RESEARCH REPORT

Intermediate housing market and housing affordability trends in Auckland update

Prepared for Auckland Council

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1. Executive Summary

In accordance with your instructions, we have prepared our report analysing the impact census 2018 data releases have on our estimates of the size of Auckland's intermediate[1] housing market. Our report should be read in conjunction with the "*Intermediate housing market and housing affordability trends in Auckland"* report prepared for Auckland Council in 2019.

Census 2018 data demonstrates a number of key trends within Auckland which have implications for the size of the intermediate housing market. These include:

- The number of households living in Auckland was projected to increase by 79,000 households[2] (or 15.7%) between 2013 and 2018. Census results suggest the growth was significantly lower and increased by 26,960 households (or 5.7%). Areas on the fringe of the urban area and Waitematā experienced the strongest growth in households between 2013 and 2018;
- Auckland's rate of owner occupation fell to 59.4% in 2018 , a decline of 2.1 percentage points between 2013 and 2018. Waitematā (40.0%), Māngere-Ōtāhuhu (41.4%), Ōtara-Papatoetoe (43.1%) and Maungakiekie-Tāmaki (44.4%) had the lowest rates of owner occupation;
- Most local boards (with the exception of Waitematā, and Waiheke) experienced a fall in the rate of owner occupation between 2013 and 2018. The local boards experiencing the largest percentage point falls in the rate of owner occupation between 2018 and 2018 were Manurewa, (down 4.4 percentage points), Howick, (down 4.1 percentage points), and Whau, (down 4.1 percentage points);
- Between 2013 and 2018 the local boards experiencing the strongest growth in renter households were: Howick (up 2,570 renter households), Waitematā (up 1,530 renter households), Hibiscus and Bays (up 1,450 renter households), Manurewa (up 1,440 renter households), and Whau (up 1,310 renter households);
- Households in the intermediate housing market are estimated to have increased to 89,190 between 2013 and 2018 from 66,200 in 2013. This is an increase of 22,990 or 35%. The revised growth is slightly lower than previous estimates, falling from 95,360 to 89,190 intermediate households with the majority of the change in the growth in the size of the intermediate market reflecting the difference between the growth in the census's count of usually resident households and the projected growth; and
- Auckland's usually resident households are projected to increase between 2018 and 2028. Renter households will increase faster than owner occupiers between 2018 and 2028 particularly on the isthmus. In the past a significant portion of Auckland's population growth has been driven by inward overseas migration gains. In the post COVID-19 world it is uncertain whether these trends will continue. Between 2013 and 2018 Auckland experienced a significant net migration loss as New Zealanders shifted to other parts of the country. If these trends continued and overseas migration ebbed, Auckland's population may not grow at the expected rate over the next decade.

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[1] intermediate housing market in a New Zealand context as *"private renter households with at least one person in paid employment, unable to affordably purchase a house at the lower quartile house sale price for the local authority area at standard bank lending conditions.*

[2] Statistics New Zealand's medium household projections 2013 (base-2038 update

2. Introduction

In accordance with your instructions, we have prepared our report analysing the impact recent census 2018 data releases have on our estimates of the size of Auckland's intermediate housing market. Our report should be read in conjunction with the "*Intermediate housing market and housing affordability trends in Auckland"* report prepared for Auckland Council in 2019. The report provides commentary on:

- Recent statistics releases including usually resident household counts and rates of owner occupation outcomes from the 2018 census;
- Implications of these trends on the estimated size of the intermediate housing market in Auckland in 2018;
- Implications of the census outcomes on the estimated household growth rates by local board and tenure between 2018 and 2028.

2.1 Intermediate housing market definition

The concept of the intermediate housing market was developed in the United Kingdom largely by Stephen Wilcox of the Centre for Housing Policy at the University of York. He published a number of reports between 2003 and 2010 developing the concept which focused on the geographical distribution of affordable and unaffordable housing and the ability of working households to become owner occupiers. DTZ (2005)[3] and (2008) adopted this approach to housing affordability analysis and adapted it to a New Zealand context taking into account data availability and defined the intermediate housing market in a New Zealand context as *"private renter households with at least one person in paid employment, unable to affordably purchase a house at the lower quartile house sale price for the local authority area at standard bank lending conditions*[4]." This report uses the same definition to calculate the size of the intermediate housing market in Auckland. The intermediate housing market reflects only one portion of the housing continuum. Figure 3.2 presents a more detailed view of the housing continuum.

Figure 3.2: The housing continuum

<table>
<tr><td rowspan="5">Social Renters</td><td colspan="7">Private Renters</td><td rowspan="5">Owner Occupiers</td></tr>
<tr><td rowspan="4">Not in work</td><td colspan="6">In Work</td></tr>
<tr><td colspan="5">Unable to affordably</td><td rowspan="3">Able to affordably buy at median house sale price</td></tr>
<tr><td colspan="3">Pay rent at the</td><td colspan="2">Buy at</td></tr>
<tr><td>lower quartile</td><td>median</td><td>upper quartile</td><td>lower quartile house sale price</td><td>median house sale price</td></tr>
<tr><td>Social Renters</td><td>Not in Work Private renters</td><td colspan="4">The Intermediate Housing Market</td><td colspan="2">Relatively Well Off Private Sector Renters</td><td>Owner Occupiers</td></tr>
</table>

NB: Note that this diagram is not to scale and does not represent the relative size of each subgroup

[3] DTZ (2005) & (2008) "Can work, Cannot Buy - The intermediate housing market in New Zealand". A research for the Centre of Housing Research Aotearoa New Zealand.
[4] Standard bank lending conditions were defined as a 25 year table mortgage assuming no more than 30% of the household's gross income is used to service the debt, a 10% deposit, and the one year fixed mortgage interest rate.

3. Census 2018 results and growth in household incomes 2013 to 2018

3.1 Introduction

Since the "*Intermediate housing market and housing affordability trends in Auckland"* 2019 report was finalised there has been a number of new data sets published. These include:

- Census 2018 household counts;
- Census 2018 tenure outcomes; and
- Household income data between 2013 and 2018.

These data releases have implications for the results of the 2019 report. A summary of the published data sets follow.

3.2 Household growth rates implied by the 2018 census

Results from the 2018 census[5] indicate Auckland's population did not grow as fast as projected between 2013 and 2018. Census results suggest the number of people living in Auckland increased by 11.0% whereas population projections ranged between 11.4% and 16.3% over the same time period. Slower population growth flows through to slower rates in household formation with consequences on the demand for housing. It is important to note census outcomes and projection counts are not directly comparable and differ in a number of ways. However, they provide an approximate indication of the actual rate of growth relative to the level of projected growth.

Table 3.1 presents a comparison of the change in the number of usually resident households from the 2013 to the 2018 census and compares the growth with Statistics New Zealand projected household growth rates over the same time period.

Table 3.1: Comparison of census counts and projected household growth from 2013 to 2018

Year	Household projections			Census results
	Low	Medium	High	Households
2013	498,000	498,000	498,000	469,500
2018	564,500	577,000	589,400	496,460
Change	+66,500	+79,000	+91,400	+26,960

Source: Statistics New Zealand

There are a number of reasons why the census and population projection numbers differ:

- First, the census has an effective date in March whereas population and household projections are based on June years;

[5] Since the analysis in this report was completed Statistics New Zealand has issued revised household and tenure counts for Auckland (March 2020). The revised household numbers have a small impact on total counts.

- Second, the way in which census and population/household projections record people overseas on census night differs; and
- Lastly, population and household projections adjust for the census under count.

Despite the differences in the timing and composition of the household counts listed above these results clearly suggest the growth in the number of households usually resident in Auckland increased at a significantly lower rate than projected. It is beyond the scope of this report to analyse why this occurred, however there are a number of potential drivers and these include:

- Households have increased in size as residents delayed new household formation potentially due to a lack of housing affordability; and
- There was higher than expected net internal migration flows of New Zealanders out of Auckland to other housing markets.

Table 3.2 presents the internal migration flows into and out of Auckland between 2013 and 2018.

Table 3.2: Internal migration flows into and out of Auckland 2013 to 2018

	Inflow	Outflow	Net change
Northland	6,580	15,030	-8,450
Waikato	12,760	26,390	-13,630
Bay of Plenty	6,290	15,860	-9,570
Gisborne	880	1,060	-180
Hawke's Bay	2,440	4,220	-1,780
Taranaki	1,650	2,550	-900
Manawatu-Wanganui	3,490	5,140	-1,650
Wellington	9,930	10,140	-210
Tasman	350	1,030	-680
Nelson	560	1,090	-530
Marlborough	480	990	-510
West Coast	200	250	-50
Canterbury	6,830	8,450	-1,620
Otago	4,200	6,050	-1,850
Southland	600	850	-250
Total internal migration 2013 to 2018	57,240	99,100	-41,860

Source: Statistics New Zealand

These statistics suggest Auckland lost 41,860 people to other regions between 2013 and 2018. However, these results should be treated as indicative as Statistics New Zealand’s analysis was unable to match 253,400 people to an address in 2013.

Census results also imply the rate of growth was unevenly distributed between local board areas. Table 3.3 presents a comparison of the change in the number of households between 2013 and 2018 measured by census and household projections.

Table 3.3: Change in the number of households 2013 to 2018 – Census compared to projections

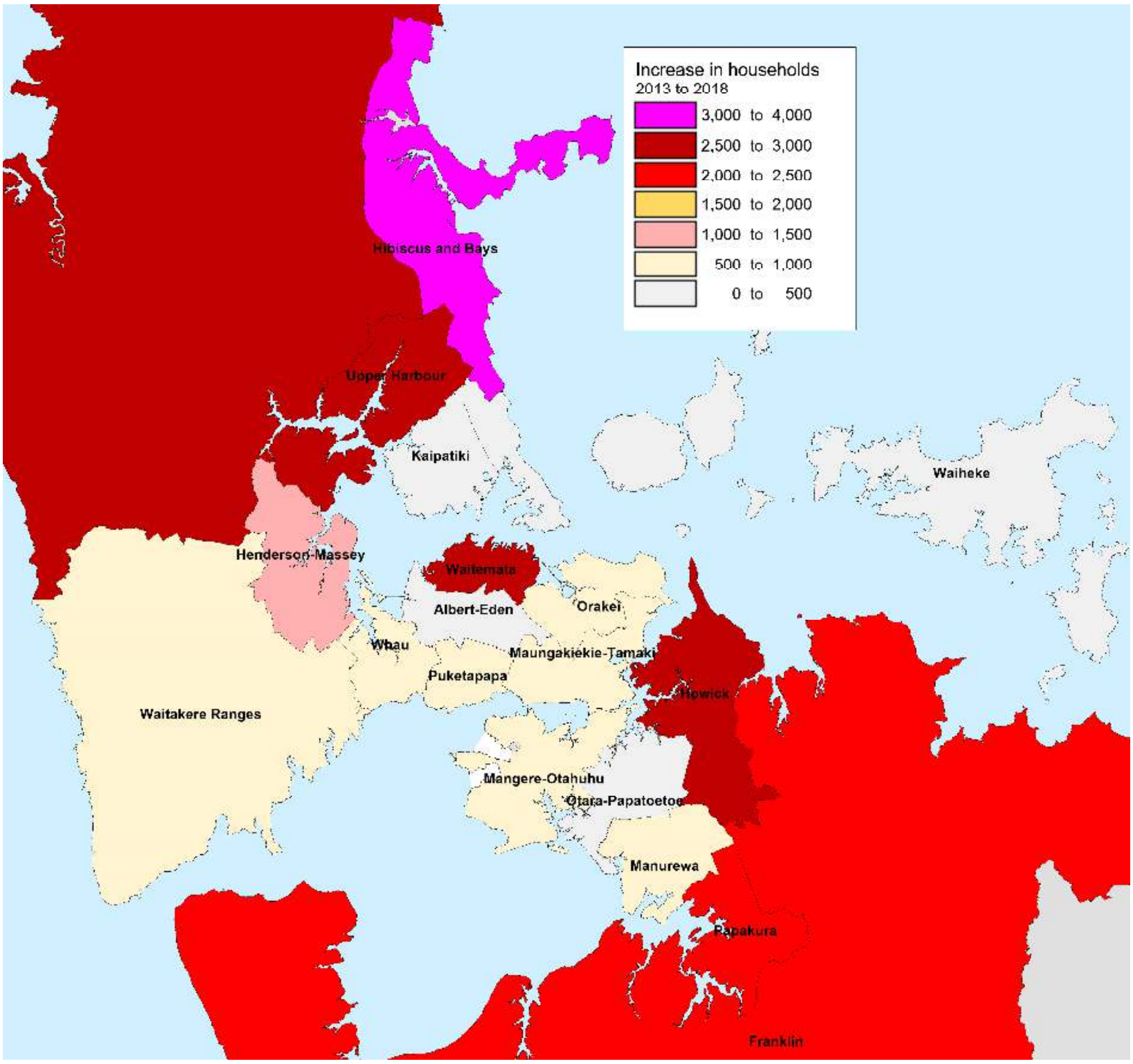
Local board	Census results			Household projections			Diff in
	2013	2018	13 to 18	2013	2018	13 to 18	growth
Rodney	20,060	22,760	2,700	21,300	25,400	4,100	-1,400
Hibiscus and Bays	32,700	36,680	3,980	34,500	40,000	5,500	-1,520
Upper Harbour	17,110	19,740	2,630	18,100	22,400	4,300	-1,670
Kaipātiki	28,430	28,910	480	30,100	32,900	2,800	-2,320
Devonport-Takapuna	20,340	20,760	420	21,600	23,200	1,600	-1,180
Henderson-Massey	34,440	35,440	1,000	36,500	40,500	4,000	-3,000
Waitākere Ranges	16,630	17,260	630	17,600	19,500	1,900	-1,270
Great Barrier	460	540	80	500	500	0	80
Waiheke	3,620	3,650	30	3,900	4,400	500	-470
Waitematā	31,560	34,520	2,960	33,700	48,000	14,300	-11,340
Whau	23,930	24,680	750	25,400	29,000	3,600	-2,850
Albert-Eden	31,820	32,030	210	33,900	37,600	3,700	-3,490
Puketāpapa	16,700	17,330	630	17,700	20,200	2,500	-1,870
Ōrākei	29,050	29,910	860	30,800	34,300	3,500	-2,640
Maungakiekie-Tāmaki	23,910	24,410	500	25,400	29,100	3,700	-3,200
Howick	40,930	43,590	2,660	43,300	49,900	6,600	-3,940
Māngere-Ōtāhuhu	17,380	17,880	500	18,500	21,200	2,700	-2,200
Ōtara-Papatoetoe	19,960	20,410	450	21,200	24,300	3,100	-2,650
Manurewa	22,660	23,560	900	24,000	27,500	3,500	-2,600
Papakura	14,900	17,050	2,150	15,800	18,800	3,000	-850
Franklin	22,940	25,360	2,420	24,300	28,200	3,900	-1,480
Auckland - Total	469,500	496,460	26,960	498,100	576,900	78,800	-51,840

Source: Statistics New Zealand

Waitematā had the largest difference between the projected growth in households between 2013 and 2018 and the estimates from 2018 census.

Figure 3.1 presents the change in the number of households between 2013 and 2018 measured by the census.

Figure 3.1: Household growth 2013 to 2018 measured by the census

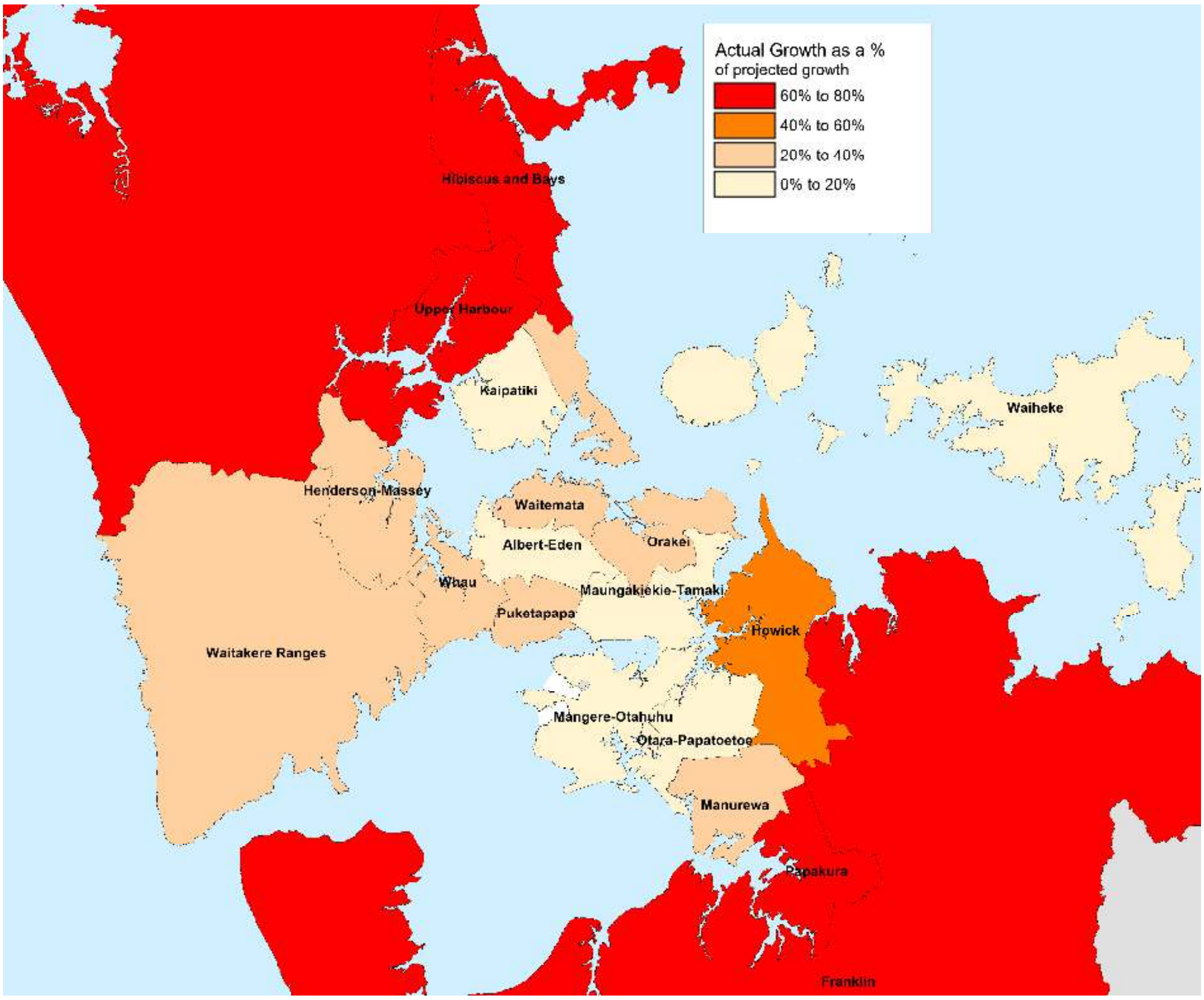


Source: Statistics New Zealand

Areas on the fringe of the urban area and Waitematā experienced the strongest growth in households between 2013 and 2018.

Figure 3.2 presents the change in the number of households between 2013 and 2018 measured by the census as a proportion of the projected growth over the same time period.

Figure 3.2: Change in the number of households 2013 t 2018 as a proportion of projected growth



Source: Statistics New Zealand

Local boards experienced the smallest proportion of projected growth included those located on the Isthmus, West Auckland and in Manukau.

3.3 Change in the rate of owner occupation between 2013 and 2018

The rate of owner occupation in Auckland fell between the 2013 and 2018 censuses[6]. Table 3.4 presents the change in household tenure in Auckland between 2013 and 2018.

Table 3.4: The trend in Auckland's household tenure between 2006 and 2018

	2006	2013 Census		2018 Census	
	Census households	Households	Change 06 to 13	Households	Change 13 to 18
Owned or partly owned	204,720	201,410	-3,310	226,370	24,960
Dwelling held in a family trust	52,790	67,530	14,740	69,990	2,460
Total households with an ownership interest	257,510	268,940	11,430	296,360	27,420
Dwelling not owned	145,940	168,720	22,780	202,400	33,680
Total Stated	403,450	437,660	34,210	498,760	61,100
Not elsewhere included[7]	30,810	31,840	1,030	0	-31,840
Implied rate of owner occupation	63.8%	61.5%	-2.3%	59.4%	-2.1%

Source: Statistics New Zealand

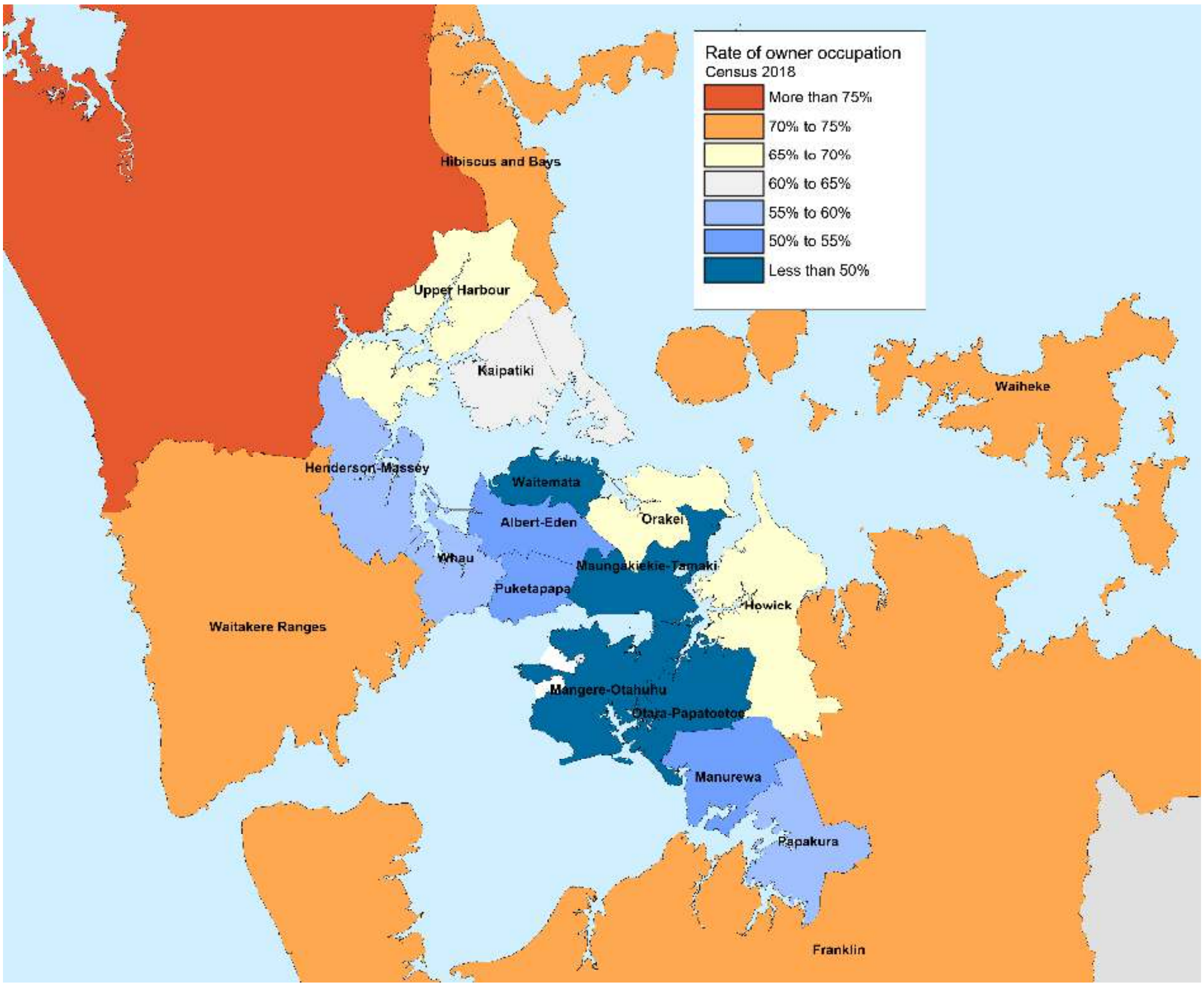
Auckland's rate of household owner occupation fell by 2.1 percentage points between 2013 and 2018. This decline is similar to the fall in the previous inter census period. There is also considerable variation across the city. Rates of owner occupation vary by as much as 30 percentage points between local boards. In addition, the change in the rate of owner occupation between 2013 and 2018 was not consistent across the city with some local boards experiencing a rise in the rate of owner occupation while others experienced a fall.

[6] Since the analysis in this report was completed Statistics New Zealand has issued revised household and tenure counts for Auckland (12th March 2020). The revised household numbers have a small impact on total counts and tenure outcomes for both Auckland and for local boards.

[7] In 2018 Statistics New Zealand used a number of data sources to reduce census non-response to the tenure questions. These included administrative data, 2013 census responses and imputation. See Mitchell (2020) The impact of alternative data sources on tenure outcomes". A Report funded by the Building Research Levy.

Figure 3.3 presents the rate pf owner occupation by local board in 2018.

Figure 3.3: The rate of owner occupation in 2018

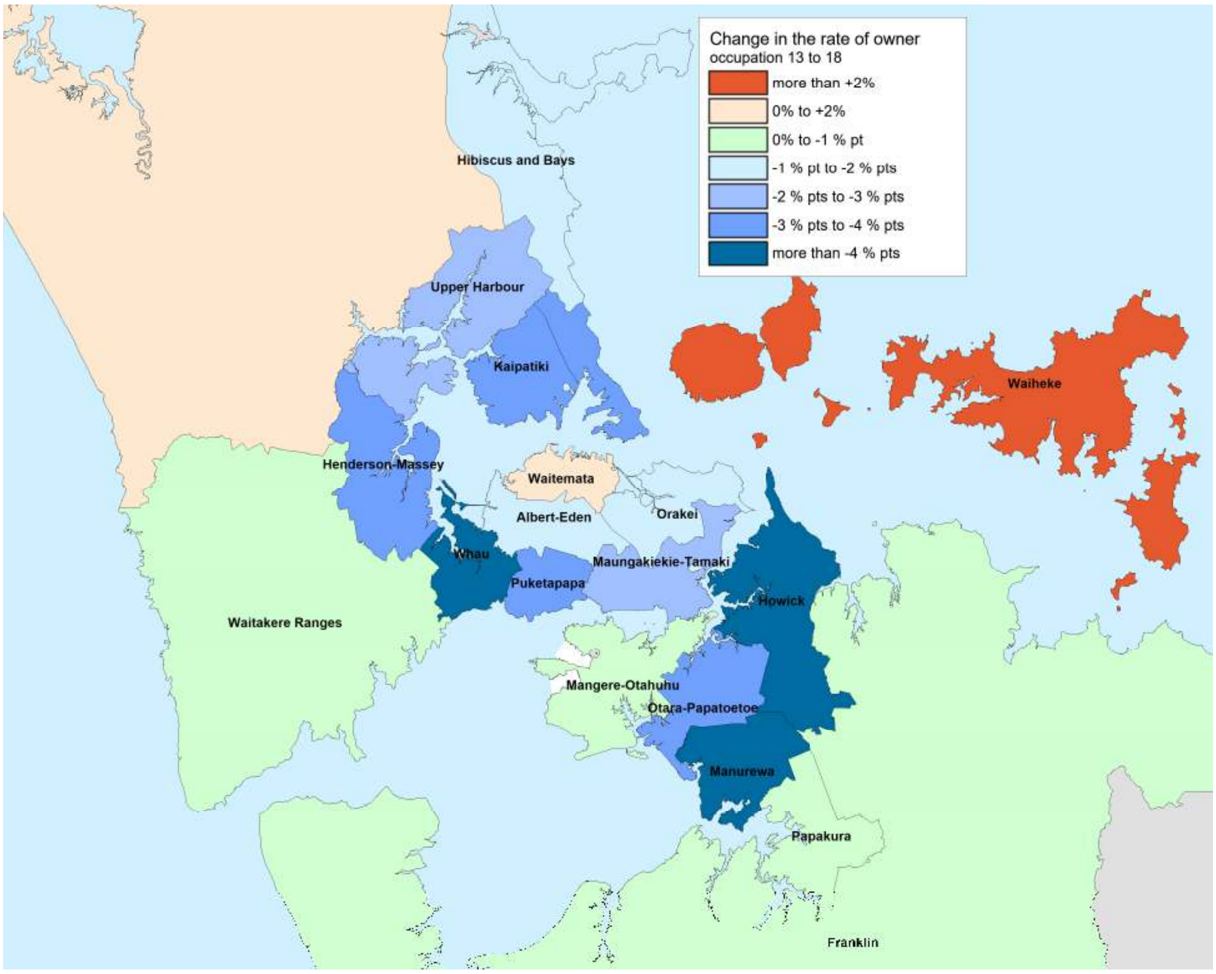


Source: Statistics New Zealand

The local boards with the highest rates of owner occupation were typically on the fringe of the urban area while those with the lowest were located in central and southern Auckland. Waitematā (40.0%), Māngere-Ōtāhuhu (41.4%), Ōtara-Papatoetoe (43.1%) and Maungakiekie-Tāmaki (44.4%) had the lowest rates of owner occupation.

Figure 3.4 presents the percentage point change in the rate of owner occupation between 2013 and 2018 by local board.

Figure 3.4: Percentage point change in the rate of owner occupation between 2013 and 2018



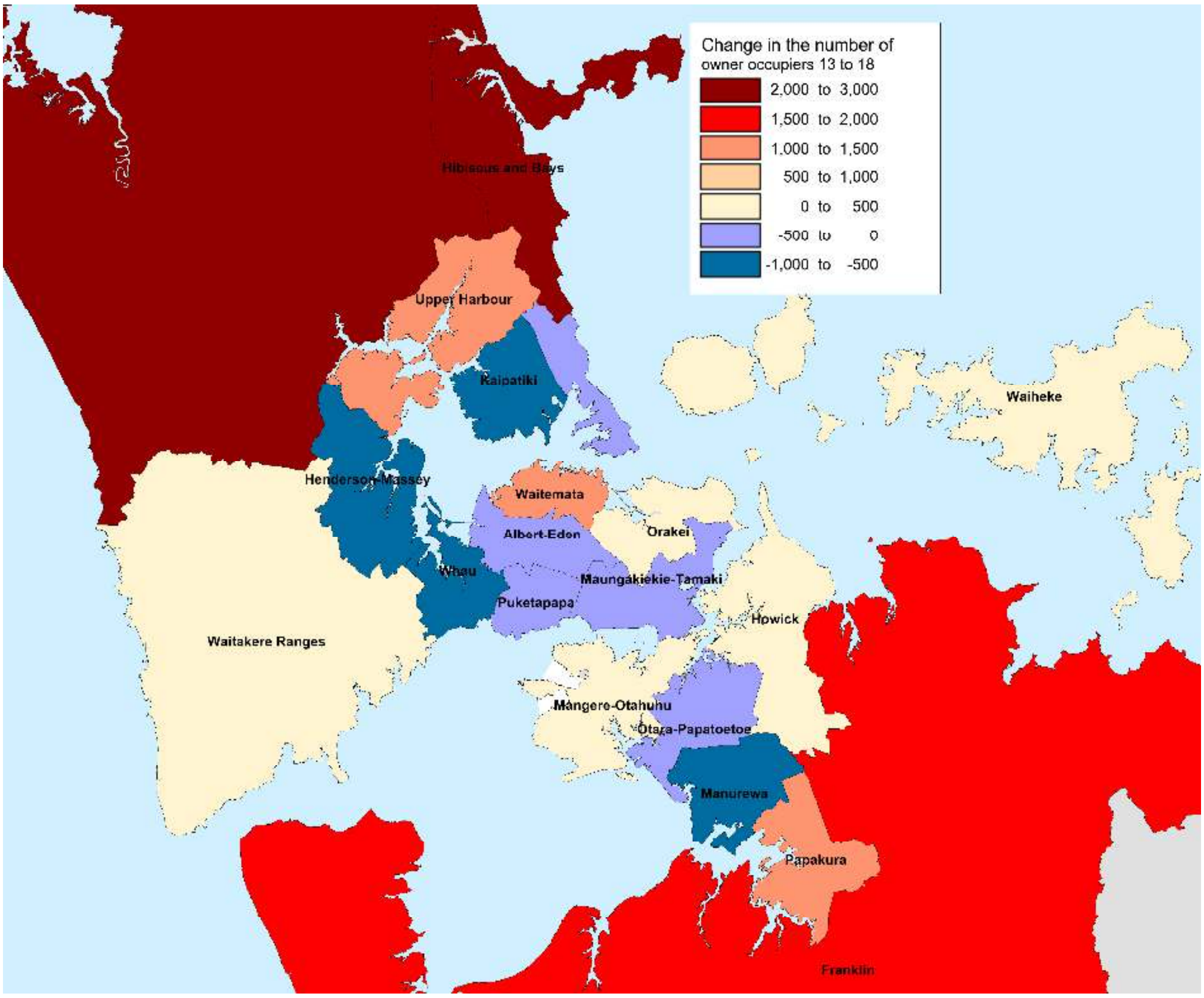
Source: Statistics New Zealand

Most local boards (with the exception of Waitematā, and Waiheke) experienced a fall in the rate of owner occupation between 2013 and 2018. The local boards experiencing the largest percentage point falls in the rate of owner occupation between 2018 and 2018 were:

- Manurewa, (down 4.4 percentage points);
- Howick, (down 4.1 percentage points);
- Whau, (down 4.1 percentage points);
- Henderson-Massey, (down 3.6 percentage points); and
- Kaipātiki, (down 3.5 percentage points).

Although most local boards experienced a fall in the rate of owner occupation some still experienced an increase in the number of owner occupiers between 2013 and 2018 as a result of growth in the total number of households. Figure 3.5 presents the change in the number of owner occupier households between 2013 and 2018 by local board.

Figure 3.5: The change in the number of owner occupiers between 2013 and 2018



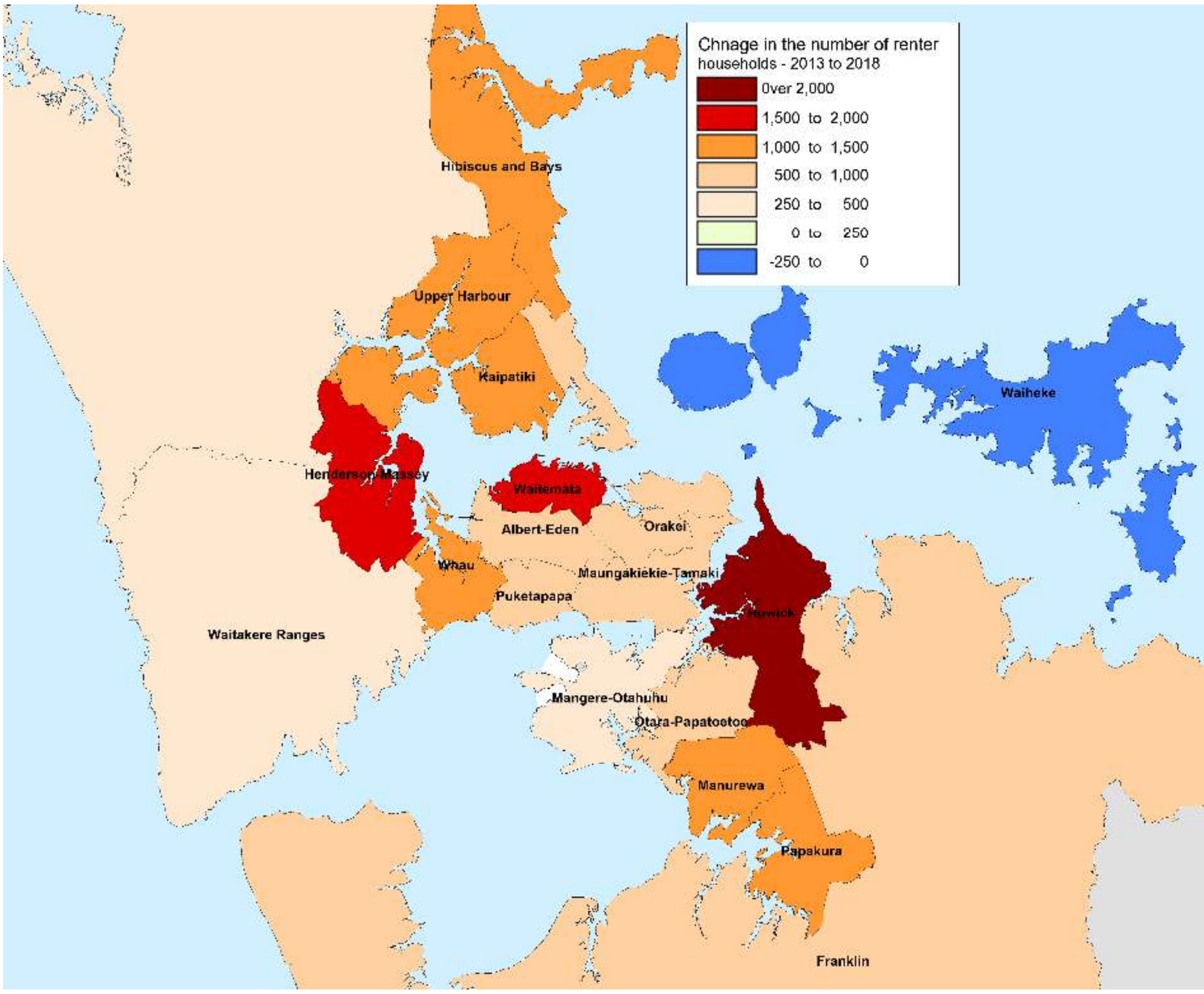
Source: Statistics New Zealand

The majority of growth in the number of owner occupiers occurred on the fringe of the urban area, with the exception of the Waitematā local board. Anecdotal evidence suggests that lower cost multi unit dwellings and apartments may have assisted with the growth in owner occupiers in Waitematā. Local boards with the largest falls in the number of owner occupier households between 2013 and 2018 were:

- Kaipātiki, (down 700 owner occupiers households);
- Henderson-Massey, (down 650 owner occupier households);
- Whau (down 560 owner occupier households); and
- Manurewa (down 540 owner occupier households).

Figure 3.6 presents the change in the number of renter households between 2013 and 2018.

Figure 3.6: Change in the number of renter households between 2013 and 2018



Source: Statistics New Zealand

The number of renter households increased between 2013 and 2018 in all local boards with the exception of Waiheke. Local boards experiencing the strongest growth in renter households between 2013 and 2018 were:

- Howick (up 2,570 renter households);
- Waitematā (up 1,530 renter households);
- Hibiscus and Bays (up 1,450 renter households);
- Manurewa (up 1,440 renter households); and
- Whau (up 1,310 renter households).

3.4 Changes in household income between 2013 and 2018

Census 2018 household income data has not yet been published. However, Ministry of Business Innovation and Employment (MBIE) and Ministry of Housing and Urban Development (MHUD) have used IDI data from Statistics New Zealand to estimate the median household incomes in 2013 and 2018 as part of their calculation of their housing affordability measure (HAM). These estimates can be used to provide an assessment of how much household incomes have changed between 2013 and 2018. Table 3.5 presents the estimated change in median household incomes by local board between 2013 and 2018.

Table 3.5: Annual compounded percentage change in median household incomes between 2013 and 2018

Local board	2013 Median household Income	2018 Median household income	Annual compounded % change in hhld inc 2013 to 2018
Rodney	$69,220	$82,720	3.6%
Hibiscus and Bays	$85,710	$98,100	2.7%
Upper Harbour	$81,300	$91,060	2.3%
Kaipātiki	$81,300	$91,060	2.3%
Devonport-Takapuna	$79,760	$92,110	2.9%
Henderson-Massey	$75,700	$90,400	3.6%
Waitākere Ranges	$75,700	$90,400	3.6%
Great Barrier	$69,920	$78,500	2.3%
Waiheke	$69,920	$78,500	2.3%
Waitematā	$69,920	$78,500	2.3%
Whau	$69,200	$84,070	4.0%
Albert-Eden	$80,430	$94,460	3.3%
Puketāpapa	$80,430	$94,460	3.3%
Ōrākei	$95,970	$106,000	2.0%
Maungakiekie-Tāmaki	$72,000	$85,520	3.5%
Howick	$85,710	$98,100	2.7%
Māngere-Ōtāhuhu	$75,030	$91,410	4.0%
Ōtara-Papatoetoe	$75,030	$91,410	4.0%
Manurewa	$75,030	$91,410	4.0%
Papakura	$75,030	$91,410	4.0%
Franklin	$81,970	$96,040	3.2%
Auckland Council	$77,480	$91,000	3.3%

Source: MHUD

The average growth in median household incomes in the Auckland Council area between 2013 and 2018 was 3.3% which was slightly lower than the 3.5% per annum assumed in the data modelling completed in 2019.

4. Implications for the intermediate housing market

4.1 Introduction

The objective of this section of the report is to present the revised estimates of the size of the intermediate housing market in Auckland by local board in 2018 taking into account the preliminary results from the 2018 census[8].

4.2 Revised intermediate housing market estimates

The 2018 census indicates Auckland's usually resident population increased at a slower rate than projected between 2013 and 2018. The slower population growth flowed through to slower rates of household formation. Between 2013 and 2018, census results indicate the number of usually resident households increased by 26,960 households (or 5.7%), whereas Statistics New Zealand's medium level household projections implied growth of 79,000 households (or 15.7%) over the same time period. Auckland's rate of owner occupation fell to 59.4% in 2018 which was slightly higher (0.5 percentage points) than that used in the modelling work completed in 2019.

Table 4.1 presents the revised estimates of the size of the intermediate housing market by local board taking into account the slower than projected growth in the number of households, changes in the rate of owner occupation demonstrated by the 2018 census and modelled growth in household incomes between 2013 and 2018. In addition, the estimated size of the intermediate market calculated in 2019 is also included.

[8] The preliminary results include the count of usually resident households and rates of owner occupation by local board area.

Table 4.1: Revised intermediate housing market estimates

Local board	Intermediate households in 2013	2019 Estimates		Revised 2020 Estimates	
		Intermediate households	Change 2013 to 2018	Intermediate households	Change 2013 to 2018
Rodney	2,080	2,930	850	2,520	440
Hibiscus and Bays	3,370	5,140	1,770	4,950	1,580
Upper Harbour	1,930	3,280	1,350	2,910	980
Kaipātiki	4,010	5,650	1,640	5,770	1,760
Devonport-Takapuna	2,420	3,560	1,140	3,690	1,270
Henderson-Massey	4,990	6,440	1,450	6,640	1,650
Waitākere Ranges	1,810	2,380	570	2,190	380
Great Barrier	30	40	10	40	10
Waiheke	500	630	130	470	-30
Waitematā	7,060	11,690	4,630	8,400	1,340
Whau	3,520	4,680	1,160	4,680	1,160
Albert-Eden	5,560	8,170	2,610	7,550	1,990
Puketāpapa	2,590	3,570	980	3,460	870
Ōrākei	2,850	4,640	1,790	4,390	1,540
Maungakiekie-Tāmaki	4,590	6,600	2,010	6,110	1,520
Howick	4,600	7,190	2,590	7,800	3,200
Māngere-Ōtāhuhu	3,100	3,740	640	3,330	230
Ōtara-Papatoetoe	3,660	4,440	780	4,150	490
Manurewa	3,150	4,070	920	3,970	820
Papakura	2,200	3,000	800	2,820	620
Franklin	2,420	3,520	1,100	3,350	930
Total Auckland Council	66,200	95,360	31,000	89,190	24,830

Source: Modelled based on data from Statistics New Zealand, RBNZ, and MHUD

Households in the intermediate housing market are estimated to have increased to 89,190 between 2013 and 2018 from 66,200 in 2013. This is an increase of 22,990 or 35%. The revised growth is slightly lower than previous estimates, falling from 95,360 to 89,190 intermediate households with the majority of the change in the growth in the size of the intermediate market reflectinmg the difference between the growth in the census's count of usually resident households and the projected growth.

Table 4.2 presents the modelled number of intermediate households as a proportion of all households for both the 2019 estimates and the revised 2020 results.

Table 4.2: Intermediate households as a proportion of all households by local board

Local Board	2019 estimates	Revised 2020 estimates	Difference
Rodney	11.1%	10.5%	0.6%
Hibiscus and Bays	12.4%	12.9%	-0.4%
Upper Harbour	16.3%	14.1%	2.3%
Kaipātiki	16.5%	18.8%	-2.4%
Devonport-Takapuna	14.8%	16.7%	-1.9%
Henderson-Massey	15.3%	17.7%	-2.4%
Waitākere Ranges	11.7%	12.0%	-0.2%
Great Barrier	7.7%	6.9%	0.8%
Waiheke	13.9%	12.0%	1.9%
Waitematā	23.4%	22.8%	0.6%
Whau	15.5%	17.9%	-2.3%
Albert-Eden	20.9%	22.1%	-1.3%
Puketāpapa	17.1%	18.9%	-1.8%
Ōrākei	13.0%	13.8%	-0.8%
Maungakiekie-Tāmaki	21.9%	23.6%	-1.7%
Howick	13.9%	17.0%	-3.1%
Māngere-Ōtāhuhu	17.0%	17.5%	-0.4%
Ōtara-Papatoetoe	17.7%	19.1%	-1.5%
Manurewa	14.2%	15.9%	-1.7%
Papakura	15.3%	15.7%	-0.3%
Franklin	12.0%	12.5%	-0.5%
Total Auckland Council	16.0%	17.0%	-0.9%

Source: Modelled based on data from Statistics New Zealand, RBNZ, and MHUD

The results varied due to differences in household growth rates between census and household projections and variations between the projected change in the rate of owner occupation by local board and the census results.

5. Revised household growth estimates by local board

5.1 Introduction

The objective of this section of the report is to present revised household growth estimates by local board and tenure taking into account the initial census 2018 results. Note, Statistics New Zealand has not yet released their revised population forecasts based on 2018 census results and consequently underlying these projections is their growth estimates between 2018 and 2028.

5.2 Revised household growth estimates

Table 5.1 presents our revised household growth estimates taking into account census 2018 results and Statistics New Zealand's previous projected household growth rate

Table 5.1: Revised household growth projections by local board and tenure

	Renter households			Owner occupiers			Total		
	2018	2028	Chge 18 to 28	2018	2028	Chge 18 to 28	2018	2028	Chge 18 to 28
Rodney	5,950	8,770	2,820	18,090	22,410	4,320	24,040	31,180	7,140
Hibiscus and Bays	10,400	13,950	3,550	28,090	32,380	4,290	38,490	46,330	7,840
Upper Harbour	6,700	10,060	3,360	13,990	18,160	4,170	20,690	28,220	7,530
Kaipātiki	11,570	13,740	2,170	19,050	19,920	870	30,620	33,660	3,040
Devonport-Takapuna	7,900	9,620	1,720	14,190	14,890	700	22,090	24,510	2,420
Henderson-Massey	15,860	20,230	4,370	21,630	24,210	2,580	37,490	44,440	6,950
Waitākere Ranges	4,990	6,210	1,220	13,320	14,330	1,010	18,310	20,540	2,230
Great Barrier	140	100	-40	440	480	40	580	580	0
Waiheke	1,140	1,300	160	2,770	3,170	400	3,910	4,470	560
Waitematā	22,060	29,730	7,670	14,750	20,020	5,270	36,810	49,750	12,940
Whau	11,560	14,960	3,400	14,650	16,420	1,770	26,210	31,380	5,170
Albert-Eden	15,740	19,070	3,330	18,410	19,940	1,530	34,150	39,010	4,860
Puketāpapa	8,500	10,890	2,390	9,840	10,860	1,020	18,340	21,750	3,410
Ōrākei	10,010	12,810	2,800	21,710	23,960	2,250	31,720	36,770	5,050
Maungakiekie-Tāmaki	14,360	18,970	4,610	11,560	13,190	1,630	25,920	32,160	6,240
Howick	15,380	20,110	4,730	30,600	34,440	3,840	45,980	54,550	8,570
Māngere-Ōtāhuhu	11,170	14,030	2,860	7,910	8,720	810	19,080	22,750	3,670
Ōtara-Papatoetoe	12,350	15,470	3,120	9,350	10,100	750	21,700	25,570	3,870
Manurewa	12,430	14,220	1,790	12,600	13,350	750	25,030	27,570	2,540
Papakura	7,650	10,940	3,290	10,350	12,230	1,880	18,000	23,170	5,170
Franklin	7,470	10,940	3,470	19,260	23,690	4,430	26,730	34,630	7,900
Total	213,330	276,120	62,790	312,560	356,870	44,310	525,890	632,990	107,100

Source: Modelled based on data from Statistics New Zealand, RBNZ, and MHUD

These projections imply renter households will increase faster than owner occupiers between 2018 and 2028 particularly on the isthmus. In the past a significant portion of Auckland's population growth has been driven by inward overseas migration gains. In the post COVID-19 world it is uncertain whether these trends will continue. Between 2013 and 2018 Auckland experienced a significant net internal migration loss as New Zealanders shifted to other parts of the country. If this trend continued and overseas migration ebbed Auckland's population may not grow at the level of growth presented in Table 5.1.