in Christchurch City in 2018.

Figure 6.6: The proportion of households living in multi-unit dwellings by tenure household composition living in Christchurch City in 2018



Source: Based on customised census data sourced from Statistics New Zealand

One person households account for close to half of all multi-unit occupiers for both renters and owner occupiers.

Table 6.3 presents the number of households by dwelling typology, tenure and household composition living in Christchurch City in 2018.

Table 6.3: The number of households by dwelling typology, tenure and household composition living in Christchurch City in 2018

Household composition	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Couples with children	25,700	34%	1,050	11%	8,420	26%	1,630	11%	34,120	32%	2,680	11%
Couples without child	24,410	32%	2,470	25%	6,560	20%	3,330	23%	30,970	29%	5,800	23%
One parent	5,780	8%	740	7%	5,710	18%	1,580	11%	11,490	11%	2,320	9%
Multi family	1,840	2%	80	1%	1,200	4%	140	1%	3,040	3%	220	1%
One person	15,230	20%	5,150	52%	6,400	20%	6,480	44%	21,630	20%	11,630	47%
Others	2,670	4%	500	5%	4,190	13%	1,550	11%	6,860	6%	2,050	8%
Total	75,630	100%	9,990	100%	32,480	100%	14,710	100%	108,110	100%	24,700	100%

Source: Based on customised census data sourced from Statistics New Zealand

A significantly higher proportion one person households live in multi-unit dwellings for both owner occupiers (20% of households in standalone compared to 52% in multi-unit dwellings) and renter households (20% of households in standalone compared to 44% in multi-unit dwellings).

6.4 Household income

Table 6.4 presents the number of households by dwelling typology, tenure and household income (by quartiles)[14] living in Christchurch City in 2018.

Table 6.4: The number of households by dwelling typology, tenure and household income (by quartiles), living in Christchurch City in 2018

Household Income	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Less than LQ	14,390	20%	3,980	41%	9,680	31%	6,520	46%	24,070	23%	10,500	44%
LQ to median	25,540	35%	3,700	38%	12,720	41%	5,300	37%	38,260	37%	9,000	37%
Median to UQ	17,160	24%	1,340	14%	5,490	18%	1,770	12%	22,650	22%	3,110	13%
Over UQ	15,660	22%	730	7%	3,180	10%	720	5%	18,840	18%	1,450	6%
Total	72,740	100%	9,740	100%	31,060	100%	14,320	100%	103,800	100%	24,060	100%

Source: Based on customised census data sourced from Statistics New Zealand

Multi-unit households are dominated by those with household income of less than the lower quartile (44% of all multi-unit households) and between the lower quartile and median (37% of all multi-unit households). A similar pattern exists for both renters and owner occupiers with 46% of renter multi-unit dwellers earning less than the lower quartile and 41% of owner occupiers.

[14] Household income bands are as follows: less than the lower quartile is less than $38,000; Lower quartile to the median is $38,000 to $81,000; Median to upper quartile is $81,000 to $120,000; and over the upper quartile is over $120,000.

6.5 Internal and external migration in Christchurch City

Table 6.5 presents the number of households by dwelling typology, tenure and place of residence five years ago now living in Christchurch City (2018 compared to 2013).

Table 6.5: The number of households by dwelling typology, tenure and place of residence five years ago now living in Christchurch City (2018 compared to 2013)

Place of residence 5 years ago	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Christchurch City												
Same address	42,700	56%	4,760	48%	6,800	21%	3,290	22%	49,490	46%	8,050	33%
Different address	20,420	27%	3,250	32%	11,680	36%	5,320	36%	32,100	30%	8,570	35%
Total Chch residents	63,120	83%	8,010	80%	18,480	57%	8,610	58%	81,590	75%	16,620	67%
Did not live in Chch	12,600	17%	2,010	20%	14,140	43%	6,140	42%	26,710	25%	8,140	33%
Total	75,720	100%	10,020	100%	32,620	100%	14,750	100%	108,300	100%	24,760	100%

Source: Based on customised census data sourced from Statistics New Zealand

Households living in multi-unit dwellings are more likely to have shifted in the last five years than those living in standalone dwellings. Only 33% of households living in multi-unit dwellings lived at the same address as five years ago compared to 46% of households living in standalone dwellings. This may reflect the uplift in multi-unit development activity in the five years prior to 2018. Renter households are significantly less likely to still be living in the same dwelling, for both standalone and multi-unit dwellings than owner occupiers. For example 56% of owner occupiers living in standalone dwellings lived at the same address as five years ago. This compares to 21% of renters and 48% of multi-unit owner occupiers living at the same address as five years ago compared to 22% of renters.

Table 6.6 presents the number and proportion of households living in Christchurch City by dwelling typology, tenure and their address 5 years ago (2018 compared to 2013).

Table 6.6: The number and proportion of households by dwelling typology, tenure and their address 5 years ago (2018 compared to 2013)

Household Income	Owner occupiers						Renters						All tenures					
	Standalone		Multi-unit		Total		Standalone		Multi-unit		Total		Standalone		Multi-unit		Total	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Christchurch residents																		
Same address 5 years ago	42,700	56%	4,760	48%	47,450	55%	6,800	21%	3,290	22%	10,090	21%	49,490	46%	8,050	33%	57,540	43%
Different address 5 years ago	20,420	27%	3,250	32%	23,660	28%	11,680	36%	5,320	36%	17,000	36%	32,100	30%	8,570	35%	40,660	31%
Total Christchurch residents	63,120	83%	8,010	80%	71,110	83%	18,480	57%	8,610	58%	27,090	57%	81,590	75%	16,620	67%	98,200	74%
Residents address 5 years ago																		
Selwyn	670	1%	140	1%	810	1%	440	1%	180	1%	620	1%	1110	1%	320	1%	1430	1%
Waimakariri	540	1%	140	1%	680	1%	450	1%	230	2%	670	1%	990	1%	360	1%	1350	1%
Rest of Canterbury	360	0%	80	1%	450	1%	560	2%	260	2%	810	2%	920	1%	340	1%	1260	1%
Rest of South Island	970	1%	180	2%	1140	1%	1260	4%	600	4%	1860	4%	2220	2%	780	3%	3000	2%
Auckland	670	1%	110	1%	780	1%	740	2%	340	2%	1080	2%	1400	1%	450	2%	1860	1%
Wellington	410	1%	70	1%	470	1%	410	1%	200	1%	610	1%	810	1%	270	1%	1090	1%
Rest of North Island	470	1%	70	1%	540	1%	830	3%	350	2%	1180	2%	1300	1%	430	2%	1730	1%
Overseas	1590	2%	210	2%	1800	2%	4200	13%	1670	11%	5870	12%	5790	5%	1880	8%	7670	6%
Other	6920	9%	1010	10%	7920	9%	5250	16%	2310	16%	7550	16%	12170	11%	3310	13%	15480	12%
Sub total	12600	17%	2010	20%	14590	17%	14140	43%	6140	42%	20250	43%	26710	25%	8140	33%	34870	26%
Total	75,720	100%	10,020	100%	85,700	100%	32,620	100%	14,750	100%	47,340	100%	108,300	100%	24,760	100%	133,070	100%

Source: Based on customised census data sourced from Statistics New Zealand

Table 6.7 presents the demographic profile of Christchurch City households living in multi-unit dwellings by tenure and whether they still live at the same address as 5 years ago (2018 compared to 2013).

Table 6.7: Demographic profile of Christchurch City households living in multi-unit dwellings by tenure and address 5 years ago (2018 compared to 2013)

	0 to 29 yrs		30 to 39 yrs		40 to 49 yrs		50 to 64 yrs		65 yrs +		Total	
	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total
Households living in same dwelling as 5 years ago												
Owner occupiers												
Couples with children	33	1%	84	2%	138	3%	123	3%	39	1%	411	9%
Couples without children	6	0%	54	1%	87	2%	315	7%	552	12%	1,014	21%
One parent	21	0%	33	1%	69	1%	123	3%	78	2%	324	7%
Multi-family	0	0%	0	0%	0	0%	6	0%	9	0%	27	1%
One person	9	0%	81	2%	213	4%	708	15%	1,797	38%	2,805	59%
Other households	0	0%	15	0%	21	0%	60	1%	69	1%	168	4%
Total	75	2%	264	6%	534	11%	1,335	28%	2,547	54%	4,755	100%
Not owned												
Couples with children	15	0%	75	2%	69	2%	39	1%	12	0%	213	6%
Couples without children	30	1%	51	2%	51	2%	114	3%	174	5%	420	13%
One parent	39	1%	66	2%	102	3%	105	3%	42	1%	354	11%
Multi-family	0	0%	0	0%	0	0%	6	0%	0	0%	15	0%
One person	21	1%	102	3%	306	9%	672	20%	1,005	31%	2,109	64%
Other households	18	1%	18	1%	27	1%	60	2%	51	2%	174	5%
Total	126	4%	315	10%	564	17%	999	30%	1,290	39%	3,291	100%
Households that shifted in last 5 years												
Owner occupiers												
Couples with children	93	2%	240	5%	168	3%	111	2%	24	0%	639	12%
Couples without children	279	5%	255	5%	96	2%	321	6%	501	10%	1,455	28%
One parent	51	1%	69	1%	144	3%	132	3%	21	0%	417	8%
Multi-family	21	0%	21	0%	9	0%	9	0%	3	0%	51	1%
One person	138	3%	231	4%	255	5%	594	11%	1,128	21%	2,346	45%
Other households	129	2%	69	1%	30	1%	51	1%	54	1%	333	6%
Total	708	13%	882	17%	696	13%	1,221	23%	1,737	33%	5,247	100%
Not owned												
Couples with children	330	3%	615	5%	327	3%	129	1%	15	0%	1,419	12%
Couples without children	1,344	12%	714	6%	204	2%	303	3%	348	3%	2,910	25%
One parent	324	3%	312	3%	348	3%	210	2%	42	0%	1,230	11%
Multi-family	54	0%	36	0%	21	0%	15	0%	6	0%	123	1%
One person	489	4%	696	6%	723	6%	1,311	11%	1,158	10%	4,374	38%
Other households	822	7%	234	2%	99	1%	138	1%	75	1%	1,371	12%
Total	3,366	29%	2,607	23%	1,722	15%	2,109	18%	1,641	14%	11,451	100%

Source: Based on customised census data sourced from Statistics New Zealand

Households living in multi-unit dwellings that have shifted in the last 5 years have a higher proportion of households with reference people aged 0 to 29 years and 30 to 39 years. This was consistent for both owner occupiers and not owned tenures. For example, 17% of owner occupier households living in multi-unit dwellings that have shifted in the last 5 years have reference people aged between 30 and 39 years compared to 6% of owner occupier households that did not shift. The comparable numbers for renter households are 23% for shifters and 10% for those that were still living at the same address. In addition, households that shifted in the last 5 years had higher proportions of couples with and without children for both owner occupier and not owned households.

6.6 Vehicle ownership

Table 6.8 presents the proportion of households by dwelling typology, tenure and level of car ownership in Christchurch City in 2018.

Table 6.8: The proportion of households by dwelling typology, tenure and level of car ownership in Christchurch City in 2018

	Owner occupiers			Renters			All Households		
	Standalone	Multi-unit	Total	Standalone	Multi-unit	Total	Standalone	Multi-unit	Total
None	3%	10%	4%	10%	21%	14%	5%	17%	7%
One	29%	56%	32%	37%	50%	41%	31%	52%	35%
Two or more	68%	33%	64%	53%	29%	45%	64%	31%	58%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Source: Based on customised census data sourced from Statistics New Zealand

A higher proportion of households living in multi-unit dwellings do not own cars. However even for renter households living in multi-unit dwellings (which have the lowest rate of car ownership), 81% of households own one or more cars.

Table 6.9 presents the number of households by dwelling typology, tenure and level of car ownership in Christchurch City in 2018.

Table 6.9: The number of households by dwelling typology, tenure and level of car ownership in Christchurch City in 2018

Tenure and number of cars owned by the household	Standalone dwellings						Multi-unit dwellings					
	Two or less bdrms		Three or more bdrms		Total stated		Two or less bdrms		Three or more bdrms		Total stated	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Owner occupier												
None	910	9%	1,350	2%	2,260	3%	900	14%	120	4%	1,010	10%
One	5,480	54%	15,980	25%	21,470	29%	4,150	64%	1,340	41%	5,490	56%
Two or more	3,760	37%	46,780	73%	50,540	68%	1,450	22%	1,770	55%	3,220	33%
Total stated	10,150	100%	64,110	100%	74,260	100%	6,500	100%	3,230	100%	9,730	100%
Renters												
None	1,780	19%	1,310	6%	3,080	10%	2,700	25%	200	7%	2,890	21%
One	4,670	50%	6,770	32%	11,440	37%	5,770	53%	980	35%	6,760	50%
Two or more	2,860	31%	13,190	62%	16,050	53%	2,330	22%	1,630	58%	3,960	29%
Total stated	9,300	100%	21,270	100%	30,570	100%	10,810	100%	2,800	100%	13,610	100%

Source: Based on customised census data sourced from Statistics New Zealand

The rate of car ownership is higher in households living in standalone than multi-unit dwellings. Households living in dwellings with fewer bedrooms have lower rates of car ownership. Renter households also have lower rates of car ownership. Table 6.10 presents the proportion of households by dwelling typology, tenure, household income (by quartiles) and level of car ownership in Christchurch City in 2018.

Table 6.10: The proportion of households by dwelling typology, tenure, household income (by quartiles) and level of car ownership in Christchurch City in 2018

Household income and car ownership	Owner occupiers		Renters	
	Standalone	Multi-unit	Standalone	Multi-unit
Less than the lower quartile				
no car	11%	21%	25%	40%
one or more cars	89%	79%	75%	60%
LQ to median				
no car	2%	5%	5%	8%
one or more cars	98%	95%	95%	92%
Median to UQ				
no car	1%	1%	2%	3%
one or more cars	99%	99%	98%	97%
Over the upper quartile				
no car	0%	0%	2%	3%
one or more cars	100%	100%	98%	97%

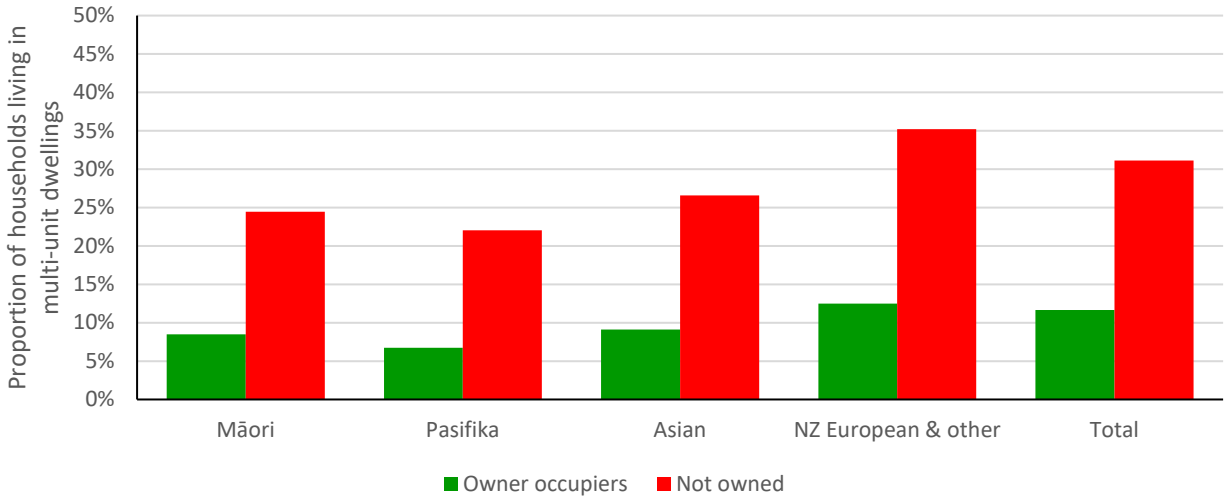
Source: Based on customised census data sourced from Statistics New Zealand

Households with lower incomes also have lower rates of car ownership. However, even for the group with the lowest rate of car ownership, low income renter households living in multi-unit dwellings, 60% own at least one car.

6.7 Household ethnicity

Table 6.7 presents the proportion of households living in multi-unit dwellings by tenure and household ethnicity in Christchurch City in 2018.

Table 6.7: The proportion of households living in multi-unit dwellings by tenure and household ethnicity in Christchurch City in 2018



Source: Based on customised census data sourced from Statistics New Zealand

European New Zealanders & other had the highest proportion of households living in multi-unit dwellings for both owner occupiers and renters. Renter households had a higher proportion of households living in multi-unit dwellings across all ethnicities.

Table 6.11 presents the number and proportion of households by ethnicity, typology, household income and tenure in 2018.

Table 6.11: The number and proportion of households by ethnicity, typology, household income and tenure in 2018

	Māori			Pasifika			Asian			NZ European and other			Total		
	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %
Owner occupiers															
Q1 Less than $38000	654	129	16%	141	12	8%	1,518	171	10%	12,075	3,672	23%	14,388	3,978	22%
Q2 $38000 to $81000	2,268	261	10%	378	42	10%	3,126	381	11%	19,767	3,018	13%	25,536	3,699	13%
Q3 $81000 to $120000	1,848	144	7%	342	18	5%	1,806	168	9%	13,164	1,014	7%	17,160	1,338	7%
Q4 More than $120000	1,752	81	4%	288	15	5%	1,359	69	5%	12,261	567	4%	15,657	729	4%
Total	7,023	651	8%	1,284	93	7%	8,550	858	9%	58,845	8,397	12%	75,702	10,002	12%
Not owned															
Q1 Less than $38000	1,968	966	33%	366	150	29%	1,311	477	27%	6,030	4,929	45%	9,675	6,519	40%
Q2 $38000 to $81000	2,592	750	22%	642	183	22%	2,505	1,035	29%	6,981	3,339	32%	12,717	5,304	29%
Q3 $81000 to $120000	1,101	237	18%	309	66	18%	1,077	408	27%	3,003	1,059	26%	5,490	1,773	24%
Q4 More than $120000	561	93	14%	144	24	14%	774	150	16%	1,698	459	21%	3,180	723	19%
Total	6,645	2,151	24%	1,581	447	22%	6,093	2,205	27%	18,279	9,939	35%	32,598	14,742	31%

Source: Based on customised census data sourced from Statistics New Zealand

Although European New Zealanders & other ethnicities had the highest proportion of households living in multi-unit dwellings, a number of patterns emerged and these included:

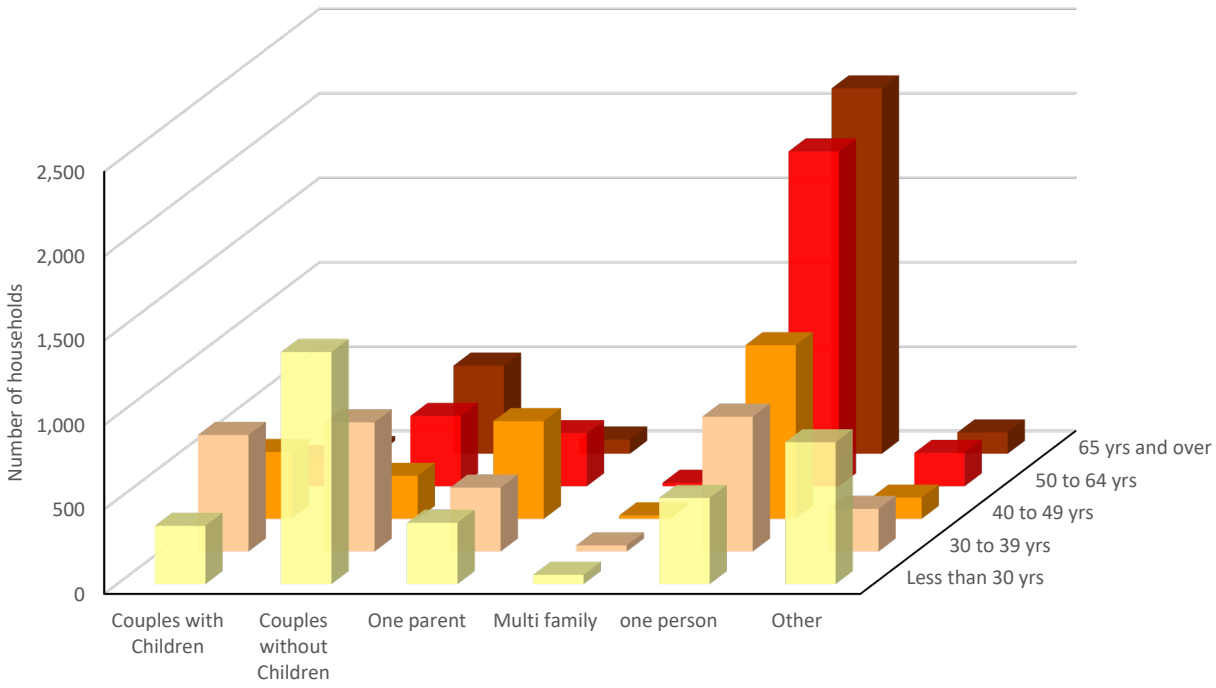
- A smaller proportion of owner occupiers lived in multi-unit dwellings than renter households; and
- A higher proportion of lower income households lived in multi-unit dwellings than higher income households across all ethnicities.

These trends may reflect the suitability of the multi-unit dwellings to different household ethnicities.

6.8 The combined demographic characteristics of multi-unit households

The objective of this subsection is to provide a profile of households living in multi-unit dwellings by a cross tabulation of demographic characteristics. Figure 6.8 presents the number of multi-unit renter households by age of the household reference person and household composition living in Christchurch City in 2018.

Figure 6.8: The number of multi-unit renter households by age of the household reference person and household composition living in Christchurch City in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Multi-unit renter households have a significant number of one person households aged 50 years and over.

Table 6.12 presents the number of multi-unit renter households by age of the household reference person and household composition living in Christchurch City in 2018.

Table 6.12: The number of multi-unit renter households by age of the household reference person and household composition living in Christchurch City in 2018

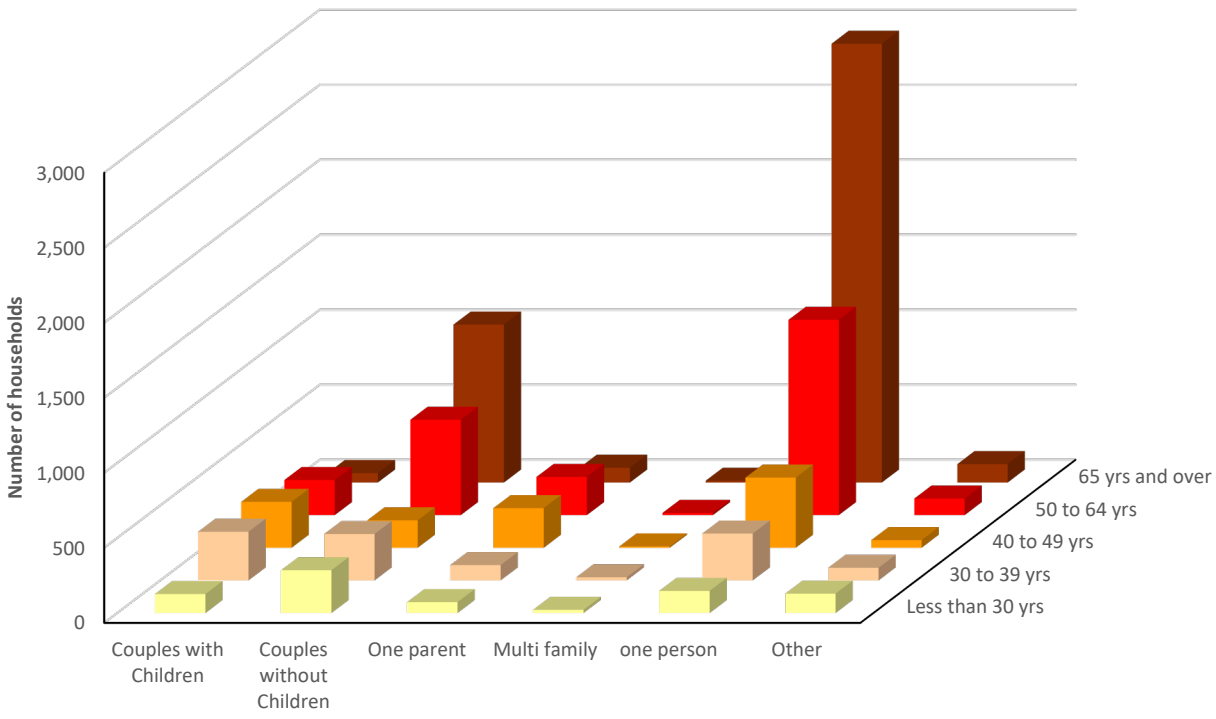
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Couples with Children	345	690	396	168	27	1,632
Couples without Children	1,374	765	255	417	522	3,330
One parent	363	378	579	315	84	1,584
Multi family	54	36	21	21	6	138
One person	510	798	1,029	1,983	2,163	6,483
Other	840	252	126	198	126	1,545
Total	3,492	2,922	2,286	3,108	2,931	14,742
As a % of total						
Couples with Children	2%	5%	3%	1%	0%	11%
Couples without Children	9%	5%	2%	3%	4%	23%
One parent	2%	3%	4%	2%	1%	11%
Multi family	0%	0%	0%	0%	0%	1%
One person	3%	5%	7%	13%	15%	44%
Other	6%	2%	1%	1%	1%	11%
Total	24%	20%	16%	21%	20%	100%

Source: Based on customised census data sourced from Statistics New Zealand

Multi-unit renter households have high numbers of households with one person composition aged 50 to 64 years (1,983 households or 13% of the total) and over 65 years of aged (2,163 households or 15% of the total) as well as younger (aged less than 30 years) couples without children (1,374 households or 9% of total).

Figure 6.9 presents the number of multi-unit owner occupier households by age of the household reference person and household composition living in Christchurch City in 2018.

Figure 6.9: The number of multi-unit owner occupier households by age of the household reference person and household composition living in Christchurch City in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households living in multi-unit dwellings are dominated by older one person and older couple only households.

Table 6.13 presents the number of multi-unit owner occupier households living in Christchurch City in 2018

Table 6.13: The number of multi-unit owner occupier households living in Christchurch City in 2018

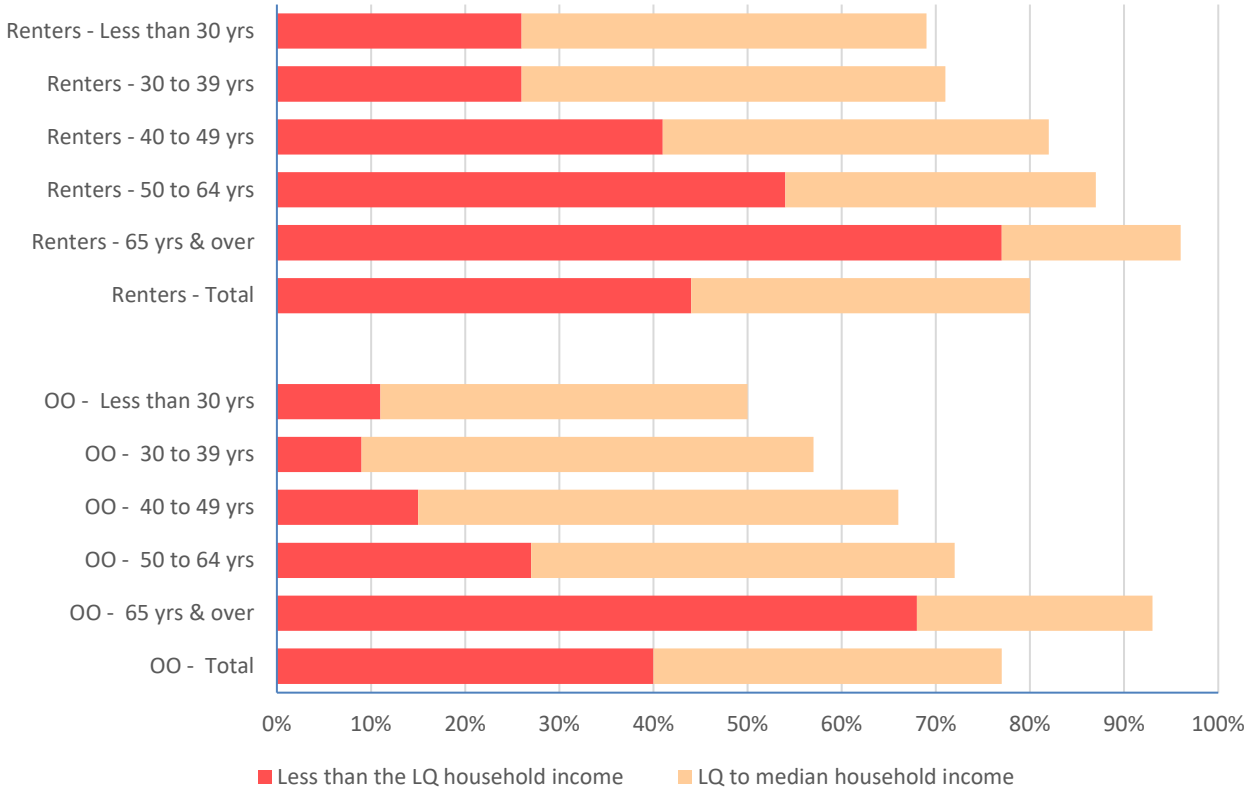
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Couples with Children	126	324	306	234	63	1050
Couples without Children	285	309	183	636	1053	2469
One parent	72	102	264	255	99	741
Multi family	21	21	9	15	12	78
One person	147	312	468	1302	2925	5151
Other	129	84	51	111	123	501
Total	783	1146	1230	2556	4284	10002
As a % of total						
Couples with Children	1%	3%	3%	2%	1%	11%
Couples without Children	3%	3%	2%	6%	11%	25%
One parent	1%	1%	3%	3%	1%	7%
Multi family	0%	0%	0%	0%	0%	1%
One person	1%	3%	5%	13%	29%	52%
Other	1%	1%	1%	1%	1%	5%
Total	8%	11%	12%	26%	43%	100%

Source: Based on customised census data sourced from Statistics New Zealand

Multi-unit owner occupier households have high numbers of households with one person composition aged 50 to 64 years (1,302 households or 13% of the total) and over 65 years of age (2,925 households or 29% of the total) as well as couple without children households age 65 years and older (1,053 households or 11% of total).

Figure 6.10 presents the proportion of multi-unit households by tenure and age of the household reference person with household incomes less than the median household income living in Christchurch City in 2018.

Figure 6.10: The proportion of multi-unit households by tenure and age of the household reference person with household incomes less than the median household income living in Christchurch City in 2018

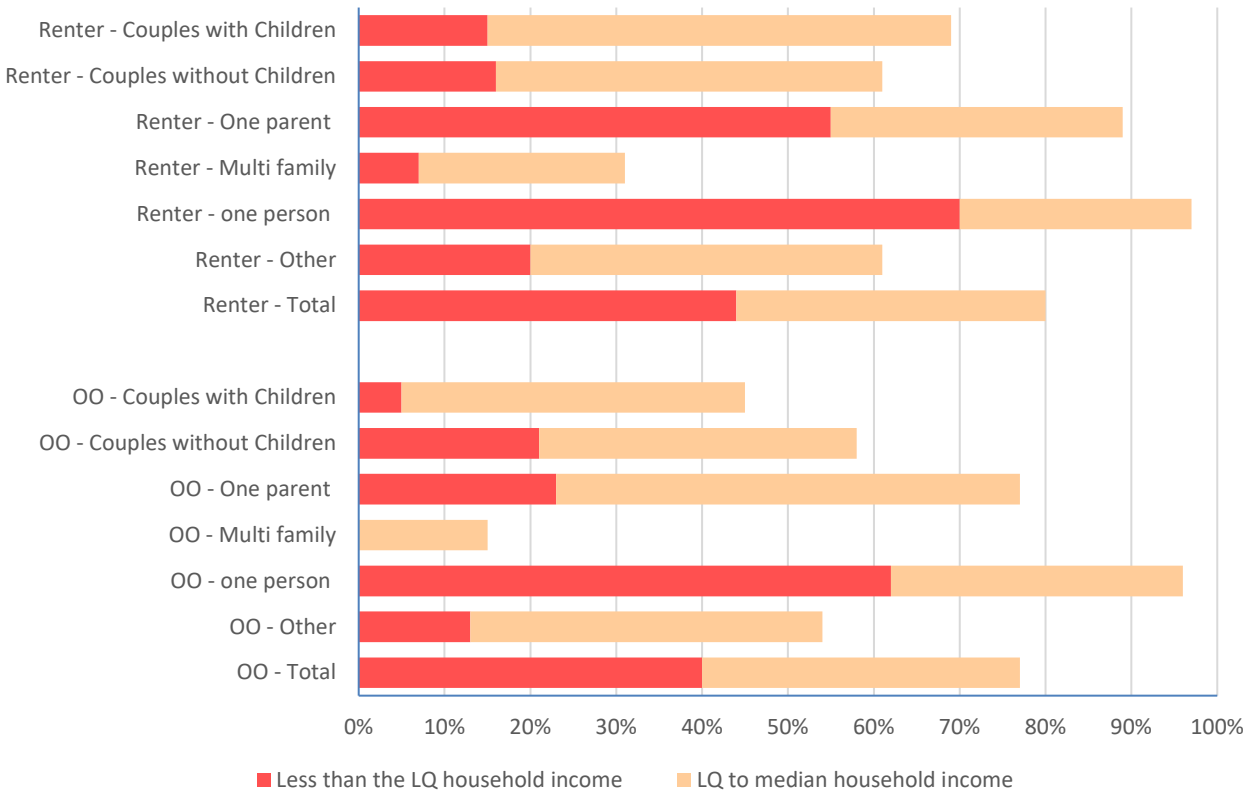


Source: Based on customised census data sourced from Statistics New Zealand
NB: OO refers to owner occupied households

A higher proportion of renter and owner occupier households living in multi-unit dwellings have household incomes of less than the median for Greater Christchurch. The proportion is highest for households with reference people aged 65 years and older.

Figure 6.11 presents the proportion of multi-unit households by tenure and household composition with household incomes less than the median household income living in Christchurch City in 2018.

Figure 6.11: The proportion of multi-unit households by tenure and household composition with household incomes less than the median household income living in Christchurch City in 2018



Source: Based on customised census data sourced from Statistics New Zealand
NB: OO refers to owner occupied households

One person and one parent households have the highest proportion of households with household income of less than the median for both owner occupier and renter households living in multi-unit dwellings.

Table 6.14 presents the proportion of owner occupier households living in multi-unit dwellings with incomes less than the median household income for Christchurch City in 2018.

Table 6.14: The proportion of owner occupier households living in multi-unit dwellings with incomes less than the median household income for Christchurch City in 2018

	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Less than the lower quartile						
Couples with Children	0%	4%	6%	4%	0%	5%
Couples without Children	4%	2%	7%	9%	40%	21%
One parent	21%	32%	19%	18%	27%	23%
Multi family	0%	0%	0%	0%	0%	0%
one person	27%	13%	22%	43%	83%	62%
Other	19%	0%	0%	14%	20%	13%
Total	11%	9%	15%	27%	68%	40%
Lower quartile to median						
Couples with Children	48%	48%	34%	29%	48%	40%
Couples without Children	31%	23%	28%	38%	44%	37%
One parent	50%	50%	48%	49%	58%	54%
Multi family	0%	0%	0%	0%	0%	15%
one person	63%	78%	67%	51%	15%	34%
Other	23%	21%	47%	43%	66%	41%
Total	39%	48%	51%	45%	25%	37%

Source: Based on customised census data sourced from Statistics New Zealand

One person owner occupier households with reference people aged 65 years and over have a high proportion of households with incomes less than the lower quartile for Greater Christchurch. A total of 83% earn less than the lower quartile and a further 15% between the lower quartile and the median household income.

Table 6.15 presents the proportion of renter households living in multi-unit dwellings with incomes less than the median household income for Christchurch City in 2018.

Table 6.15: The proportion of renter households living in multi-unit dwellings with incomes less than the median household income for Christchurch City in 2018

	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Less than the lower quartile						
Couples with Children	21%	14%	11%	13%	0%	15%
Couples without Children	9%	7%	11%	18%	48%	16%
One parent	68%	62%	40%	42%	43%	55%
Multi family	0%	0%	0%	0%	0%	7%
One person	55%	44%	57%	71%	89%	70%
Other	19%	13%	31%	24%	21%	20%
Total	26%	26%	41%	54%	77%	44%
Lower quartile to median						
Couples with Children	59%	58%	50%	41%	67%	54%
Couples without Children	47%	39%	45%	50%	43%	45%
One parent	26%	32%	29%	41%	43%	34%
Multi family	28%	25%	29%	0%	0%	24%
One person	41%	50%	38%	26%	10%	27%
Other	39%	33%	36%	47%	60%	41%
Total	43%	45%	41%	33%	19%	36%

Source: Based on customised census data sourced from Statistics New Zealand

One person households with reference people aged 65 years and older and 50 to 64 years of age have the highest proportion of households with incomes less than the lower quartile household income. Younger one parent households (with reference people aged less than 40 years) are also over represented with high proportions of households with incomes less than the lower quartile household income.

6.9 Christchurch City Summary

In summary, Christchurch City households living in multi-unit dwellings have a number of characteristics which vary from the overall population. These include:

- Households living in multi-unit dwellings are dominated by renters. The rate of owner occupation is 40% compared to 70% for households living in standalone dwellings;
- A larger proportion of households living in multi-unit dwellings have household reference people aged between 0 and 29 years, and over 65 years relative to households living in standalone dwellings. Owner occupier multi-unit dwelling households are dominated by those aged 50 years and older. The age distribution of renter households living in multi-unit dwellings was more evenly spread;
- Multi-unit renter households have high numbers of households with one person composition aged 50 to 64 years (1,983 households or 13% of the total) and over 65 years of age (2,163 households or 15% of the total) as well as younger (aged less than 30 years) couples without children (1,374 households or 9% of total);
- Multi-unit owner occupier households have high numbers of households with one person composition aged 50 to 64 years (1,302 households or 13% of the total) and over 65 years of age (2,925 households or 29% of the total) as well as couples without children households age 65 years and older (1,053 households or 11% of total);
- Multi-unit households are dominated by those with household income of less than the lower quartile (44% of all multi-unit households) and between the lower quartile and median (37% of all multi-unit households). A similar pattern exists for both renters and owner occupiers with 46% of renter multi-unit dwellers earning less than the lower quartile and 41% of owner occupiers;
- Households living in multi-unit dwellings are more likely to have shifted in the last 5 years than those living in standalone dwellings. Only 33% of households living in multi-unit dwellings lived at the same address as 5 years ago compared to 46% of households living in standalone dwellings. This may reflect the uplift in multi-unit development activity in the five years prior to 2018. Renter households are significantly less likely to still be living in the same dwelling for both standalone and multi-unit dwellings than owner occupiers. For example, 56% of owner occupiers living in standalone dwellings lived at the same address as 5 years ago. This compares to 21% of renters and 48% of multi-unit owner occupiers living at the same address as 5 years ago compared to 22% of renters;
- Households living in multi-unit dwellings that have shifted in the last 5 years have higher proportions of households with reference people aged 0 to 29 years and 30 to 39 years. This is consistent for both owner occupiers and renter tenures; and
- A higher proportion of households living in multi-unit dwellings do not own cars. However even for renter households living in multi-unit dwellings (which have the lowest rate of car ownership), 81% of households own one or more cars.

7. Selwyn District - Household demographics by dwelling typology

7.1 Introduction

The objective of this section of the report is to present our analysis of the demographic characteristics of households living in standalone and multi-unit dwellings in 2018 in Selwyn District. In 2018, approximately 830 households lived in multi-unit dwellings representing 4% of the district's population. This is lower than the 19% of households living in multi-unit dwellings in Christchurch City and 7% in Waimakariri District. The analysis of the demographic characteristics of these households includes:

- Age of the household reference person;
- Household composition;
- Household income;
- Ethnicity;
- Migrants;
- Vehicle ownership; and
- Combination of demographic characteristics.

Table 7.1 presents the number of households by dwelling typology and tenure in Selwyn District in 2018.

Table 7.1: The number of households by dwelling typology and tenure – Selwyn District in 2018

	Number of households			As a proportion of dwellings		
	Standalone	**Multi-unit**	**Total**	**Standalone**	**Multi-unit**	**Total**
Selwyn District						
Owner occupied	15,400	480	15,880	78%	2%	80%
Renter	3,590	350	3,940	18%	2%	20%
Total	18,980	830	19,810	96%	4%	100%
Rate of owner occupation	81%	58%	80%			

Source: Based on customised census data sourced from Statistics New Zealand

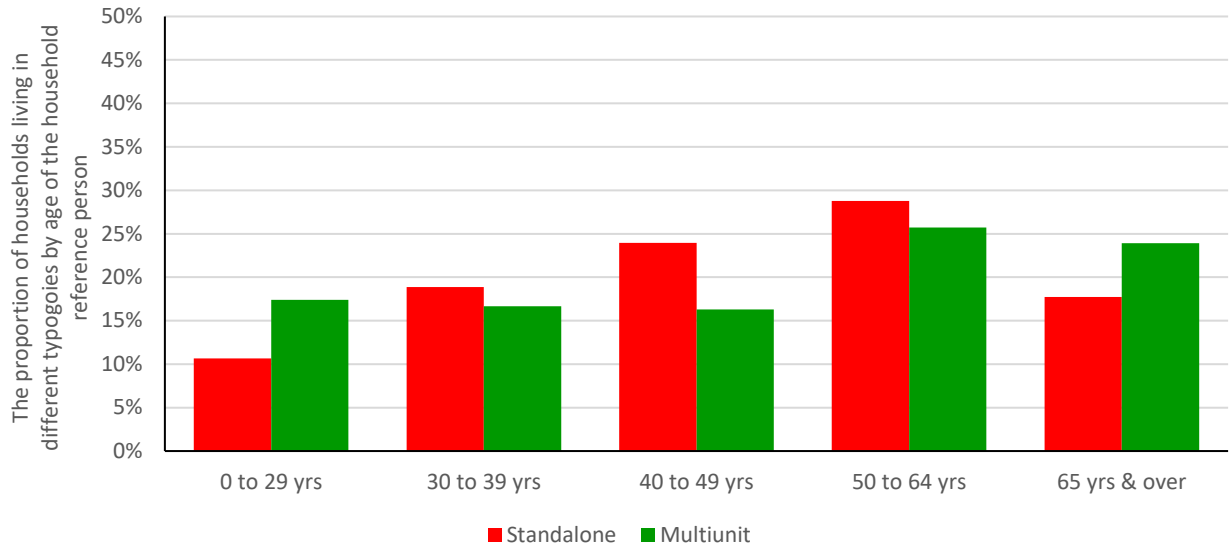
There were 830 households living in multi-unit dwellings in Selwyn District in 2018 which accounted for 4% of the district's housing stock. The rate of owner occupation was 23 percentage points lower for households living in multi-unit dwellings than for those living in standalone dwellings.

Please note the relatively small number of Selwyn District's households living in multi-unit dwellings limits the level of analysis that can be undertaken. Consequently the following analysis provides an indicative breakdown of the characteristics of households living in multi-unit dwellings.

7.2 Age of the household reference person

Overseas literature suggests as people age and their housing needs evolve a high proportion of older households may choose to live in multi-unit dwellings. Figure 7.1 presents the proportion of households living in different housing typologies by the age of the household reference person in Selwyn District in 2018.

Figure 7.1: The proportion of households living in different housing typologies by age of the household reference person in Selwyn District in 2018

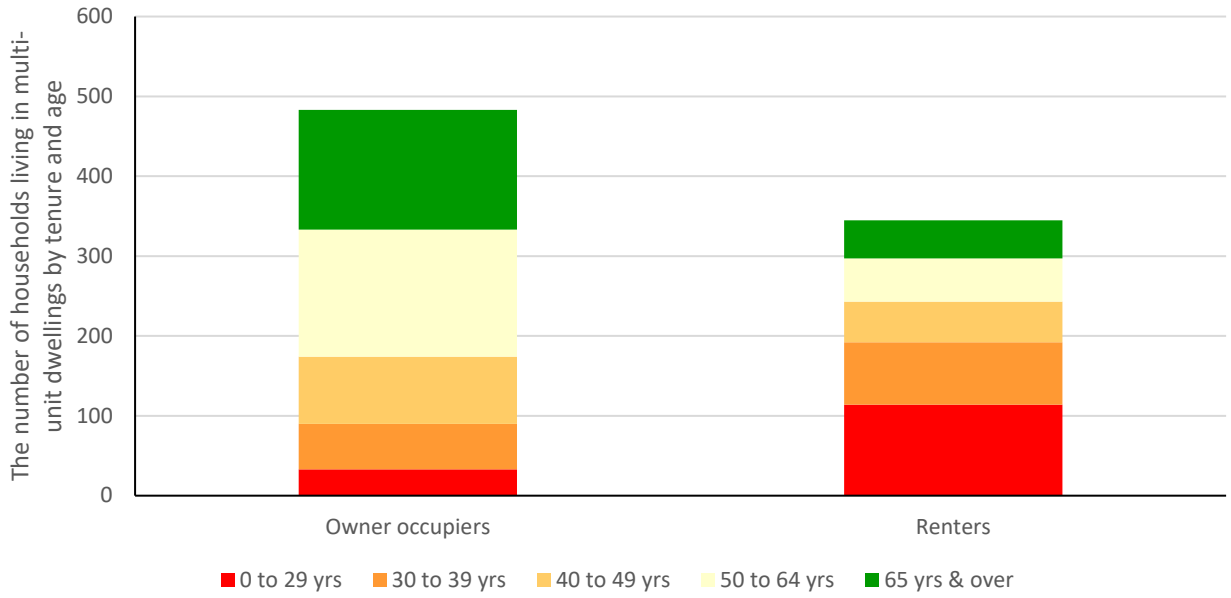


Source: Based on customised census data sourced from Statistics New Zealand

A larger proportion of households living in multi-unit dwellings have household reference people aged between 0 and 29 years, and over 65 years relative to households living in standalone dwellings. This is similar to Christchurch City's multi-unit occupiers.

Figure 7.2 presents the number of households living in multi-unit dwellings by tenure and age of the household reference person living in Selwyn District in 2018.

Figure 7.2: The number of households living in multi-unit dwellings by tenure and age of the household reference person living in Selwyn District in 2018

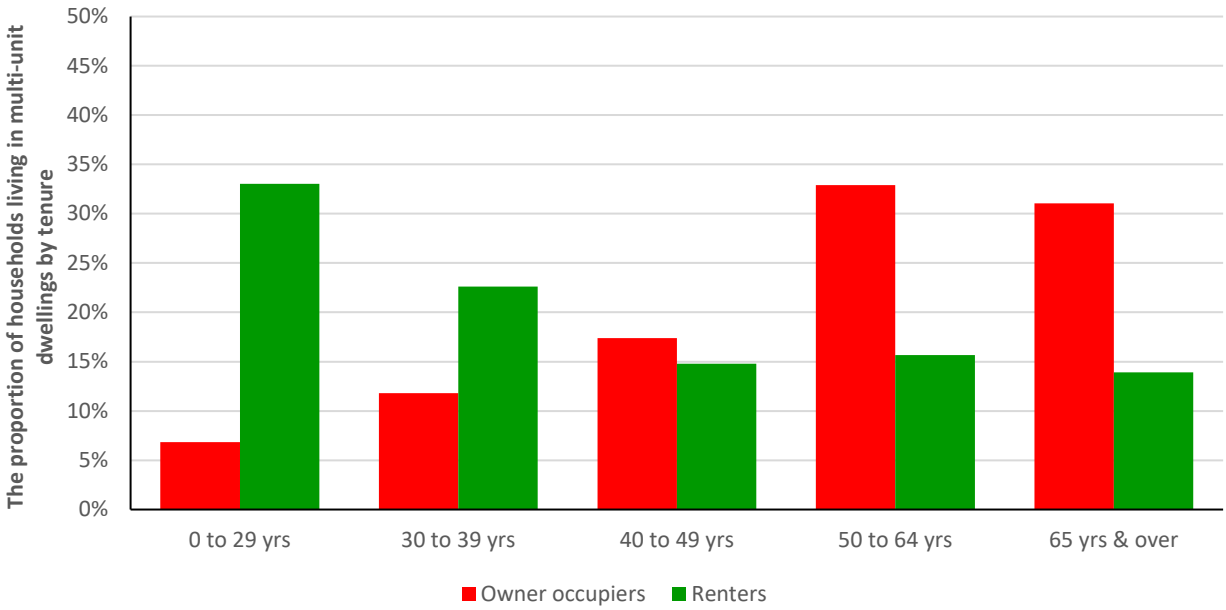


Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households living in multi-unit dwelling are dominated by those with reference people aged 50 years and older. The age distribution of renter households living in multi-unit dwellings is more evenly spread with a higher number with reference people aged between 0 and 29 years.

Figure 7.3 presents the proportion of households living in multi-unit dwellings by tenure and age of the household reference person living in Selwyn District in 2018.

Figure 7.3: The proportion of households living in multi-unit dwellings by tenure and age of the household reference person living in Selwyn District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Renter households living in multi-unit dwellings had a younger age profile than owner occupiers.

Table 7.2 presents the number of households by dwelling typology, tenure and age of the household reference person living in Selwyn District in 2018.

Table 7.2: The number of households by dwelling typology, tenure and age of the household reference person living in Selwyn District in 2018

Age of households reference person	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
0 to 29 yrs	1,140	7%	33	7%	882	25%	114	33%	2,025	11%	144	17%
30 to 39 yrs	2,631	17%	57	12%	945	26%	78	23%	3,579	19%	138	17%
40 to 49 yrs	3,801	25%	84	17%	750	21%	51	15%	4,548	24%	135	16%
50 to 64 yrs	4,848	31%	159	33%	618	17%	54	16%	5,466	29%	213	26%
65 yrs & over	2,976	19%	150	31%	390	11%	48	14%	3,366	18%	198	24%
Total	15,396	100%	483	100%	3,585	100%	345	100%	18,984	100%	828	100%

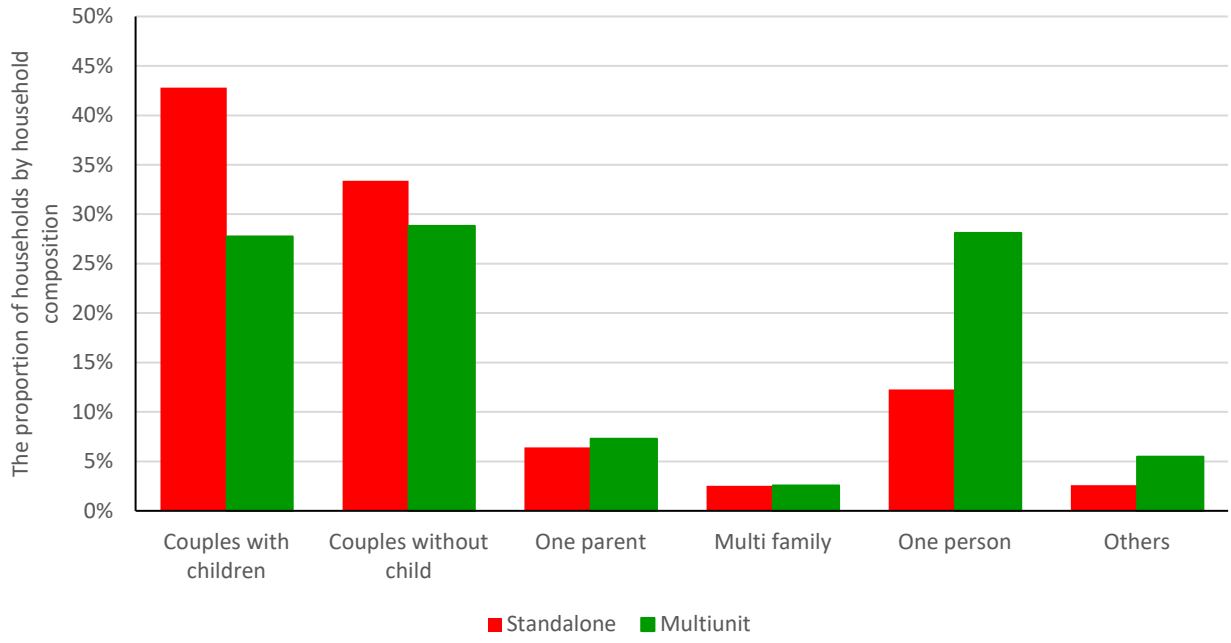
Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households with reference people aged 50 to 64 years accounted for 33% of all multi-unit owner occupiers and those with reference people aged 65 years and older a further 31% for a combined total of 64% (compared to Christchurch City's multi-unit owner occupiers of 69%). The comparable figures for renter households living in multi-unit dwellings are 16% for those with reference people aged 50 to 64 years and a further 14% for those with reference people aged 65 years and older for a combined total of 30% (compared to Christchurch City's multi-unit renters of 41%). Renter households with reference people aged 0 to 29 years accounted for 33% of all multi-unit renter households.

7.3 Household composition

Household composition characteristics of multi-unit households is different from their standalone counterparts. Figure 7.4 presents the proportion of households living in standalone and multi-unit dwellings by household composition living in Selwyn District in 2018.

Figure 7.4: The proportion of households living in different housing typologies by household composition living in Selwyn District in 2018

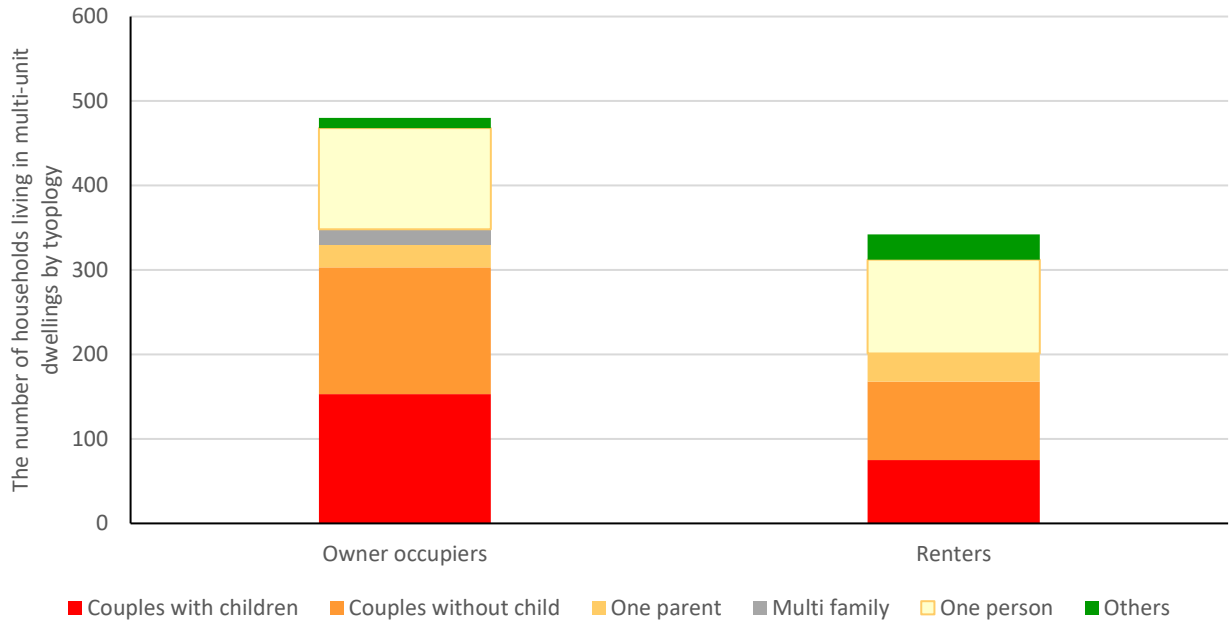


Source: Based on customised census data sourced from Statistics New Zealand

A significantly higher proportion of one person households lived in multi-unit dwellings in 2018 compared to households in standalone dwellings.

Figure 7.5 presents the number of households living in multi-unit dwellings by tenure and household composition living in Selwyn District in 2018.

Figure 7.5: The number of households living in multi-unit dwellings by tenure and by household composition living in Selwyn District in 2018

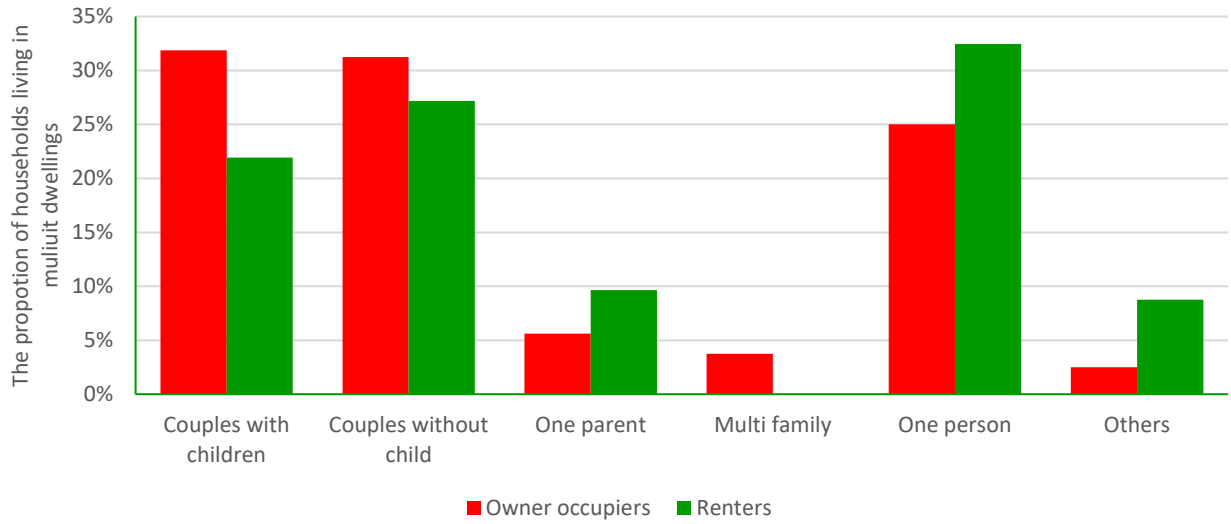


Source: Based on customised census data sourced from Statistics New Zealand

Renter households living in multi-unit dwellings are dominated by one person compositions. Owner occupiers households living in multi-unit dwellings have significant numbers of couples with children, couples without children and one person households.

Figure 7.6 presents the proportion of households living in multi-unit dwellings by tenure and household composition in Selwyn District in 2018.

Figure 7.6: The proportion of households living in multi-unit dwellings by tenure household composition living in Selwyn District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Renter households living in multi-unit dwellings, relative to owner occupiers, have higher proportion of one person and one parent households. Owner occupier households living in multi-unit dwellings have a higher proportion of couples with and without children relative to renter households.

Table 7.3 presents the number of households by dwelling typology, tenure and household composition living in Selwyn District in 2018.

Table 7.3: The number of households by dwelling typology, tenure and household composition living in Selwyn District in 2018

Household composition	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Couples with children	6,777	44%	153	32%	1,341	38%	75	22%	8,115	43%	228	28%
Couples without child	5,460	35%	150	31%	867	24%	93	27%	6,330	33%	237	29%
One parent	777	5%	27	6%	441	12%	33	10%	1,218	6%	60	7%
Multi family	408	3%	18	4%	69	2%	0	0%	477	3%	21	3%
One person	1,704	11%	120	25%	627	18%	111	32%	2,328	12%	231	28%
Others	261	2%	12	3%	231	6%	30	9%	495	3%	45	5%
Total	15,387	100%	480	100%	3,576	100%	342	100%	18,963	100%	822	100%

Source: Based on customised census data sourced from Statistics New Zealand

A significantly higher proportion of one person households live in multi-unit dwellings for both owner occupiers (11% of households in standalone compared to 25% in multi-unit dwellings) and renter households (18% of households in standalone compared to 32% in multi-unit dwellings).

7.4 Household income

Table 7.4 presents the number of households by dwelling typology, tenure and household income (by quartiles)[15] living in Selwyn District in 2018.

Table 7.4: The number of households by dwelling typology, tenure and household income (by quartiles), living in Selwyn District in 2018

Household Income	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Less than LQ	1,785	12%	120	26%	654	19%	87	26%	2,439	13%	207	26%
LQ to median	4,614	31%	144	32%	1,533	45%	168	51%	6,147	34%	312	40%
Median to UQ	4,350	29%	96	21%	795	23%	60	18%	5,145	28%	156	20%
Over UQ	4,029	27%	93	21%	444	13%	15	5%	4,473	25%	108	14%
Total	14,781	100%	453	100%	3,426	100%	330	100%	18,207	100%	783	100%

Source: Based on customised census data sourced from Statistics New Zealand

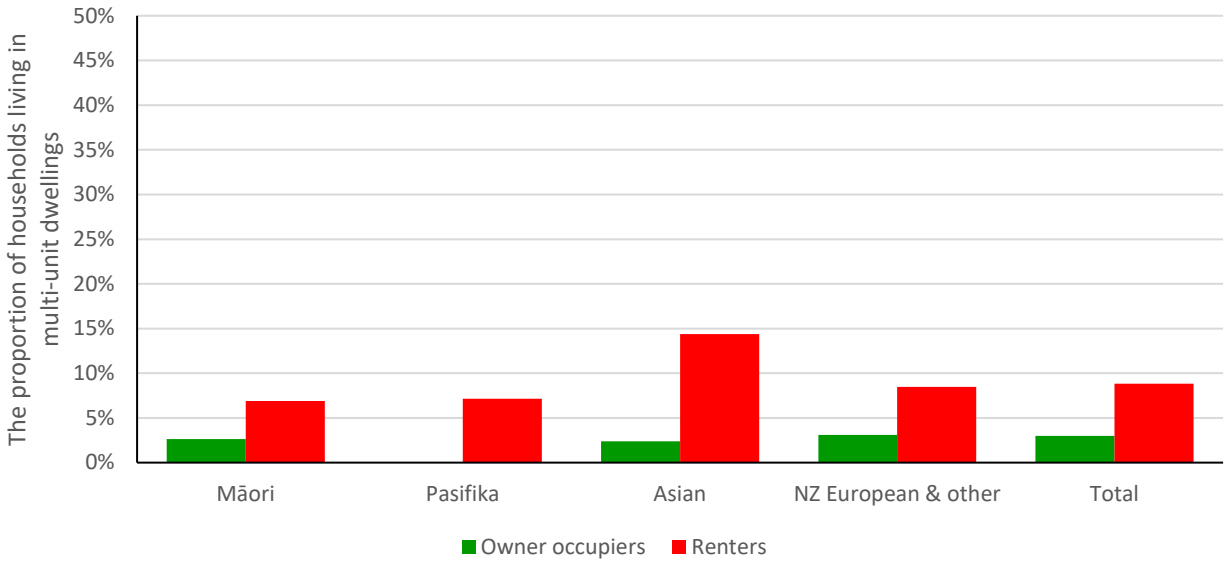
Multi-unit households are dominated by those with household income of less than the median (66% of all households that lived in multi-unit dwellings). A similar pattern exists for both renters and owner occupiers with 77% of renter multi-unit dwellers and 58% of owner occupiers earning less than the median.

[15] Household income bands are as follows: less than the lower quartile is less than $38,000; Lower quartile to the median is 38,000 to $81,000; Median to upper quartile is $81,000 to $120,000; and over the upper quartile is over $120,000.

7.5 Household ethnicity

Figure 7.7 presents the proportion of Selwyn District's households living in multi-unit dwellings by tenure and household ethnicity in 2018.

Figure 7.7: The proportion of households living in multi-unit dwellings by tenure and household ethnicity in 2018 – Selwyn District.



Source: Based on customised census data sourced from Statistics New Zealand

Asian and NZ European & other households had the highest proportion of households living in multi-unit dwellings for both owner occupiers and renters. Renter households had a higher proportion of households living in multi-unit dwellings across all ethnicities.

Table 7.5 presents the number and proportion of households by ethnicity, typology, household income and tenure in 2018 in Selwyn District.

Table 7.5: The number and proportion of households by ethnicity, typology, household income and tenure in 2018 – Selwyn District

	Māori			Pasifika			Asian			NZ European and other			Total		
	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %
Owner occupiers															
Q1 Less than $38000	87	0	0%	9	0	0%	84	0	0%	1,605	114	7%	1,785	120	6%
Q2 $38000 to $81000	333	9	3%	33	0	0%	288	9	3%	3,963	126	3%	4,614	144	3%
Q3 $81000 to $120000	480	9	2%	48	0	0%	249	0	0%	3,573	81	2%	4,350	96	2%
Q4 More than $120000	450	12	3%	45	0	0%	156	0	0%	3,381	75	2%	4,029	93	2%
Total	1440	39	3%	156	0	0%	858	21	2%	12,942	414	3%	15,396	477	3%
Not owned															
Q1 Less than $38000	81	0	0%	6	0	0%	60	9	13%	507	72	12%	654	87	12%
Q2 $38000 to $81000	261	24	8%	24	0	0%	186	36	16%	1,065	102	9%	1,533	168	10%
Q3 $81000 to $120000	141	6	4%	27	0	0%	69	12	15%	561	42	7%	795	60	7%
Q4 More than $120000	87	0	0%	12	0	0%	30	0	0%	315	6	2%	444	15	3%
Total	609	45	7%	78	6	7%	375	63	14%	2,526	234	8%	3,588	348	9%

Source: Based on customised census data sourced from Statistics New Zealand

Low numbers of households living in multi-unit dwellings make the results of this analysis indicative. However, the following trends include:

- A smaller proportion of owner occupiers lived in multi-unit dwellings than renter households; and
- A higher proportion of lower income households lived in multi-unit dwellings than higher income households across all ethnicities.

These trends may reflect the suitability of multi-unit dwellings for different household ethnicities.

7.6 Internal and external migration in Selwyn District

Table 7.6 presents the number of households by dwelling typology, tenure and place of residence five years ago now living in Selwyn District in 2018.

Table 7.6: The number of households by dwelling typology, tenure and place of residence five years ago now living in Selwyn District in 2018

Place of residence 5 years ago	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Selwyn District												
Same address	6,687	43%	231	48%	597	17%	48	14%	7,284	38%	279	34%
Different address	2,535	16%	81	17%	723	20%	81	23%	3,258	17%	162	20%
Total Selwyn residents	9,222	60%	312	65%	1,323	37%	129	37%	10542	56%	441	54%
Did not live in Selwyn	6,174	40%	165	35%	2,265	63%	219	63%	8,442	44%	381	46%
Total	15,396	100%	477	100%	3,588	100%	348	100%	18,984	100%	822	100%

Source: Based on customised census data sourced from Statistics New Zealand

Households living in multi-unit dwellings and living at the same address five years ago were 4 percentage points lower than standalone dwellings (34% of households compared 38% of standalone households). This is slightly more dynamic than Christchurch City where 46% of standalone households still lived in the same dwellings as five years ago. This compares with 33% of Christchurch City's multi-unit households also lived in the same dwellings as five years ago.

Table 7.7 presents the number and proportion of households living in Selwyn District by dwelling typology, tenure and their address 5 years ago (2018 compared to 2013).

Table 7.7: The number and proportion of households by dwelling typology, tenure and their address 5 years ago (2018 compared to 2013) – Selwyn District

Household Income	Owner occupiers						Renters						All tenures					
	Standalone		Multi-unit		Total		Standalone		Multi-unit		Total		Standalone		Multi-unit		Total	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Selwyn residents																		
Same address 5 years ago	6,687	43%	231	48%	6,933	43%	597	17%	48	14%	651	16%	7,281	38%	279	34%	7,581	38%
Different address 5 years ago	2,535	16%	81	17%	2,637	17%	723	20%	81	23%	813	20%	3,261	17%	162	20%	3,450	17%
Total Selwyn residents	9,222	60%	312	65%	9,570	60%	1,320	37%	129	37%	1,464	37%	10,542	56%	441	54%	11,031	55%
Residents address 5 years ago																		
Christchurch City	3,384	22%	60	13%	3,459	22%	555	15%	42	12%	600	15%	3,939	21%	99	12%	4,059	20%
Waimakariri	120	1%	0	0%	123	1%	60	2%	0	0%	66	2%	180	1%	6	1%	189	1%
Rest of Canterbury	216	1%	15	3%	231	1%	174	5%	21	6%	198	5%	393	2%	33	4%	429	2%
Rest of South Island	345	2%	12	3%	363	2%	222	6%	27	8%	246	6%	567	3%	39	5%	612	3%
Auckland	249	2%	0	0%	258	2%	108	3%	6	2%	114	3%	357	2%	12	1%	369	2%
Wellington	111	1%	0	0%	114	1%	57	2%	0	0%	60	2%	168	1%	6	1%	174	1%
Rest of North Island	228	1%	0	0%	234	1%	159	4%	15	4%	174	4%	384	2%	15	2%	408	2%
Overseas	228	1%	12	3%	243	2%	408	11%	69	20%	474	12%	636	3%	81	10%	717	4%
Other	1,287	8%	54	11%	1,365	9%	531	15%	33	9%	573	14%	1,818	10%	87	11%	1,938	10%
Sub total	6,168	40%	153	32%	6,390	40%	2,274	63%	213	61%	2,505	63%	8,442	44%	378	46%	8,895	45%
Total	15,396	100%	477	100%	15,951	100%	3,588	100%	348	100%	3,975	100%	18,984	100%	822	100%	19,926	100%

Source: Based on customised census data sourced from Statistics New Zealand

Table 7.8 presents the demographic profile of Selwyn District households living in multi-unit dwellings by tenure and whether they still live at the same address as 5 years ago, as at 2018.

Table 7.8: Demographic profile of Selwyn District households living in multi-unit dwellings by tenure and address 5 years ago (2018 compared to 2013)

	0 to 29 yrs		30 to 39 yrs		40 to 49 yrs		50 to 64 yrs		65 yrs +		Total	
	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total
Households living in same dwelling as 5 years ago												
Owner occupiers												
Couples with children	0	0%	9	4%	30	13%	24	10%	0	0%	75	32%
Couples without children	0	0%	0	0%	0	0%	48	21%	30	13%	84	36%
One parent	0	0%	0	0%	0	0%	0	0%	0	0%	9	4%
Multi-family	0	0%	0	0%	0	0%	0	0%	0	0%	6	3%
One person	0	0%	0	0%	0	0%	15	6%	36	16%	54	23%
Other households	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	0	0%	15	6%	39	17%	102	44%	72	31%	231	100%
Not owned												
Couples with children	0	0%	0	0%	0	0%	0	0%	0	0%	12	25%
Couples without children	0	0%	0	0%	0	0%	0	0%	6	13%	12	25%
One parent	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Multi-family	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
One person	0	0%	0	0%	0	0%	0	0%	12	25%	21	44%
Other households	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	6	13%	6	13%	9	19%	6	13%	21	44%	48	100%
Households that shifted in last 5 years												
Owner occupiers												
Couples with children	0	0%	0	0%	15	19%	6	7%	0	0%	30	37%
Couples without children	0	0%	0	0%	0	0%	6	7%	9	11%	15	19%
One parent	0	0%	0	0%	0	0%	0	0%	0	0%	9	11%
Multi-family	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
One person	0	0%	0	0%	0	0%	0	0%	18	22%	24	30%
Other households	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	6	7%	9	11%	18	22%	21	26%	30	37%	81	100%
Not owned												
Couples with children	6	7%	0	0%	0	0%	0	0%	0	0%	18	22%
Couples without children	6	7%	0	0%	0	0%	0	0%	0	0%	15	19%
One parent	0	0%	0	0%	6	7%	0	0%	0	0%	12	15%
Multi-family	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
One person	9	11%	0	0%	0	0%	6	7%	12	15%	30	37%
Other households	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	27	33%	12	15%	12	15%	12	15%	18	22%	81	100%

Source: Based on customised census data sourced from Statistics New Zealand

The low number of Selwyn District's households living in multi-unit dwellings limit the extent of this analysis. Owner occupier households living in multi-unit dwellings which have shifted in the last five years are more likely to be couples without children and one person households with reference people aged less than 49 years. Renter households living in multi-unit dwellings that have shifted in the last five years are more likely to be one person and one parent households with reference people aged less than 30 years.

7.7 Vehicle ownership

Table 7.9 presents the proportion of households by dwelling typology, tenure and level of car ownership in Selwyn District in 2018.

Table 7.9: The proportion of households by dwelling typology, tenure and level of car ownership in Selwyn District in 2018

	Owner occupiers		Renters	
	Standalone	**Multi-unit**	**Standalone**	**Multi-unit**
None	1%	2%	2%	6%
One	15%	30%	33%	53%
Two or more	84%	67%	65%	41%
Total	100%	100%	100%	100%

Source: Based on customised census data sourced from Statistics New Zealand

A slightly higher proportion of households living in multi-unit dwellings do not own cars. However, even for renter households living in multi-unit dwellings (which have the lowest rate of car ownership), 94% of households own one or more cars.

Table 7.10 presents the number of households by dwelling typology, tenure and level of car ownership in Selwyn District in 2018.

Table 7.10: The number of households by dwelling typology, tenure and level of car ownership in Selwyn District in 2018

Tenure and number of cars owned by the household	Standalone dwellings						Multi-unit dwellings					
	Two or less bdrms		Three or more bdrms		Total stated		Two or less bdrms		Three or more bdrms		Total stated	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Owner occupier												
None	20	0%	90	1%	120	1%	10	2%	0	0%	10	2%
One	330	2%	1,980	13%	2,310	15%	80	17%	60	13%	140	30%
Two or more	510	3%	12,170	81%	12,680	84%	50	11%	260	57%	310	67%
Total stated	860	6%	14,240	94%	15,110	100%	140	30%	320	70%	460	100%
Renters												
None	30	1%	50	1%	80	2%	10	3%	0	0%	20	6%
One	300	9%	840	24%	1,140	33%	120	35%	60	18%	180	53%
Two or more	270	8%	1,980	57%	2,240	65%	40	12%	90	26%	140	41%
Total stated	600	17%	2,870	83%	3,460	100%	170	50%	150	44%	340	100%

Source: Based on customised census data sourced from Statistics New Zealand

The rate of car ownership is higher in households living in standalone than multi-unit dwellings. Households living in dwellings with fewer bedrooms have lower rates of car ownership. Renter households also have lower rates of car ownership.

Table 7.11 presents the proportion of households by dwelling typology, tenure, household income (by quartiles) and level of car ownership in Selwyn District in 2018.

Table 7.11: The proportion of households by dwelling typology, tenure, household income (by quartiles) and level of car ownership in Selwyn District in 2018

Household income and car ownership	Owner occupiers		Renters	
	Standalone	Multi-unit	Standalone	Multi-unit
Less than the lower quartile				
no car	4%	8%	7%	11%
one or more cars	96%	92%	93%	89%
LQ to median				
no car	1%	0%	1%	0%
one or more cars	99%	100%	99%	100%
Median to UQ				
no car	0%	0%	1%	0%
one or more cars	100%	100%	99%	100%
Over the upper quartile				
no car	0%	0%	0%	0%
one or more cars	100%	100%	100%	100%

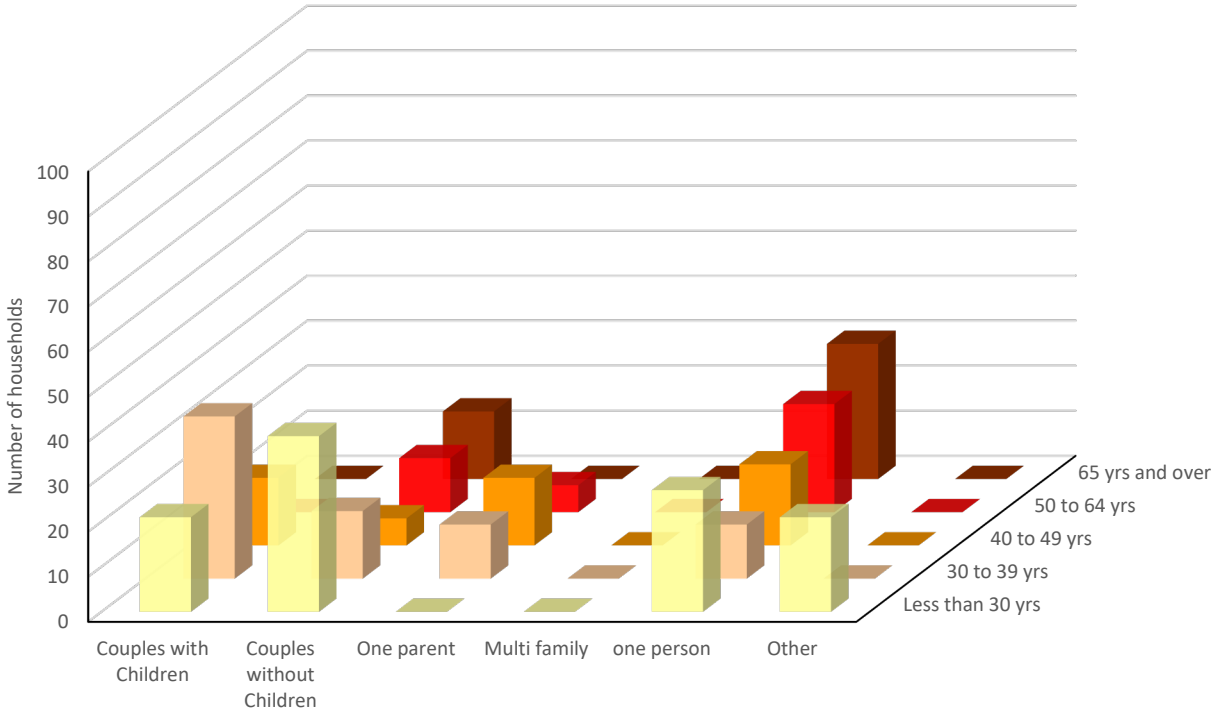
Source: Based on customised census data sourced from Statistics New Zealand

Households with lower incomes also have lower rates of car ownership. However, even for the group with the lowest rate of car ownership (low income renter households living in multi-unit dwellings), 89% own at least one car.

7.8 The combined demographic characteristics of multi-unit households

The objective of this subsection is to provide a profile of households living in multi-unit dwellings by a cross tabulation of demographic characteristics. Figure 7.8 presents the number of multi-unit renter households by age of the household reference person and household composition living in Selwyn District in 2018.

Figure 7.8: The number of multi-unit renter households by age of the household reference person and household composition living in Selwyn District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Multi-unit renter households have a significant number of one person households with reference people aged less than 30 years and 50 years and over. There was also relatively high numbers of couple only and couples with children aged less than 30 years and particularly for couples with children aged 30 to 39 years.

Table 7.12 presents the number of multi-unit renter households by age of the household reference person and household composition in Selwyn District in 2018.

Table 7.12: The number of multi-unit renter households by age of the household reference person and household composition in Selwyn District in 2018

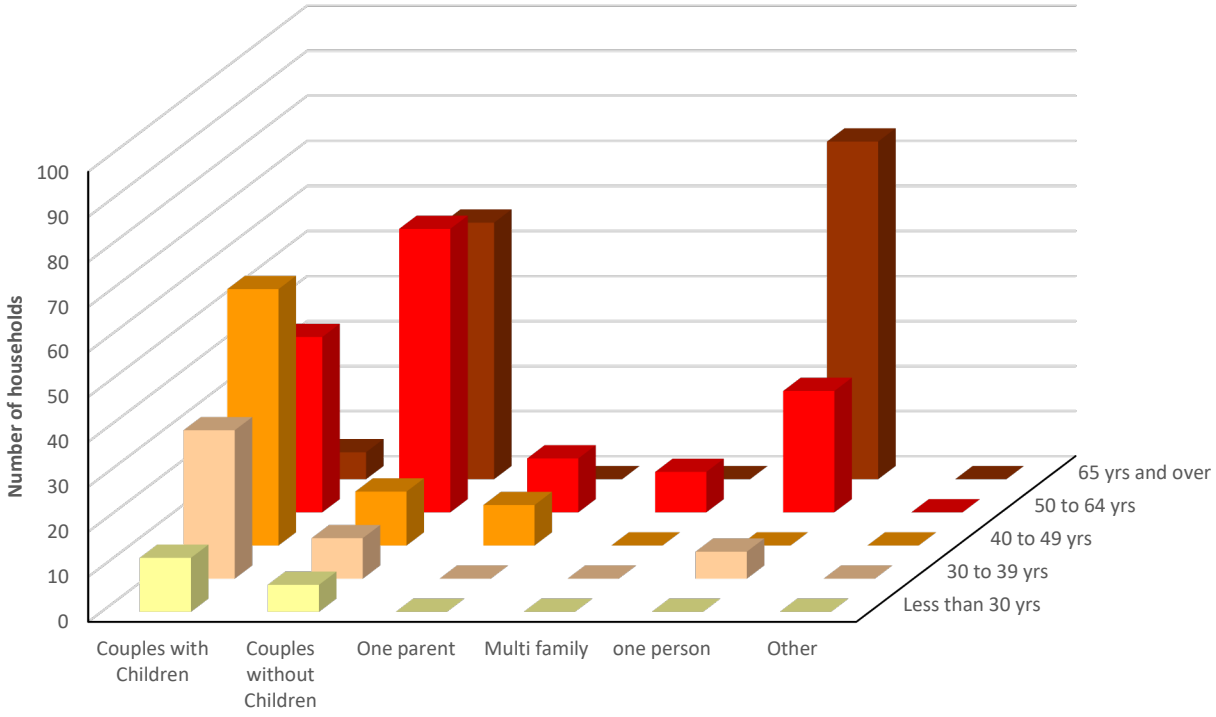
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Couples with Children	21	36	15	0	0	75
Couples without Children	39	15	6	12	15	93
One parent	0	12	15	6	0	33
Multi family	0	0	0	0	0	0
one person	27	12	18	24	30	111
Other	21	0	0	0	0	30
Total	114	78	51	54	48	348
As a % of total						
Couples with Children	6%	10%	4%	0%	0%	22%
Couples without Children	11%	4%	2%	3%	4%	27%
One parent	0%	3%	4%	2%	0%	9%
Multi family	0%	0%	0%	0%	0%	0%
one person	8%	3%	5%	7%	9%	32%
Other	6%	0%	0%	0%	0%	9%
Total	33%	22%	15%	16%	14%	100%

Source: Based on customised census data sourced from Statistics New Zealand

Multi-unit renter households have high numbers of households with reference people aged less than 30 years across a number of different types of household composition. As the age of the household reference person increases typically there are lower numbers of households except for one person households with reference people aged 65 years and over.

Figure 7.9 presents the number of multi-unit owner occupier households by age of the household reference person and household composition living in Selwyn District in 2018.

Figure 7.9: The number of multi-unit owner occupier households by age of the household reference person and household composition living in Selwyn District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households living in multi-unit dwellings are dominated by older one person and older couple only households.

Table 7.13 presents the number of multi-unit owner occupier households living in Selwyn District in 2018.

Table 7.13: The number of multi-unit owner occupier households living in Selwyn District in 2018

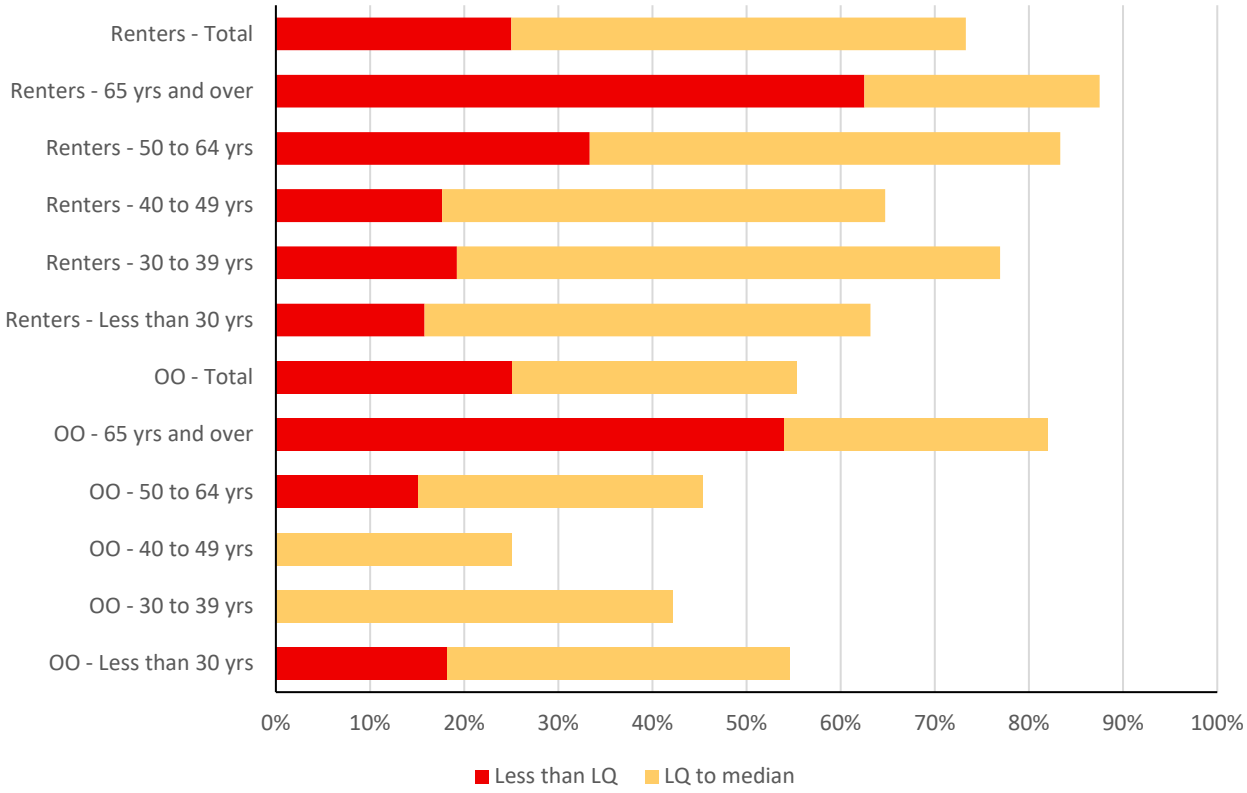
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Couples with Children	12	33	57	39	6	153
Couples without Children	6	9	12	63	57	150
One parent	0	0	9	12	0	27
Multi family	0	0	0	9	0	18
one person	0	6	0	27	75	120
Other	0	0	0	0	0	12
Total	33	57	84	159	150	477
As a % of total						
Couples with Children	3%	7%	12%	8%	1%	32%
Couples without Children	1%	2%	3%	13%	12%	31%
One parent	0%	0%	2%	3%	0%	6%
Multi family	0%	0%	0%	2%	0%	4%
one person	0%	1%	0%	6%	16%	25%
Other	0%	0%	0%	0%	0%	3%
Total	7%	12%	18%	33%	31%	100%

Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households living in multi-unit dwellings have high numbers of households with one person composition aged 50 to 64 years and over 65 years of age, as well as couples without children households aged 65 years and older.

Figure 7.10 presents the proportion of households living in multi-unit dwellings by tenure and age of the household reference person with household incomes less than the median household income living in Selwyn District in 2018.

Figure 7.10: The proportion of households living in multi-unit dwellings by tenure and age of the household reference person with household incomes less than the median household income living in Selwyn District in 2018

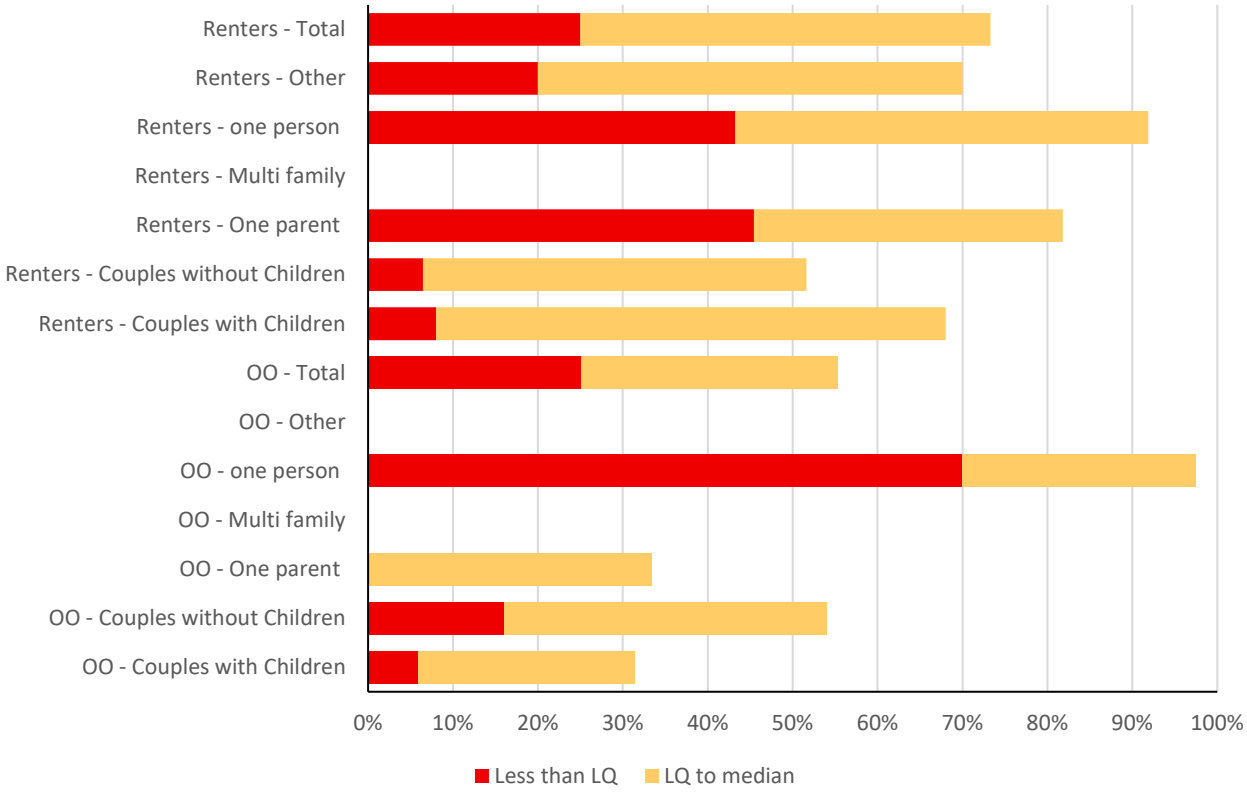


Source: Based on customised census data sourced from Statistics New Zealand
NB: OO refers to owner occupiers

A higher proportion of renter households living in multi-unit dwellings have household incomes of less than the median. The proportion is highest for households with reference people aged 65 years and older.

Figure 7.11 presents the proportion of households living in multi-unit dwellings by tenure and household composition with household incomes less than the median household income living in Selwyn District in 2018.

Figure 7.11: The proportion of households living in multi-unit dwellings by tenure and household composition with household incomes less than the median household income living in Selwyn District in 2018



Source: Based on customised census data sourced from Statistics New Zealand
NB: OO refers to owner occupiers

Both renter and owner occupier one person households have very high proportions of households with incomes less than the median household income.

7.9 Selwyn District Summary

In summary, 830 households living in Selwyn District lived in multi-unit dwellings in 2018 and their key demographic characteristics include:

- The rate of owner occupation was lower in households living in multi-unit dwellings (58%) compared to those living in standalone dwellings (81%);
- A larger proportion of households living in multi-unit dwellings had household reference people aged between 0 and 29 years, and over 65 years relative to households living in standalone dwellings. Owner occupier households living in multi-unit dwellings were dominated by those aged 50 years and older. The age distribution of renter households living in multi-unit dwellings was focused on younger households (aged less than 40 years);
- Renter households living in multi-unit dwellings had high numbers of households with one person composition spread across the age spectrum as well as younger couples without children and couples with children aged less than 40 years;
- Owner occupier households living in multi-unit dwellings had high numbers of households with couple only (aged 50 years and over) and couples with children aged between 30 and 49 years);
- Households living in multi-unit dwellings are dominated by those with household income less than the lower quartile household income (26% of all households living in multi-unit dwellings) and between the lower quartile and median (40% of all households living in multi-unit dwellings). A similar pattern exists for both renters and owner occupiers with 26% of renter households living in multi-unit dwellings earning less than the lower quartile and 26% of owner occupiers; and
- A higher proportion of households living in multi-unit dwellings did not own cars. However even for renter households living in multi-unit dwellings (which have the lowest rate of car ownership), 94% of households own one or more cars.

8. Waimakariri District - Household demographics by dwelling typology in 2018

8.1 Introduction

The objective of this section of the report is to present our analysis of the demographic characteristics of households living in standalone and multi-unit dwellings in 2018 in Waimakariri District. A total of 1,530 households living in Waimakariri District lived in multi-unit dwellings in 2018. Households living in multi-unit dwellings had a lower rate of owner occupation (63%) when compared to those living in standalone dwellings (82%). The relatively low number of households living in multi-unit dwellings suggests the results of the following analysis should be treated as indicative. The analysis includes the following demographic characteristics.

- Age of the household reference person;
- Household composition;
- Household income;
- Household ethnicity;
- Migrants;
- Vehicle ownership; and
- Combination of demographic characteristics.

Table 8.1 presents the number of households by dwelling typology and tenure in Waimakariri District in 2018.

Table 8.1: The number of households by dwelling typology and tenure in Waimakariri District in 2018

	Number of households			As a proportion of dwellings		
	Standalone	**Multi-unit**	**Total**	**Standalone**	**Multi-unit**	**Total**
Waimakariri District						
Owner occupier	16,080	960	17,040	76%	5%	81%
Renter	3,450	570	4,020	16%	3%	19%
Total	19,530	1,530	21,060	93%	7%	100%
Rate of owner occupation	82%	63%	81%			

Source: Based on customised census data sourced from Statistics New Zealand

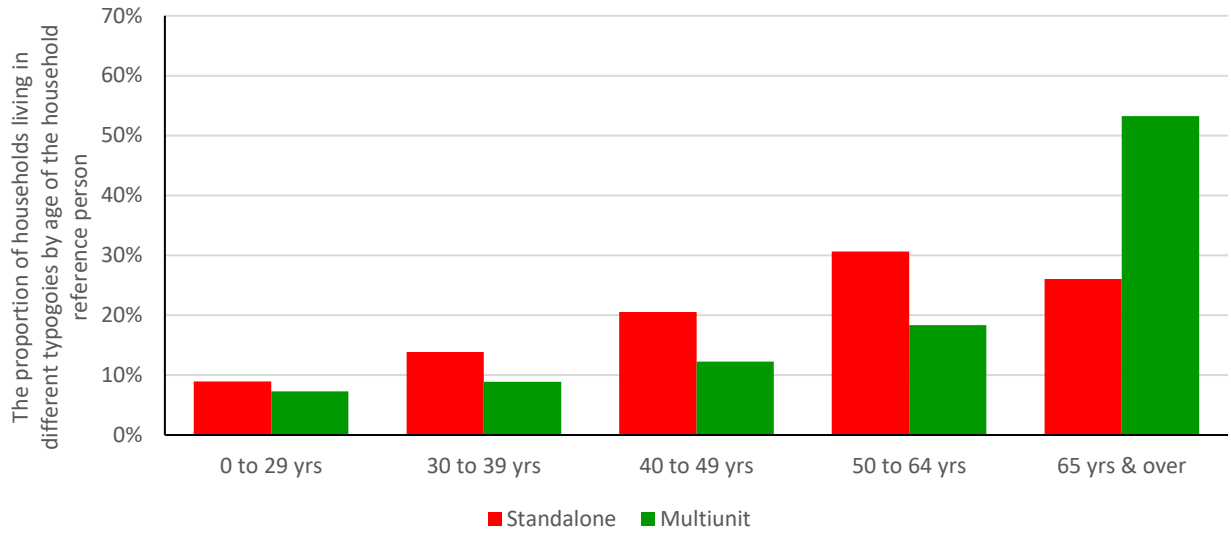
There were 1,530 households living in multi-unit dwellings in Waimakariri District in 2018 which accounted for 7% of the area's housing stock. The rate of owner occupation was 19 percentage points lower for households living in multi-unit dwellings than for those living in standalone dwellings.

Please note the relatively small number of Waimakariri District's households living in multi-unit dwellings limits the level of analysis that can be undertaken. Consequently, the following analysis provides an indicative breakdown of the characteristics of households living in multi-unit dwellings.

8.2 Age of the household reference person

Overseas literature suggests as people age and their housing needs evolve, a high proportion of older households may choose to live in multi-unit dwellings. Figure 8.1 presents the proportion of households living in different housing typologies by the age of the household reference person in Waimakariri District in 2018.

Figure 8.1: The proportion of households living in different housing typologies by age of the household reference person in Waimakariri District in 2018

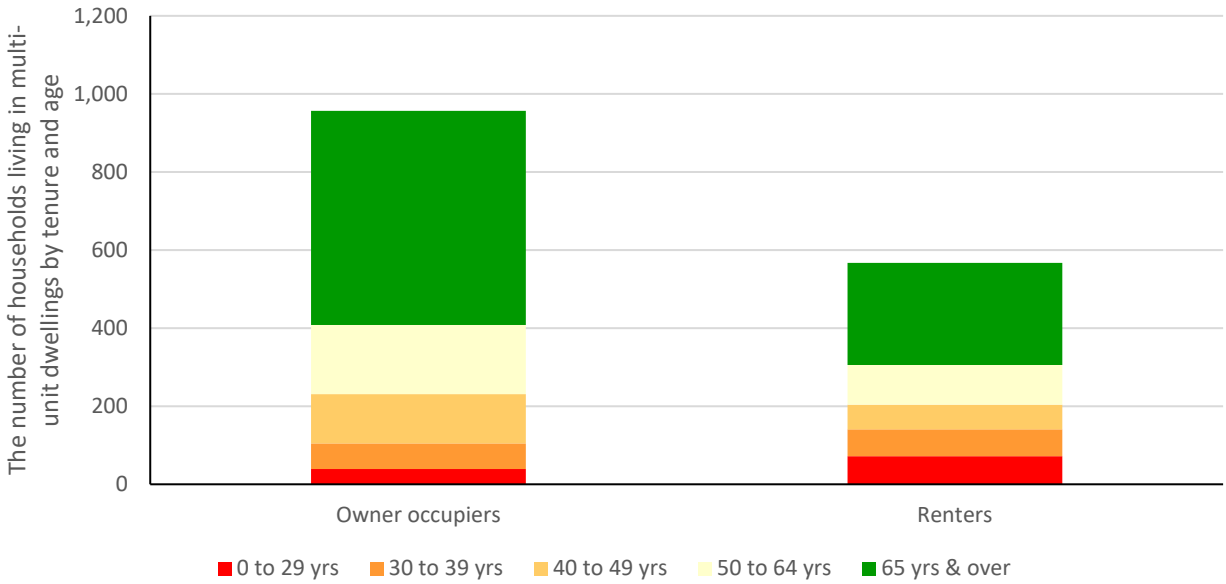


Source: Based on customised census data sourced from Statistics New Zealand

A larger proportion of households living in multi-unit dwellings have household reference people aged over 65 years relative to households living in standalone dwellings.

Figure 8.2 presents the number of households living in multi-unit dwellings by tenure and age of the household reference person living in Waimakariri District in 2018.

Figure 8.2: The number of households living in multi-unit dwellings by tenure and age of the household reference person living in Waimakariri District in 2018

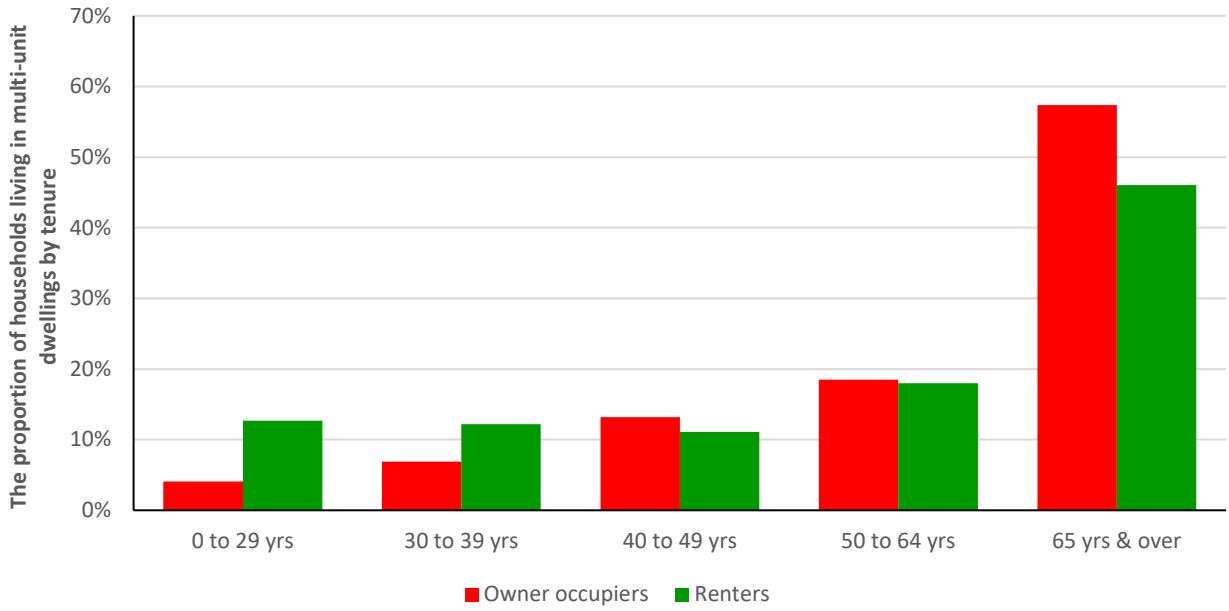


Source: Based on customised census data sourced from Statistics New Zealand

Both owner occupier and renter households living in multi-unit dwellings are dominated by those aged 65 years and older.

Figure 8.3 presents the proportion of households living in multi-unit dwellings by tenure and age of the household reference person living Waimakariri District in 2018.

Figure 8.3: The proportion of households living in multi-unit dwellings by tenure and age of the household reference person living in Waimakariri District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households aged 50 to 64 years accounted for 18% of all multi-unit owner occupiers and those with reference people aged 65 years and older a further 57% giving a combined total of 75% (compared to Christchurch City's multi-unit owner occupiers of 69%). The comparable figures for renter households living in multi-unit dwellings are 18% for those with reference people aged 50 to 64 years and a further 46% for those with reference people aged 65 years and older for a combined total of 64% (compared to Christchurch City's multi-unit renters of 41%). Households living in multi-unit dwellings in Waimakariri have an older age profile than both Selwyn and Christchurch City households.

Table 8.2 presents the number of households by dwelling typology, tenure and age of the household reference person living in Waimakariri District in 2018.

Table 8.2: The number of households by dwelling typology, tenure and age of the household reference person living in Waimakariri District in 2018

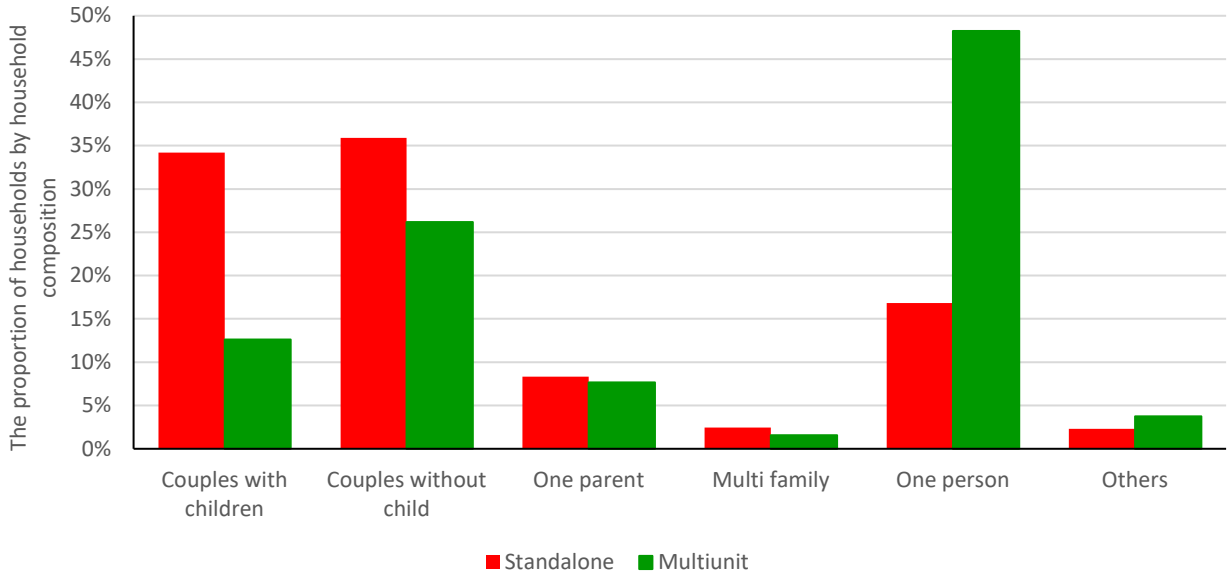
Age of households reference person	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
0 to 29 yrs	1,038	6%	39	4%	708	21%	72	13%	1,746	9%	111	7%
30 to 39 yrs	1,932	12%	66	7%	774	22%	69	12%	2,706	14%	135	9%
40 to 49 yrs	3,330	21%	126	13%	678	20%	63	11%	4,008	21%	186	12%
50 to 64 yrs	5,307	33%	177	18%	678	20%	102	18%	5,985	31%	279	18%
65 yrs & over	4,476	28%	549	57%	609	18%	261	46%	5,085	26%	810	53%
Total	16,083	100%	957	100%	3,447	100%	567	100%	19,530	100%	1,521	100%

Source: Based on customised census data sourced from Statistics New Zealand

8.3 Household composition

Household composition characteristics of multi-unit households is different from their standalone counterparts. Figure 8.4 presents the proportion of households living in standalone and multi-unit dwellings by household composition living in Waimakariri District in 2018.

Figure 8.4: The proportion of households living in different housing typologies by household composition in Waimakariri District in 2018

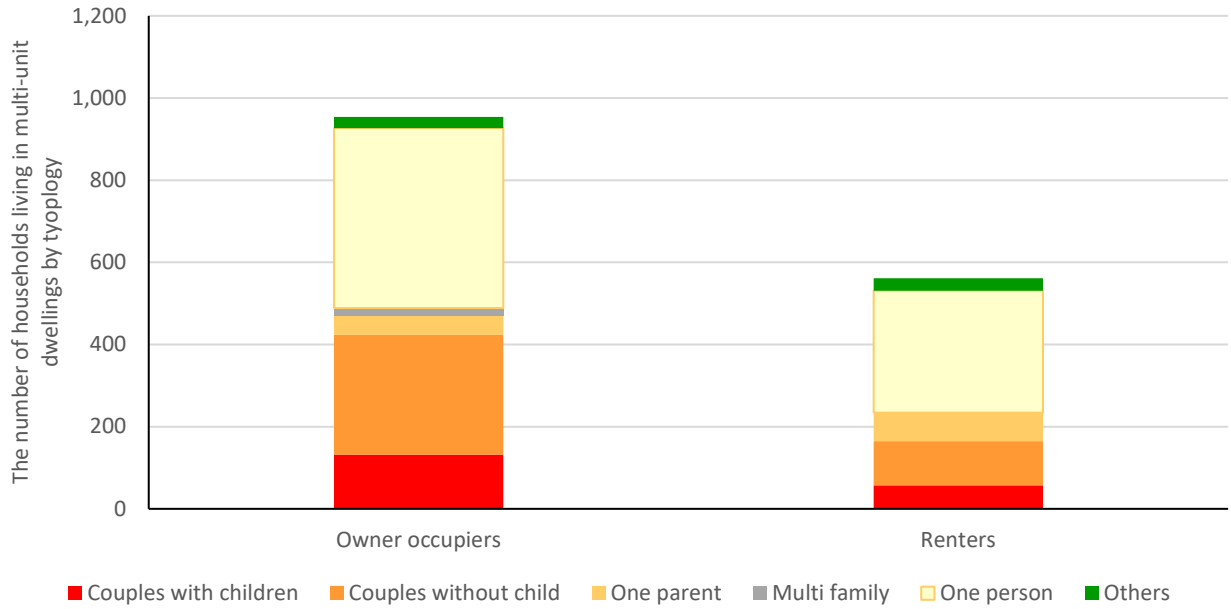


Source: Based on customised census data sourced from Statistics New Zealand

A significantly higher proportion of one person households lived in multi-unit dwellings in 2018 compared to households living in standalone dwellings.

Figure 8.5 presents the number of households living in multi-unit dwellings by tenure and household composition living in Waimakariri District in 2018.

Figure 8.5: The number of households living in multi-unit dwellings by tenure and by household composition living in Waimakariri District in 2018

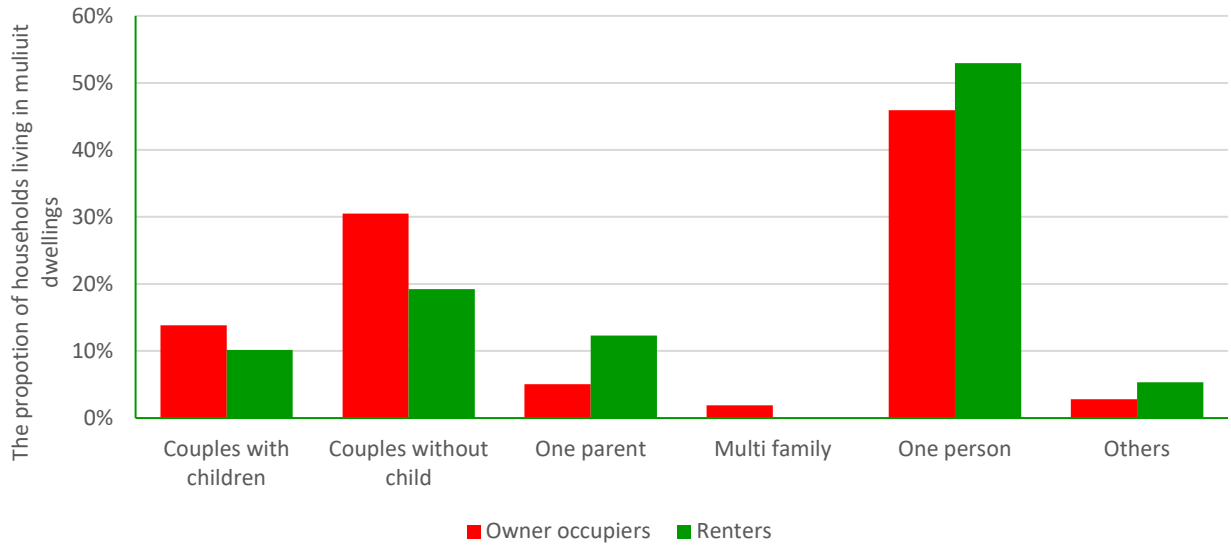


Source: Based on customised census data sourced from Statistics New Zealand

Renter and owner occupier households living in multi-unit dwellings are dominated by one person households. Owner occupier households living in multi-unit dwellings also have a significant numbers of couples without children households.

Figure 8.6 presents the proportion of households living in multi-unit dwellings by tenure and household composition living in Waimakariri District in 2018.

Figure 8.6: The proportion of households living in multi-unit dwellings by tenure and household composition living in Waimakariri District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Renter households living in multi-unit dwellings, relative to owner occupiers, have higher proportion of one person and one parent households. Owner occupier households living in multi-unit dwellings have higher proportion of couples with and without children relative to renter households.

Table 8.3 presents the number of households by dwelling typology, tenure and household composition living in Waimakariri District in 2018.

Table 8.3: The number of households by dwelling typology, tenure and household composition living in Waimakariri District in 2018

Household composition	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Couples with children	5,613	35%	132	14%	1,062	31%	57	10%	6,675	34%	192	13%
Couples without child	6,246	39%	291	31%	762	22%	108	19%	7,005	36%	399	26%
One parent	990	6%	48	5%	633	18%	69	12%	1,626	8%	117	8%
Multi family	405	3%	18	2%	72	2%	0	0%	477	2%	24	2%
One person	2,526	16%	438	46%	750	22%	297	53%	3,282	17%	735	48%
Others	291	2%	27	3%	159	5%	30	5%	450	2%	57	4%
Total	16,071	100%	954	100%	3,438	100%	561	100%	19,515	100%	1,524	100%

Source: Based on customised census data sourced from Statistics New Zealand

A significantly higher proportion one person households live in multi-unit dwellings for both owner occupiers (16% of households in standalone compared to 46% in multi-unit dwellings) and renter households (22% of households in standalone compared to 53% in multi-unit dwellings).

8.4 Household income

Table 8.4 presents the number of households by dwelling typology, tenure and household income (by quartiles)[16] living in Waimakariri District in 2018.

Table 8.4: The number of households by dwelling typology, tenure and household income (by quartiles), living in Waimakariri District in 2018

Household Income	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Less than LQ	3,042	19%	483	50%	1,080	31%	336	59%	4,119	21%	813	53%
LQ to median	5,763	36%	288	30%	1,458	42%	183	32%	7,221	37%	471	31%
Median to UQ	3,876	24%	90	9%	552	16%	30	5%	4,428	23%	120	8%
Over UQ	2,787	17%	78	8%	225	7%	12	2%	3,015	15%	90	6%
Total	16,080	100%	957	100%	3,450	100%	570	100%	19,530	100%	1,527	100%

Source: Based on customised census data sourced from Statistics New Zealand

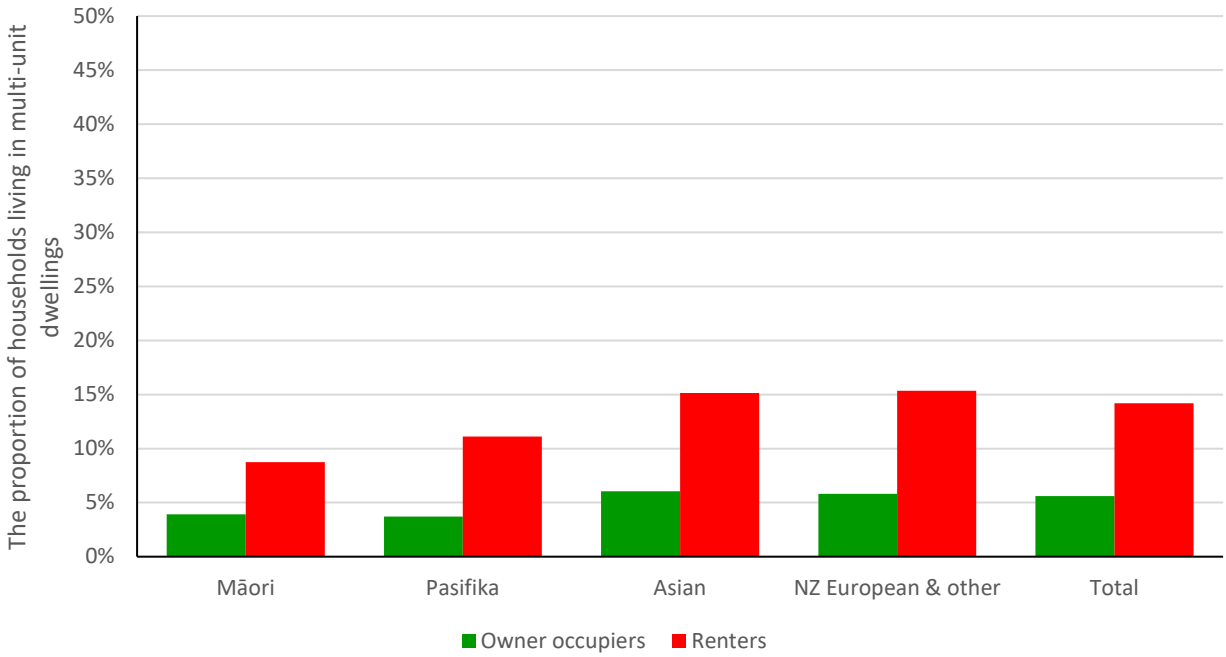
Households living in multi-unit dwellings are dominated by those with household income of less than the median (84% of all multi-unit households). A similar pattern exists for both renters and owner occupiers with 91% of renter and 80% of owner occupiers households living in multi-unit dwellings earning less than the median household income in 2018.

[16] Household income bands are as follows: less than the lower quartile is less than $38,000; Lower quartile to the median is 38,000 to $81,000; Median to upper quartile is $81,000 to $120,000; and over the upper quartile is over $120,000.

8.5 Household ethnicity

Figure 8.7 presents the proportion of Waimakariri District's households living in multi-unit dwellings by tenure and household ethnicity in 2018.

Figure 8.7: The proportion of households living in multi-unit dwellings by tenure and household ethnicity in 2018 – Waimakariri District



Source: Based on customised census data sourced from Statistics New Zealand

Asian and NZ European & other had the highest proportion of households living in multi-unit dwellings for both owner occupiers and renters. Renter households had a higher proportion of households living in multi-unit dwellings across all ethnicities.

Table 8.5 presents the number and proportion of households by ethnicity, typology, household income and tenure in 2018 in Waimakariri District.

Table 8.5: The number and proportion of households by ethnicity, typology, household income and tenure in 2018 – Waimakariri District

	Māori			Pasifika			Asian			NZ European and other			Total		
	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %	Standalone	Multi-unit	Multi-unit as a %
Owner occupiers															
Q1 Less than $38000	165	15	8%	18	0	0%	57	0	0%	2,805	462	14%	3,042	483	14%
Q2 $38000 to $81000	510	24	4%	48	0	0%	165	9	5%	5,046	246	5%	5,763	288	5%
Q3 $81000 to $120000	429	9	2%	51	0	0%	90	0	0%	3,306	75	2%	3,876	90	2%
Q4 More than $120000	336	9	3%	27	0	0%	78	0	0%	2,349	60	2%	2,787	78	3%
Total	1548	63	4%	156	6	4%	420	27	6%	13,956	861	6%	16,080	957	6%
Not owned															
Q1 Less than $38000	189	24	11%	21	0	0%	24	0	0%	846	303	26%	1,080	336	24%
Q2 $38000 to $81000	270	24	8%	27	6	18%	96	21	18%	1,062	135	11%	1,458	183	11%
Q3 $81000 to $120000	96	9	9%	12	0	0%	30	0	0%	414	18	4%	552	30	5%
Q4 More than $120000	33	0	0%	0	0	-	9	0	0%	180	9	5%	225	12	5%
Total	627	60	9%	72	9	11%	168	30	15%	2,580	468	15%	3,450	570	14%

Source: Based on customised census data sourced from Statistics New Zealand

Low numbers of households living in multi-unit dwellings make the results of this analysis indicative. However the following trends include:

- A smaller proportion of owner occupiers lived in multi-unit dwellings than renter households; and
- A higher proportion of lower income households lived in multi-unit dwellings than higher income households across all ethnicities.

These trends may reflect the suitability of the multi-unit dwellings for different household ethnicities.

8.6 Internal and external migration – Waimakariri District

Table 8.6 presents the number of households by dwelling typology, tenure and place of residence five years ago now living in Waimakariri District, (2018 compared to 2013).

Table 8.6: The number of households by dwelling typology, tenure and place of residence five years ago now living in Waimakariri District - 2018 compared to 2013

Place of residence 5 years ago	Owner occupiers				Renters				All tenures			
	Standalone		Multi-unit		Standalone		Multi-unit		Standalone		Multi-unit	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Waimakariri District												
Same address	8,202	51%	414	43%	753	22%	138	24%	8,955	46%	552	36%
Different address	2,952	18%	258	27%	933	27%	186	33%	3,885	20%	444	29%
Total Waimakariri residents	11,154	69%	672	70%	1,686	49%	324	57%	12,840	66%	996	65%
Did not live in Waimakariri	4,926	31%	285	30%	1764	51%	246	43%	6,690	34%	531	35%
Total	16,080	100%	957	100%	3,450	100%	570	100%	19,530	100%	1,527	100%

Source: Based on customised census data sourced from Statistics New Zealand

Households living in multi-unit dwellings and living at the same address five years ago were 10 percentage points lower than standalone dwellings (36% of households compared to 46% of standalone households). This is similar to Christchurch City where 46% of standalone households still lived in the same dwellings as five years ago whilst 33% of Christchurch's multi-unit households also lived in the same dwellings for the last five years ago.

Table 8.7 presents the number and proportion of households living in Waimakariri District by dwelling typology, tenure and their address 5 years ago (2018 compared to 2013).

Table 8.7: The number and proportion of households by dwelling typology, tenure and their address 5 years ago – Waimakariri District 2018 compared to 2013

Household Income	Owner occupiers						Renters						All tenures					
	Standalone		Multi-unit		Total		Standalone		Multi-unit		Total		Standalone		Multi-unit		Total	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Waimakariri residents																		
Same address 5 years ago	8,202	51%	414	43%	8,685	50%	753	22%	138	24%	906	22%	8,955	46%	552	36%	9,591	45%
Different address 5 years ago	2,952	18%	258	27%	3,294	19%	930	27%	186	33%	1,131	28%	3,882	20%	444	29%	4,425	21%
Total Waimakariri residents	*11,154*	*69%*	*672*	*70%*	*11,979*	*69%*	*1,683*	*49%*	*324*	*57%*	*2,037*	*50%*	*12,837*	*66%*	*996*	*65%*	*14,016*	*66%*
Residents address 5 years ago																		
Christchurch City	2,232	14%	123	13%	2,388	14%	489	14%	87	15%	588	14%	2,721	14%	210	14%	2,979	14%
Selwyn District	141	1%	0	0%	153	1%	36	1%	6	1%	45	1%	177	1%	12	1%	198	1%
Rest of Canterbury	219	1%	21	2%	249	1%	123	4%	27	5%	153	4%	342	2%	48	3%	402	2%
Rest of South Island	339	2%	30	3%	381	2%	162	5%	15	3%	180	4%	501	3%	51	3%	567	3%
Auckland	201	1%	9	1%	210	1%	60	2%	15	3%	78	2%	264	1%	21	1%	288	1%
Wellington	75	0%	9	1%	84	0%	27	1%	0	0%	33	1%	105	1%	9	1%	120	1%
Rest of North Island	138	1%	9	1%	150	1%	102	3%	6	1%	111	3%	240	1%	12	1%	258	1%
Overseas	165	1%	12	1%	174	1%	234	7%	18	3%	255	6%	396	2%	30	2%	432	2%
Other	1,416	9%	69	7%	1,524	9%	531	15%	63	11%	609	15%	1,944	10%	132	9%	2,130	10%
Sub total	4,926	31%	282	29%	5,313	31%	1,764	51%	237	42%	2,052	50%	6,690	34%	525	34%	7,374	34%
Total	16,080	100%	957	100%	17,298	100%	3,450	100%	570	100%	4,089	100%	19,530	100%	1527	100%	21,390	100%

Source: Based on customised census data sourced from Statistics New Zealand

Table 8.8 presents the demographic profile of Waimakariri District households living in multi-unit dwellings by tenure and whether they still live at the same address as 5 years ago (2018 compared to 2013).

Table 8.8: Demographic profile of Waimakariri District households living in multi-unit dwellings by tenure and address 5 years ago- 2018 compared to 2013

	0 to 29 yrs		30 to 39 yrs		40 to 49 yrs		50 to 64 yrs		65 yrs +		Total	
	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total	hhlds	% of total
Households living in same dwelling as 5 years ago												
Owner occupiers												
Couples with children	6	1%	12	3%	24	6%	18	4%	0	0%	63	15%
Couples without children	0	0%	0	0%	9	2%	33	8%	69	17%	111	27%
One parent	0	0%	0	0%	6	1%	6	1%	0	0%	15	4%
Multi-family	0	0%	0	0%	0	0%	6	1%	0	0%	12	3%
One person	0	0%	0	0%	12	3%	27	7%	159	38%	204	49%
Other households	0	0%	0	0%	0	0%	0	0%	0	0%	9	2%
Total	6	1%	18	4%	54	13%	93	22%	240	58%	414	100%
Not owned												
Couples with children	0	0%	0	0%	0	0%	0	0%	0	0%	9	7%
Couples without children	0	0%	0	0%	0	0%	0	0%	6	4%	15	11%
One parent	0	0%	0	0%	0	0%	0	0%	0	0%	15	11%
Multi-family	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
One person	0	0%	0	0%	6	4%	18	13%	66	48%	96	70%
Other households	0	0%	0	0%	0	0%	0	0%	0	0%	6	4%
Total	0	0%	9	7%	15	11%	30	22%	81	59%	138	100%
Households that shifted in last 5 years												
Owner occupiers												
Couples with children		2%	21	4%	21	4%	12	2%	9	2%	69	13%
Couples without children	6	1%	12	2%	15	3%	27	5%	117	22%	180	33%
One parent	0	0%	6	1%	12	2%	9	2%	6	1%	33	6%
Multi-family	0	0%	0	0%	6	1%	3	1%	0	0%	6	1%
One person	9	2%	6	1%	18	3%	33	6%	174	32%	234	43%
Other households	0	0%	0	0%	0	0%	6	1%	12	2%	18	3%
Total	33	6%	48	9%	72	13%	84	15%	309	57%	543	100%
Not owned												
Couples with children	15	3%	24	6%	6	1%	12	3%	0	0%	48	11%
Couples without children	21	5%	9	2%	0	0%	21	5%	48	11%	93	22%
One parent	15	3%	18	4%	18	4%	15	3%	0	0%	54	13%
Multi-family	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
One person	15	3%	12	3%	18	4%	33	8%	129	30%	201	47%
Other households	0	0%	0	0%	6	1%	0	0%	9	2%	24	6%
Total	72	17%	60	14%	48	11%	72	17%	180	42%	432	100%

Source: Based on customised census data sourced from Statistics New Zealand

The low number of Waimakariri households living in multi-unit dwellings limits the extent of this analysis. Owner occupier households living multi-unit dwellings which have shifted in the last five years are more likely to be couples without children and one person households with reference people aged 65 years and older. Renter households living in multi-unit dwellings that have shifted in the last five years are more likely to be one person households aged with reference people aged 65 years and older.

8.7 Vehicle ownership

Table 8.9 presents the proportion of households by dwelling typology, tenure and level of car ownership in Waimakariri District in 2018.

Table 8.9: The proportion of households by dwelling typology, tenure and level of car ownership in Waimakariri District in 2018

	Owner occupiers		Renters	
	Standalone	**Multi-unit**	**Standalone**	**Multi-unit**
None	1%	9%	5%	17%
One	21%	53%	39%	59%
Two or more	77%	38%	56%	24%
Total	100%	100%	100%	100%

Source: Based on customised census data sourced from Statistics New Zealand

A slightly higher proportion of households living in multi-unit dwellings do not own cars. However, even for renter households living in multi-unit dwellings (which have the lowest rate of car ownership), 83% of households own one or more cars.

Table 8.10 presents the number of households by dwelling typology, tenure and level of car ownership in Waimakariri District in 2018.

Table 8.10: The number of households by dwelling typology, tenure and level of car ownership in Waimakariri District in 2018

Tenure and number of cars owned by the household	Standalone dwellings						Multi-unit dwellings					
	Two or less bdrms		Three or more bdrms		Total stated		Two or less bdrms		Three or more bdrms		Total stated	
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total
Owner occupier												
None	70	0%	150	1%	220	1%	80	9%	0	0%	80	9%
One	680	4%	2,650	17%	3,330	21%	410	44%	80	9%	500	53%
Two or more	760	5%	11,410	73%	12,170	77%	120	13%	240	26%	360	38%
Total stated	1,510	10%	14,210	90%	15,720	100%	610	65%	330	35%	940	100%
Renters												
None	80	2%	90	3%	170	5%	90	17%	0	0%	90	17%
One	440	13%	820	25%	1,260	39%	280	52%	50	9%	320	59%
Two or more	260	8%	1,580	48%	1,830	56%	60	11%	70	13%	130	24%
Total stated	770	24%	2,480	76%	3,260	100%	430	80%	110	20%	540	100%

Source: Based on customised census data sourced from Statistics New Zealand

The rate of car ownership is higher in households living in standalone dwellings. Households living in dwellings with fewer bedrooms have lower rates of car ownership. Renter households also have lower rates of car ownership. Table 8.11 presents the proportion of households by dwelling typology, tenure, household income (by quartiles) and level of car ownership in Waimakariri District in 2018.

Table 8.11: The proportion of households by dwelling typology, tenure, household income (by quartiles) and level of car ownership in Waimakariri District in 2018

Household income and car ownership	Owner occupiers		Renters	
	Standalone	Multi-unit	Standalone	Multi-unit
Less than the lower quartile				
no car	5%	16%	12%	25%
one or more cars	95%	84%	88%	75%
LQ to median				
no car	1%	2%	2%	7%
one or more cars	99%	98%	98%	93%
Median to UQ				
no car	0%	0%	1%	0%
one or more cars	100%	100%	99%	100%
Over the upper quartile				
no car	0%	0%	0%	0%
one or more cars	100%	100%	100%	100%

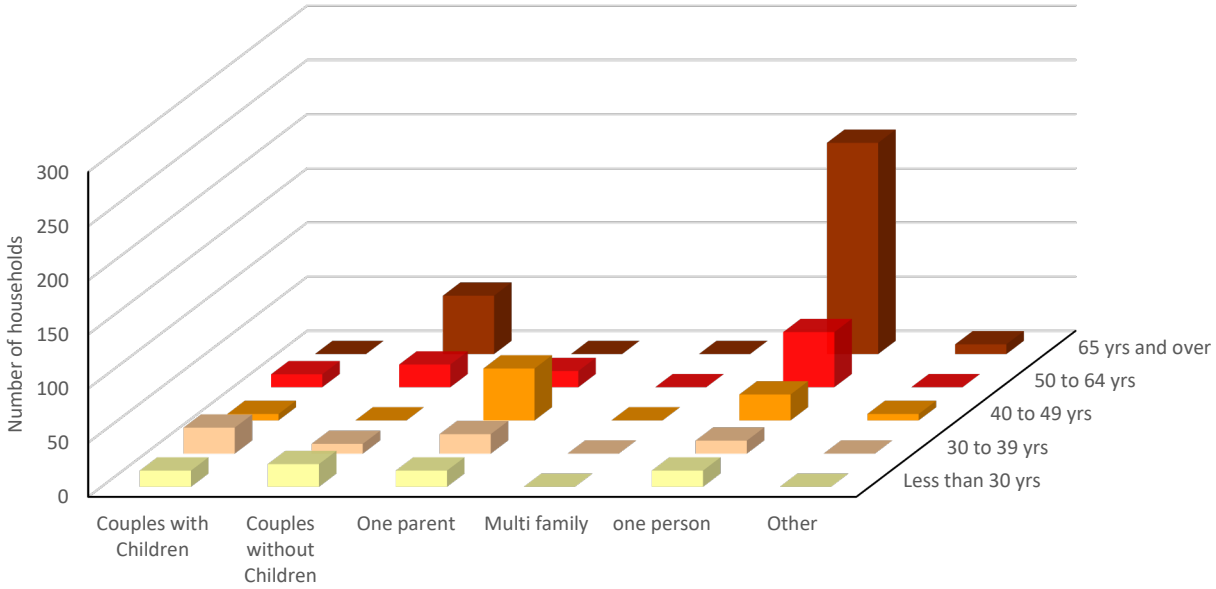
Source: Based on customised census data sourced from Statistics New Zealand

Households with lower incomes also have lower rates of car ownership. However even for the group with the lowest rate of car ownership (low income renter households living in multi-unit dwellings), 75% own at least one car.

8.8 The combined demographic characteristics of multi-unit households

The objective of this subsection is to provide a profile of households living in multi-unit dwellings by a cross tabulation of demographic characteristics. Figure 8.8 presents the number of multi-unit renter households by age of the household reference person and household composition living in Waimakariri District in 2018.

Figure 8.8: The number of multi-unit renter households by age of the household reference person and household composition living in Waimakariri District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Renter households living in multi-unit dwellings had a significant number of one person households with reference people aged 65 years and over. There are also high number of couple only households with reference people aged 65 years and older.

Table 8.12 presents the number renter households living in multi-unit dwellings by age of the household reference person and household composition in Waimakariri District in 2018.

Table 8.12: The number of multi-unit renter households by age of the household reference person and household composition - 2018

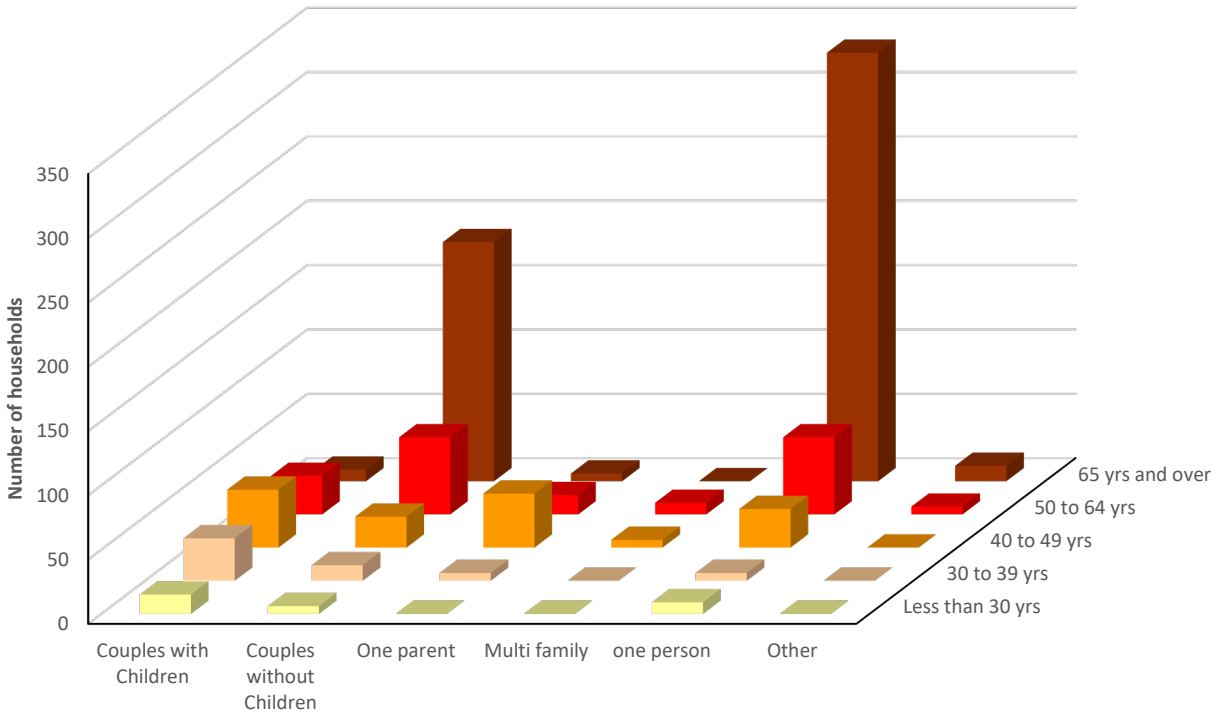
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Couples with Children	15	24	6	12	0	57
Couples without Children	21	9	0	21	54	108
One parent	15	18	48	15	0	69
Multi family	0	0	0	0	0	0
one person	15	12	24	51	195	297
Other	0	0	6	0	9	30
Total	72	69	63	102	261	570
As a % of total						
Couples with Children	3%	4%	1%	2%	0%	10%
Couples without Children	4%	2%	0%	4%	9%	19%
One parent	3%	3%	8%	3%	0%	12%
Multi family	0%	0%	0%	0%	0%	0%
one person	3%	2%	4%	9%	34%	52%
Other	0%	0%	1%	0%	2%	5%
Total	13%	12%	11%	18%	46%	100%

Source: Based on customised census data sourced from Statistics New Zealand

Renter households living in multi-unit dwellings had high numbers of households with reference people aged 65 years and older across a number of different types of household composition. Renter households living in multi-unit dwellings are dominated by those with reference people aged 65 years and over and between 50 and 64 years of age.

Figure 8.9 presents the number of owner occupier households living in multi-unit dwellings by age of the household reference person and household composition living in Waimakariri District in 2018.

Figure 8.9: The number of owner occupier households living in multi-unit dwellings by age of the household reference person and household composition living in Waimakariri District in 2018



Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households living in multi-unit dwellings were dominated by older one person and older couple only households.

Table 8.13 presents the number of owner occupier households living in multi-unit dwellings in Waimakariri District in 2018.

Table 8.13: The number of owner occupier households living in multi-unit dwellings in Waimakariri District in 2018

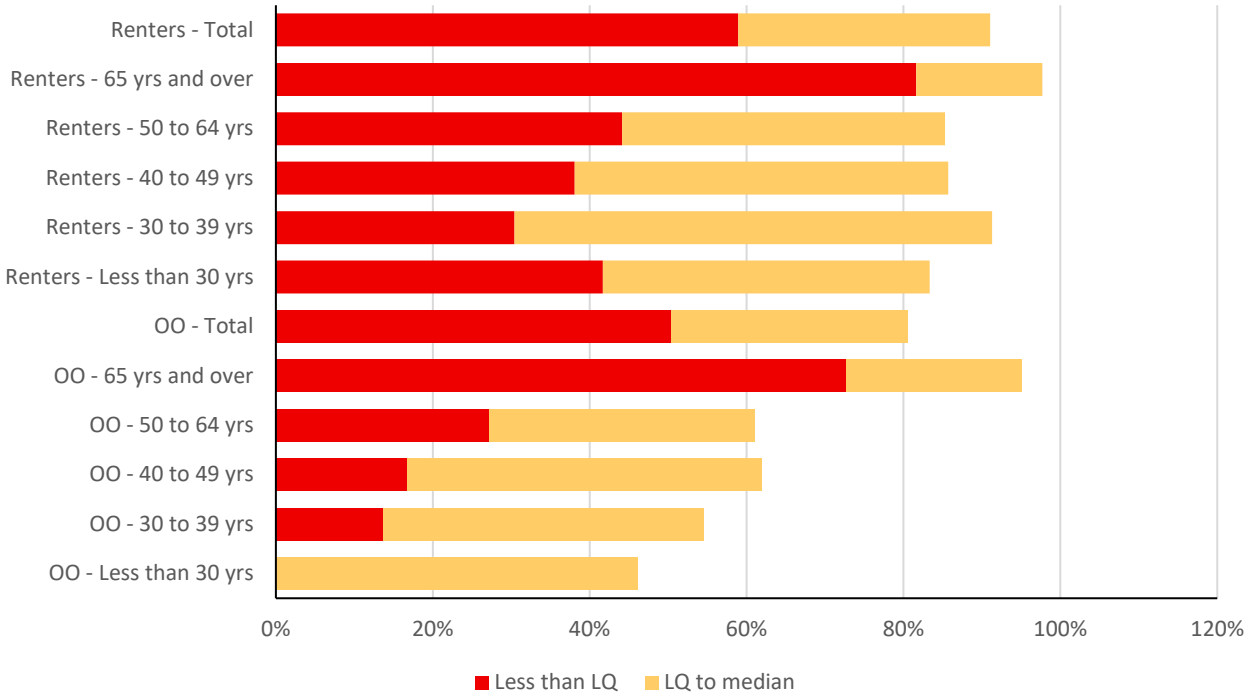
	Less than 30 yrs	30 to 39 yrs	40 to 49 yrs	50 to 64 yrs	65 yrs and over	Total
Couples with children	15	33	45	30	9	132
Couples without children	6	12	24	60	186	291
One parent	0	6	42	15	6	48
Multi family	0	0	6	9	0	18
one person	9	6	30	60	333	438
Other	0	0	0	6	12	27
Total	39	66	126	177	549	957
As a % of total						
Couples with children	2%	3%	5%	3%	1%	14%
Couples without children	1%	1%	3%	6%	19%	30%
One parent	0%	1%	4%	2%	1%	5%
Multi family	0%	0%	1%	1%	0%	2%
one person	1%	1%	3%	6%	35%	46%
Other	0%	0%	0%	1%	1%	3%
Total	4%	7%	13%	18%	57%	100%

Source: Based on customised census data sourced from Statistics New Zealand

Owner occupier households living in multi-unit dwellings had high numbers of households with one person composition aged 50 to 64 years and over 65 years of age, as well as couples without children households aged 65 years and older.

Figure 8.10 presents the proportion of households living in multi-unit dwellings by tenure and age of the household reference person with household incomes less than the median household income living in Waimakariri District in 2018.

Figure 8.10: The proportion of households living in multi-unit dwellings by tenure and age of the household reference person with household incomes less than the median household income living in Waimakariri District in 2018

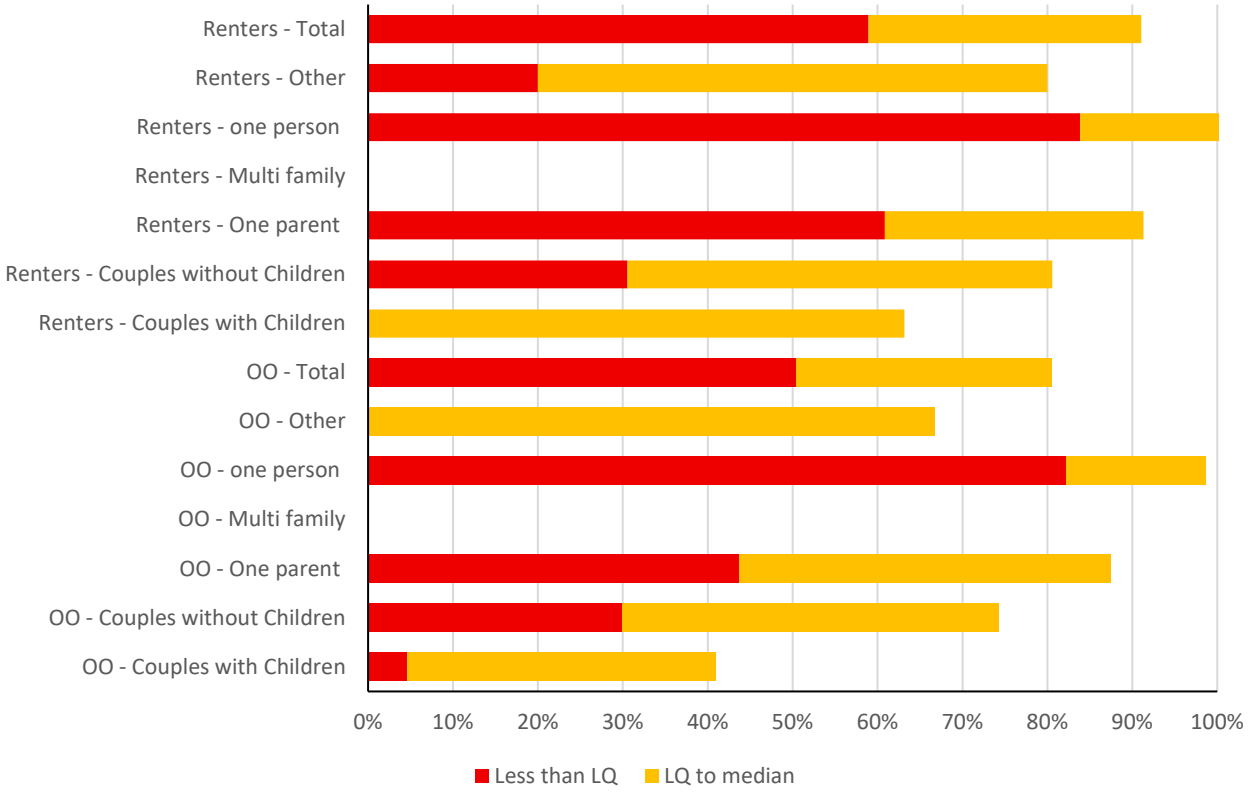


Source: Based on customised census data sourced from Statistics New Zealand
NB: OO refers to owner occupiers

A higher proportion of renter households living in multi-unit dwellings have household incomes of less than the median. The proportion is highest for households with reference people aged 65 years and older.

Figure 8.11 presents the proportion of households living in multi-unit dwellings by tenure and household composition with household incomes less than the median household income living in Waimakariri District in 2018.

Figure 8.11: The proportion of households living in multi-unit dwellings by tenure and household composition with household incomes less than the median household income living in Waimakariri District in 2018



Source: Based on customised census data sourced from Statistics New Zealand
NB: OO refers to owner occupiers

Both renter and owner occupier one person households have a very high proportion of households with incomes less than the median household income.

8.9 Waimakariri District Summary

In summary, Waimakariri District households living in multi-unit dwellings have a number of characteristics which vary from the overall population. These include:

- Households living in multi-unit dwellings are more likely to be renters. The rate of owner occupation is 63% compared to 82% for households living in standalone dwellings;
- A larger proportion of households living in multi-unit dwellings had household reference people aged over 65 years (53% of all households) relative to households living in standalone dwellings (26% of all households). Both owner occupier and renter multi-unit dwelling households were dominated by those aged 50 years and older;
- Multi-unit renter households had high numbers of households with one person composition aged over 65 years (195 households or 34% of the total) and couples without children aged over 65 years of age (54 households or 9% of the total);
- Multi-unit owner occupier households had high numbers of households with one person composition aged over 65 years (333 households or 35% of the total) and couples without children aged over 65 years (186 households or 19% of the total);
- Multi-unit households were dominated by those with household income of less than the lower quartile (53% of all multi-unit households) and between the lower quartile and median (31% of all multi-unit households). A similar pattern exists for both renters and owner occupiers with 59% of renter multi-unit dwellers earning less than the lower quartile and 50% of owner occupiers; and
- A higher proportion of households living in multi-unit dwellings did not own cars. However even for renter households living in multi-unit dwellings (which have the lowest rate of car ownership), 83% of households own one or more cars.

9. Greater Christchurch subareas - Household demographics by dwelling typology

9.1 Introduction

The objective of this section of the report is to present our analysis of the demographic characteristics of households living in standalone and multi-unit dwellings in 2018 across Greater Christchurch by subarea[17]. These include:

- Distribution of dwellings by typology and subarea;
- Age of the household reference person;
- Household composition;
- Household income;
- Migrants;
- Vehicle ownership; and
- Combination of demographic characteristics.

9.2 Distribution of dwellings by typology and subarea

Multi-unit dwelling developments have been concentrated in Christchurch City. In total, 91% of all Greater Christchurch's multi-unit dwellings were in Christchurch City in 2018 (compared to 76% of all dwellings) with 6% in Waimakariri (compared to 12% of all dwellings) and 3% in Selwyn District (compared to 11% of all dwellings). In all three local authority areas, the majority of the multi-unit dwellings are located in the inner city suburbs (in Christchurch City) and the main urban areas in Waimakariri and Selwyn Districts.

[17] Subarea definitions are included in Appendix One.

Figure 9.1 presents the number of households living in multi-unit dwellings by subarea in 2018.

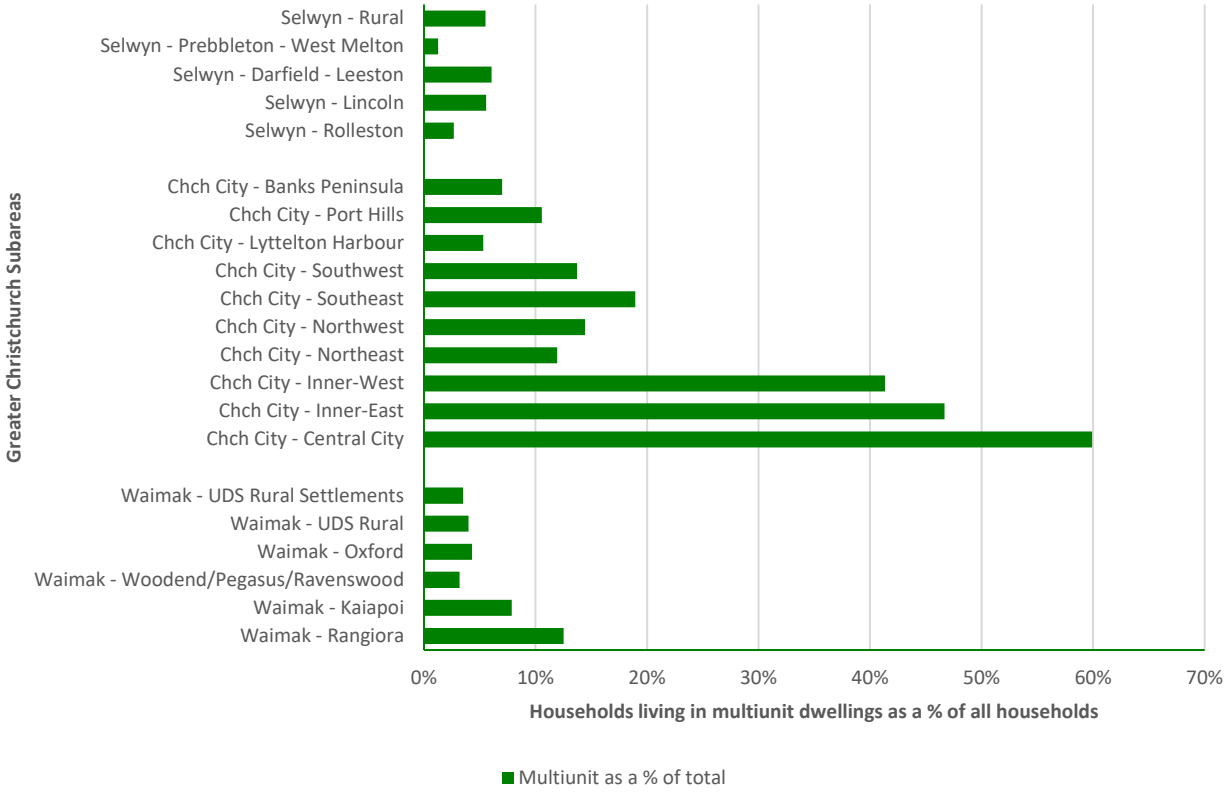
Figure 9.1: The number of households living in multi-unit dwellings by subarea in 2018

Source: Based on customised census data sourced from Statistics New Zealand
Note: Care needs to be taken when analysing the results by subarea due to the low number of households living in multi-unit dwellings in some subareas in 2018.

Christchurch City households living in multi-unit dwellings totalled 5,100 in the city's Inner-East subarea along with a further 4,293 households in the Northwest subarea and 3,990 households in the Southwest subarea. Outside Christchurch City, Rangiora subarea, in Waimakariri District, had a significant number of households living multi-unit dwellings. A proportion of these are within retirement villages.

Figure 9.2 presents households living in multi-unit dwellings as a proportion of total dwellings in 2018 by subarea.

Figure 9.2: Households living in multi-unit dwellings as a proportion of total dwellings in 2018 by subarea



Source: Based on customised census data sourced from Statistics New Zealand
Note: Care needs to be taken when analysing the results by subarea due to the low number of households living in multi-unit dwellings in some subareas in 2018.

Christchurch City's Central City subarea has the highest proportion of households living in multi-unit dwellings (60%). The Inner-East and Inner-West subareas also have more than 40% of their households living in multi-unit dwellings. Outside Christchurch City, Rangiora subarea, in Waimakariri District, had a significant proportion of households (13%) living in multi-unit dwellings. A number of these are within retirement villages.

Table 9.1 presents the number and proportion of households by typology and subarea across Greater Christchurch.

Table 9.1: The number and proportion of households by typology and subarea across Greater Christchurch

	Standalone						Multi-unit						Total
	2 bdms		3 bdrms+		Total		2 bdms		3 bdrms+		Total		
	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	Hhlds	% of total	
Waimakariri District													
Rangiora	726	11%	5,145	77%	5,874	87%	708	11%	129	2%	840	13%	6,714
Kaiapoi	525	12%	3,513	80%	4,038	92%	255	6%	90	2%	345	8%	4,383
Woodend/Pegasus/Ravenswood	243	10%	2,136	87%	2,376	97%	24	1%	54	2%	78	3%	2,454
Oxford	153	18%	642	77%	798	96%	27	3%	6	1%	36	4%	834
UDS Rural	1,044	11%	8,064	85%	9,108	96%	81	1%	297	3%	378	4%	9,486
UDS Rural Settlements	90	6%	1,317	91%	1,404	96%	6	0%	36	2%	51	4%	1,455
Christchurch City													
Central City	591	24%	393	16%	984	40%	1,122	46%	345	14%	1,470	60%	2,454
Inner-East	2,517	23%	3,315	30%	5,829	53%	4,134	38%	963	9%	5,100	47%	10,929
Inner-West	1,326	19%	2,829	40%	4,152	59%	2,064	29%	861	12%	2,925	41%	7,077
Northeast	3,873	14%	19,695	74%	23,565	88%	2,334	9%	864	3%	3,201	12%	26,766
Northwest	3,297	11%	22,143	74%	25,443	86%	3,000	10%	1,290	4%	4,293	14%	29,736
Southeast	2,559	20%	7,884	61%	10,440	81%	1,905	15%	534	4%	2,439	19%	12,879
Southwest	4,152	14%	20,916	72%	25,071	86%	3,003	10%	987	3%	3,990	14%	29,061
Lyttelton Harbour	531	23%	1,614	71%	2,142	95%	84	4%	30	1%	120	5%	2,262
Port Hills	1,161	11%	8,397	79%	9,558	89%	759	7%	366	3%	1,128	11%	10,686
Banks Peninsula	216	18%	897	75%	1,113	93%	30	3%	57	5%	84	7%	1,197
Selwyn District													
Rolleston	162	3%	5,196	94%	5,358	97%	66	1%	81	1%	147	3%	5,505
Lincoln	111	5%	1,878	89%	1,986	94%	81	4%	33	2%	117	6%	2,103
Darfield - Leeston	198	11%	1,515	83%	1,716	94%	87	5%	21	1%	111	6%	1,827
Prebbleton - West Melton	42	2%	2,061	97%	2,106	99%	0	0%	21	1%	27	1%	2,133
Rural	588	15%	3,159	80%	3,744	94%	51	1%	165	4%	219	6%	3,963

Source: Based on customised census data sourced from Statistics New Zealand

9.3 Age of the household reference person

Overseas literature suggests as people age and their housing needs evolve, a high proportion of older households may choose to live in multi-unit dwellings. Table 9.2 presents the proportion of households living in different dwelling typologies by age of the household reference person and subarea across Greater Christchurch in 2018.

Table 9.2: The proportion of households living different dwellings typologies by age of the household reference person and subarea in 2018

	Households living in standalone dwellings					Households living in multi-unit dwellings				
	0-29 yrs	30-39 yrs	40-49 yrs	50-64 yrs	65 yrs +	0-29 yrs	30-39 yrs	40-49 yrs	50-64 yrs	65 yrs +
Waimakariri District										
Rangiora	10%	14%	18%	25%	32%	6%	8%	9%	14%	64%
Kaiapoi	11%	14%	19%	28%	28%	8%	6%	13%	17%	56%
Woodend/Pegasus/Ravenswood	8%	16%	22%	31%	22%	19%	15%	19%	23%	23%
Oxford	9%	13%	17%	27%	35%	0%	0%	15%	0%	62%
UDS Rural	8%	12%	23%	37%	20%	13%	17%	20%	34%	17%
UDS Rural Settlements	6%	12%	25%	36%	21%	12%	12%	18%	35%	18%
Christchurch City										
Central City	31%	24%	13%	20%	12%	32%	23%	12%	18%	15%
Inner-East	24%	22%	18%	23%	13%	22%	20%	16%	23%	19%
Inner-West	19%	18%	18%	25%	20%	24%	19%	16%	22%	19%
Northeast	13%	18%	21%	28%	21%	11%	12%	14%	24%	39%
Northwest	13%	15%	19%	28%	26%	13%	13%	12%	22%	39%
Southeast	13%	19%	20%	28%	20%	15%	14%	15%	25%	30%
Southwest	16%	21%	18%	24%	20%	14%	15%	13%	23%	35%
Lyttelton Harbour	6%	13%	21%	36%	24%	8%	18%	18%	30%	28%
Port Hills	7%	12%	20%	34%	27%	12%	16%	14%	26%	32%
Banks Peninsula	5%	9%	17%	36%	34%	10%	7%	21%	38%	21%
Selwyn District										
Rolleston	13%	27%	27%	23%	11%	22%	22%	22%	18%	16%
Lincoln	11%	17%	25%	26%	21%	18%	16%	5%	18%	42%
Darfield - Leeston	10%	16%	21%	26%	27%	14%	5%	8%	19%	51%
Prebbleton - West Melton	6%	18%	26%	33%	16%	0%	20%	20%	0%	40%
Rural	11%	18%	20%	31%	20%	21%	19%	17%	32%	11%

Source: Based on customised census data sourced from Statistics New Zealand
Note: Care needs to be taken when analysing the results by subarea due to the low number of households living in multi-unit dwellings in some subareas in 2018.

Waimakariri District's older urban areas (Rangiora, Kaiapoi and Oxford subareas) have a high proportion of households living in multi-unit dwellings with reference people aged 65 years and over relative to standalone dwellings (over 15 percentage points higher). The age distribution pattern in Christchurch City differs. Central City, Inner-East and Inner-West subareas have a younger age profile. Outside the inner city (Central, Inner-East and Inner-West subareas) households living in multi-unit dwellings have a higher proportion of households with reference people aged 65 years and over.

9.4 Household composition

Household composition characteristics of multi-unit households is different from their standalone counterparts. Table 9.3 presents the proportion of households living in different dwelling typologies by household composition and subarea across Greater Christchurch in 2018.

Table 9.3: The proportion of households living in different dwelling typologies by household composition and subarea in 2018

	Households living in standalone dwellings						Households living in multi-unit dwellings					
	Couples with children	Couples without children	One parent	Multi-family	One person	Other	Couples with children	Couples without children	One parent	Multi-family	One person	Other
Waimakariri District												
Rangiora	31%	35%	10%	2%	19%	3%	6%	25%	8%	0%	56%	4%
Kaiapoi	31%	33%	11%	2%	19%	3%	7%	23%	9%	0%	57%	3%
Woodend/Pega/Rav	37%	37%	8%	2%	15%	2%	31%	35%	8%	0%	15%	0%
Oxford	26%	39%	9%	2%	22%	3%	0%	0%	0%	0%	62%	0%
UDS Rural	39%	37%	5%	3%	13%	2%	37%	33%	7%	6%	14%	3%
UDS Rural Settlements	44%	37%	4%	4%	10%	1%	35%	41%	0%	0%	12%	0%
Christchurch City												
Central City	13%	35%	6%	2%	30%	14%	8%	32%	5%	1%	40%	14%
Inner-East	22%	26%	11%	2%	27%	12%	9%	24%	9%	1%	47%	10%
Inner-West	28%	29%	8%	3%	21%	11%	13%	26%	8%	1%	40%	12%
Northeast	32%	27%	13%	3%	20%	5%	10%	18%	12%	1%	53%	5%
Northwest	34%	29%	10%	3%	18%	6%	12%	23%	10%	1%	47%	7%
Southeast	29%	24%	15%	2%	24%	6%	9%	20%	11%	1%	51%	7%
Southwest	32%	28%	10%	4%	19%	7%	12%	22%	10%	1%	48%	8%
Lyttelton Harbour	28%	36%	7%	1%	24%	3%	10%	23%	8%	0%	53%	8%
Port Hills	36%	35%	7%	2%	17%	3%	12%	31%	9%	1%	43%	5%
Banks Peninsula	22%	43%	7%	2%	24%	3%	17%	38%	0%	0%	38%	0%
Selwyn District												
Rolleston	50%	28%	7%	3%	8%	3%	29%	31%	8%	0%	29%	0%
Lincoln	42%	33%	6%	2%	12%	5%	16%	21%	5%	0%	45%	11%
Darfield - Leeston	33%	37%	9%	1%	17%	2%	5%	27%	11%	0%	49%	0%
Prebbleton - West Melt.	50%	34%	5%	2%	8%	1%	40%	20%	0%	0%	20%	0%
Rural	36%	35%	6%	2%	19%	2%	36%	31%	4%	0%	22%	7%

Source: Based on customised census data sourced from Statistics New Zealand
Note: Care needs to be taken when analysing the results by subarea due to the low number of households living in multi-unit dwellings in some subareas in 2018.

Households living in multi-unit dwellings in all three local authority areas subareas had much higher proportions of one person households. This is consistent with the multi-unit dwellings having higher proportion of households with reference people aged 65 years and older. The exception being the rural areas in Selwyn and Waimakariri Districts.

9.5 Household income

Table 9.4 presents the proportion of households living different dwellings typologies by household income and subarea across Greater Christchurch in 2018.

Table 9.4: The proportion of households living in different dwelling typologies by household income and subarea in 2018

	Households living in standalone dwellings				Households living in multi-unit dwellings			
	Les than LQ	LQ to Median	Median to UQ	Over UQ	Les than LQ	LQ to Median	Median to UQ	Over UQ
Waimakariri District								
Rangiora	25%	40%	21%	11%	63%	29%	5%	1%
Kaiapoi	25%	37%	22%	11%	63%	30%	3%	3%
Woodend/Pegasus/Ravenswood	19%	37%	26%	16%	23%	35%	19%	15%
Oxford	32%	40%	18%	7%	62%	15%	0%	0%
UDS Rural	14%	33%	23%	24%	13%	37%	21%	24%
UDS Rural Settlements	11%	28%	26%	30%	18%	24%	24%	35%
Christchurch City								
Central City	23%	37%	17%	18%	23%	40%	20%	12%
Inner-East	28%	39%	18%	11%	40%	39%	13%	5%
Inner-West	20%	32%	17%	26%	32%	39%	17%	10%
Northeast	23%	37%	22%	14%	54%	32%	9%	3%
Northwest	21%	33%	20%	21%	44%	36%	12%	6%
Southeast	27%	40%	19%	10%	49%	37%	9%	3%
Southwest	22%	37%	23%	15%	48%	34%	11%	5%
Lyttelton Harbour	20%	34%	21%	20%	40%	35%	18%	5%
Port Hills	15%	28%	21%	32%	33%	36%	17%	11%
Banks Peninsula	28%	40%	16%	12%	34%	38%	14%	10%
Selwyn District								
Rolleston	9%	30%	34%	23%	14%	43%	24%	10%
Lincoln	13%	31%	27%	25%	50%	34%	8%	0%
Darfield - Leeston	20%	38%	25%	13%	54%	30%	11%	0%
Prebbleton - West Melton	9%	23%	28%	38%	0%	30%	30%	30%
Rural	18%	41%	22%	15%	17%	47%	21%	11%

Source: Based on customised census data sourced from Statistics New Zealand
Note: Care needs to be taken when analysing the results by subarea due to the low number of households living in multi-unit dwellings in some subareas in 2018.

Households living in multi-unit dwellings have a larger proportion of households earning less than the median household income when compared to those living in standalone dwellings across the majority of subareas. This trend is stronger in the urban subareas. The Central City subarea in Christchurch City is an exception where 60% of households living in standalone dwellings earning less than the median compared to 63% living in multi-unit dwellings.

9.6 Vehicle ownership

Table 9.5 presents the proportion of households by dwelling typology and level of car ownership by subarea across Greater Christchurch in 2018.

Table 9.5: The proportion of households by dwelling typology and level of car ownership by subarea across Greater Christchurch in 2018

	Households living in standalone dwellings			Households living in multi-unit dwellings		
	No cars	One car	Two or more cars	No cars	One car	Two or more cars
Waimakariri District						
Rangiora	3%	31%	64%	13%	66%	19%
Kaiapoi	3%	27%	66%	16%	58%	23%
Woodend/Pegasus/Ravenswood	1%	22%	74%	-	23%	69%
Oxford	2%	29%	65%	25%	44%	21%
UDS Rural	1%	14%	82%	-	19%	78%
UDS Rural Settlements	1%	10%	87%	-	12%	82%
Christchurch City						
Central City	12%	45%	40%	15%	49%	30%
Inner-East	10%	39%	47%	17%	47%	29%
Inner-West	6%	33%	57%	13%	48%	35%
Northeast	5%	29%	62%	19%	52%	23%
Northwest	4%	29%	64%	14%	51%	30%
Southeast	7%	36%	54%	16%	52%	26%
Southwest	5%	30%	62%	18%	50%	27%
Lyttelton Harbour	3%	31%	63%	10%	50%	33%
Port Hills	2%	24%	72%	7%	49%	40%
Banks Peninsula	3%	29%	65%	10%	34%	55%
Selwyn District						
Rolleston	1%	17%	80%	-	47%	47%
Lincoln	1%	22%	75%	11%	58%	29%
Darfield - Leeston	1%	27%	70%	-	65%	27%
Prebbleton - West Melton	-	12%	86%	-	30%	70%
Rural	2%	22%	73%	-	28%	67%

Source: Based on customised census data sourced from Statistics New Zealand
Note: Care needs to be taken when analysing the results by subarea due to the low number of households living in multi-unit dwellings in some subareas in 2018.

The rate of car ownership is typically higher for households living in standalone dwellings across the majority of subareas than those living in multi-unit dwellings. Note the low number of households living in multi-unit dwellings in some subareas may be impacting on the results and care needs to be taken in interpreting the data. However even in Oxford, where 25% (eight households out of 36) of households living in multi-unit dwellings do not own a car, effectively three out of four households own at least one vehicle.

Table 9.6 presents the proportion of households which do not own a motor vehicle by tenure and dwelling typology and subareas in 2018.

Table 9.6: The proportion of households which do not own a motor vehicle by tenure and dwelling typology and subareas in 2018

	Owner Occupiers		Renters	
	Standalone	**Multi-unit**	**Standalone**	**Multi-unit**
Waimakariri District				
Rangiora	2%	12%	6%	15%
Kaiapoi	2%	11%	6%	22%
Woodend/Pegasus/Ravenswood	1%	0%	3%	0%
Oxford	2%	0%	0%	29%
UDS Rural	1%	0%	2%	0%
UDS Rural Settlements	1%	0%	0%	0%
Christchurch City				
Central City	6%	9%	14%	16%
Inner-East	5%	11%	14%	19%
Inner-West	3%	8%	9%	15%
Northeast	3%	13%	10%	26%
Northwest	3%	9%	7%	20%
Southeast	4%	11%	12%	21%
Southwest	3%	12%	9%	23%
Lyttelton Harbour	2%	0%	6%	11%
Port Hills	2%	5%	4%	11%
Banks Peninsula	3%	0%	4%	0%
Selwyn District				
Rolleston	1%	0%	2%	0%
Lincoln	1%	11%	3%	10%
Darfield - Leeston	1%	0%	4%	0%
Prebbleton - West Melton	0%	0%	-	-
Rural	1%	0%	3%	0%

Source: Based on customised census data sourced from Statistics New Zealand
Note: Care needs to be taken when analysing the results by subarea due to the low number of households living in multi-unit dwellings in some subareas in 2018.

Owner occupiers have a higher proportion of households that own at least one vehicle when compared to renter households. Renter households living in multi-unit dwellings tend to have the lowest rates of vehicle ownership in all subareas. This may reflect that these households have higher proportion of households with incomes less than the median and the lower quartile household incomes.

9.7 Subarea summary

In summary, households living in multi-unit dwellings in Greater Christchurch's different subareas have a number of characteristics which vary from the overall population. There is an uneven distribution of multi-unit dwellings across the different subareas in Greater Christchurch. The urban centre tends to have a higher proportion and higher number of households living in multi-unit dwellings whilst the fringe or rural areas tend to have fewer. The highest number and concentration of multi-unit dwellings is in Christchurch City's subareas.

Although the numbers and proportion of households living in multi-unit dwellings differ across Greater Christchurch's subareas typically the trends listed below are consistent. These include:

- Households living in multi-unit dwellings in all three local authority areas subareas had much higher proportions of households with reference people aged 65 years and older;
- Households living in multi-unit dwellings in all three local authority areas subareas had much higher proportions of one person households. This is consistent with the multi-unit dwellings having higher proportions of households with reference people aged 65 years and older;
- Households living in multi-unit dwellings have a larger proportion of households earning less than the median household income when compared to those living in standalone dwellings across the majority of subareas. This trend is stronger in the urban subareas. The Central City subarea in Christchurch City is an exception; and
- Across all subareas, a higher proportion of households living in multi-unit dwellings, when compared to those living in standalone dwellings, do not own cars. However, even for renter households living in multi-unit dwellings (which have the lowest rate of car ownership), 71% of households own one or more cars (Oxford subarea).

10. Longitudinal trends in intensification 1996 to 2018

10.1 Introduction

Multi-unit dwellings have been increasing in popularity in our main metropolitan centres over the last two decades. They provide an affordable alternative to the traditional standalone dwelling whilst enabling redevelopment to higher densities within existing urban areas. The objective of this section of the report is to present results of the analysis of changes in the level of households living in multi-unit dwellings considering the trends in a number of variables including:

- Household age (age of reference person in five year age groups 20 years of age in five year steps to 85 years and over;
- Household type (couples, couples with children, one parent with children, one person households);
- Household income (by census quartiles);
- Tenure (owner occupier or renter household); and
- Census (1996, 2001,2006, 2013 and 2018).

10.2 Methodical Overview

This analysis uses a logistic regression approach to estimate the probability if a household lives in a multi-unit dwelling while controlling for a number of demographic characteristics of households. The rate of multi-unit occupation is the probability of multi-unit occupation (p) expressed as a function of the variables being described. Typically, the probability of multi-unit occupation is estimated as a function of age, household type, tenure, and household income conditional upon the local housing market and the temporal context, that is:

(1) p = f (age, household, tenure, income | location, census date)

For reasons that are detailed in the statistical literature p is transformed into the log of the odds ratio (or), which gives the linear logit model:

(2) L = logit = log (or) = log (p/1-p) = α + βX

The log of the odds ratio runs from minus to plus infinity as p increases from 0 to 1. Thus, while the probabilities are bounded, the logits are unbounded. Thus it follows that:

(3) p = e α+ β X / 1+e α+ β X

The predicted probabilities for the weighted least squares regression can be found by substituting for α and β in (3). In summary the exploration of the falling the rate of occupation in multi-unit dwellings in New Zealand is approached through the use of the logit model applied to a cross tabulation of data from the last five censuses.

The data used was coded are a series of dummy variables. These are summarised in Table 10.1.

Table 10.1: Data variables

Code	Variable
Census Results	
Census1996	Census 1996
Census2001	Census 2001
Census2006	Census 2006
Census2013	Census 2013
Census2018	Census 2018
Age of the reference person	
Agemid	Midpoint of the age range (for example age range 20 to less than 25 = 22.5 yrs)
Agemidsquare	The midpoint of the age range squared
Household Income	
Q1	Household income less than 25th percentile
Q2	Household income between 25th and 50th percentile
Q3	Household income between 50th and 75th percentile
Q4	Household income over 75th percentile
Household Composition	
CWO	Couples without children
CWith	Couples with children
OneParent	One parent with children
Multi	Multi family household
OnePerson	One person
Other	Other configurations
Dwelling Tenure	
Owner	Owner occupier household
Renter	Renter household

10.3 Greater Christchurch analysis

Census data from the 1991 to 2018 censuses for the Greater Christchurch metropolitan area was coded and analysed using logit regression across a number of household variables to estimate the probability of multi-unit occupation. The analysis included the following combination of variables:

- Age of the reference person and census;
- Age of the reference person, tenure, and census;
- Age of the reference person, census, tenure, and household income; and
- Age of the reference person, census, tenure, household income and household composition.

Table 10.2 presents the results of the logit regression analysis estimating the probability of multi-unit occupation for Greater Christchurch for the 1996 to 2018 census by age of the reference person.

Table 10.2: Logit regression results – Greater Christchurch by census and age of the reference person

Parameter		Estimate	Std. Error	Z	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LOGIT[a]	agemid	-0.156	0.001	-115.890	0.000	-0.159	-0.153
	agemidsquare	0.002	0.000	118.541	0.000	0.002	0.002
	Census2001	-0.173	0.010	-16.735	0.000	-0.193	--0.152
	Census2006	-0.099	0.010	-9.951	0.000	-0.119	-0.080
	Census2013	-0.162	0.010	-16.209	0.000	-0.182	-0.143
	Census2018	-0.313	0.009	-35.839	0.000	-0.330	-0.296
	Intercept	1.900	0.030	64.217	0.000	1.870	1.929
Chi-Square Tests							
			Chi-Square	**dfa**		**Sig.**	
LOGIT	Pearson Goodness-of-Fit Test		94971.2	521		0.000	

The results of the analysis were statistically significant. These results suggest the probability of multi-unit occupation:

- Decreased as the age of the reference person increases; and
- Has fallen with each successive census.

Table 10.3 presents the results of the logit regression analysis estimating the probability of multi-unit occupation for Greater Christchurch for the 1996 to 2018 censuses by age of the reference person and tenure.

Table 10.3: Logit regression results – Greater Christchurch by census, age of the reference person and tenure

Parameter		Estimate	Std. Error	Z	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LOGIT[a]	agemid	-0.104	0.001	-73.178	0.000	-0.107	-0.101
	agemidsquare	0.001	0.000	88.336	0.000	0.001	0.001
	Census2001	-0.256	0.011	-23.577	0.000	-0.277	-0.235
	Census2006	-0.199	0.011	-18.934	0.000	-0.219	-0.178
	Census2013	-0.325	0.011	-30.769	0.000	-0.345	-0.304
	Census2018	-0.514	0.009	-55.761	0.000	-0.532	-0.496
	Renter	1.643	0.007	247.991	0.000	1.638	1.656
	Intercept	-0.219	-0.0219	-6.885	0.000	-0.251	-0.188

Chi-Square Tests				
		Chi-Square	dfa	Sig.
LOGIT	Pearson Goodness-of-Fit Test	28430.543	520	0.000

The results of the analysis were statistically significant. These results suggest the probability of multi-unit occupation:

- Decreases as the age of the reference person increases;
- Has fallen with each successive census; and
- Is higher for renters relative to owner occupiers.

Table 10.4 presents the results of the logit regression analysis estimating the probability of multi-unit occupation for Greater Christchurch for the 1996 to 2018 census by age of the reference person, tenure and household income (by quartiles).

Table 10.4: Logit regression results – Greater Christchurch by census, age of the reference person, tenure and household income

Parameter		Estimate	Std. Error	Z	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LOGIT[a]	agemid	-0.069	0.001	-46.932	0.000	0.071	-0.066
	agemidsquare	0.001	0.00	53.896	0.000	0.001	0.001
	Census2001	-0.242	0.011	-21.831	0.000	-0.263	-0.220
	Census2006	-0.267	0.011	-25.008	0.000	-0.288	-0.246
	Census2013	-0.292	0.011	-26.879	0.000	-0.314	-0.271
	Census2018	-0.519	0.009	-55.192	0.000	-0.538	-0.501
	Renter	1.417	0.007	206.536	0.000	1.403	1.430
	Q1	1.277	0.011	114.185	0.000	1.255	1.299
	Q2	0.772	0.011	69.904	0.000	0.750	0.794
	Q3	0.347	0.013	27.322	0.000	0.322	0.372
	Intercept	-1.332	0.034	-39052	0.000	-1.367	-1.298

Chi-Square Tests				
		Chi-Square	dfa	Sig.
LOGIT	Pearson Goodness-of-Fit Test	8073.538	517	0.000

The results of the analysis were statistically significant. These results suggest the probability of multi-unit occupation:

- Decreases as the age of the reference person increases;
- Has fallen with each successive census;
- Is higher for renters relative to owner occupiers; and
- Is lower as the level of household income increases.

Table 10.5 presents the results of the logit regression analysis estimating the probability of owner occupation for Greater Christchurch for the 1996 to 2018 census by age of the reference person, household composition and tenure.

Table 10.5: Logit regression results – Greater Christchurch by census, age of the reference person, household composition, and tenure

Parameter		Estimate	Std. Error	Z	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
LOGIT[a]	agemid	-0.061	0.001	-43.240	0.000	-0.063	-0.058
	agemidsquare	0.001	0.000	48.268	0.000	0.001	0.001
	Census2001	0.000	0.009	0.027	0.978	-0.018	0.018
	Census2006	0.000	0.011	0.020	0.984	-0.021	0.021
	Census2013	0.276	0.011	-26.295	0.000	-0.027	-0.256
	Census2018	-0.561	0.011	-53.306	0.000	-0.581	-0.540
	Renter	1.600	0.007	231.561	0.000	1.586	1.614
	Coupleswithout	1.060	0.011	99.453	0.000	1.039	1.080
	Oneparent	0.923	0.012	74.396	0.000	0.899	0.948
	Multifamily	-0.046	0.032	-1.456	0.145	-0.109	0.016
	One person	2.227	0.011	210.344	0.000	2.207	2.248
	Other	1.123	0.014	81.093	0.000	1.096	1.150
	Intercept	-1.957	0.034	-58.216	0.000	-1.991	-1.924

Chi-Square Tests				
		Chi-Square	dfa	Sig.
LOGIT	Pearson Goodness-of-Fit Test	10792.772	779	0.000

The results of the analysis were statistically significant. These results suggest the probability of multi-unit occupation:

- Decreases as the age of the reference person increases;
- Has fallen between 1996 and 2018 census;
- Is higher for renter households relative to owner occupiers; and
- Is highest for one person households relative to other household compositions.

10.4 Discussion

The results of the statistical analysis suggest the probability of a household living in a multi-unit dwelling in Greater Christchurch has:

- Declined over the last two decades;
- Lower income households are more likely to live in a multi-unit dwelling relative to households with higher incomes;
- One person households have a higher probability of living in a multi-unit dwelling than other compositions; and
- Renter households are more likely to live in multi-unit dwellings than owner occupiers.

The decline in the proportion of households living in multi-unit dwellings may not fit with market perceptions. Table 10.6 presents the number of households living in multi-unit dwellings and the number of households living in multi-unit dwellings as a percentage of total households.

Table 10.6: The number of households living in multi-unit dwellings – Total and as a % of all households

	Waimakariri District		Christchurch City		Selwyn District		Greater Christchurch	
	No of multi-unit dwellings	Multi-unit as a % of total	No of multi-unit dwellings	Multi-unit as a % of total	No of multi-unit dwellings	Multi-unit as a % of total	No of multi-unit dwellings	Multi-unit as a % of total
1996	915	8.0%	27,654	23.7%	228	2.9%	28,797	21.2%
2001	1,098	8.1%	25,134	20.1%	450	4.9%	26,679	18.1%
2006	1,218	7.7%	29,403	22.0%	396	3.5%	31,017	19.3%
2013	1,221	6.6%	27,945	21.7%	444	3.0%	29,610	18.3%
2018	1,527	7.1%	24,741	18.5%	822	4.1%	27,093	15.5%

Source: Statistics New Zealand

Over the 22 years, between 1996 and 2018, the number of households living in Greater Christchurch has increased from 135,900 to 174,700, an increase of 38,800 households (1,770 households or 1.3% per annum). Over the same time period the number of households living in multi-unit dwellings fell from 28,797 in 1996 to 27,093 in 2018. Greater Christchurch's housing market's stock reflects the challenges and disruptions it has faced over the last two decades. The market experienced major disruption associated with the 2010/2011 earthquakes. A significant number of dwellings were damaged and had to be repaired and/or replaced. At the same time, significant areas of land were rezoned for greenfield development in Greater Christchurch. As part of the Government's earthquake recovery plan, there has also been significant investment in Christchurch's transport network. These factors aided the growth in the number of standalone dwellings being built. In addition, the 2018 census introduced respondents' assessments of dwelling typology rather than the assessments being undertaken by an enumerator. Although we cannot be certain, this may have resulted in an undercount of multi-unit dwellings with some typologies such as duplexes being categorised as standalone rather than multi-unit.

The number and proportion of multi-unit dwellings consented has increased in both number and as a proportion of all dwellings consented. Table 10.7 presents the number of new dwelling units consented 2001 to 2023 in Greater Christchurch.

Table 10.7: Number of new dwelling units consented 2001 to 2023

	All new building consents	Multi-unit building consents (no of units)	
	Number of units	Total number	As a % of all consented units
Waimakariri District			
2001 to 2005	2,271	172	8%
2006 to 2012	3,854	216	6%
2013 to 2017	4,123	611	15%
2018 to 2023	4,350	471	11%
Christchurch City			
2001 to 2005	10,735	2,569	24%
2006 to 2012	11,148	4,123	37%
2013 to 2017	16,630	5,955	36%
2018 to 2023	21,384	12,550	59%
Selwyn District			
2001 to 2005	2,473	41	2%
2006 to 2012	4,088	63	2%
2013 to 2017	6,341	171	3%
2018 to 2023	9,243	952	10%
Greater Christchurch			
2001 to 2005	15,479	2,782	18%
2006 to 2012	19,090	4,402	23%
2013 to 2017	27,094	6,737	25%
2018 to 2023	34,977	13,973	40%

Source: Statistics New Zealand

The largest change in the proportion of multi-unit dwellings being consented occurred in Christchurch City between 2018 and 2023. In addition, the proportion of consenting activity does not match the changes in the census data presented in Table 10.6. This, in part, may be due to the number of multi-unit dwellings demolished post-earthquakes, potential differences in the way in which building typologies are categorised, and/or as previously discussed underreporting due to changes in the way census data on dwellings was collected.

There is also a concentration of lower income renter households living in multi-unit dwellings which may reflect underlying market trends with a number of developers targeting their multi-unit developments to investors which then subsequently rent their dwellings to renters. Existing and new multi-unit dwellings may be providing a more affordable alternative to lower income households than standalone dwellings. The configuration of these dwellings (less bedrooms than a standalone dwelling) may also suit smaller renter households. Smaller renter households (i.e. those with low numbers of residents) typically have lower household incomes.

The relationship between the age of the household reference person and the probability of households occupying a multi-unit dwelling may be more complex. Table 10.8 presents the proportion of households occupying a multi-unit dwelling by age of the household reference person in 2018.

Table 10.8: Age of the household reference person and the proportion of households living in multi-unit dwellings in 2018

Age band	Christchurch City	Selwyn District	Waimakariri District	Greater Christchurch
Less than 20 yrs	15%	7%	6%	13%
20-24 years	23%	8%	7%	21%
25-29 years	23%	6%	5%	20%
30-34 years	19%	4%	5%	16%
35-39 years	16%	3%	4%	13%
40-44 years	14%	3%	4%	11%
45-49 years	15%	3%	5%	12%
50-54 years	15%	3%	4%	12%
55-59 years	16%	4%	4%	13%
60-64 years	17%	4%	5%	14%
65 years and over	23%	6%	13%	20%

Source: Statistics New Zealand

The 2018 census data suggests the probability of multi-unit occupation peaks at 21% for households aged between 20 and 24 years before declining to a low of 11% for households with reference people aged between 40 and 44 years, and then increasing to 20% for households with reference people aged 65 years and over.

In summary, the impact of the 2010/2011 earthquakes combined with potential issues associated with the data has made it difficult to draw any strong conclusions from the longitudinal data.

11. Implications for the housing system and in a housing policy context

11.1 Introduction

The objective of this section of the report is to apply a system level lens to analyse the data from the prior sections, critically reflect on the semi-structured interviews with sector participants regarding market trends and purchaser preferences, and to identify the system level drivers and potential housing policy levers which would assist local authorities to meet their planning objectives related to multi-unit dwellings. The insights from the overseas research also informs this analysis and policy recommendations. These are presented in the following subsections:

- Social and cultural influences;
- Building and construction industry influences;
- Observations on occupants of multi-unit dwelling in Greater Christchurch;
- Housing policy considerations with reference to multi-unit dwellings; and
- Summary.

11.2 Social and Cultural Influences

The data and analysis in the previous sections of this report document varied levels of intensification across the Greater Christchurch's local authority areas. Demand for multi-unit dwellings has increased over the last decade with a concentration in central Christchurch City. Semi-structured interviews with sector participants identified overall market trends and purchaser preferences as the main factors influencing the delivery of multi-unit dwellings. This section of the report reviews how social and cultural norms influence purchaser preferences.

11.2.1 Preference for standalone homes

Housing demand by typology is influenced by social and cultural norms. New Zealand has a long tradition and preference for standalone dwellings. The Greater Christchurch's local authority areas reflect this preference and the availability of flat land for development made it affordable to develop standalone dwellings.

From 2013 to 2023 multi-unit building consents as a proportion of total consents issued increased to cumulatively account for 33% across Greater Christchurch. However, this was unevenly distributed across the local authority areas (see Table 5.2) with the growth in Christchurch City dominating the increase. In Christchurch City 49% of their consents issued were for multi-unit dwellings, compared to 13% in Waimakariri District and 7% in Selwyn District. While there has been increased demand for and growth in the delivery of multi-unit dwellings across Greater Christchurch, they remain a relatively small proportion of the overall housing stock ranging from only 4% and 7% respectively in Selwyn and Waimakariri Districts and up to 19% in Christchurch (Table 5.1). This demonstrates the enduring legacy of the preference for and delivery of standalone dwellings over many decades.

11.2.2 Preference for cars

New Zealand also has a strong affinity for cars, often described as a "car culture" with some of the highest per capita rates of cars in the world[18]. The Greater Christchurch local authority areas reflect this cultural affinity for vehicles with 93% of all households having one or more cars (Table 6.8). Even 60% of lower quartile income renter households own one or more cars and nearly every upper quartile household owns one or more cars regardless of tenure (Table 6.10).

Car dependency was further enabled by post-earthquakes roading projects which improved the connections between Waimakariri and Selwyn Districts to Christchurch City. Little public transport is available as a reasonable substitute for vehicles to travel between these districts. Whilst Christchurch City has a strong public transport system and has created cycleway lanes, there are not strong connections to the surrounding Council areas. In addition, the geographic spread of employment also makes provision of alternate transport harder compared to say Wellington and Auckland which have a high concentration of employment in their central business districts.

11.2.3 Influence of cultural preferences on multi-unit dwelling design

The market participant interviews noted the buyer preferences of both investors and owner occupiers. They shared a preference for the more affordable price in preferred locations offered by multi-unit dwellings. They also preferred proximity to social/cultural amenities in inner city locations. The preferences then split in ways reflecting the cultural influences described above.

Owner occupiers were noted to have a preference for private outdoor space – something a standalone dwelling always provides. They also wanted to have on-site car parking. These preferences resulted in design choices favouring two and three-storey walk up homes (such as terraced housing) with parking.

Investors did not value these amenities as highly, instead favouring investments/dwellings at a lower price point. They accepted designs which maximised the number of homes on a site by reducing street widths, not including car parking, and apartments with or without private outdoor space. This divergence in preferences and the influence of investors was identified by Randolph (2005) who observed that the design of units was likely to focus more on investor needs rather than potential occupiers. This is especially seen in Christchurch City where rental tenure is higher than ownership of multi-unit dwellings.

Participants in the semi-structured interviews noted that a proportion of potential purchasers are wary of multi-level multi-unit dwellings because of post-earthquake related issues associated with access, engineering assessment and subsequent repair. As all of New Zealand is exposed to this risk, it may also be present in other areas.

[18] https://www.oica.net/category/vehicles-in-use/

11.3 Building and construction industry influences

The provision of multi-unit dwellings is also strongly influenced by the overall building and construction industry. Participants include developers, builders, materials suppliers, design professionals, lenders and investors. They also work within specific planning and regulatory systems which influence where, what and how they build. There are also financial and funding systems with their own set of requirements to be considered.

Whilst the data on households is generally from 2018 and some of the building data is from 2023, the semi-structured interviews were conducted in late 2023 and early 2024. The period from 2018 to 2024 was particularly volatile for building and construction. Record levels of new home construction were underway when the world was impacted by Covid-19. The pandemic saw an approximate 40% increase in home prices within a relatively short period. Significant disruption to supply chains and labour flowed into less availability and increased prices for materials and overall delays further driving up costs for developers. The subsequent spike in interest rates impacted finance for both developers and households. These factors were out of the control of the building and construction sector and had a significant impact for which 2023 Census data will provide insights in stage two of this report.

11.3.1 Local authority land planning and regulatory system influences

The literature review noted the general trend in recent decades toward increased density and more compact cities. This is driven by proponents as delivering savings in infrastructure costs, less car dependence/more public transportation assisting with climate goals and better access to services and amenities. The Greater Christchurch Partnership developed Our Space 2018-48 (2019) as the future development strategy for the region which outlines land use and development plans. The Partnership has adopted a vision that "By the year 2041, Greater Christchurch has a vibrant inner city and suburban centres surrounded by thriving rural communities and towns, connected by efficient and sustainable infrastructure".[19] A coherent regional strategy was identified by developers as important for their ability to plan and deliver multi-unit dwellings. The provision of infrastructure and transport are key roles for local authorities to enable development.

The provision of amenity is another key contributor to the acceptance of intensification. The need for amenity was stated in the semi-structured interviews for both Christchurch central city sites and suburbs which have experienced growth in multi-unit dwellings. As shown in Figures 9.1 and 9.2, the highest proportion of multi-unit properties are in Christchurch City's inner and central city subareas. Amenities are seen as necessary to both attract and support residents. This is consistent with Allen's (2016) research in Auckland described in Section 3.2.2.

The regulatory settings in Greater Christchurch are generally not considered a constraint by the participants in the semi-structured interviews. Land availability was not seen as a constraint and it was noted that in

[19] https://greaterchristchurch.org.nz/our-work/projects/strategy/

Christchurch City Plan Change 14 will further increase development capacity. Whilst zoned land is available, respondents did raise concerns about infrastructure availability.

11.3.2 Finance system influences on developers and builders

Developers and builders are private companies which need to make a profit to deliver their products – homes. They can be viewed as agnostic regarding the delivery of standalone or multi-unit developments as long as they are financially feasible. The impact of cultural preferences on dwelling design reflects the willingness to match the product they build with market demand. The semi-structured interviews suggested higher owner occupier demand and lower investor demand with rising interest rates - this may be demonstrated in stage two analysis of this research incorporating 2023 Census data.

In addition to the planning and regulatory settings, development feasibility is influenced by land and building costs, the values of similar properties and the requirements of their lenders. All of these factors are identified as influencing the types of multi-unit dwellings delivered.

One of the benefits that can be realised with multi-unit developments is the efficiencies that can be realised at a larger scale. However, this best be realised by developers with a lot of equity which is not a typical characteristic of New Zealand developers. Smaller organisations rely on bank finance and as sizes increase in apartment-style multi-unit developments they face financial constraints. A block of 100 apartments cannot be phased easily and requires a significant number of pre-sales to start building. Building a similar number of terraced homes is easier as it can be phased, which lowers the pre-sale requirements and overall borrowing. Typology and phasing are influenced by the availability of finance. With a lower level of capitalisation, developers are further constrained as the market slows in response to rising interest rates.

There are also locational aspects which influence feasibility and access to capital. The interviews identified that Christchurch City suburbs with high amenity and higher value exiting houses offer the best opportunities to redevelop sites to multi-unit dwellings. Higher values of the existing stock relative to new multi-unit buildings create a better value gradient between the two. At the same time, changes to the character of these suburbs are often resisted by existing residents. The inner city areas with fewer residents don't face the same resistance, but have higher land values which make feasibility more difficult.

11.4 Observations on occupants of multi-unit dwellings in Greater Christchurch

The data presented in the prior sections of this report provides a point in time picture of the trends of the provision of multi-unit dwellings and the economic and demographic characteristics of their occupants in Greater Christchurch. Many of the characteristics are consistent with those identified in the literature review as discussed below.

11.4.1 Affordability and incomes

Affordability appears to be a major driver for both renter and owner occupier households living in multi-unit dwellings. In Christchurch City a higher proportion of households living in multi-unit dwellings earn less than the median household income (Figures 6.10 and 6.11) than those in standalone dwellings. The proportions are highest for households with a reference person aged 65 years and older and for one person and one parent households (Table 6.15). The same pattern is true in Selwyn and Waimakariri District Councils. These results are broadly consistent with the findings summarised in Section 3.2.1 on Australian cities.

The age of the household reference person is not a strong determinant of typology, except in Waimakariri where those 65 years and older are nearly twice as likely to occupy a multi-unit dwelling than a standalone dwelling. (Figure 8.1).

The more affordable price point of owning or renting a multi-unit dwelling appears to be a driver for lower income households. This is strongly observed in households with a reference person aged 65 years and older and one person and one parent households. This observation should inform local authority policy decisions and dwelling design of multi-unit dwellings. Stage two of this report will analyse wealth data to provide greater insight into older households.

11.4.2 Owner occupier and renter households

The rate of owner occupation is lower for households living in multi-unit dwellings compared with standalone dwellings in all three local authority areas. Christchurch City households living in multi-unit dwellings had the lowest rate of owner occupation at 40% in 2018. The rate of owner occupation for Christchurch City households living in standalone dwellings was 70%. A similar pattern exists in Waimakariri and Selwyn Districts, but there is not as wide a disparity.

There is a notable generational split by tenure with more households with reference people aged up to 49 years renting and those 50 years and older in owner occupation in Christchurch City (Figure 6). The split occurs a decade earlier in Waimakariri and Selwyn Districts with those 40 years and older with a higher proportion as owner occupiers. There is also a significantly higher proportion of one person households in multi-unit dwellings than standalone dwellings across tenures.

Owner occupiers living in multi-unit developments have lower incomes than those in standalone dwellings. Renters living in multi-unit developments have lower incomes than those in standalone dwellings. There is also a higher proportion of migrants who own or rent multi-unit dwellings.

As noted above, there are higher proportions of older and single person households in multi-unit dwellings. However, the multi-unit stock does not meet their demographic nor income needs. As described in the analysis of design choices, various factors favour multilevel buildings with stairs. Multi-unit dwellings often do not

incorporate universal design or other accessibility features suiting the older age profile of occupiers. This outcome is consistent with the overseas research.

11.5 Housing policy considerations on multi-unit dwellings

The preceding analysis and observations in this section provide insights on the provision of multi-unit dwellings in Greater Christchurch including:

- Social and cultural influences;
- Housing system influences including local authority policy and regulatory settings and their impacts (or lack thereof); and
- Outcomes at an occupant level.

The rest of this section discusses policy choices available to address constraints and improve the ability of local authorities to achieve their housing intensification goals.

11.5.1 Responding to social and cultural influences

Influencing cultural perceptions of multi-unit dwellings will require sustained effort from local authorities and allied organisations. This starts with providing a clear plan and consistent messages about the community benefits and long term outcomes desired. The plan should include the integrated delivery of developable land serviced by the necessary infrastructure, including social infrastructure. It should be specific about areas for intensification taking into consideration transport routes, public transport networks, amenities and employment centres. Realistic timelines and funding plans to support increases in infrastructure and amenities need to be included to ensure negative impacts of intensification are avoided. Not providing this and bringing the existing community into the planning process will foster nimbyism. The research of Bunker et al. (2017) identifies key policy considerations and lessons from Sydney and Perth. The on-going monitoring and recalibration adopted by Perth is an important component as housing markets are constantly evolving and responding to many forces.

The Greater Christchurch Partnership is on this path with its joined up approach to planning. The Urban Growth Partnership agreed with the Crown will facilitate coordination between the Partnership's local plans and national investment resources. It's Housing Action Plan[20] outcome of "Demonstrate that more intensive housing doesn't mean more intensive problems" reflects an understanding of what is required.

Providing good examples of multi-unit dwellings in the local context is important. Too often overseas idealised models are cited which do not seem practical. Effective communication with residents regarding the reasons and outcomes of local multi-unit developments can provide a stronger connection. As noted above, multi-unit development is a change to the existing cultural preference for standalone dwellings. It is new and not as familiar. Developing or identifying exemplar projects demonstrating thoughtful integration within the

[20] https://greaterchristchurch.org.nz/assets/Documents/greaterchristchurch-/Housing-Action-Plan-FINAL.pdf

community and good design will provide clarity on the outcomes sought. This may require direct or joint provision by the local authority or just good cooperation with developers. An action aligned with this approach is already in the Housing Action Plan

Intensification plans must account for the high levels of vehicle ownership in New Zealand. The semi-structured interviews revealed that access to public transport does not appear to currently be a strong consideration for purchasers. This may be a reflection of the strong investor demand through the recent real estate cycle. Respondents also stated that being close to major transport routes is a positive feature when marketing a development. This is not surprising given the very high rates of vehicle ownership across tenures and incomes documented in all the local authority areas. They said owner occupiers value the provision of on-site car parking, which do not align with developer drivers to maximise the number of units by narrowing new roads and not providing parking. Cook et al. (2023) concluded that correcting misalignment in supply and demand (from occupiers) lies at the core of successful densification.

Simply removing planning provisions for parking will not make the vehicles go away. Ensuring areas identified for intensification are serviced by robust public and alternative transportation options concurrent with new development is essential. All necessary social infrastructure also needs to be available to reduce reliance on the need for private trips in cars for essential activities such as schooling, employment, shopping, recreation and healthcare.

As a transitional measure, local authorities should consider how to provide nearby offsite car parking provision in central city areas. Parking structures and surface lots are often under-utilised in the evenings. A system of discounted resident permits could ease parking pressures in the initial stages of intensification whilst new residents become familiar with and comfortable using public or alternative transportation.

11.5.2 Responding to housing system influences

There are multiple factors influencing the building and construction of multi-unit dwellings. The housing system is dynamic and whilst local authorities cannot control all aspects, to support intensification they need to actively monitor and adjust to changing conditions. The prior section described the importance of establishing a clear planning framework. Below are further actions which local authorities can consider to support the outcomes of those plans.

Regulation is a key function of local authorities to ensure compliance with national and local planning, building and safety requirements. Carrying out this function efficiently provides developers and builders confidence to undertake the risks inherent in building new homes. An effective way to support good outcomes is to provide a process for developers to engage early with council staff. The semi-structured interviews confirmed that pre-application support at the design stage of larger projects reduced the risk of delay upon formal submission. They also suggested that an aligned planning system across the local authority areas will make it easier for developers to operate across the market area with certainty. In the context of Greater Christchurch, this involves three local authorities. In other areas of New Zealand it could require coordination across even more to have a common

approach in the housing market. Whilst that level of alignment may not be practical, regional plans which each council agrees to and enables within their own plans is a good start.

There are additional actions which local authorities can also undertake to support their planning goals and influence the provision of the types of developments they are seeking. Long Term Plans commonly focus on the provision of basic infrastructure including three waters and transportation. In addition, social and cultural amenities are also budgeted. The international research and local interviews both identified the importance of the phased development of social and cultural amenities to both encourage and support the intensification goals. Selwyn District's development of the Selwyn Health Hub demonstrates a pro-active approach to meeting social infrastructure needs. The Council developed and owns the building and has a long term lease with the Canterbury District Health Board. The Council funded this as a commercial investment, leveraging its ability to borrow and be repaid from the lease payments over time. The Health Hub is a modern facility in Rolleston providing maternity, rural community and dental health services, amongst others.

The use of value capture mechanisms where these public investments in infrastructure increase the value of surrounding privately owned land is another tool cited in the research. If implemented, the proceeds can be used to incentivise desired outcomes in that precinct and support the provision amenities. There will be greater acceptance of the value capture approach when the uses are directly evident in the area subject to the capture.

There are also various direct actions and incentives which local authorities can utilise to achieve their planning goals. Development contribution deferrals and remissions can be offered for developments providing preferred typologies in priority locations. Priority processing of resource and building consents for similar developments are a non-financial cost to Council but the time savings are valuable to developers.

Urban intensification projects at scale can be challenging due to fragmented property ownership. Councils can provide an inventory of publicly owned lands in priority locations and negotiate incentives for preferred development outcomes. They can also actively acquire and consolidate priority sites for development. This would enable developers to more easily deliver large scale projects. This is especially relevant for Build-to-rent developers which possess the capital to deliver at scale and require larger sites. Their long-term ownership and management model may better align with design objectives of councils as compared to individual property investors.

Councils can also consider additional regulatory tools and incentives to achieve desired tenure outcomes. As described in this report, developers will adjust their product design to meet the preferences of purchasers, who are not necessarily the future occupants. If a priority is for ownership, rates rebates could be provided and directed to first home buyers. This can increase demand from them and provide additional certainty for developers building a product matched to their preferences. If long term rentals are desired, regulation of short-term rentals and the application of differential rates to this commercial activity can be adopted.

The Greater Christchurch Partnership is already considering many of these incentives and requirements. Their Housing Action Plan includes goals to "Investigate and test incentives to develop affordable housing (e.g. density

bonuses, value capture, rates concessions for CHPs, planning concessions)" and to "Support wider advocacy to influence financial institutions to invest in affordable housing solutions e.g. pension fund investment in build-to-rent housing in Greater Christchurch". Acting on these goals can provide effective mechanisms to influence the provision on multi-unit dwellings aligned with the outcomes they have agreed.

11.5.3 Responding to occupant outcomes

The big picture intensification plans, long term infrastructure plans and the regulations and incentives typically dominate the discourse and guide the decision-making on housing. These are rightfully important as once an urban form is set it is typically long-lasting and resistant to change. It is also expensive to implement and maintain so due consideration is necessary. But ultimately all that work results in households living in places, forming neighbourhoods and communities.

The insights on the occupants of multi-unit dwellings in Greater Christchurch need to be considered just as thoughtfully. The research of Randolph and Rice (2013) identified five subgroups occupying higher density housing in Sydney and Melbourne, with a range of characteristics across incomes and household types. Consistent with that research, occupants in Greater Christchurch are typically older, lower income, single person households. Policy choices available to ensure multi-unit dwellings meet their needs are discussed in this section.

New multi-unit projects which provide one and two-bedroom dwellings at an affordable price point should be incentivised. These should be designed to meet the needs of residents to age in place as households aged 50 and older represent over half of all occupants. Structural aging of the New Zealand population will contribute to an increase in the proportion of older households in coming decades. Local authorities can provide incentives for homes meeting universal design criteria. Where a council has assisted with land assembly, or makes public land available for developments, the typology characteristics included in a project can be negotiated as part of the agreements with developers.

The second key consideration for councils is affordability. The Greater Christchurch data and overseas research both demonstrate the high proportion of lower income households occupying multi-unit dwellings. In New Zealand, central government policy choices set the types and amounts of housing supports for households. Advocacy from local councils on the needs of their communities can influence these policy settings and the distribution of resources.

More directly, councils can adopt affordability requirements for new developments. The overseas research identified the use of inclusionary housing to encourage affordable units close to amenities and support affordability. This tool can also mitigate the impacts of gentrification that sometimes results from intensification/urban renewal. In New Zealand, the Queenstown Lakes District Council is the only local authority utilising this approach. A current district plan change is seeking to make what has been a voluntary programme mandatory[21].

[21] https://www.qldc.govt.nz/your-council/district-plan/inclusionary-housing-variation/

Inclusionary housing programmes need to be carefully designed and the level of contribution must be tailored to the local market. There is no clear legislative enablement or guidance on inclusionary housing, but Community Housing Aotearoa has written a paper providing detailed information about good practice[22]. Inclusionary Housing can help to deliver on both typology and affordability outcomes. The Greater Christchurch Partnership's Housing Action Plan has a goal to investigate introducing this tool across all three council areas.

[22] https://communityhousing.org.nz/inclusionary-housing-a-pathway-forward-in-aotearoa-new-zealand/

11.6 Summary

This section has applied a system level lens and critically reflects on market trends and purchaser preferences, identified the system level drivers and suggested housing policy levers which can assist local authorities to meet their planning objectives related to multi-unit dwellings.

A strong cultural preference for standalone dwellings and car ownership was noted as important considerations for the acceptance of multi-unit dwellings. Recommendations to respond to these preferences are:

- Provide a clear plan and consistent messages about the community benefits and long term outcomes desired;
- Realistic timelines and funding plans to support increases in infrastructure and amenities need to be included to ensure negative impacts of intensification are avoided;
- Developing or identifying exemplar projects demonstrating thoughtful integration within the community and good design will provide clarity on the outcomes sought;
- Ensuring areas identified for intensification are serviced by robust public and alternative transportation options concurrent with new development is essential; and
- As a transitional measure, local authorities should consider how to provide nearby offsite car parking provision in central city areas.

Influences on the building and construction industry include local authority land planning, the regulatory system, and financial drivers. Recommendations for local authorities to respond to the system influences are to:

- Establish a clear planning framework and regulatory framework;
- Provide pre-application support at the design stage of larger projects to reduce the risk of delay upon formal submission;
- Ensure the phased development of social and cultural amenities to both encourage and support the intensification goals;
- Consider value capture mechanisms where these public investments increase the value of surrounding privately owned land;
- Consider consolidating parcels for priority sites and provide an inventory of publicly owned lands; and
- Provide incentives such as development contribution deferrals and remissions, priority processing for consents, and targeted rates rebates.

Finally, actions to ensure good outcomes for the households living in multi-unit dwellings and the surrounding neighbourhoods and communities were identified. These focussed on the needs of the dominant occupants which are typically older, lower income, single person households. Recommendations to meet their needs are:

- Provide incentives for one- and two-bedroom dwellings at an affordable price point;
- Provide incentives for homes meeting universal design criteria;
- Advocate for central government policies and funding supportive of lower income households; and
- Use inclusionary housing to encourage affordable units close to amenities and support affordability.

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Appendix One

Subarea statistical boundaries

Waimakariri District subareas	
Subarea	**SA2**
Rangiora	Rangiora North West Kingsbury Ashgrove Rangiora North East Rangiora Central Oxford Estate Rangiora South West Lilybrook Rangiora South East Southbrook
Kaiapoi	Kaiapoi North West Sovereign Palms Silverstream (Waimakariri District) Kaiapoi West Kaiapoi Central Kaiapoi East Kaiapoi South
Woodend/Pegasus/Ravenswood	Woodend Waikuku Pegasus
Oxford	Oxford
UDS Rural Settlements	Fernside Mandeville Ohoka
UDS Rural	Swannanoa-Eyreton Clarkville Pegasus Bay Tuahiwi Ashley Sefton Loburn Okuku Starvation Hill-Cust West Eyreton Eyrewell Ashley Gorge

Christchurch City subareas	
Subarea	**SA2**
Banks Peninsula	Banks Peninsula South
	Eastern Bays-Banks Peninsula
	Akaroa Harbour
	Inlet Akaroa Harbour
	Akaroa
Central City	Hagley Park
	Christchurch Central-West
	Christchurch Central-North
	Christchurch Central
	Christchurch Central-East
	Christchurch Central-South
Inner-East	Sydenham South
	St Albans North
	St Albans East
	Edgeware
	Richmond South (Christchurch City)
	Linwood West
	Sydenham Central
	Sydenham West
	Lancaster Park
	Phillipstown
	Sydenham North
Inner-West	Riccarton South
	Riccarton East
	St Albans West
	Addington North
	Holmwood
	Merivale
	Mona Vale
	Riccarton Central
	Tower Junction
	Addington West
	Addington East
Lyttelton Harbour	Teddington
	Diamond Harbour
	Port Hills
	Governors Bay
	Lyttelton
	Inlet Port Lyttelton
NorthEast	Brooklands-Spencerville
	Styx
	Malvern
	Richmond North (Christchurch City)
	Waimairi Beach
	Wainoni
	Queenspark
	Redwood North
	Redwood East
	Northcote (Christchurch City)
	Prestons
	Waitikiri
	Mairehau North
	Rutland
	Mairehau South

	Shirley West Travis Wetlands Shirley East Parklands Burwood Dallington Otakaro-Avon River Corridor North Beach Avondale (Christchurch City) Avonside Rawhiti Linwood North Aranui
NorthWest	McLeans Island Papanui East Harewood Deans Bush Belfast East Bishopdale West Christchurch Airport Yaldhurst Clearwater Belfast West Northwood Russley Regents Park Hawthornden Bishopdale North Casebrook Bryndwr South Burnside Park Marshland Avonhead North Bryndwr North Redwood West Avonhead West Bishopdale South Burnside Papanui North Avonhead East Avonhead South Northlands (Christchurch City) Papanui West Ilam North Jellie Park Ilam South Ilam University Strowan Fendalton Bush Inn
Port Hills	Kennedys Bush Westmorland Cashmere West Huntsbury Cashmere East Hillsborough (Christchurch City) Woolston South Brookhaven-Ferrymead

	Heathcote Valley Mount Pleasant Redcliffs Clifton Hill Sumner
SouthEast	Ensors Waltham Bexley Linwood East Charleston (Christchurch City) Woolston North New Brighton Woolston West Bromley South Beckenham Bromley North St Martins Opawa Woolston East South New Brighton
SouthWest	Paparua Wharenui Oaklands East Sockburn North Templeton Islington Hornby West Broomfield Islington-Hornby Industrial Hei Riccarton Racecourse Hornby Central Hornby South Awatea North Upper Riccarton Sockburn South Wigram North Wigram West Awatea South Riccarton West Middleton Wigram South Wigram East Oaklands West Halswell West Broken Run Hillmorton Aidanfield Hoon Hay West Spreydon West Halswell North Spreydon North Hoon Hay East Halswell South Spreydon South Somerfield East Somerfield West Hoon Hay South

Selwyn District subarea	
Subarea	**SA2**
Rolleston	Rolleston Central Rolleston Izone Rolleston North East Rolleston North West Rolleston South East Rolleston South West
Lincoln	Lincoln East Lincoln West
Prebbleton - West Melton	Prebbleton West Melton
Darfield - Leeston	Darfield Leeston
UDS Rural	Burnham Camp Halkett Newtons Road Springston Trents Ladbrooks Tai Tapu Motukarara
Rural	Craigieburn Torlesse Glenory-Hororata Glentunnel Kirwee Bankside Charing Cross Southbridge Irwell

Appendix Two

Survey questionnaire

Questionnaire

1: Tell us about the history and how your organisation evolved into the operation as it stands today?

Prompts

- Profile
- Organisational goal / strategy
- Number of dwellings developed by typology
- Location of development activity

2: How has your development activity changed over the last 3 to 5 years?

Prompts

- Types of dwellings built?
- Location of projects?
- If appropriate, why have your projects evolved in the way they have?

3: How / why did your organisation choose to build these types of dwellings in these locations?

Prompts

4: Have you noticed any changes in purchaser preferences?

Prompts

- What features are buyers looking for?
- How has this changed over the last 3 to 5 years?

5: What, if any, are the key constraints limiting what you would like to build?

Prompts

- Number of dwellings
- Location – differences between the different councils (Christchurch City, Selwyn and Waimakariri Districts)
- Different types of dwelling typologies

6: What if anything could the councils do to enable you to meet any unsatisfied market demand?

7: Looking across the market, who are the leaders (other than yourself) in picking purchaser preferences?

8: What if anything has surprised you about how the residential development market has evolved over the last 3 to 5 years?

9: Who advises you when designing your potential developments?

Prompts

- Locations
- Section size
- Urban design
- Typology mix
- Dwelling size

10: Is there anything you avoid doing (or include) within your developments?

11: How ready accepted are your products in the market (by customers / legal advisors / financiers / agents)?

12: If you were starting with a blank sheet of paper what would your ideal development look like?

Prompts

- Location
- Section sizes
- Number of dwellings
- Types of dwellings
- Amenities provided within the development

13: Look forward say 5 to 10 years how do you think the residential market will evolve in the locations you are active?

14: Why do you think these changes (if any) will occur?

15: What, if anything, would you like to include within your different development projects but don't at the moment?

Prompts

- Reasons for not including them

16: Have there been any significant development failures where a developer pushed the boundaries in terms of the style of development but failed to hit the market (i.e. under achieved projected sales targets)?

Prompts

- Why did they not meet sales expectations?
- What would you have done differently?