



Wellbeing Among Auckland Homeowners and Renters: Results from the Quality of Life Survey

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Executive summary

Housing tenure and subjective wellbeing

Auckland Council is committed to ensuring that all Aucklanders have access to healthy, secure, and affordable homes, whether they are homeowners or renters. Not everyone can afford to, or chooses to, purchase their own home. Worsening housing affordability has led to the emergence of renting as a long-term tenure type for many people, especially in Auckland, where over 40 per cent of households were renting their home at the 2018 Census. However, the burden of housing costs on renters tends to be heavy and the quality of rental homes is generally lower than that of owner-occupied homes. Flow-on effects on renters can be observed in often poorer health and educational outcomes, relative to those who own their own home.

Existing research notes the discrepancy in wellbeing for homeowners and renters. Homeowners tend to experience the following benefits more so than renters:

- Tenure security: more control and independence over one's circumstances, less uncertainty about the stability of one's tenure
- Financial: wealth accumulation and the ability to pass on generational wealth to family, as well as being able to leverage equity and enable flexibility in the face of economic hardship
- Health benefits: better able to access housing that meets healthy home standards, resulting in better physical and mental health, and less stress
- Social benefits: greater participation in the surrounding community and social inclusion.

In view of the evidence, Auckland has a strategic direction to shift the region towards a housing system that provides secure, high-quality, and affordable homes for all, regardless of tenure, which is outlined in the Auckland Plan 2050. This will help ensure that renting is not a second-rate option to homeownership and better serves Aucklanders.

This report

Rangahau te Korou o te Ora/The Quality of Life project is a long-running biennial local government survey in Aotearoa New Zealand that aims to understand the wellbeing of New Zealand residents and communities in urban areas. The project provides an opportunity to use a rich data source to understand wellbeing for homeowners and renters, which will add to the evidence base and inform understandings of whether current council actions are effective at improving the renting experience in Auckland.

This report analyses data from the 2022 Quality of Life survey to understand the relationship between housing tenure and wellbeing for Auckland respondents. The 2022 survey collected data from a total of 7518 New Zealanders aged 18 and over, of whom 2612 were Auckland residents. Survey fieldwork took place from the end of March to mid-June 2022. Respondents were sampled using the New Zealand Electoral Roll, and potential participants were mailed a letter inviting them to complete

the survey online or via hard copy. The sample was also boosted by recontacting previous 2018 and 2020 participants (who had previously consented to recontact for this purpose) to invite them to complete the survey.

Of the 2612 Auckland respondents, almost three-quarters (70.6%) were classified as an 'owner-occupier' (i.e. they reported that they either owned their own home with or without a mortgage, their home was held in a family trust, or they lived in a home owned by parents, a partner, or other relatives). Smaller proportions of the sample rented their home from a private landlord (20.4%) or from a social housing provider (6.9%). Housing tenure was unknown for the remaining 2.1 per cent of the Auckland sample.

In addition to using results from the 2022 survey, data from previous Quality of Life surveys (2012 to 2020) were analysed, where possible, to understand how wellbeing has changed over time based on housing tenure. Analysis was undertaken to understand changes over time for owner-occupiers and renters in their perceptions of overall quality of life, income adequacy, housing affordability, housing suitability, housing habitability, subjective wellbeing, and connectedness to community.

Key findings

There were notable correlations between respondents' age, ethnic identity, and which part of Auckland they lived in with whether they owned/part-owned or were renting the home they lived in. Age was strongly associated with housing tenure. Being an owner-occupier was more common amongst older respondents, while renting was more common among younger respondents. However, there was variation within the broad owner-occupier group based on age. Younger people aged under 40 made up a large proportion of owner-occupiers living in a parental/family-owned home, while older respondents aged 50 and over were most prevalent among family trust holders and those owning their home outright (i.e. without a mortgage).

New Zealand European/Other and Asian/Indian respondents were more likely to be owner-occupiers. Meanwhile, Māori and Pacific respondents were under-represented among owner-occupiers, even accounting for the age structures of the ethnic group samples. Socioeconomic deprivation was also related to housing tenure. Owner-occupiers were more likely to live in the least deprived areas of Auckland, suggestive of their ability to purchase healthier housing in more affluent communities. Renters more commonly lived in the more deprived areas of Auckland, with social renters most commonly living in Quintile 5 (the most deprived areas).

Owner-occupiers were more likely to report positive overall quality of life than private and social renters. This pattern has endured throughout the last decade of the survey. Higher levels of wellbeing across all explored domains were apparent for owner-occupiers than renters. However, there was diversity among owner-occupiers. Generally, more positive wellbeing was reported by outright owners and family trust holders – these groups tended to be older (50 years and over). In contrast, those with a mortgage on their home sometimes reported lower wellbeing, particularly in relation to financial indicators like housing affordability, heating affordability, and income adequacy, as well as poorer mental health and more frequent experiences of stress. In addition, owner-

occupiers living in a parental/family-owned home (typically those aged under 40) often reported worse wellbeing, sometimes at levels comparable to private renters.

Overall, analysis indicated that owner-occupiers were more likely than renters to have access to housing that was affordable and healthy. They were also more likely than private and social renters to report having enough or more than enough money to meet their everyday needs. Private renters were less likely to report that their housing costs were affordable, and scored their ability to heat their homes in winter months lower than other respondents. This aligned with a lower likelihood of reporting that they had enough or more than enough money to meet their everyday needs.

Social renters were equally likely as owner-occupiers to agree that their housing costs were affordable, but less likely to agree that heating in winter months was sufficient, or to report they had enough or more than enough money to meet their everyday needs. This suggests that while they had enough money to meet basic housing costs, their level of income adequacy did not permit them to access healthy housing.

Differences observed by housing tenure in housing affordability and suitability perceptions were also apparent across domains of subjective wellbeing. Owner-occupiers were more likely to report that they had good physical and mental health than private and social renters, while private renters were more likely than the rest of the Auckland sample to report experiencing serious stress that had a negative effect 'always' or 'most of the time' in the 12 months prior to the survey.

There is an emerging picture of isolation and lack of connection to their local community experienced by private renters, more so than other tenure types. Owner-occupiers were more likely to report having a sense of connection and attachment to their community, while renters were more likely to report experiences of frequent loneliness. Frequent feelings of isolation and loneliness have increased over the last decade of the survey, with the most profound increases observed for private and social renters, particularly since 2020. Private renters were also less likely to agree that they were proud of the look and feel of their local area, and also less likely to agree their local area is a great place to live. Moreover, they were more likely to report that they did not participate in any type of social network or group.

Implications

The findings point to the overall positive trajectory of homeowners across multiple wellbeing domains, in comparison to private and social renters. Housing affordability continues to worsen in Auckland, making homeownership increasingly out of reach for many would-be first home buyers. Renting has become well-established as a long-term tenure type, and this is unlikely to change any time soon. Strengthening protections for renters, including their ability to access healthy, secure, and affordable housing, should be prioritised for policymakers. In this way we may start to achieve fair and equitable wellbeing outcomes for all Aucklanders and New Zealanders, regardless of whether they can consolidate enough wealth to purchase their own home.

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1 Introduction

1.1 Housing in Tāmaki Makaurau

Access to adequate housing is a basic human right. However, housing affordability is one of the major issues facing Aotearoa New Zealand, particularly in Tāmaki Makaurau/Auckland (Auckland Council, 2018). Te Kaunihera o Tāmaki Makaurau/Auckland Council is aware that the ability to access secure, healthy, and affordable housing has become increasingly challenging over the last few decades. This is partially evidenced by declining homeownership rates and the growth of the intermediate housing market¹ (Mitchell, 2015, 2020). According to census data, homeownership in Auckland peaked in 1991 – during this time, 72.7 per cent of households owned the home they lived in, or their dwelling was owned by a family trust. Since then, however, the proportion of households in Auckland who owned their own home dropped to 59.4 per cent in 2018 – the lowest rate of homeownership in New Zealand (alongside Tairāwhiti/Gisborne) (Goodyear et al., 2021).

With homeownership out of reach for many Aucklanders, growing proportions have turned to renting (particularly private renting), and for longer periods of time. Where renting was once considered a transitional tenure, it is now more long-term, and for some individuals and families, lifelong. However, the burden of housing costs on renters tends to be heavy, and their access to good-quality housing is often limited (Goodyear et al., 2021; Joynt, 2017). Flow-on effects of this on renters can be observed in their poorer health and educational outcomes, relative to those who own their own home. Attention is needed, therefore, to understand and improve the experiences of those living in rental housing.

In light of the emergence of renting as a long-term tenure type for many people, Auckland Council recognises the need to ensure that all Aucklanders have access to healthy and affordable homes, regardless of tenure, particularly in view of the fact that not everyone can (or will choose to) purchase their own home (Auckland Council, 2018). The Auckland Plan 2050 outlines council's commitments in this regard, including an overall direction for Auckland to shift to a housing system that ensures secure and affordable homes for all, through focussing on:

- Accelerating quality development at scale that improves housing choices
- Increasing security of tenure and broaden the range of tenure models, particularly for those most in need
- Improving the built quality of existing dwellings, particularly rental housing.

This direction strongly emphasises the importance of improving the affordability, quality, and security of rental homes, so that renting is not a second-rate option to homeownership and better

¹ The intermediate housing market generally refers to households unable to purchase a home on the open market but who could afford 'intermediate housing products', such as those provided for sale or rent above social rent but below market rates. It can also encompass working households on housing benefits, and those who can afford to purchase a home at the lowest decile, but not the lower quartile (Joynt & Hoffman, 2021).

serves Aucklanders (Auckland Council, 2018). Being unable to rent (or buy) in Auckland is contributing to crucial shortages of service professionals (such as teachers, nurses, and police officers), as many of these essential workers are moving to other parts of the country or overseas, where they can afford to live instead, which will then have flow-on effects on Auckland and the wider New Zealand economy (Tuatagaloa, 2017).

Building and updating our understanding of the outcomes and experiences of renters is essential to understanding whether current actions being undertaken are effective at improving the rental system in Auckland, and what levers Auckland Council can use to enable further change if needed. Rangahau te Korou o te Ora/The Quality of Life project provides us an opportunity to add to the existing evidence base by exploring the wellbeing of Aucklanders based on their housing tenure and understanding the current state of wellbeing for renters and owner-occupiers.

1.2 The Quality of Life project

Rangahau te Korou o te Ora/The Quality of Life project is a collaborative local government project that was initiated 20 years ago in response to the impacts of urbanisation on the wellbeing of New Zealand residents and communities. A survey is undertaken every two years and is an important and rich source of information for urban councils in Aotearoa New Zealand. It collects information on residents' perceptions of their overall quality of life, housing, transport, the built and natural environment, health and wellbeing, crime and safety, local issues, community and social networks, culture and identity, climate change, economic wellbeing, and council processes.

The 2022 Quality of Life survey is a partnership between nine participating councils (which are large urban areas that account for 57% of New Zealand's total population):

- Auckland Council
- Christchurch City Council
- Dunedin City Council
- Greater Wellington Regional Council
- Hamilton City Council
- Hutt City Council
- Porirua City Council
- Tauranga City Council
- Wellington City Council.

In 2022, a total of 7518 New Zealanders completed the survey, of whom 2612 were Auckland residents.

This report explores the relationship between housing tenure and wellbeing by drawing on the results of the 2022 Quality of Life survey. Firstly, however, the following sections review existing evidence on housing tenure and wellbeing.

1.3 Housing tenure in Aotearoa New Zealand

1.3.1 Homeownership and the ‘Kiwi Dream’

The concept of housing tenure generally refers to the legal right of people to occupy their own homes (Angel & Gregory, 2021). Societally, however, its connotations are more complex, as it is often associated with cultural ideas regarding life stage and status (Bentley et al., 2016; Forrest & Hirayama, 2015; Hu & Ye, 2020; Huang et al., 2015). For instance, there are numerous societies across the world in which homeownership is viewed as an important milestone for adults (e.g. ‘the Australian Dream’ or the ‘American Dream’), as it is a marker of wealth accumulation and achieving a middle-class lifestyle (Forrest & Hirayama, 2015; Mountain et al., 2020; Rolfe et al., 2020). In contrast, renting, traditionally a transitional tenure type (Witten et al., 2022), is often viewed as an undesirable form of tenure, particularly in nations with poorly-regulated rental markets (Eaqub & Eaqub, 2015).

In Aotearoa New Zealand, too, the ‘Kiwi Dream’ has traditionally focussed on achieving homeownership (usually a standalone dwelling on a quarter acre of land), supported by post-war ideals of egalitarianism in the 1950s and 1960s, during which it was endorsed that anyone could afford to purchase their own home (Walshe, 2017). This momentum carried through for some decades; homeownership in New Zealand was at its peak in the 1980s and 1990s, when 73.8 per cent of households owned their own home (Goodyear et al., 2021). This notion of homeownership and the Kiwi Dream has persisted through the decades, even with changes in the socioeconomic landscape (e.g. rising income inequality, increasing housing unaffordability) that have made homeownership increasingly unattainable, particularly for some groups and regions (Walshe, 2017; Witten et al., 2022).

1.3.2 The changing nature of homeownership in New Zealand

According to the 2018 Census, homeownership in New Zealand had fallen to 64.5 per cent – the lowest rate since 61.5 per cent in 1951. The characteristics of those who can purchase a home are changing, too. There is evidence suggesting that younger people are living at home with their parents for longer and not forming their own households, and that it is taking longer for younger people to purchase their own homes (Joynt & Hoffman, 2021). For instance, between 1986 and 2018, the proportion of those aged 30-39 years who lived in an owner-occupier household fell (Goodyear et al., 2021).

The decline in homeownership is sharper for Māori and Pacific peoples, even when the younger age structures of these communities are taken into account (Goodyear, 2017; Goodyear et al., 2021). Indeed, individuals of European ethnicity were more likely to own their own home than those of Māori and Pacific ethnicity. Some of the factors to which these disparities for Māori and Pacific peoples may be attributed include not only sharply rising house prices, but also their lower employment and income levels, lower educational attainment levels, urbanisation, living in high-cost areas like Auckland, and larger households (Flynn et al., 2010).

There is regional variation in homeownership as well. In 2018, homeownership was highest in the Tasman and Marlborough regions (75.6% and 72.5% of households owning their own home respectively), and lowest in Auckland and Gisborne (59.4% each). Auckland and Gisborne also have the highest proportions of renting households in the country. Within Auckland itself, less than half of households in Māngere-Ōtāhuhu, Maungakiekie-Tāmaki, Ōtara-Papatoetoe, and Waitemātā local boards owned their own home (Goodyear et al., 2021).

Those more likely to own a home in New Zealand also include those who are higher-income earners (those earning \$70,000 or more a year) and those who are partnered (in comparison to those who were not partnered and who had never been in a legal relationship) (Goodyear et al., 2021).

1.3.3 Why is homeownership so highly valued?

Wealth accumulation and residential security are the two key components of why homeownership is viewed so highly in society (Aarland & Reid, 2019; Acolin, 2022; Balestra & Sultan, 2013; Barker, 2019; Goodyear et al., 2021; Herbers & Mulder, 2017; Hu & Ye, 2020; Mountain et al., 2020; Zumbro, 2014). The value of homeownership cannot be understated as it consolidates important assets as part of generational family wealth (Goodyear et al., 2021). New Zealand homeowners are, on average, about 12 times wealthier than non-homeowners. The household median net worth of households that own or part-own their home was \$635,000 in the year ending 2021, contrasted with the household median net worth of \$54,000 of households that do not own their own home (Stats NZ, 2022).

Homeownership provides a way to pass on wealth between generations. Therefore, declining homeownership exacerbates families' inability to pass on their wealth (Goodyear et al., 2021).

Evidence also suggests that homeownership promotes tenure security and reduces residential mobility (Acolin, 2022; McKee et al., 2020; Rolfe et al., 2020; Witten et al., 2022). Residential mobility refers to the frequency of moving house and is associated with poorer outcomes, as it lends itself to insecurity and uncertainty about the future and provides less control over one's circumstances. Poorer educational outcomes are often observed for children living in rental households, due to the frequency of moving and disruption in their schooling (Aarland & Reid, 2019). Tenure security is thought to give individuals greater perceived control over their living circumstances and promotes independence, social inclusion (as it can give people a sense of being embedded in their communities) and greater stability (Goodyear et al., 2021; McKee et al., 2020). In New Zealand, homeownership is associated with greater tenure security and less residential mobility than renting. Owner-occupiers were four times as likely than non-owner-occupiers to have lived at their home for 10 or more years (Goodyear et al., 2021). Renters are typically subjected to less security in their tenure circumstances, as a result of regulations that, until recently, have favoured landlords – for instance, only in recent years have 'no-cause' terminations for tenancies ended (Witten et al., 2022).

Homeownership is no longer as achievable as it was before the 1990s, particularly given the steep increases in house prices. In Auckland, data show that house prices have picked up since 2013 (Goodyear et al., 2021). Analysis from Fernandez (2019) revealed that Auckland house prices rose on average by 45 per cent between 2014 and 2017. Additionally, the five-year trend between January

2017 and January 2022 showed the average Auckland house price grew by 44 per cent (Quotable Value, 2022). As a result, many Aucklanders have been forced to remain in renting situations for a lengthier period of time, as it takes much longer to save for an adequate house deposit than ever before. Goodyear et al. (2020) note that, based on Auckland's median sales price of \$900,000 in mid-2020, it would take a household around 11.5 years to save for a 20 per cent house deposit.

1.3.4 The rise of renting

Renting has emerged as an increasingly common and long-term type of housing tenure in New Zealand – no longer a short-term step before entering homeownership (Auckland Council, 2018; Witten et al., 2022). According to the 2018 Census, almost one-third of New Zealand households rented (31.9%) – an increase from 22.9 per cent in 1991. Auckland and Gisborne had the highest proportions of renting households (over 40% each). The private sector dominated the rental market across the country (83.5% of households privately rented) and just over one in 10 (12.0%) of households rented from Kāinga Ora (formerly Housing New Zealand). Age is associated with private versus social renting; while the majority of renters aged 20 to 50 rent privately, there are larger proportions of social renters aged under 19 and over 50 (Goodyear et al., 2021). Additionally, Māori and Pacific renters were more likely to be Kāinga Ora tenants compared with the total New Zealand renting population (Goodyear et al., 2021).

While legislation has been implemented to improve the experience of renting as a long-term tenure, existing research suggests there is still much to be done to ensure renting is affordable, healthy, and stable. Compared to international standards, security of tenure provided in New Zealand legislation is weak, with the norm being short-term tenancies (Auckland Council, 2018), and until recently, tenants could be asked to leave their homes at short notice for no reason (Witten et al., 2022). As noted above, evidence shows that renting is generally associated with greater insecurity and residential mobility (Barker, 2019; Goodyear et al., 2021; McKee et al., 2020; Witten et al., 2022). Analysis from the 2018 General Social Survey found that three-quarters of respondents who did not own their home had moved within the previous five years, in contrast with only one-third of owners. More recent research involving interviews with New Zealand tenants showed that persisting anxiety and stress about their tenure security was present, even for renters who had lived in their homes for more than 10 years (Witten et al., 2022). An Auckland Council study exploring the experiences of renters found that the power imbalance between landlords and renters can drive anxiety for renters. Securing a rental tenancy can often be a stressful, competitive, and expensive exercise, with tenants often undergoing profiling from landlords and property managers to understand their suitability. Tenants often experience stress from being forced to exit their homes if their landlord sells the property, or through unregulated price increases, issues with the bond, and being fearful of exercising their rights (Joynt, 2017).

Some of these issues have since been somewhat mitigated through changes to the Residential Tenancies Act 2020, such as the end of 'no-cause' terminations (Witten et al., 2022). However, some issues remain ongoing that impact on renters' feelings of security in their own homes. Frequent residential mobility can also affect people's ability to form stable and solid connections with others in

their community. On the other hand, having residential flexibility may also allow renters to access employment and education opportunities with greater ease than homeowners (Zumbro, 2014).

Housing costs have also tended to be higher for renters, with more renters than owner-occupiers having to spend a larger proportion of their income on housing costs, leaving less money for other expenses (Goodyear et al., 2021; Joynt, 2017). In 2017, it was estimated that an average earner might spend more than 30 per cent of their income on rent, which would be classified as unaffordable (Joynt, 2017). In contrast, owner-occupiers (once their mortgages are paid off) tend to have lower, more certain housing and maintenance costs (Goodyear et al., 2021). However, this may have changed, especially over the last year (since the start of 2022), in the context of rising mortgage interest rates and falling house prices that have made housing debt more expensive. There is also evidence that rental affordability has been improving in Auckland (Infometrics, 2022; Javed & Graham Squires Property Group, 2022). A recent article suggests that from a financial perspective, renting currently presents the better option for Aucklanders, within the context of rising mortgage interest rates that make it more challenging for homeowners to service their mortgages. For instance, the author suggests that in Auckland, renters in 2023 were better off than homeowners by \$452 a week (based on homeowners having an 80% mortgage at an interest rate of 6.45%, on a median-priced house) (Edmunds, 2023). This may make housing affordability more precarious at present for homeowners.

1.4 Housing tenure and subjective wellbeing

Clearly, within the New Zealand context, there are differences in wealth accumulation, tenure security, housing costs, and residential mobility between homeowners and renters. It logically follows that these differences may result in varied wellbeing outcomes by tenure type, too. However, across the global literature, there is mixed evidence on whether homeownership versus renting does indeed lead to better wellbeing outcomes. There are several issues identified by scholars impacting on this varied evidence base (Aarland & Reid, 2019; Acolin, 2022; Baker et al., 2013; Clapham et al., 2018; Dietz & Haurin, 2003; Elsinga & Hoekstra, 2005; Herbers & Mulder, 2017):

- **A problem of definitions:** Firstly, what constitutes homeownership or renting is rife with definitional issues, as there can exist many different types of housing models between countries that make comparability on a global scale challenging. Where evidence from one nation may point to the benefits of homeownership over renting, evidence from another may find no differences in wellbeing by tenure at all, and this can lie with the types of tenure models that exist in these nations. In the same vein, not all studies use the same models of subjective wellbeing – some studies focus on ‘life satisfaction’, others on ‘happiness’, and others on ‘quality of life’, and again, comparing evidence using different methodologies can be limited.
- **Establishing causality:** Secondly, it can be challenging to establish a causal relationship between tenure and wellbeing, as tenure is often bundled up with demographic characteristics that are indicative of life stage (e.g. age) or income. Analysis must, therefore, control for such characteristics in order to try and separate out confounding attributes that may be moderating the relationship between housing tenure and wellbeing.

- **Minimising tenure diversity:** Thirdly, some studies treat the owner-occupier tenure category as a homogeneous group in their analyses, when in fact, owner-occupiers can comprise diverse types of homeownership tenure types with different characteristics. As an example, owner-occupiers often include both outright owners (those with no housing debt) and mortgagors (those with home loans yet to pay off). In New Zealand, Stats NZ also includes family trust holders in the owner-occupier category. However, each category has varying levels of associated housing costs that may influence their wellbeing. Similarly, some studies treat private renters and social renters as one group, despite their socioeconomic differences. In view of this potentially important diversity, several studies underscore the need to disaggregate owner-occupiers and renters in wellbeing analyses.

With these limitations in mind, there appears to be an overarching theme of the literature: in nations where housing policies and sociocultural norms reinforce the value of homeownership and treat renting as a transitional and less desirable form of tenure, homeowners invariably experience a number of better wellbeing outcomes (Foye et al., 2018). However, in some nations (e.g. Germany, Austria, Denmark, and the Netherlands) where the rental market is well-regulated, has protections for renters, and renters have access to good-quality housing stock, renting is seen as a viable and desirable alternative to homeownership (Herbers & Mulder, 2017), and consequently, some studies drawing on data from these nations show that renters' wellbeing outcomes tend to be on par with that of homeowners.

The following sections briefly outline the alleged benefits of homeownership versus renting in three domains: financial, health, and social.

1.4.1 Financial wellbeing

To some extent, the financial benefits of homeownership have been examined above, the primary benefit being wealth accumulation and being able to take advantage of capital gains on one's property (Aarland & Reid, 2019; Acolin, 2022; Balestra & Sultan, 2013; Barker, 2019; Goodyear et al., 2021; Grinstein-Weiss et al., 2013; Herbers & Mulder, 2017; Hu & Ye, 2020; Huang et al., 2015; Mountain et al., 2020; Zheng et al., 2020; Zumbro, 2014). To expand further, equity in one's home can be used to leverage other financial benefits, such as borrowing against one's property to enable flexibility in managing the impacts of economic downturns and, therefore, resilience in the face of material hardship (Keeling, 2014; Park et al., 2022; Zheng et al., 2020), or even to assist children and/or grandchildren in purchasing their own homes (McKee, 2012). Homeownership can also assist with saving for retirement (Barker, 2019).

However, the financial benefits of owning one's home are not guaranteed, particularly for lower-income or minority households that experience economic uncertainty and may be vulnerable to losing their homes as a result of job loss, financial crises, or housing market problems (Aarland & Reid, 2019; Wu et al., 2019). Financial security, then, is an important moderator of the relationship between homeownership and subjective wellbeing (Clapham et al., 2018).

1.4.2 Physical and mental wellbeing

Housing is a key determinant of health (Baker et al., 2013; Goodyear et al., 2021; Howden-Chapman & Pierse, 2020; Rolfe et al., 2020). In particular, poor-quality housing (such as that which is damp and mouldy) often results in higher rates of respiratory and cardiovascular illnesses and otherwise preventable sickness, higher rates of hospital admissions, and ongoing poor health later in life (Balestra & Sultan, 2013; Barker, 2019; Goodyear et al., 2021; Howden-Chapman & Pierse, 2020; Searle et al., 2009; Yun & Evangelou, 2015). Living in poor-quality or unaffordable housing has subsequent effects on poorer mental or psychological wellbeing (Goodyear et al., 2021; Hu & Ye, 2020; Mason et al., 2013; McKee et al., 2020; Rolfe et al., 2020).

Housing tenure is an important moderator of who is able to access good-quality housing, with homeowners generally able to access high-quality housing more frequently (Baker et al., 2013; Morris, 2018; Park et al., 2022). However, this effect decreases in countries where high-quality rental stock is available and renters experience better health outcomes when they have equal ability to access good-quality housing (Angel & Gregory, 2021). Homeowners are generally also more financially capable of maintaining and making improvements to their homes to a higher standard that, in turn, enable better health outcomes (Zumbro, 2014).

In New Zealand, census data indicate the poor quality of rental housing stock. Renting households were more likely to be exposed to damp and mouldy conditions than owner-occupier households. Auckland bears the brunt of damp and mouldy housing, with one-quarter of occupied private dwellings classified as damp, and one-fifth classified as mouldy. Rates of dampness and mould varied by local board area, with dampness less common in Upper Harbour and Hibiscus and Bays local boards, but most prevalent in Māngere-Ōtāhuhu and Ōtara-Papatoetoe (Goodyear et al., 2021).

In line with the demographic composition of these areas, and with the high renting rates of these groups, evidence tells us that it is Māori and Pacific peoples who are more likely to be residing in damp and mouldy homes than those of European or Asian ethnicity (Goodyear, 2017; Goodyear et al., 2021; Stats NZ, 2020).

1.4.3 Social wellbeing

Alongside financial and health benefits, homeowners also tend to experience social benefits in contrast to renters. These include greater social participation and inclusion, as well as greater embeddedness in their communities (Acolin, 2022; Barker, 2019; Hu & Ye, 2020; Rolfe et al., 2020; Roskrugge et al., 2011; Yun & Evangelou, 2015). For instance, it is thought by having made a significant financial investment in their home (and, therefore, the surrounding community), homeowners might be motivated to protect the value of their biggest asset by also becoming engaged in the social environment and working to improve their community (Hu & Ye, 2020, 2020; Huang et al., 2015; Lindblad & Quercia, 2015). The greater residential stability of homeowners also allows them to spend more time (in contrast to renters, who are more mobile) becoming embedded in their communities (Yun & Evangelou, 2015). In doing so, homeowners make themselves a stable part of the community climate and benefit from improved social standing (Elsinga & Hoekstra, 2005; Lindblad & Quercia,

2015; Rohe & Stegman, 1994). However, we would expect that if tenure security for renters improved, they may also experience social benefits at a level similar to homeowners.

1.5 This report

Although the literature pertaining to links between housing tenure and wellbeing have been broadly canvassed, there are a limited number of studies on this topic situated within the New Zealand context, which as we have seen, highly values homeownership and treats renting as a less preferable residential option (Equb & Equb, 2015; Goodyear et al., 2021). Roskrug et al. (2011) is one example, focussed on exploring the relationship between homeownership and social wellbeing, and, in fact, uses Quality of Life survey data from 2006 and 2008 to do so. The authors found that homeowners experienced better social outcomes than renters, such as higher trust in others, a more positive sense of community, and greater participation in community activities.

This report outlines the relationship between housing tenure and aspects of individual wellbeing, as indicated in the 2022 Quality of Life survey.

1.5.1 Research questions

This report presents analysis and results primarily from the 2022 Quality of Life survey. Secondary analysis of the Quality of Life datasets resulted in the development of the following research questions:

- What relationship exists between housing tenure and subjective wellbeing?
 - Do Auckland homeowners have better wellbeing outcomes (overall quality of life, housing, health, and social outcomes) than renters?
 - Are there any groups of homeowners or renters (by specific tenure type, age groups, ethnic groups, gender, area, or deprivation quintile) that are better off than others in terms of wellbeing?
- If there are gaps in wellbeing between homeowners and renters, to what extent have these gaps grown, decreased, or stayed the same over time?

The subsequent section briefly outlines the research method, including the methods used during analysis. This is followed by a series of sections presenting the results of analysis, and concluded by a discussion of the findings and their implications.

2 Method

2.1 Research design

The target population for the Quality of Life survey are residents aged 18 years and over who live in the participating council areas. The total final sample for 2022 was 7518 respondents, and the total sample for Auckland was 2612 respondents.

Respondents were sampled using the New Zealand Electoral Roll, which is the most robust database for the New Zealand population enabling representative sampling. It enabled sample selection using variables such as meshblock, Māori descent, and age.² During fieldwork, areas in which response rates were lagging were boosted by recontacting previous 2018 and 2020 participants (who had consented for this purpose) to invite them to complete the survey.

The 2022 survey was administered primarily online, although respondents could request a hard copy survey. The online method was used for respondents aged under 50 years (although they could request a hard copy questionnaire). The mixed online and paper method was implemented for those aged 50 years and over, with online completion encouraged in the first instance.

Once the sample frame was drawn, potential respondents aged 18 and over were sent personalised letters through the mail explaining the survey and how to complete it. Reminder postcards were also sent to boost response rates and a prize draw was implemented to incentivise completion.

The sampling and fieldwork were undertaken by NielsenIQ, an independent research company. Fieldwork took place between 28 March and 13 June 2022. Results were weighted to be representative by age within gender, ethnic group, and local board area. For the Auckland total, the results for each local board area were post-weighted to their respective proportion of the Auckland population to ensure the results were representative.

More information on the survey method is available in the 2022 Quality of Life Technical Report (NielsenIQ, 2022).

2.2 Analysis

For the purpose of this report, a comparative analysis was undertaken to identify significant differences in self-reported wellbeing outcomes between owner-occupiers, private renters, and social renters. Housing tenure was determined by participants' responses to the survey question: "Who owns the home that you live in?" Responses to this question were classified as follows:

² However, the Electoral Roll may not be entirely representative of the population, as it is only captures those who are eligible to vote. Therefore, certain groups are less likely to be included within this database, such as recent migrants, students, non-English speakers, people sleeping rough and those who are homeless.

- **Owner-occupiers:** Consisting of the items “I personally or jointly own it with a mortgage”, “I personally or jointly own it without a mortgage”, “A family trust owns it”, “Parents/other family members or partner own it”
- **Private renters:** Consisting of the item “A private landlord who is NOT related to me owns it”
- **Social renters:** Consisting of the items “A local authority or city council owns it”, “Kāinga Ora (Housing New Zealand) owns it”, “Other State landlord (such as Department of Conservation, Ministry of Education) owns it”
- **Housing tenure unknown:** This was used to encompass individuals who responded “Don’t know” or skipped answering the question entirely.

Appendix A contains the full 2022 Auckland questionnaire. Appendix B (Table 11) details the variables and corresponding survey items used in analysis.

Further analysis examining differences between each tenure type, broken down further by demographic variables (age band, gender, ethnic group, broad geographic area, deprivation quintile, and household income) was initially attempted. However, breaking down the relatively small sample sizes of private renters (n=534) and social renters (n=177) by demographic variables resulted in sub-sample sizes that were too small to undertake meaningful analysis. Therefore, this analysis is not included in this report.

A special note is required for the social renter group, as the sample is quite small (and has been small throughout the 2012 to 2022 surveys – see Table 9). This means it is subject to a high margin of error, and results for the group detailed throughout this report should be interpreted with caution.

Most of the questions analysed are sourced from the 2022 survey, except for three questions from the 2020 survey, due to their removal from the 2022 survey wave (Table 11). Where applicable, analysis of changes over time were conducted. The final column of Table 11 shows which survey waves were used for this analysis. Please note that although some questions may have had wording slightly amended over the years, they are still comparable. Results over time are shown where possible. The survey questions often change in the Quality of Life survey over time and results are not always consistently available.

2.3 Presentation of results

Differences in results between subgroups are reported when they are statistically significant. Within the Quality of Life project, statistically significant differences are only reported when two criteria are met:

- The difference between the subgroup being compared and the rest of the sample was significant at the 95 per cent confidence level
- The difference in results between the subgroup being compared and the rest of the sample was at least five percentage points.

Due to rounding, percentages shown in charts and tables may not always add to 100. All base sizes shown in charts in section 3 onwards are weighted base sizes. Percentages of less than 5 per cent are suppressed in charts to avoid visual clutter.

3 Sample

Summary:

Quality of Life data showed that Auckland respondents were predominantly classified as owner-occupiers. The data support existing literature showing that being an owner-occupier or a renter was correlated with specific demographic characteristics – namely, age, ethnic group, and socioeconomic deprivation.

Age was strongly associated with housing tenure. Being an owner-occupier was more common amongst older respondents, while renting was more common among younger respondents. However, there was variation within the owner-occupier tenure based on age, showing that the owner-occupier group is diverse. Younger people aged under 25 made up a large proportion (43.7%) of owner-occupiers living in a parental/family-owned home, which is largely indicative of life stage. However, another large proportion (38.5%) of this group was aged 25-39, which suggests people are living at home for longer. In contrast, older respondents aged 50 and over (especially 65+) were most prevalent among family trust holders and those owning their home outright (i.e. without a mortgage).

Ethnicity was also strongly associated with housing tenure. New Zealand European/Other and Asian/Indian respondents were more likely to be owner-occupiers. Meanwhile, Māori and Pacific respondents were under-represented among owner-occupiers, even accounting for the age structures of the ethnic group samples. For respondents who identified as Māori only, the proportion who were owner-occupiers dropped even further (please note that respondents were able to select more than one ethnic group and many did).

Socioeconomic deprivation was related to housing tenure. Owner-occupiers were more likely to live in the least deprived areas of Auckland, suggestive of their ability to purchase better-quality housing in more affluent communities. Renters more commonly lived in the more deprived areas of Auckland, with social renters most commonly living in Quintile 5 (the most deprived areas).

The type of home respondents lived in also correlated with housing tenure. More owner-occupiers lived in a lifestyle block/farm homestead, and fewer lived in a townhouse/terraced home or apartment block. Meanwhile, more private renters resided in apartment blocks and townhouses/terraced homes.

3.1 Sample overview

In 2022, 2612 Auckland residents completed the Quality of Life survey. Table 12 (Appendix C) provides a full breakdown of the overall sample by key demographic characteristics and shows the sample was broadly representative of Auckland's population.

To understand housing tenure, survey respondents were asked who owned the home they lived in. Table 1 displays the distribution of their answers. Almost three-quarters (70.6%) of Auckland respondents selected an answer that classified them as an ‘owner-occupier’. Among the owner-occupier category, the largest group consisted of those who owned their home with a mortgage. A further 20.4 per cent of the sample indicated they were privately renting and 6.9 per cent were social renters. Housing tenure was unknown for the remainder (2.1%) (i.e. these respondents did not select an answer).

Table 1. Housing tenure of 2022 Auckland respondents (weighted) (%).

	Number	Proportion
<i>Total owner-occupier</i>	1844	70.6
I personally or jointly own it with a mortgage	806	30.8
I personally or jointly own it without a mortgage	397	15.2
A family trust owns it	177	6.8
Parents/other family members or partner owns it	464	17.8
<i>Total private renter (A private landlord not related to me owns it)</i>	534	20.4
<i>Total social renter</i>	179	6.9
A local authority or city council owns it	9	0.3
Kāinga Ora (Housing New Zealand) owns it	140	5.4
Other State landlord (such as Department of Conversation, Ministry of Education) owns it	8	0.3
A social service agency or community housing provider (e.g. the Salvation Army, New Zealand Housing Foundation) owns it	22	0.8
<i>Housing tenure unknown (Don't know/did not answer)</i>	55	2.1
Total Auckland respondents	2612	100.0

There are two noteworthy points about the classifications above, namely the under-representation of private renters and the inclusion of those living in parental or family-owned homes in the broad ‘owner-occupier’ category. These are discussed in more detail below.

Under-representation of renters

At the 2018 Census, approximately two-fifths of Auckland individuals aged 15 years and over³ were classified as ‘renters’ (i.e. they did not own/partly own their home or their home was not held in a family trust, and they were renting from either a private landlord or from a social housing provider) (Stats NZ, n.d.). From this, although not directly comparable (as the Quality of Life sample only contains respondents aged 18 and over), it can be inferred that those who rent (27.3%) are under-represented in the Quality of Life sample compared to census data.

³ Individual home ownership information is only available on NZ.Stat for those aged 15 years and over. While this can be broken down into age bands, it is not possible to only capture data on individual home ownership excluding those aged under 18.

This may be a product of the Electoral Roll sampling frame that was used, as it draws on a database of enrolled electors and their physical and postal addresses across the country. The nature of this means owner-occupiers may be more likely to have up-to-date address details as they are less likely to be residentially mobile. In contrast, renters are more mobile and their details may not be accurate, or they are less likely to be enrolled in the first place.

Respondents living in a parental or family-owned home

The Quality of Life survey asks respondents to indicate 'who owns the home that you live in', with a possible option of 'parents/other family members or partner owns it'. For the purpose of analysis, they are included in the broad 'owner-occupier' group, as they have been in previous Quality of Life survey analysis. Respondents in this situation have, in the past, comprised between 20 to 25 per cent of the Auckland owner-occupier group and in 2022, they make up 25 per cent.

The demographic characteristics of these respondents are quite different to the rest of the owner-occupier group. In particular, they tend to be younger (see section 3.2). They are likely to be in a mix of situations such as younger people living with their family (possibly paying rent or board; this question was not asked), or in a home owned by their parents or relatives, as well as couples where one person owns the property.

Results for the broad owner-occupier group are broken down into four sub-categories (as shown in Table 1) including respondents living in a parental or family-owned home, as their demographic characteristics are quite different to other owner-occupiers, and as will be seen in many instances, their wellbeing perceptions are significantly different as well.

The following sub-sections explore the relationship between housing tenure and key demographic attributes: age band, ethnic group, geographic area, deprivation quintile, and dwelling type. Gender and household income were also tested in this demographic analysis, but no significant relationship was found between these demographic characteristics and housing tenure.

3.2 Age

Table 2 displays the proportions of owner-occupiers, private renters, and social renters within broad age groups. The proportion of owner-occupiers increases with age. Significantly fewer respondents aged 18-24 (62.2%) and 25-39 (63.8%) were owner-occupiers.

Although 62.2 per cent of those aged 18-24 said they were owner-occupiers, most of this group were owner-occupiers living in a parental/family-owned home. In contrast, larger proportions of the 50-64 and 65+ owner-occupier groups comprised those whose homes were owned by a family trust, compared to younger owner-occupier groups (Table 2).

Table 2. Housing tenure, by age (2022) (%).

	18-24 (n=354)	25-39 (n=840)	40-49 (n=419)	50-64 (n=586)	65+ (n=411)	Total (n=2610)
Total owner-occupier	62.2	63.8	70.0	77.7	82.2	70.6
<i>I personally or jointly own it with a mortgage</i>	1.2	38.2	48.4	38.7	12.4	30.9
<i>I personally or jointly own it without a mortgage</i>	1.2	1.7	6.3	25.0	50.0	15.2
<i>A family trust owns it</i>	2.4	2.7	6.0	10.2	14.7	6.8
<i>Parents/other family members or partner owns it</i>	57.3	21.3	9.3	3.8	5.1	17.8
Total private renter	22.1	27.7	23.9	13.8	10.5	20.5
Total social renter	12.2	5.6	5.1	7.5	5.7	6.9
Housing tenure unknown	3.5	2.9	1.0	1.0	1.6	2.0
Auckland total	100.0	100.0	100.0	100.0	100.0	100.0

Table 3 focusses on the broad owner-occupier group only, and shows the age distribution of each ownership type. There are clear differences across the groups. For instance, 88.7 per cent of those who owned the home they lived in without a mortgage are aged 50 or over, while 68.0 per cent of those whose homes were owned by a family trust were likewise aged 50 or over. Meanwhile, 82.2 per cent of those who stated that ‘parents/other family members or partner owns my home’ were aged between 18 and 39.

Table 3. Age characteristics of owner-occupier type (2022) (%).

	Mortgagors (n=806)	Outright owners (n=397)	Family trust holders (n=177)	Family-owned home (n=464)	Total owner-occupier (n=1843)
18-24	0.5	1.1	4.9	43.7	11.9
25-39	39.8	3.5	12.9	38.5	29.1
40-49	25.2	6.6	14.1	8.4	15.9
50-64	28.2	36.9	33.8	4.8	24.7
65+	6.3	51.8	34.2	4.6	18.3
Auckland total	100.0	100.0	100.0	100.0	100.0

3.3 Ethnic group

It is important to note that the Quality of Life survey uses a total count ethnicity approach, meaning that respondents could select all the ethnic groups they identified with – as a result, the total number of participants shown exceeds the Auckland total of 2612.

As Table 4 shows, significantly larger proportions of New Zealand European/Other and Asian/Indian respondents were in the owner-occupier group, compared to Māori and Pacific respondents. For example, 76.9 per cent of New Zealand European/Other and 75.9 per cent of Asian/Indian respondents were classified as owner-occupiers, in contrast to 50.3 per cent of Māori and 46.0 per cent of Pacific respondents. Significantly more Māori respondents were private (32.8%) or social (16.0%) renters, while significantly more Pacific respondents were social renters (33.0%) (Table 4).

Table 4. Housing tenure, by ethnic group (total count ethnicity) (2022) (%).

	NZ European/ Other (n=1421)	Māori (n=248)	Pacific (n=328)	Asian/ Indian (n=744)	Total (n=2612)
Total owner-occupier	76.9	50.3	46.0	75.9	70.6
<i>I personally or jointly own it with a mortgage</i>	32.3	19.9	14.2	37.2	30.8
<i>I personally or jointly own it without a mortgage</i>	19.8	12.6	5.5	9.9	15.2
<i>A family trust owns it</i>	9.9	4.6	1.0	4.1	6.8
<i>Parents/other family members or partner owns it</i>	15.0	13.3	25.4	24.7	17.8
Total private renter	20.0	32.8	17.7	19.5	20.4
Total social renter	2.2	16.0	33.0	1.7	6.9
Housing tenure unknown	1.0	0.9	3.2	2.9	2.1
Auckland total	100.0	100.0	100.0	100.0	100.0

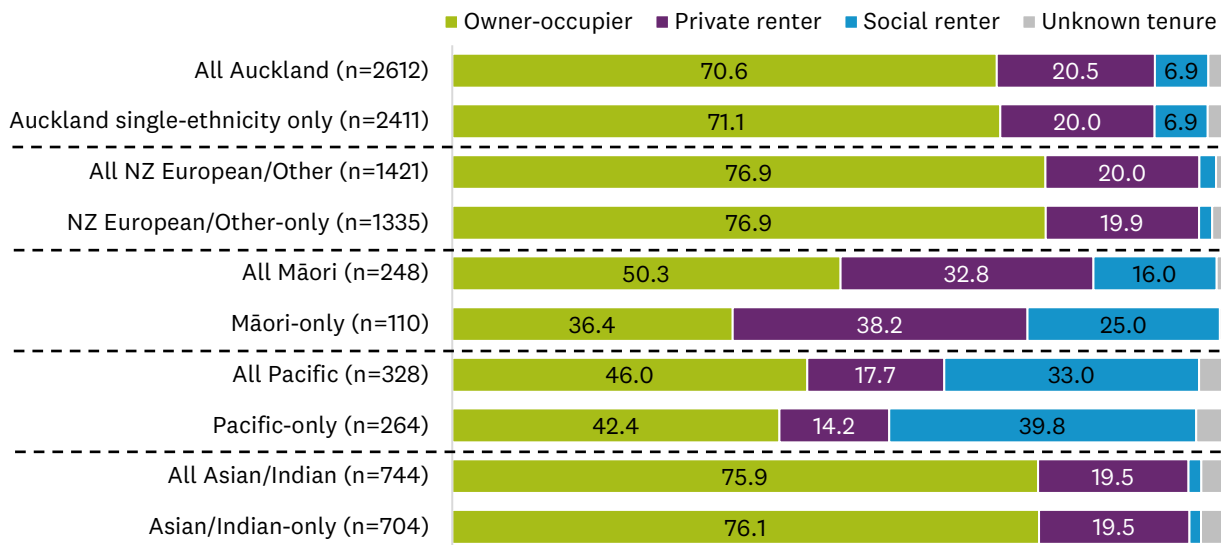
Note: A total count ethnicity approach is used in Quality of Life, meaning that respondents could select more than one ethnic group. As a result, the total number of respondents exceeds 2612.

Further analysis was undertaken to understand whether there were differences in housing tenure for respondents that identified with one particular ethnic group only. This examination focussed on Māori-only respondents (compared to all Māori respondents) and Pacific-only respondents (compared to all Pacific respondents), as these groups were under-represented in the owner-occupier category.⁴ Major differences were apparent (Figure 1):

⁴ It is also worth noting that Māori respondents were the least likely to identify as Māori-only (only 44.4% of all Māori respondents identified as Māori only). Meanwhile, other ethnic groups had much higher rates of identifying with a single broad ethnic group: 94.6 per cent of all Asian/Indian respondents were classified as Asian/Indian only; 93.9 per cent of New Zealand European/Other respondents were classified as New Zealand European/Other-only, and 80.5 per cent of Pacific respondents were classified as Pacific-only.

- **Māori:** Out of all Māori respondents, 50.3 per cent were identified as owner-occupiers, but this dropped to 36.4 per cent when looking at Māori-only respondents. In addition, a larger proportion of Māori-only respondents (25.0%) were social renters compared to all Māori respondents (16.0%).
- **Pacific:** Out of all Pacific respondents, 33.0 per cent were social renters, which increased to 39.8 per cent when focussing on Pacific-only respondents. The share of owner-occupiers dropped from 46.0 per cent of all Pacific respondents to 42.4 per cent of Pacific-only respondents.
- **Asian/Indian and New Zealand European/Other:** There were virtually no differences due to the very high proportions of these total groups that identified with a single ethnic group.

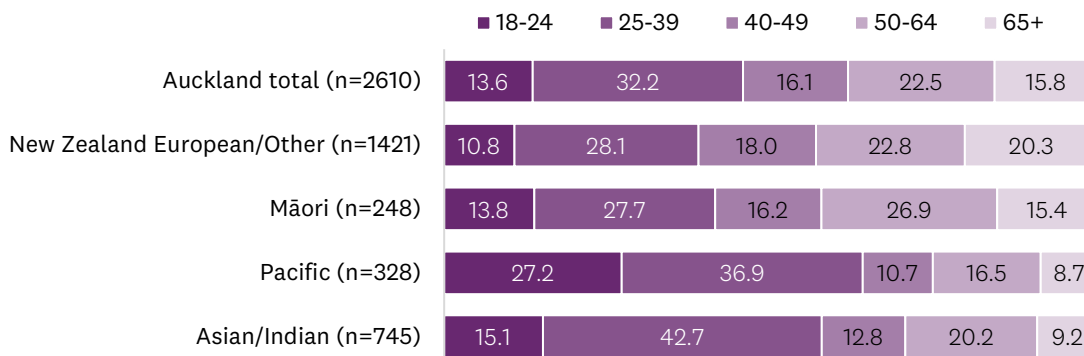
Figure 1. Housing tenure, by ethnic group (single-ethnicity only and total count) (2022) (%).



Lower homeownership rates among Māori and Pacific respondents may be in part due to the lower age structures of these populations, as well as other factors such as lower employment and income levels, urbanisation, living in high-cost areas, and living in larger households (Flynn et al., 2010; Goodyear, 2017; Goodyear et al., 2021). However, age factors do not entirely bear out in the Quality of Life sample. The sample showed that the age structure of the Māori sub-sample was similar to the New Zealand European/Other sub-sample (Figure 2), suggesting that Māori respondents were indeed under-represented in the owner-occupier category.

Meanwhile, larger proportions of Pacific (64.1%) and Asian/Indian (57.8%) respondents in the Quality of Life sample were aged under 40, compared to other ethnic groups. However, more Asian/Indian respondents (75.9%) were classified as owner-occupiers than Pacific respondents (46.0%) (Table 4).

Figure 2. Age distribution of respondent ethnic groups (2022) (%).



Note: Respondents could select more than one ethnic group, so the total number of respondents exceeds the Auckland sample total of 2612. The total shown in this chart is 2610, as there were two respondents for whom age and ethnicity information were not available.

3.4 Geographic area

The local boards that respondents lived in were combined into the following broad areas for analysis:

- North Auckland (Rodney, Hibiscus and Bays, Upper Harbour, Devonport-Takapuna, and Kaipātiki)
- West Auckland (Henderson-Massey, Whau, and Waitākere)
- Central Auckland (Waitematā, Ōrākei, Albert-Eden, Maungakiekie-Tāmaki, Puketāpapa, Waiheke and Aotea-Great Barrier)
- South Auckland (Māngere-Ōtāhuhu, Ōtara-Papatoetoe, Manurewa, Papakura, and Franklin)
- East Auckland (Howick).

The overall dominance of owner-occupiers in the sample shows across all broad geographic areas. However, there were larger proportions of social renters in South Auckland compared to other areas (12.3%, compared to 1.7% in North Auckland and 6.9% overall in Auckland). There were also higher proportions of private renters in Central Auckland (26.7% compared to 20.5% overall).

Table 5. Housing tenure, by broad area (2022) (%).

	North Auckland (n=642)	West Auckland (n=409)	Central Auckland (n=718)	South Auckland (n=607)	East Auckland (n=235)	Auckland total (n=2610)
Total owner-occupier	79.5	73.5	63.4	66.4	74.4	70.6
<i>I personally or jointly own it with a mortgage</i>	34.3	39.0	24.6	29.8	29.4	30.9
<i>I personally or jointly own it without a mortgage</i>	20.7	10.6	14.9	12.0	17.3	15.2
<i>A family trust owns it</i>	8.5	4.1	7.7	4.7	9.1	6.8
<i>Parents/other family members or partner owns it</i>	15.9	19.9	16.1	19.9	18.6	17.8
Total private renter	18.2	16.3	26.7	18.9	19.2	20.5
Total social renter	1.7	8.3	7.4	12.3	2.9	6.9
Housing tenure unknown	0.7	1.9	2.6	2.4	3.5	2.0
Auckland total	100.0	100.0	100.0	100.0	100.0	100.0

3.5 Deprivation quintile

Analysis examined the relationship between housing tenure and deprivation quintile. The deprivation quintile variable is based on the 2018 New Zealand Index of Deprivation (NZDep2018)⁵, which measures the level of socioeconomic deprivation for people living in each local board area on a scale of 1-10, where Decile 1 represents the least deprived areas and Decile 10 represents the most deprived areas. Pairs of deciles have been combined into five quintiles for analysis, with Quintile 1 representing the least deprived areas (Deciles 1 and 2) and Quintile 5 representing the most deprived areas (Deciles 9 and 10).

There were links between homeownership and socioeconomic deprivation. Significantly more of the respondents living in the least deprived (most affluent) areas of Auckland – Quintiles 1 and 2 – were owner-occupiers, while significantly fewer of those living in the most deprived areas – Quintiles 4 and 5 – were owner-occupiers (Table 8). Social renters were over-represented in the most deprived areas (Quintile 5). This supports existing research indicating that owner-occupiers are more likely to purchase homes in areas with better-quality housing stock, which tend to be in more affluent communities. Poorer-quality housing in New Zealand is more likely to be found in areas facing greater socioeconomic deprivation (Goodyear et al., 2021).

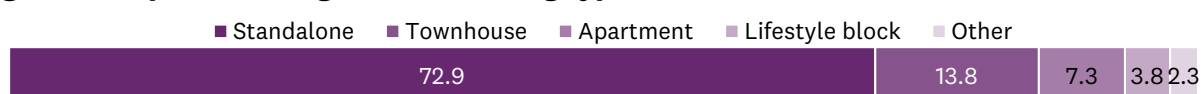
⁵ <https://ehinz.ac.nz/indicators/population-vulnerability/socioeconomic-deprivation-profile/>

Table 6. Housing tenure, by deprivation quintile (2022) (%).

	Q1 (n=483)	Q2 (n=462)	Q3 (n=466)	Q4 (n=345)	Q5 (n=452)	Total (n=2612)
Total owner-occupier	86.5	78.3	68.8	64.3	49.0	70.6
<i>I personally or jointly own it with a mortgage</i>	37.7	34.6	28.6	31.5	21.0	30.9
<i>I personally or jointly own it without a mortgage</i>	17.6	16.1	15.2	11.0	6.7	15.2
<i>A family trust owns it</i>	10.5	9.0	6.1	4.4	1.3	6.8
<i>Parents/other family members or partner owns it</i>	20.7	18.6	18.9	17.5	20.0	17.8
Total private renter	11.6	18.9	26.8	26.2	20.7	20.4
Total social renter	0.5	0.9	2.6	8.0	26.3	6.9
Housing tenure unknown	1.5	2.0	1.9	1.5	4.0	2.1

3.6 Dwelling type

Respondents were asked to indicate the type of dwelling they lived in, from a list of options. The majority (72.9%) lived in a standalone dwelling (Figure 3). Around one in five (21.0%) said they lived in either a townhouse, terraced home, or apartment block.

Figure 3. Proportion living in each dwelling type (2022) (%).

There were notable differences in tenure based on the type of dwelling that respondents lived in – for example, those living in standalone homes or on lifestyle blocks (75.9% and 88.5% respectively) were more likely than those living in townhouses or apartment blocks (59.2% and 45.6% respectively) to be owner-occupiers. Conversely, those living in an apartment or a townhouse/terraced home (38.1% and 29.8% respectively) were more likely than others to be private renters (Table 7).

Table 7. Housing tenure, by dwelling type (2022) (%).

	Standalone home (n=1899)	Townhouse or terraced house (n=359)	Apartment block (n=189)	Lifestyle block/farm (n=98)	Total (n=2612)
Total owner-occupier	75.9	59.2	45.6	88.5	70.6
<i>I personally or jointly own it with a mortgage</i>	32.6	30.1	21.9	35.2	30.9
<i>I personally or jointly own it without a mortgage</i>	16.1	9.6	12.3	24.4	15.2
<i>A family trust owns it</i>	7.3	3.9	5.5	11.8	6.8
<i>Parents/other family members or partner owns it</i>	19.8	15.7	6.0	17.1	17.8
Total private renter	16.6	29.8	38.1	10.6	20.4

	Standalone home (n=1899)	Townhouse or terraced house (n=359)	Apartment block (n=189)	Lifestyle block/farm (n=98)	Total (n=2612)
Total social renter	6.2	7.8	11.4	1.0	6.9
Housing tenure unknown	1.3	3.2	4.9	<1	2.1
Auckland total	100.0	100.0	100.0	100.0	100.0

3.7 Household size

Respondents were asked to report how many people, including themselves, lived in their home. Out of all Auckland respondents, almost half (47.0%) lived in households of four or more people. One-quarter (25.3%) lived in 2-person households, followed by 20.5 per cent living in 3-person households. Just 7.2 per cent lived alone.

Table 8 displays differences in household size by housing tenure. Statistically significant differences were present for those living in households of one, two, and four or more people:

- Of those living alone, significantly fewer were owner-occupiers (54.6%) – in particular, significantly fewer were those who owned their home (with or without a mortgage) and family trust holders. However, significantly more of those living alone were private renters (32.1%).
- Of those living with just one other person, significantly more were owner-occupiers (77.8%), especially those who owned their home without a mortgage (29.4%) and those whose homes were owned by a family trust (7.1%).
- Of those living in households of four or more people, significantly more were part of the owner-occupier group living in a home owned by their parents, partner, or other family (24.9%). However, significantly fewer were owner-occupiers who owned their home outright (i.e. without a mortgage) (7.2%).

Table 8. Housing tenure, by household size (2022) (%).

	1 person (n=188)	2 people (n=660)	3 people (n=536)	4+ (n=1225)	Total (n=2609)
Total owner-occupier	54.6	77.8	72.3	73.0	70.6
<i>I personally or jointly own it with a mortgage</i>	20.6	30.7	33.1	31.6	30.9
<i>I personally or jointly own it without a mortgage</i>	25.3	29.4	12.3	7.2	15.2
<i>A family trust owns it</i>	7.3	10.6	6.4	4.8	6.8
<i>Parents/other family members or partner owns it</i>	1.5	7.1	20.4	24.9	17.8
Total private renter	32.1	17.4	21.3	20.0	20.5
Total social renter	9.9	3.2	4.2	9.5	6.9
Housing tenure unknown	3.4	1.7	2.2	2.0	2.0
Auckland total	100.0	100.0	100.0	100.0	100.0

3.8 Housing tenure over time

As Table 9 shows, little has changed in the proportions of each tenure type in the Quality of Life Auckland sample over time. This may be a by-product of using the Electoral Roll as a consistent sampling method.

Please note that in 2012, the survey did not determine whether respondents owned their home with or without a mortgage, only whether they owned their own home by themselves or with other people. The survey question changed in 2014 to ask about whether respondents had a mortgage.

Table 9. Housing tenure (2012-2022) (%).

	2012 (n=2578)	2014 (n=2431)	2016 (n=2720)	2018 (n=2849)	2020 (n=2527)	2022 (n=2612)
Total owner-occupier	74.7	74.5	73.6	68.3	69.2	70.6
<i>I personally or jointly own it</i>	48.2	-	-	-	-	-
<i>I personally or jointly own it with a mortgage</i>	-	33.2	29.8	27.6	29.1	30.9
<i>I personally or jointly own it without a mortgage</i>	-	18.1	17.7	13.9	14.8	15.2
<i>A family trust owns it</i>	11.1	7.8	8.5	10.1	8.3	6.8
<i>Parents/other family members or partner owns it</i>	15.4	15.2	17.6	16.7	17.1	17.8
Total private renter	18.9	19.0	19.6	22.9	22.6	20.4
Total social renter	5.2	5.3	5.1	6.5	6.1	6.9
Housing tenure unknown	1.3	1.2	1.7	2.3	2.1	2.1
Auckland total	100.0	100.0	100.0	100.0	100.0	100.0

4 Quality of life

Summary:

In general, analysis showed that Auckland owner-occupiers were more likely to report positive overall wellbeing than renters. Analysis revealed the value of exploring differences in overall quality of life by specific tenure types, as the disparity between private and social renters in overall quality of life was notable. Of the private renter group, almost three-quarters noted an overall good quality of life, but this dropped to only half for the social renter group.

Overall quality of life has followed a consistent trajectory for all tenure types between 2012 and 2022, with owner-occupiers reliably reporting a higher level of overall good quality of life than private and social renters. There was a small increase in experiencing good quality of life in 2020, which may be related to the supports provided by authorities during the onset of the COVID-19 pandemic. This increase was most noteworthy for social renters during this time.

It is important to note here some of the diversity that will be observed among owner-occupiers in the following results sections. Although there was a consistently high level of agreement among owner-occupiers that they enjoyed a good quality of life, a more nuanced story emerged when analysing multiple domains of wellbeing. Generally, more positive wellbeing was reported by outright owners and family trust holders – these groups tended to be older (50 years and over). In contrast, those with a mortgage on their home sometimes reported lower wellbeing, particularly in relation to financial indicators like housing affordability, heating affordability, and income adequacy, as well as poorer mental health and more frequent experiences of stress. In addition, owner-occupiers living in a parental/family-owned home (typically those aged under 40) often reported worse wellbeing, sometimes at levels comparable to private renters.

4.1 Overall quality of life

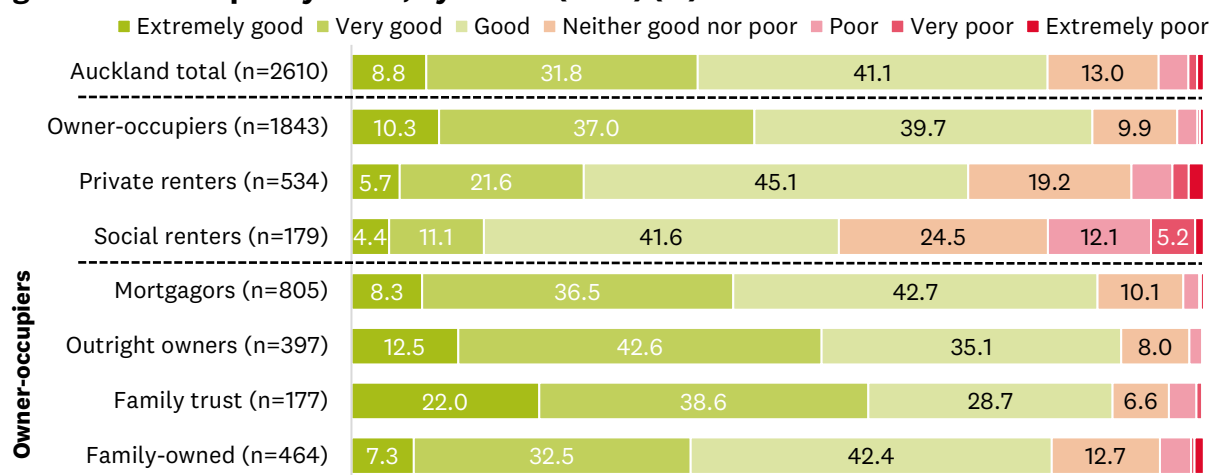
In 2022, most Auckland respondents (81.7%) indicated that they enjoyed good ('good', 'very good', or 'extremely good') quality of life. A small proportion (5.3%) reported 'poor', 'very poor', or 'extremely poor' quality of life, and the remaining 13.0 per cent described their quality of life as 'neither good nor poor'.

While encouragingly high, the overall level of quality of life of Aucklanders masks substantial differences between housing tenure types (Figure 4). Statistically significant differences were found when comparing the overall quality of life of owner-occupiers, private renters, and social renters. A significantly larger proportion of owner-occupiers (86.9%) reported good quality of life; meanwhile, significantly fewer private renters (72.3%), and even fewer social renters (57.2%) indicated that they had a good quality of life. Despite these differences, this overall picture for owner-occupiers and private renters is still positive, with large proportions reporting good overall quality of life.

The lower overall quality of life among private and social renters (compared to owner-occupiers) has implications for Māori and Pacific respondents. As noted in section 3.3, despite a similar age structure to the New Zealand European/Other ethnic group, Māori respondents were under-represented in the owner-occupier group and over-represented in the private renter group. Indeed, a similar proportion of Māori respondents overall said they had a good overall quality of life (75.8%) to private renters (72.3%). Likewise, Pacific respondents are over-represented in the social renter group, although a somewhat larger proportion (65.7% – still lower than other ethnic groups) said they had a good quality of life compared to social renters.

When breaking down the owner-occupier group further, there were very few differences in reported overall quality of life, with large proportions of all groups stating that they had a good quality of life (Figure 4).

Figure 4. Overall quality of life, by tenure (2022) (%).



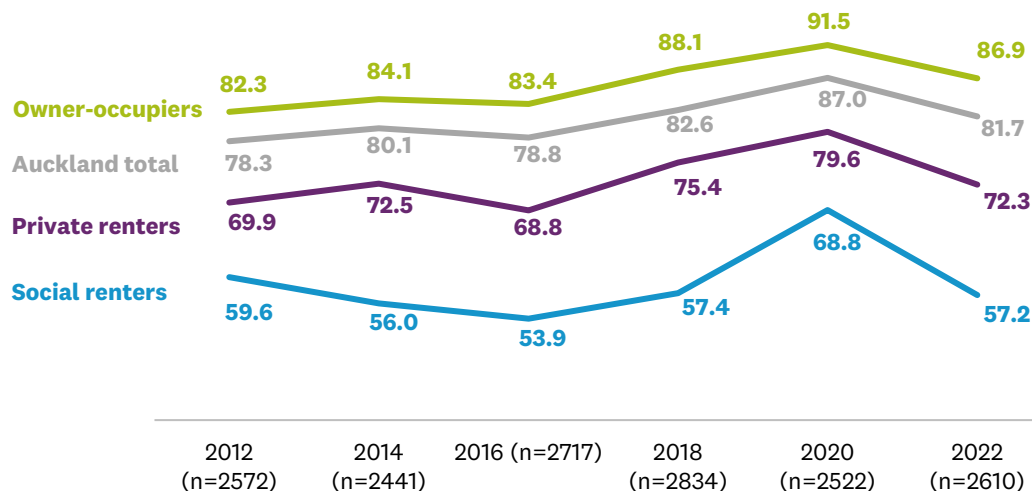
Base: All 2022 respondents, excluding not answered.

Source: 2022, Q3. “Would you say that your overall quality of life is...” (1 – Extremely poor, 2 – Very poor, 3 – Poor, 4 – Neither good nor poor, 5 – Good, 6 – Very good, 7 – Extremely good).

4.1.1 Changes in overall quality of life over time

Overall reported quality of life has remained relatively stable among Auckland respondents over time (Figure 5). There was a small increase in overall quality of life during the 2020 survey wave, with larger proportions of all tenure types reporting their overall quality of life was good compared to 2022 and other previous years. This increase is particularly profound for social renters, for whom an increase of 11.4 percentage points can be observed between 2018 and 2020 (Figure 5).

Figure 5. Proportion reporting good overall quality of life, by tenure (2012-2022) (%).



Source: Overall quality of life, 2012-2022 (“Would you say that your overall quality of life is...”). Depicts the proportions of each group that reported combined good (‘good’, ‘very good’, and ‘extremely good’) overall quality of life.

Note: The response scale for this question was a 5-pt scale from 2012 to 2016 (1 – Extremely poor, 2 – Poor, 3 – Neither poor nor good, 4 – Good, 5 – Extremely good). It was changed to the current 7-pt scale from 2018 onwards. The combined ‘good’ categories displayed here, therefore, differ slightly between 2012-2016 (‘Good’ and ‘Extremely good’) and 2018-2022 (‘Good’, ‘Very good’, and ‘Extremely good’).

This is an interesting result particularly in the context of the COVID-19 pandemic, which began in 2020. Aucklanders, more so than other New Zealanders, experienced life in lockdown for much of that year, with their movements, activities, and ability to work and study greatly constrained.

However, the New Zealand Government established the COVID-19 Response and Recovery Fund in April 2020 to support whānau, communities, and businesses to deal with the health, financial, and social impacts of COVID-19. This level of support may have cushioned Aucklanders from some of the worst negative impacts of the pandemic. Additionally, as Jenkins et al. (2021) notes, there were a number of other silver linings for some people, such as the forced slowdown of lifestyle due to lockdown, enabling people to spend more time with their families and improve their work-life balance. A combination of these factors may well explain the increase in overall quality of life observed here.

5 Housing suitability and affordability

Summary:

When asked about the affordability and suitability of their housing, Auckland respondents who were identified as owner-occupiers more commonly reported living in affordable and healthy housing, compared to renters. However, significantly more social renters perceived their housing costs were affordable than private renters. Even with this disparity between private and social renters, perceptions of housing habitability were lower for both groups than for owner-occupiers.

Overall, analysis indicated that owner-occupiers were more likely to state their housing costs were affordable and answer questions about dampness/mould, heating adequacy, and heating affordability positively. They were more likely than private and social renters to report enough or more than enough money to meet their everyday needs (including housing costs).

Meanwhile, private renters were less likely to perceive that their housing costs were affordable, and also less likely to live in healthy housing (they had significantly lower perceptions of housing habitability). Lower perceptions of housing affordability aligned with their lower likelihood of reporting that they had enough or more than enough money to meet their everyday needs.

Social renters were more likely than private renters to state their housing costs were affordable, but also less likely than both owner-occupiers and private renters to answer questions about housing habitability positively. They also were less likely to report they had enough or more than enough money to meet their everyday needs. This suggests that while they had enough money to meet basic housing costs, their level of income adequacy perhaps did not permit them to access healthier housing.

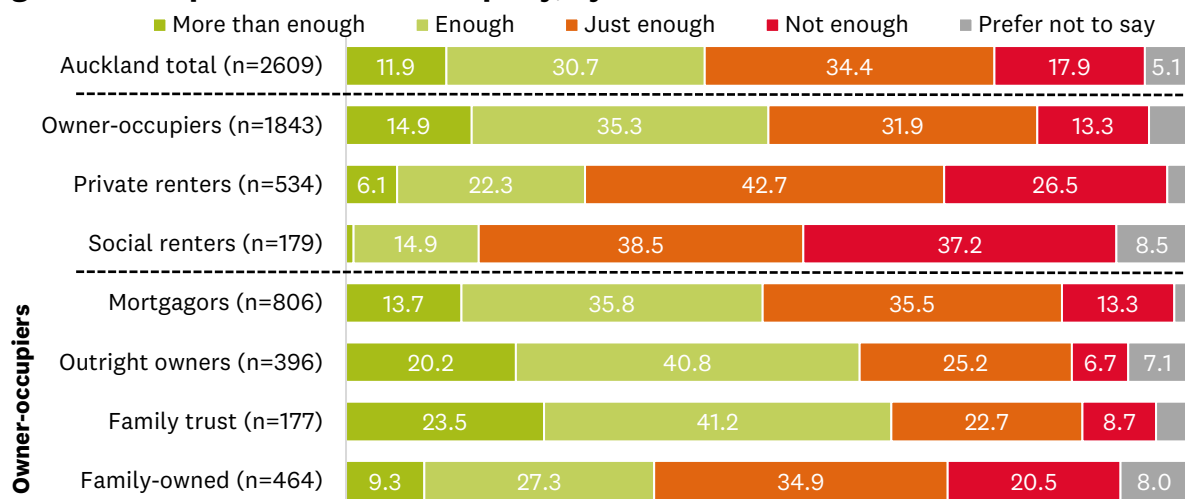
When asked about their intentions of remaining in Auckland to live, around four in 10 respondents said they had considered moving out of Auckland in the next 12 months. This group (largely consisting of those aged 25-39) pinpointed the rising cost of living and increasing housing unaffordability as the main drivers behind their consideration. Private renters were more likely to indicate that they had considered moving out of Auckland in the next 12 months, than either owner-occupiers or social renters.

5.1 Income adequacy

Overall, 42.6 per cent of Auckland respondents in the 2022 survey reported they had 'enough' or 'more than enough' money to meet their everyday needs. A significantly larger proportion of owner-occupiers (50.2%) reported that their income was 'enough' or 'more than enough' to meet their everyday needs. On the other hand, significantly fewer private renters (28.4%) and even fewer social renters (15.8%) felt that their income was sufficient (Figure 6).

There were also noticeable differences among owner-occupiers in relation to their views of their income adequacy. Following previous trends observed, outright owners and family trust holders fared better – 61.0 per cent and 64.8 per cent respectively felt they had enough or more than enough to meet their everyday needs. In contrast, much lower proportions of mortgagors (49.5%) and those living in a parental/family-owned home (36.6%) felt they had enough or more than enough money to meet their everyday needs. This is a logical observation – owner-occupiers with a mortgage have an additional monetary burden in mortgage repayments.

Figure 6. Perceptions of income adequacy, by tenure (2022) (%).



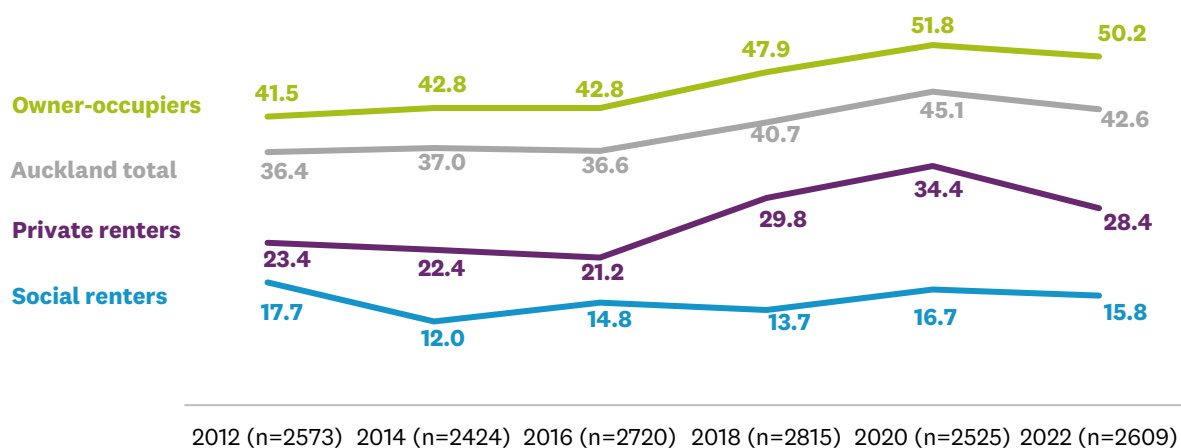
Base: All 2022 respondents, excluding not answered.

Source: 2022, Q26. “Which of the following best describes how well your total income (from all sources) meets your everyday needs for things such as accommodation, food, clothing and other necessities?” (1 – Have more than enough money, 2 – Have enough money, 3 – Have just enough money, 4 – Do not have enough money, 5 – Prefer not to say).

5.1.1 Changes in perceptions of income adequacy

Income adequacy has generally improved over time for Auckland respondents (Figure 7). However, this improvement has largely been among owner-occupiers – there was an increase of 8.6 percentage points from 2012 to 2022 in the proportion noting they had enough or more than enough money to meet their everyday needs. There has been a much smaller improvement for private renters, while for social renters, the proportions have remained low and similar over time.

Figure 7. Proportion who had 'enough' money to meet their everyday needs, by tenure (2012-2022) (%).



Source: Income adequacy, 2012-2022 (“Which of the following best describes how well your total income [from all sources] meets your everyday needs for things such as accommodation, food, clothing and other necessities?”).

Depicts proportions of each group who said they had ‘enough’ or ‘more than enough’ money to meet their everyday needs.

5.2 Housing affordability

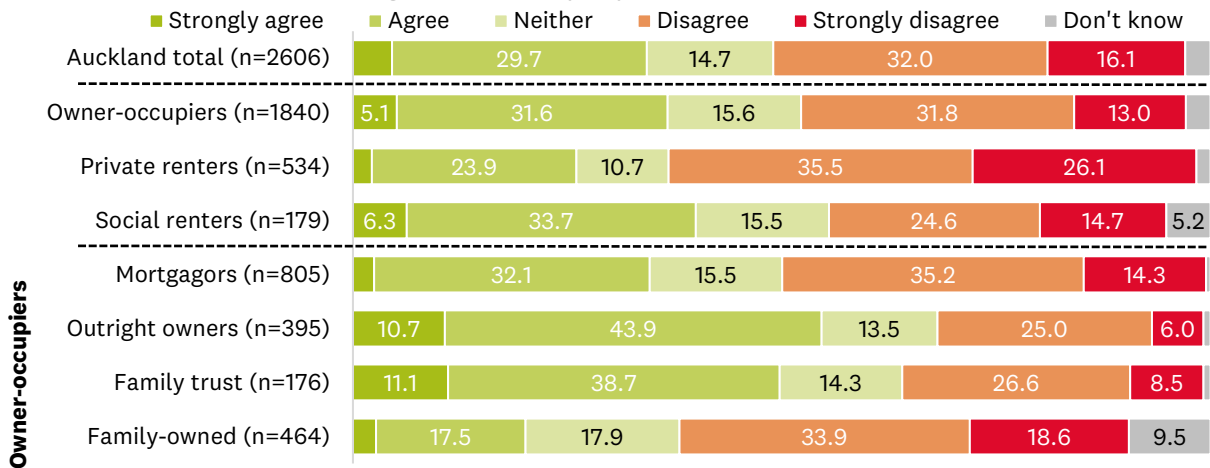
Overall, one in three Auckland respondents (34.3%) agreed or strongly agreed that their housing costs were affordable; in contrast, almost half (48.0%) disagreed that their housing costs were affordable. There were no statistically significant differences for owner-occupiers (36.7% agreed that their housing costs were affordable) or social renters (40.0% agreed). However, significantly fewer private renters (26.1%) agreed that their housing costs were affordable (Figure 8).

The overall result for owner-occupiers masks substantial variation of responses. Outright owners had the highest perceptions of affordability, with over half (54.7%) agreeing their housing costs were affordable, compared to 34.6 per cent of mortgagors. This is a logical observation from the data given the financial burden of paying a mortgage.

It is likely there are age-related effects for owner-occupiers in their perceptions of housing affordability:

- Family trust holders also had positive perceptions of housing affordability, with half (49.8%) agreeing their housing costs were affordable. This is similar to the age groups with whom they mostly overlap – 41.5 per cent of those aged 50-64 and 54.2 per cent of those aged 65+ also agreed their housing costs were affordable
- Only one in five (20.1%) of owner-occupiers living in a parental/family-owned home agreed their housing costs were affordable. Again, this is similar to the age groups they overlap with – 20.2 per cent of those aged 18-24 and 26.2 per cent of those aged 25-39 agreed their housing costs were affordable.

Figure 8. Perceptions of housing affordability, by tenure (2022) (%).



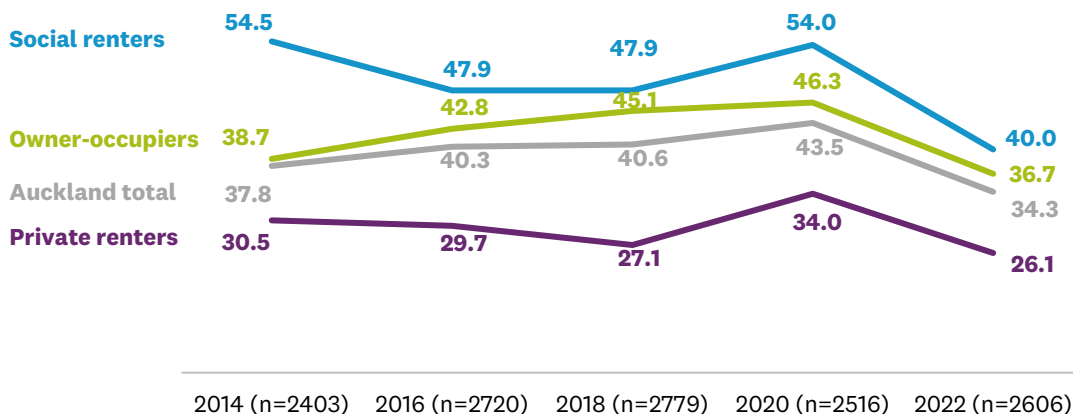
Base: All 2022 respondents, excluding not answered.

Source: 2022, Q9. “This question is about the home that you currently live in. How much do you agree or disagree that: Your housing costs are affordable (by housing costs we mean things like rent or mortgage, rates, house insurance, and house maintenance)” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree).

5.2.1 Changes in perceptions of housing affordability over time

The extent to which respondents agreed that their housing costs are affordable varied by housing tenure type (Figure 9). Among owner-occupiers, perceptions of housing affordability improved slightly between 2014 and 2020, whereas for private renters, it largely remained stable. Between 2020 and 2022, however, all tenure types experienced substantial decreases in the proportion who agreed that their housing costs were affordable. Owner-occupiers and private renters experienced similar decreases, with declines of 9.6 and 8.0 percentage points respectively. Social renters experienced the largest decrease of 14.0 percentage points.

Figure 9. Proportion who agreed their housing costs are affordable, by tenure (2014-2022) (%).



Source: Housing affordability, 2014-2022 (“This question is about the home that you currently live in. How much do you agree or disagree that: Your housing costs are affordable (by housing costs we mean things like rent or mortgage, rates, house insurance, and house maintenance)”).

Depicts the proportions of each group that ‘agreed’ or ‘strongly agreed’ that their housing costs are affordable.

The improvement in housing affordability perceptions between 2014 and 2020 for owner-occupiers may seem surprising given the acceleration of house prices in Auckland during this period of time. For example, house prices rose on average by 45 per cent between 2014 and 2017 (Fernandez, 2019), and the five-year trend between January 2017 and January 2022 showed that the average house price grew 43.7 per cent (Quotable Value, 2022). However, New Zealanders also experienced record low mortgage interest rates, with 1-year interest rates in 2021 as low as 2.55 per cent, allowing owner-occupiers to take advantage of cheaper debt to purchase homes or re-finance existing mortgages.

In early 2022, however, mortgage interest rates began increasing (in response to the Reserve Bank's increases of the Official Cash Rate, to control inflation), and in the space of a year have more than doubled. At the time of writing (April 2023), many short-term interest rates have increased to almost 7 per cent. This sudden and unexpected increase in interest rates has imposed pressure on owner-occupier households, many of whom are experiencing large increases in their mortgage repayments. This, in part, has likely contributed to the fall in perceptions of housing affordability for owner-occupiers.

For all tenure types, an important piece of context contributing to decreasing perceptions of housing affordability between 2020 and 2022 may likely be inflation and the rising cost of living. The Consumer Price Index (a measure of inflation for New Zealand households, which records changes in the price of goods and services) was recorded as an annual change of 5.9 per cent in December 2021, and which had increased to an annual change of 7.2 per cent in December 2022. The CPI has almost approached a level not seen since 1990,⁶ and undoubtedly has forced households across the country to tighten their budgets.

This has had flow-on effects – like mortgage repayments, mentioned above, for owner-occupiers, but also rents. However, there are some indications that rents in Auckland have decreased somewhat; for instance, on average, Auckland rents decreased by 5.2 per cent between December 2021 and December 2022 (Javed & Graham Squires Property Group, 2022). However, despite this small decrease, it appears that private renters, like other tenure types, are experiencing the pressure of the rising cost of living on their housing and other necessary expenses.

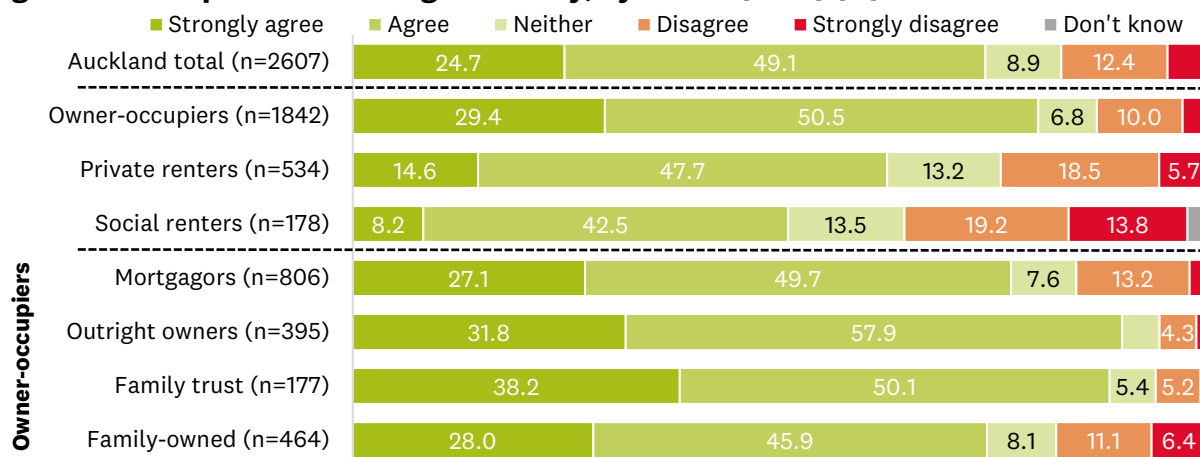
5.3 Housing suitability

Although one-third of Auckland respondents felt that their housing costs were affordable, almost three-quarters of respondents (73.8%) agreed that their home suited their needs and the needs of others in their household. Again, there were statistically significant differences according to housing tenure type. Most owner-occupiers, around four in five (79.9%), agreed the type of home they lived in suited their needs and the needs of others in their household. Meanwhile, fewer private and social renters agreed with this statement – 62.3 per cent of private renters and 50.8 per cent of social renters (Figure 10).

⁶ <https://www.stats.govt.nz/indicators/consumers-price-index-cpi/>

There were some differences among owner-occupiers. More outright owners (89.7%) and family trust holders (88.3%) felt their housing suited their needs, compared to mortgagors (76.8%) and those living in a parental/family-owned home (74.0%).

Figure 10. Perceptions of housing suitability, by tenure (2022) (%).



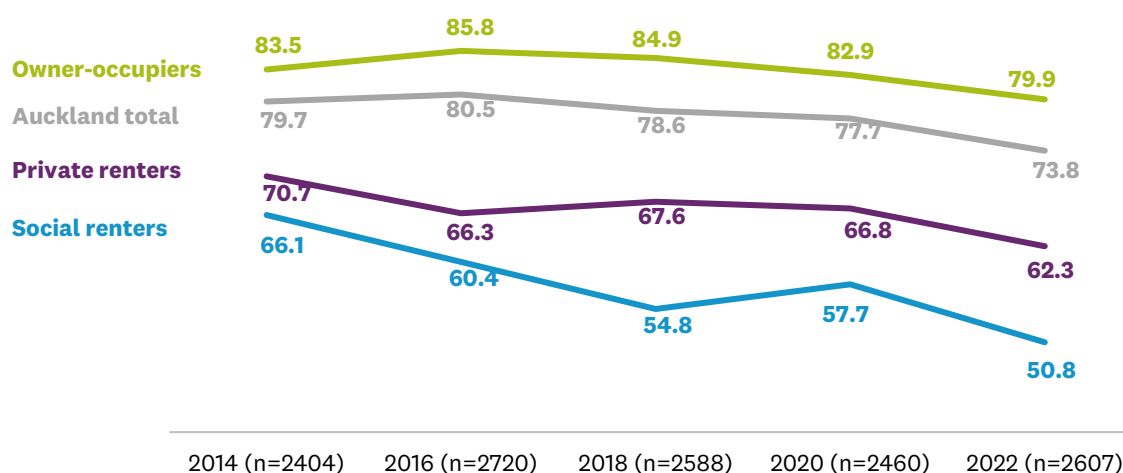
Base: All 2022 respondents, excluding not answered.

Source: 2022, Q9. “This question is about the home that you currently live in. How much do you agree or disagree that: The type of home you live in suits your needs and the needs of others in your household” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree).

5.3.1 Changes in perceptions of housing suitability

Perceptions of housing suitability declined substantially for private and social renters between 2014 and 2022, with a decrease of 8.4 and 15.3 percentage points respectively. Perceptions of housing suitability remained stable for owner-occupiers during the same time period (this group only experienced a very small decline of 3.6 percentage points) (Figure 11).

Figure 11. Proportions who agreed their housing is suitable, by tenure (2014-2022) (%).



Source: Housing suitability, 2014-2022 (“This question is about the home that you currently live in. How much do you agree or disagree that: The type of home you live in suits your needs and the needs of others in your household”).

Depicts the proportions of each group that ‘agreed’ or ‘strongly agreed’ that their housing is suitable.

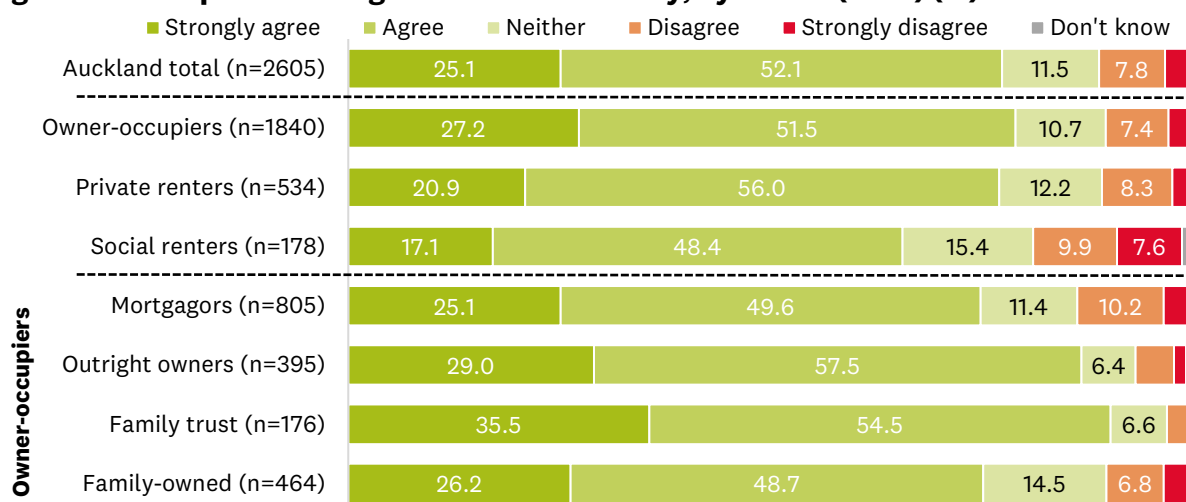
5.4 Neighbourhood suitability

Around three-quarters (77.2%) of Auckland respondents felt that the general area or neighbourhood they lived in suited their needs and the needs of others in their household. There were few statistically significant differences by housing tenure in this regard. Large proportions of owner-occupiers and private renters agreed their neighbourhood suited their needs – around three-quarters of owner-occupiers (78.8%) and private renters (76.8%) (Figure 12).

However, a significantly smaller proportion of social renters (65.4%) agreed their neighbourhood suited their needs (Figure 12). This is similar to the proportion of residents living in Quintile 5 areas (57.0%), with whom the social renter population overlaps considerably, who agreed their neighbourhood suits their needs. Social renters also overlap with Pacific respondents, of whom 64.5 per cent agreed their neighbourhood meets their needs (the lowest proportion of all ethnic groups; in contrast, 83.0% of New Zealand European/Other, 74.6% of Māori, and 74.3% of Asian/Indian respondents agreed their neighbourhood was suitable for them).

The same patterns among owner-occupiers that have been observed for previous survey questions can likewise be observed here. More outright owners (86.5%) and family trust holders (90.0%) agreed their neighbourhood suited their needs and those of their household compared to owner-occupiers living in a parental/family-owned home (75.0%) and mortgagors (74.7%).

Figure 12. Perceptions of neighbourhood suitability, by tenure (2022) (%).



Base: All respondents, excluding not answered.

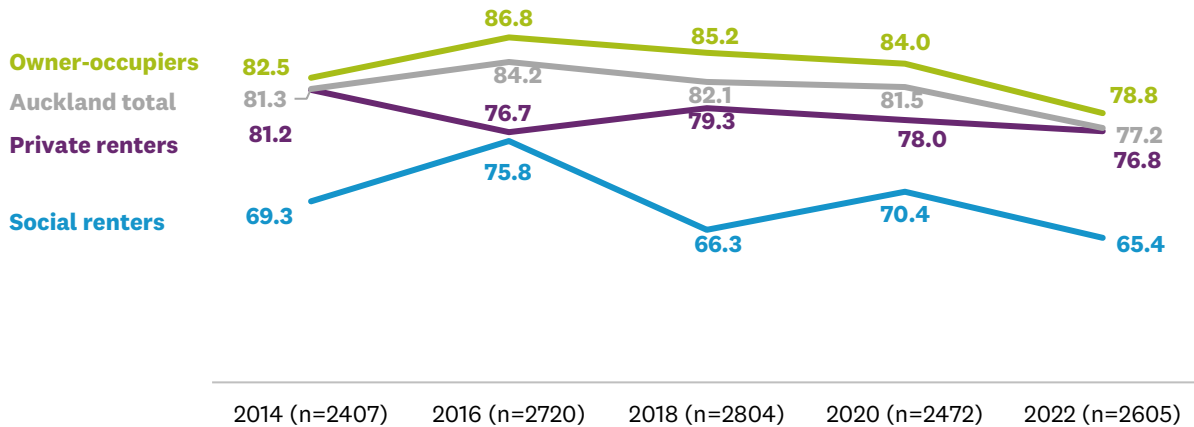
Source: Q9. “This question is about the home that you currently live in. How much do you agree or disagree that: The general area or neighbourhood your home is in suits your needs and the needs of others in your household” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree).

5.4.1 Changes in perceptions of neighbourhood suitability

Auckland respondents in the Quality of Life survey have generally held positive views of the suitability of the neighbourhoods they live in across 2014 to 2022 (Figure 13), particularly the owner-occupier group. Echoing trends over time for the other housing indicators, private and social renters

have generally held less positive views of neighbourhood suitability across the surveyed time period. However, there are some differences between these groups – for private renters, the proportions agreeing their neighbourhood is suitable for them have remained similar over time, while perceptions have fluctuated slightly more for social renters.

Figure 13. Proportion who agreed their neighbourhood is suitable, by tenure (2014-2022) (%).



Source: Neighbourhood suitability, 2014-2022 (“This question is about the home that you currently live in. How much do you agree or disagree that: The general area or neighbourhood your home is in suits your needs and the needs of others in your household”).

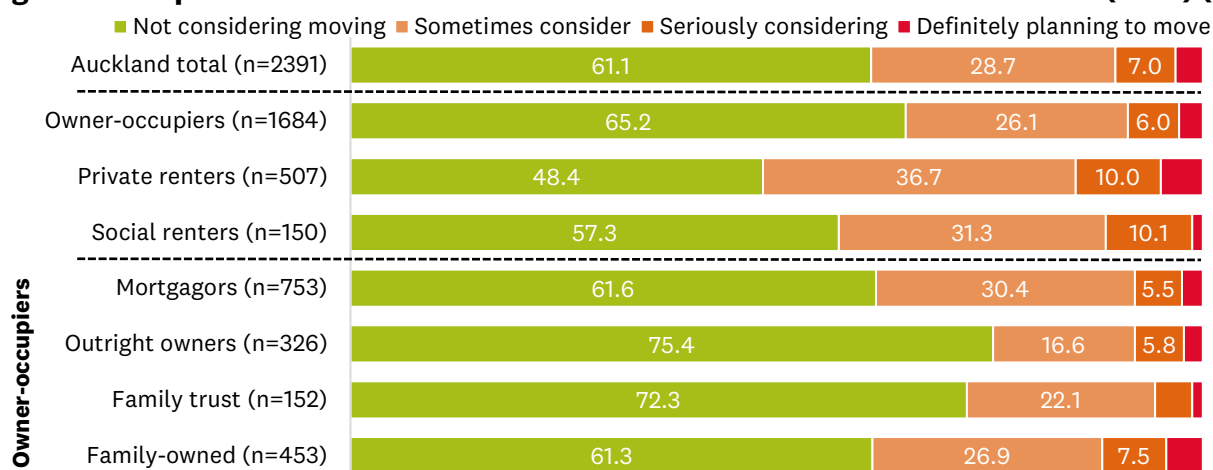
Depicts the proportions who ‘agreed’ or ‘strongly agreed’ their neighbourhood is suitable.

5.5 Intentions of continuing to live in Auckland

Overall, approximately four in every 10 respondents (38.9%) indicated that they were considering moving out of Auckland in the next 12 months (whether they sometimes considered it, were seriously considering it, or were definitely planning to move). Private renters were more likely to be considering moving out of Auckland; around half (51.6%) of this group were considering, in some shape or form, moving out of Auckland in the next 12 months (Figure 14).

Although there was no statistically significant difference for owner-occupiers as a whole, there were some small differences between owner-occupier types. More mortgagors (38.4%) and those living in a parental/family-owned home (38.7%) said they were considering moving out of Auckland. Table 3 shows that these two groups largely consisted of younger respondents aged under 40 – indeed, 38.8 per cent of those aged 18-24 and 49.9 per cent of those aged 25-39 said they were considering moving out of Auckland. In contrast, fewer outright owners (24.6%) and family trust holders (27.7%) said they were considering moving away.

Figure 14. Respondents' intentions to move out of Auckland in the next 12 months (2022) (%)



Base: 2022 respondents, online only (this question was only asked of respondents completing the survey online).

Source: 2022, Q8. "Which of the following best whether you are considering moving out of Auckland within the next 12 months?" (1 – I/we are not considering moving out of Auckland in the next 12 months, 2 – I/we sometimes think about moving out of Auckland in the next 12 months, 3 – I/we are seriously considering moving out of Auckland in the next 12 months, 4 – I/we are definitely planning to move out of Auckland in the next 12 months).

Respondents who said they were considering moving out of Auckland (either sometimes considering, seriously considering, or definitely planning to move) were asked to explain why in an open-text question. Of these 930 respondents, 878 (94.4%) provided a comment. During analysis, little difference was found between owner-occupiers and renters in the comments they provided – both groups emphasised the same themes (high cost of living, low housing affordability, lifestyle in Auckland was considered too fast-paced). There was considerable overlap in the top themes, which included:

- **The high cost of living in Auckland was a driving motivation to move elsewhere** (37.7% of all comments): Auckland was no longer viewed as an affordable place to live, with high costs of living including food and transport.

The cost of living is way too high. I can't afford to save money because it all is going to rent and to food. I can't afford to have fun, even free activities involve driving. Public transport is really expensive, it's cheaper to own a vehicle than it is to take public transport.... (Female, owner-occupier, aged 18-24)

The cost of living is becoming difficult without finding a job that pays more than \$60k per year (which I'm currently trying to do). The only thing that really keeps me here is the fact I have all my friends and family here. (Male, private renter, aged 25-39)

Auckland is no longer the clean, friendly, happy, affordable city it used to be. (Male, owner-occupier, aged 65+)

- **Low housing affordability in Auckland** (28.5% of all comments): Further to the high cost of living, house prices and rents were seen as increasingly unaffordable. Many respondents felt

that it would be better to move out of Auckland, so they would be able to afford to buy a home.

The main reason for moving out of Auckland is without a doubt house price. We have double income with a child. Both of us working full-time and we are always budget conscious. Still a long way to make the deposit for our first home. We are reasonably paid for our jobs, but the cost of living in Auckland has made it very unattractive for young professional couples like us to remain in Auckland. (Female, private renter, aged 25-39)

The cost of housing is ridiculous. Trying to get a foot on the ladder is bordering on the impossible. (Male, private renter, 50-64)

- **Fast-paced lifestyle in Auckland** (22.0% of all comments): Auckland was often described as a ‘rat race’, with a faster pace of lifestyle that was seen as draining, exhausting, and left little time to enjoy life. Respondents expressed the desire to move someplace with a slower, more relaxed pace of life, where they could enjoy nature and give their children a more fulfilling life.

It’s a rat race up here. (Male, owner-occupier, aged 25-39)

We would prefer a slower pace of life and Auckland feels like a bit of a treadmill at times. We enjoy outdoor activities and somewhere like Taupō or Nelson feels like it has more to offer in this respect. (Female, private renter, aged 25-39)

We as a family have always known that living in Auckland will always be an on-the-go lifestyle, there is just no rest period apart from when you sleep. Moving is something we think about every time because we want to be able to relax and enjoy the rest of our lives in peace and quiet without the rushy noises of the city to be able to give our kids a change from the city lifestyle and a more relaxed country life. (Female, social renter, aged 40-49)

- **Traffic congestion and road safety** (19.1% of all comments): Many respondents were exhausted by sitting in traffic for hours to commute to and from work, and also felt that Auckland’s roads were not safe for commuters.

It’s too busy and crowded now. Waste so much time on traffic, the whole week will just go by just doing the same things. Sleep early, wake up early, work and then sleep early because of the commute to work. I would take public transport, but they are closing down the [train station] for repair works. But then again, public transport is also slow, so still time is wasted there. (Male, owner-occupier, aged 25-39)

Roads and drivers in Auckland are also extremely dangerous compared to other places I have lived. Roadside parking should be removed, and drivers need to be taught to be safer. (Female, private renter, aged 25-39)

Auckland sucks and traffic is a nightmare. (Male, private renter, aged 40-49)

- **Better career or study opportunities elsewhere** (12.0% of all comments): Some respondents felt there were better opportunities for their careers, either in other places in the country or overseas (like Australia).

Because there is little to no incentive for a young person to stay in this city when other countries offer better pay, better career progression opportunities, and cheaper cost of living. (Female, owner-occupier, aged 25-39)

We are planning to move out of the country as the opportunities overseas are far better than we could hope for in Auckland or NZ in the foreseeable future. (Male, private renter, aged 25-39)

- **Auckland is over-crowded/over-populated** (11.0% of all comments): Smaller proportions of respondents expressed that Auckland was densely populated and felt that housing intensification was only making this worse. Respondents expressed concern over 'infill housing' and the lack of privacy between households.

Auckland seems to be getting worse and more cramped as the years go on, due to the influx of apartment blocks and right-of-way driveways in my neighbourhood. (Male, owner-occupier, aged 18-24)

We feel squashed here, you can't find a property with enough section for kids to play on that we can afford. We find high density housing depressing, and feel moving to a smaller, less populated, more affordable town would be better for our mental health and children's upbringing. (Female, owner-occupier, aged 25-39)

Infill housing is the ghetto of tomorrow. (Male, private renter, aged 65+)

- **Crime and safety is on the rise in Auckland** (10.5% of all comments): Some respondents felt that crime was an increasingly urgent issue and that little was being done to remedy it. They preferred to find another place in the country that was safer from crime.

Too many people are living in Auckland, roads are congested, and lately there has been so much violence and gang-related shootings and incidents, that it is not a good place to live anymore. Downtown Auckland is a ghost place, shops closed, and too many street bums hassling people around the City. So many people I have talked to are feeling the same way and want to live a quieter life, away from all of this. (Female, owner-occupier, aged 65+)

Crime is getting worse and the police have a soft attitude towards it. (Male, private renter, aged 40-49)

Toxic neighbourhood. Fear for safety when fighting breaks out nearby. (Female, private renter, aged 50-64)

5.6 Dampness and mould

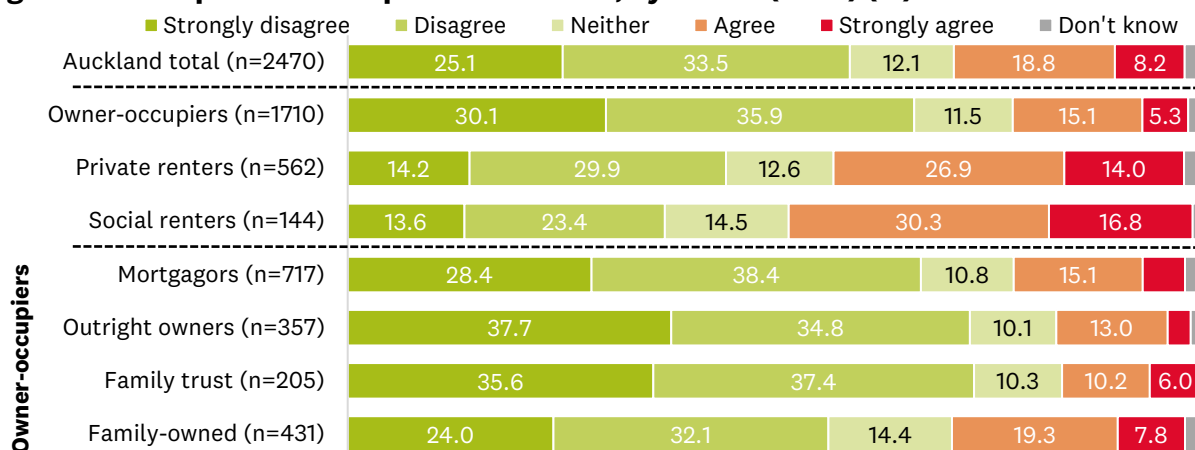
The final sections of this chapter (sections 5.6, 5.7, and 5.8) focus on housing habitability. These sections draw on data from the 2020 Quality of Life survey, as the housing habitability questions were cycled out of the 2022 survey.

In 2020, approximately one-quarter of Auckland respondents agreed that their home has a problem with damp and mould during the winter months (26.9%)⁷. There were statistically significant differences by tenure type. While one in five (20.4%) owner-occupiers agreed their home had a problem with damp and mould during the winter months, twice as many private renters (40.9%) and social renters (47.1%) agreed (Figure 15).

Examination of home dampness and mould by demographic variables show a link with socioeconomic deprivation. As shown in Table 6, owner-occupiers were more likely to live in Quintiles 1 and 2 (the least deprived areas), while social renters were over-represented in the areas of highest socioeconomic need, Quintile 5. Only 17.7 per cent of respondents living in Quintile 1 and 20.3 per cent of those living in Quintile 2 agreed their home had a problem with damp and mould, while 40.0 per cent of those living in Quintile 5 thought their home had a problem with damp and mould.

Among owner-occupiers, a larger proportion of those living in a parental/family-owned home (27.2%) agreed their homes had a problem with damp and mould, followed by owner-occupiers owning their home with a mortgage (20.0%). Fewer owner-occupiers owning their home without a mortgage (15.7%) and those whose homes were owned by a family trust (16.2%) felt their homes had a problem with damp and mould (Figure 15).

Figure 15. Perceptions of dampness and mould, by tenure (2020) (%).



Base: All 2020 respondents, excluding not answered.

Source: 2020, Q13. “The following question asks about heating your home during the winter months. How much do you agree or disagree that: My home has a problem with damp or mould” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree, 6 – Don’t know/Not applicable).

This question was not asked in the 2022 survey, so 2020 data have been used here instead.

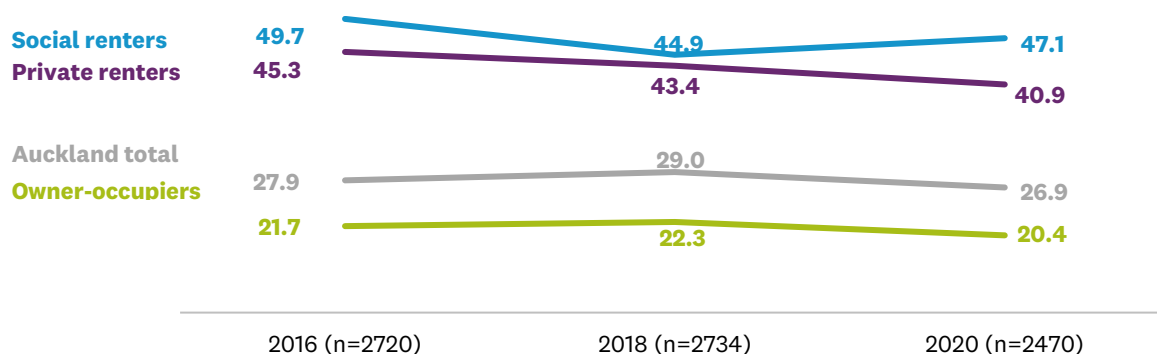
⁷ This question was not asked in 2022.

5.6.1 Changes in perceptions of dampness and mould

Across the four-year period (2016 to 2020) that this question was asked, very little changed in respondents’ perceptions of whether their homes have a problem with damp or mould. Around twice as many social renters and private renters agreed their homes had a problem with damp and mould over the years, compared to owner-occupiers (Figure 16).

These results are particularly interesting within the context of the Residential Tenancies (Healthy Homes Standards) Regulations 2019, which aim to address issues with cold, damp, drainage, and draughts in rental properties. One possible explanation is that 2020 data do not capture any potential improvements in cold, dampness, and mould experienced by private renters and social renters, as this time period was still in the early stages of implementation of the regulations (this is logical given that the regulations will not fully come into effect until 2024). Alternatively, it may be that issues with dampness and mould are more challenging to resolve (as it may require installing new insulation and ventilation). Unfortunately, this survey question was cycled out in 2022; it may be useful to cycle the question back into the upcoming 2024 survey, to understand whether damp and mouldy conditions have improved for renters.

Figure 16. Proportion who agreed their house has a problem with damp or mould, by tenure (2016-2020) (%).



Source: Dampness and mould, 2016-2020 (“The following question asks about heating your home during the winter months. How much do you agree or disagree that: My home has a problem with damp or mould”). Depicts the proportions who ‘agreed’ or ‘strongly agreed’ their home had a problem with damp or mould.

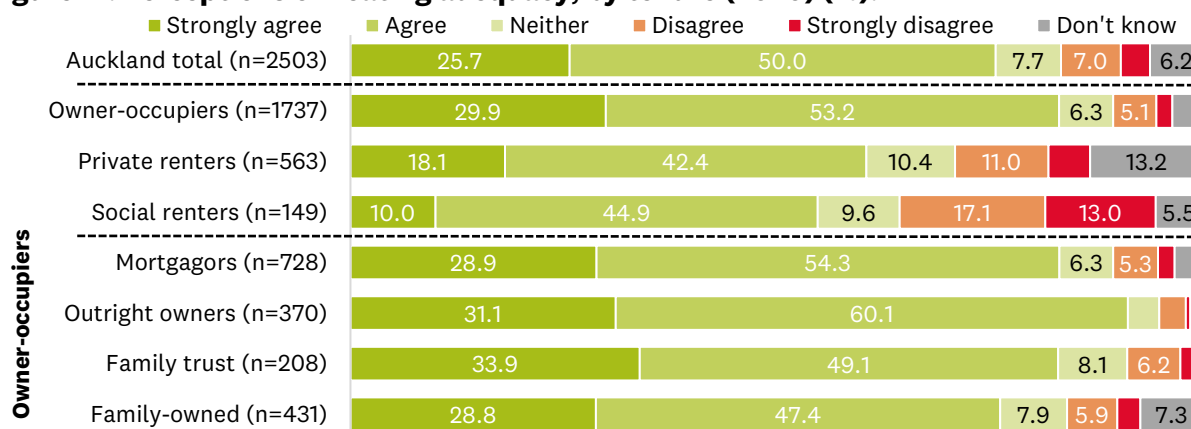
5.7 Heating adequacy

Despite many Auckland respondents (particularly private and social renters) agreeing that their homes have a problem with damp and mould, three-quarters (75.7%) of respondents in 2020 agreed that during the winter months, their heating systems keep their homes warm when in use. However, there were again statistically significant differences. A larger proportion of owner-occupiers (83.1%) had heating systems that kept their homes warm when in use, while fewer private (60.5%) and social renters (54.8%) agreed their heating systems kept their homes warm when in use (Figure 17).

Again, there were differences among owner-occupiers. More outright owners (91.2%) agreed their heating systems were adequate, followed by mortgagors (83.2%) and family trust holders (83.0%).

Fewer owner-occupiers living in a parental/family-owned home (76.2%) agreed their heating systems kept their homes warm when in use.

Figure 17. Perceptions of heating adequacy, by tenure (2020) (%).



Base: All 2020 respondents, excluding not answered.

Source: 2020, Q13. “The following question asks about heating your home during the winter months. How much do you agree or disagree that: The heating system keeps my home warm when it is in use” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree, 6 – Don’t know/Not applicable)

This question was not asked in the 2022 survey, so 2020 data have been used here instead.

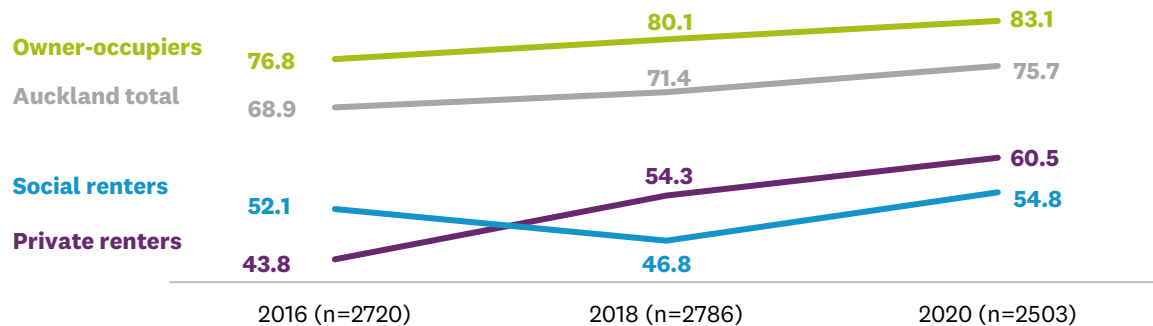
5.7.1 Changes in perceptions of heating adequacy

Between 2016 and 2020 there was an overall increase in the proportions of respondents, across all tenures, who agreed that their heating system kept their home warm when in use during the winter months (Figure 18). These improvements were particularly marked for private renters.

This improvement among private renters may be linked to the introduction and implementation of the Residential Tenancies (Healthy Homes Standards) Regulations 2019, although as above, it is worth noting that these regulations do not fully come into effect until 2024, meaning it may be too early to see the impact of the regulations. However, the findings are in contrast with the minimal change observed in the previous section regarding issues of dampness and mould. It may be that issues with damp and mould are more challenging for landlords to resolve quickly, whereas it may be simpler and quicker for landlords to install efficient heat pumps in their rental properties. It is also worth noting that other programmes specifically focussing on insulation and heating existed before the Healthy Homes Standards, such as the Warmer Kiwi homes programme, a central government initiative offering insulation and heating grants to low-income homeowners.⁸ These types of initiatives may be why improvements in heating adequacy are more apparent in the data, compared to dampness and mould.

⁸ <https://www.eeca.govt.nz/co-funding/insulation-and-heater-grants/warmer-kiwi-homes-programme/>

Figure 18. Proportion who agreed their heating system kept their home warm when in use, by tenure (2016-2020) (%).



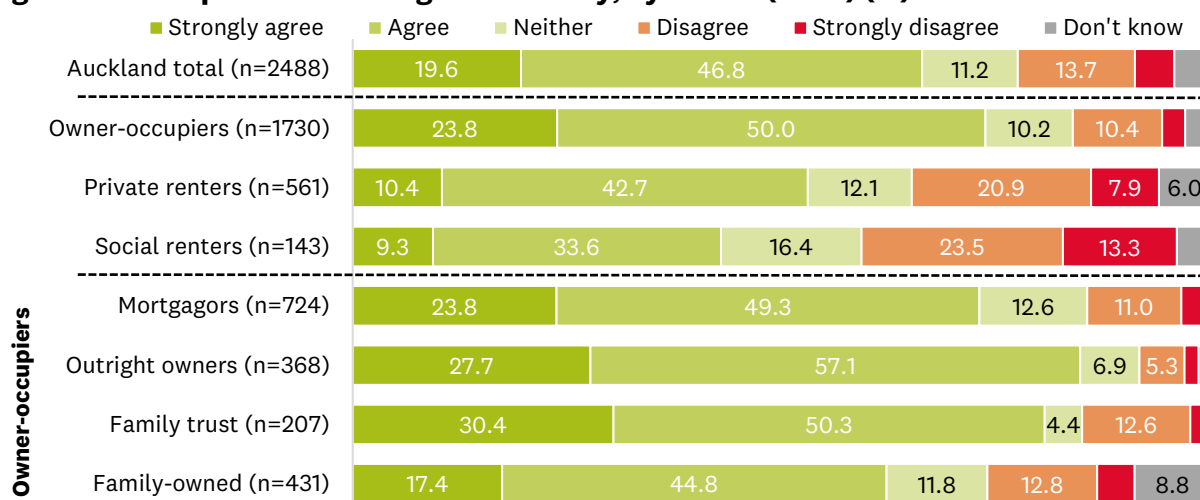
Source: Heating adequacy, 2016-2020 (“The following question asks about heating your home during the winter months. How much do you agree or disagree that: The heating system keeps my home warm when it is in use”) Depicts the proportions in each group who ‘agreed’ or ‘strongly agreed’ their heating system keeps their home warm when in use.

5.8 Heating affordability

In 2020, around two-thirds (66.4%) of Auckland respondents agreed they could afford to heat their homes properly during the winter months (Figure 19). Again, there were statistically significant differences by tenure type. More owner-occupiers (73.8%) agreed they could afford to heat their homes properly, while fewer private (53.1%) and social renters (42.9%) agreed with this statement.

Once again, there are interesting differences among owner-occupiers in their perceptions of heating affordability. More outright owners (84.8%) and family trust holders (80.7%) agreed they could afford to heat their homes properly. On the other hand, fewer mortgagors (73.1%) and even fewer owner-occupiers living in a parental/family-owned home (62.2%) agreed they could afford to heat their homes properly.

Figure 19. Perceptions of heating affordability, by tenure (2020) (%).



Base: All 2020 respondents, excluding not answered.

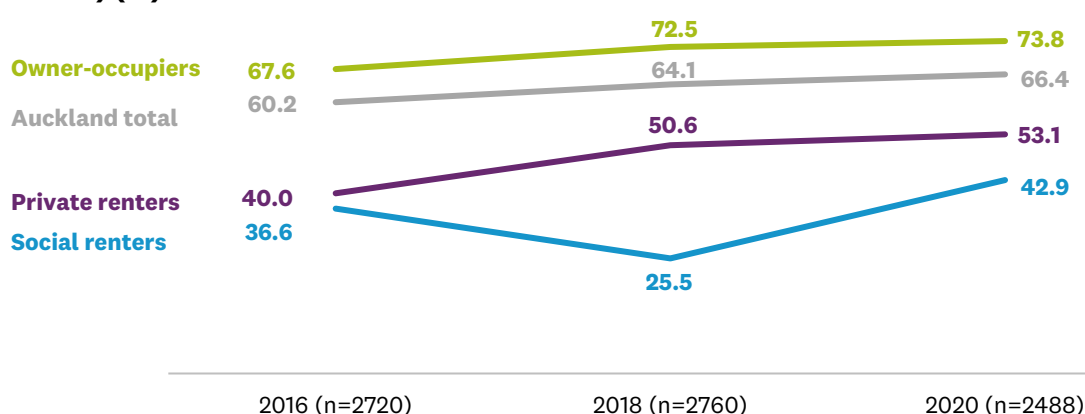
Source: 2020, Q13. “The following question asks about heating your home during the winter months. How much do you agree or disagree that: I can afford to heat my home properly” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree, 6 – Don’t know/Not applicable)

This question was not asked in the 2022 survey, so 2020 data have been used here instead.

5.8.1 Changes in perceptions of heating affordability

Heating affordability follows a similar trend to heating adequacy (section 5.5.1), in that it improved for all tenure types between 2016 and 2020, but particularly so for private renters (Figure 20). This again could be explained by the relative ease for landlords in installing more efficient (and, therefore, cheaper) forms of heating systems for tenants, as well as pre-existing programmes supporting improved insulation and heating in homes.

Figure 20. Proportion who agreed they can afford to heat their home properly, by tenure (2016-2020) (%).



Source: Heating affordability, 2016-2020 (“The following question asks about heating your home during the winter months. How much do you agree or disagree that: I can afford to heat my home properly”)

Depicts the proportions in each group who ‘agreed’ or ‘strongly agreed’ they can afford to heat their home properly.

This question was not asked in the 2022 survey, so 2020 data have been used here instead.

6 Subjective wellbeing

Summary:

Overall, analysis revealed that owner-occupiers as a whole were more positive in their ratings of physical health, mental health, and stress. However, within this overall group, results for those living in a parental/family-owned home were generally more in line with results for private renters. This finding for owner-occupiers living in a parental home was correlated with age. Specific details are provided below.

Firstly, regarding ratings of physical and mental health, owner-occupiers were more likely to report that they had good physical and mental health than private and social renters, although there were differences in perceptions of physical and mental health among owner-occupiers (which were strongly associated with age). Owner-occupiers who owned their homes outright (i.e. without a mortgage) and those whose homes were owned by a family trust more commonly reported experiencing good physical and mental health than other groups. These two groups were more likely to be aged 50 years and over. However, experiences of good physical and mental health were less prevalent among owner-occupiers who lived in family-owned homes. This group of owner-occupiers was more likely to be aged under 40 years.

Private renters were more likely than the rest of the Auckland sample to report experiencing serious stress that had a negative effect 'always' or 'most of the time' in the 12 months prior to the survey. However, although owner-occupiers as a whole group less commonly experienced this type of stress, those living in a family-owned home reported experiencing this frequency of stress (always or most of the time) at a level on par with private renters.

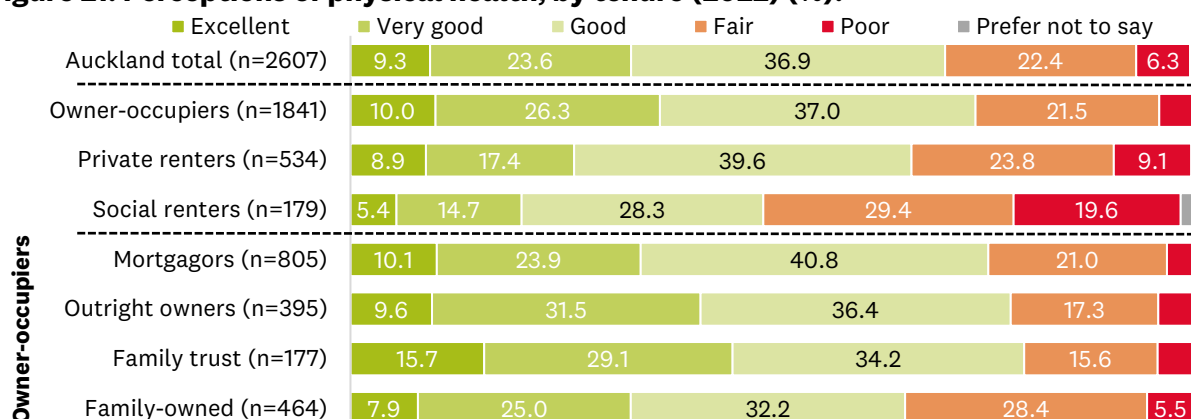
6.1 Physical health

Around two-thirds of Auckland respondents said their physical health was good, very good, or excellent (69.8%). Significantly fewer social renters (48.4%) rated their physical health in this manner (Figure 21).

Among owner-occupiers, those living in a parental/family-owned home were less likely than others to rate their physical health positively (65.1% contrasted with 73.4% of all owner-occupiers). This is similar to the proportion of private renters who rated their physical health as good, very good, or excellent (65.8%).

This observation in the data for this owner-occupier group is likely explained by their overlap with younger respondents (Table 2 and Table 3). Fewer respondents aged 18-24 (64.5%) and 25-39 (67.7%) rated their physical health as good, very good, or excellent, compared with older age groups (72.0% of those aged 50-64 and 73.4% of those aged 65+).

Figure 21. Perceptions of physical health, by tenure (2022) (%).



Base: All 2022 respondents, excluding not answered.

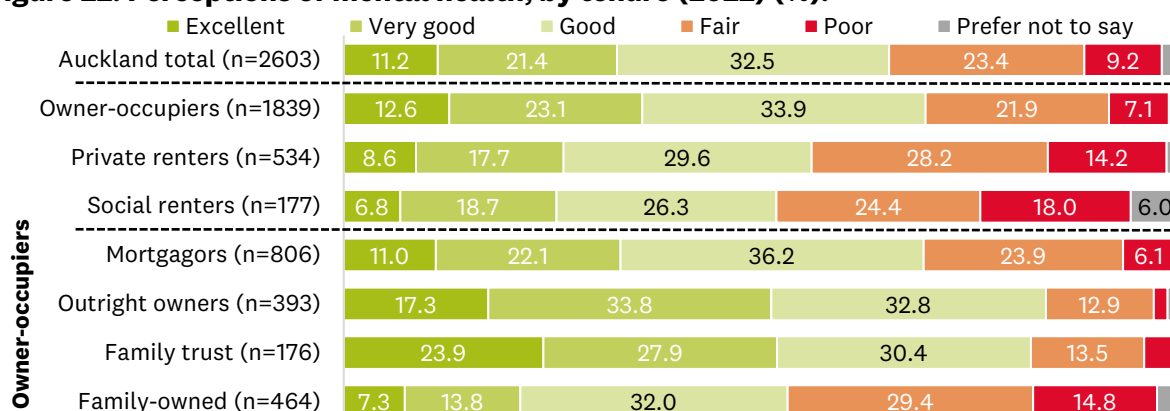
Source: 2022, Q23. “In general, how would you rate your... Physical health” (1 – Poor, 2 – Fair, 3 – Good, 4 – Very good, 5 – Excellent, 6 – Prefer not to say)

6.2 Mental health

A slightly smaller proportion of Auckland respondents rated their mental health as good, very good, or excellent (65.2%), compared to their physical health (69.8%, see section 1.26). As with physical health, there were statistically significant differences in mental health by tenure type. More owner-occupiers (69.6%), compared to the rest of the sample, rated their mental health as either good, very good, or excellent. However, fewer private renters (55.9%) and social renters (51.7%) rated their mental health this way (Figure 22).

There were prominent differences in self-reported mental health between owner-occupier types. Outright owners (83.9%) and family trust holders (82.1%) were more likely to rate their mental health as good, very good, or excellent. A smaller proportion of mortgagors (69.3%) and those living in a parental/family-owned home (53.1%) rated their mental health positively – the latter was comparable to private renters.

Figure 22. Perceptions of mental health, by tenure (2022) (%).



Base: All 2022 respondents, excluding not answered.

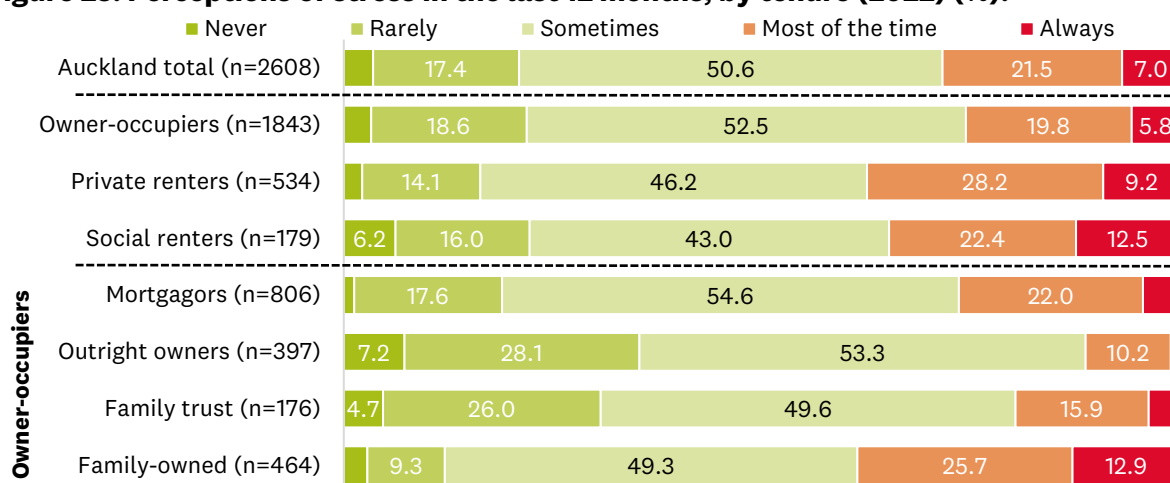
Source: 2022, Q23. “In general, how would you rate your... Mental health” (1 – Poor, 2 – Fair, 3 – Good, 4 – Very good, 5 – Excellent, 6 – Prefer not to say).

6.3 Stress

Over one-quarter (28.4%) of Auckland respondents said they had ‘always’ or ‘most of the time’ experienced stress that had a negative effect on them in the 12 months prior to the survey. A significantly larger proportion (37.5%) of private renters said they had often experienced stress in the 12 months prior to the survey (Figure 23).

Observed differences were present between owner-occupier types. More owner-occupiers living in a parental/family-owned home (38.6%) said they experienced stress often, a similar proportion to private renters. Meanwhile, fewer outright owners (11.3%) and family trust holders (19.7%) said they had experienced stress often in the 12 months prior to the survey.

Figure 23. Perceptions of stress in the last 12 months, by tenure (2022) (%).



Base: All 2022 respondents, excluding not answered.

Source: 2022, Q30. “At some time in their lives, most people experience stress. Which statement below best applies to how often, if ever, over the past 12 months you have experienced stress that has had a negative effect on you? (Stress refers to things that negatively affect different aspects of people’s lives, including work and home life, making important life decisions, their routines for taking care of household chores, leisure time and other activities)” (1 – Always, 2 – Most of the time, 3 – Sometimes, 4 – Rarely, 5 – Never).

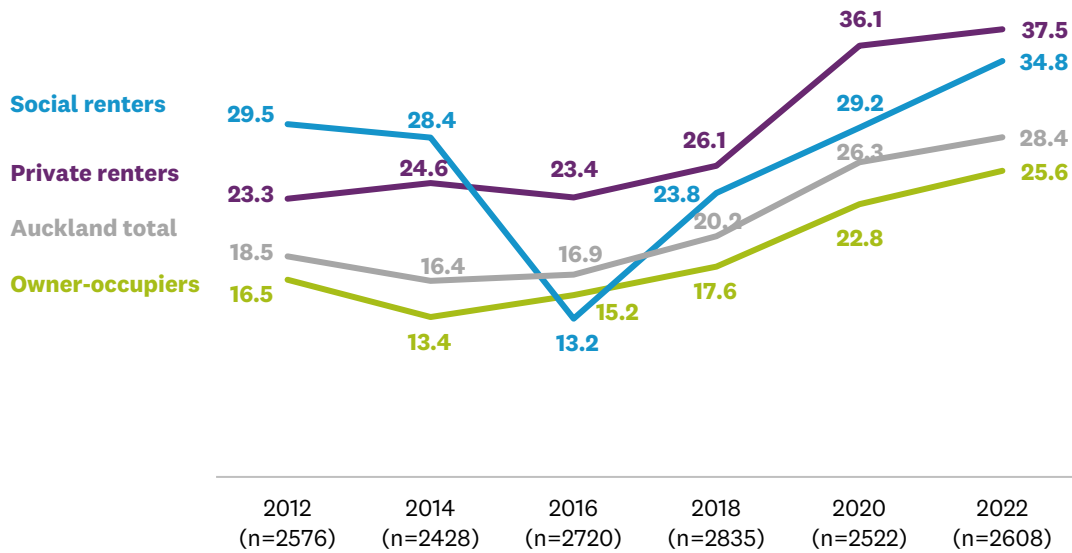
6.3.1 Changes in perceptions of stress

Experiences of frequent stress (consisting of respondents who experienced stress that had a serious negative effect on them ‘always’ and ‘most of the time’ in the 12 months prior to the survey) have been increasing over time for all Auckland respondents, regardless of tenure type (Figure 24). Overall, Auckland respondents reported an increase of 10.0 percentage points between 2012 and 2022 in the experience of frequent stress.

The largest increases were observed for private renters, where the proportion reporting frequent stress grew by 14.2 percentage points. In general, private renters have consistently reported high levels of frequent stress in contrast to the other tenure types. Owner-occupiers were further behind, with an increase of 9.1 percentage points. The experience of frequent stress for social renters has

fluctuated over the years, but comparing 2012 and 2022, the proportion of those reporting frequent stress increased by 5.3 percentage points in total.

Figure 24. Proportion who had experienced stress often, by tenure (2012-2022) (%).



Source: Stress, 2012-2022 (“At some time in their lives, most people experience stress. Which statement below best applies to how often, if ever, over the past 12 months you have experienced stress that has had a negative effect on you?”).

Depicts proportions of each group who said they had ‘always’ or ‘most of the time’ had experienced stress in the 12 months prior to the survey.

7 Connectedness to community

Summary:

Overall, respondents reported high levels of connectedness to their communities, regardless of housing tenure. However, owner-occupiers were more likely to report having a sense of connection and attachment to their community. Compared to the rest of the sample, they commonly agreed that a sense of community with others in their neighbourhood was important to them, as well as reporting that they actually felt a sense of community with others in their neighbourhood.

On the other hand, renters were more likely to say they had frequently felt lonely (always or most of the time) in the 12 months prior to the survey, with twice as many private and social renters indicating they had frequently felt lonely than owner-occupiers. Additionally, frequent feelings of isolation and loneliness have increased over the last decade of the survey, with the most profound increases observed again for private and social renters, particularly since 2020.

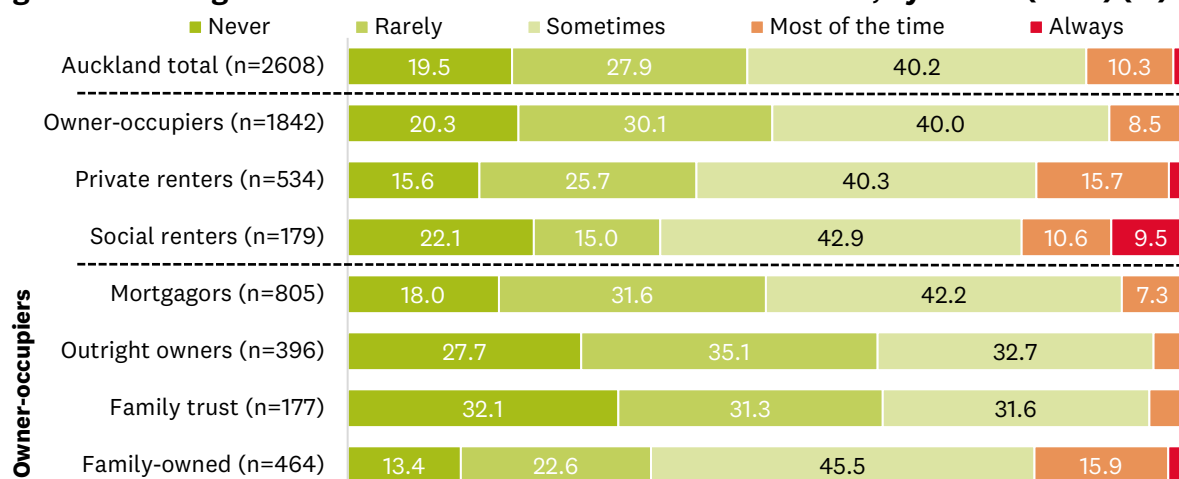
Private renters were less likely to agree that they were proud of the look and feel of their local area, and also less likely to agree their local area is a great place to live. Moreover, they were more likely to report that they did not participate in any type of social network or group. Taken together, there is an emerging picture in the data of isolation and lack of connection to their local community experienced by private renters, more so than other tenure types.

7.1 Loneliness

Approximately one in 10 (12.4%) of Auckland respondents said they had felt loneliness or isolation often (either always or most of the time) in the 12 months prior to the survey. However, there were some statistically significant differences for private renters and social renters (compared to the rest of the sample), with 18.3 per cent of private renters and 20.1% of social renters frequently feeling lonely and isolated during this time period (Figure 25). Despite these differences, it is worth noting for private renters that many (41.3%) still reported that they had 'rarely' or 'never' felt lonely or isolated in the 12 months prior to the survey.

Owner-occupiers as a complete group (compared to the rest of the sample) reported low levels of often feeling lonely or isolated – only 9.7 per cent said they had always or most of the time felt lonely in the previous 12 months. There were few differences when broken down into the four owner-occupier categories. Mirroring previous observations, very few outright owners (4.5%) and family trust holders (5.0%) said they often felt lonely or isolated. The proportion was slightly elevated for mortgagors, with 8.2 per cent stating they often felt lonely. However, owner-occupiers living in a parental/family-owned home once again fared worse compared to the other categories, with almost one-fifth (18.6%) of this group reporting they often felt lonely or isolated. This was comparable to the proportion of private renters who felt this way.

Figure 25. Feelings of loneliness or isolation in the last 12 months, by tenure (2022) (%).



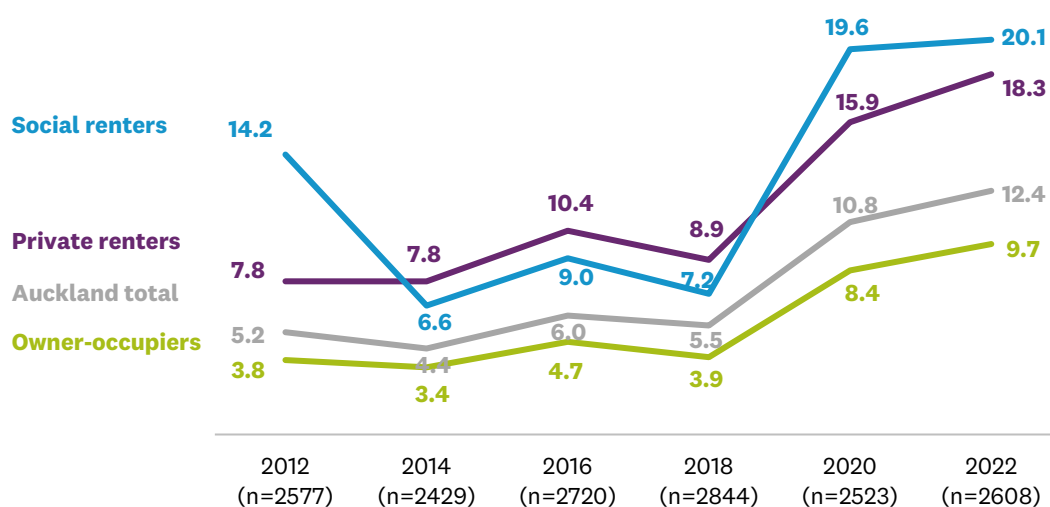
Base: All 2022 respondents, excluding not answered.

Source: 2022, Q28. “Over the past 12 months how often, if ever, have you felt lonely or isolated?” (1 – Always, 2 – Most of the time, 3 – Sometimes, 4 – Rarely, 5 – Never).

7.1.1 Changes in perceptions of isolation and loneliness

Over time, owner-occupiers have consistently been less likely to report feeling loneliness or isolation often (‘always’ or ‘most of the time’), compared to private renters and social renters (Figure 26). Curiously, however, feelings of loneliness spiked for all tenure types after 2018, particularly for private and social renters (an increase of 9.4 and 12.9 percentage points respectively, between 2018 and 2022). While the proportion of owner-occupiers reporting often feeling lonely increased post-2018, the increase is not as noticeable. The jump in experiences of frequent loneliness from 2020 onwards can probably be explained by the onset of the COVID-19 pandemic and resulting lockdowns, which meant that Aucklanders in particular (as they bore the brunt of the lockdowns) were less able to maintain meaningful social interactions and connect with their friends and whānau as they normally would.

Figure 26. Proportion who felt lonely ‘always’ or ‘most of the time’, by tenure (2012-2022) (%).



Source: Loneliness, 2012-2022 (“Over the past 12 months how often, if ever, have you felt lonely or isolated?”). Depicts proportions of each group who said they had ‘always’ or ‘most of the time’ had experienced loneliness in the 12 months prior to the survey.

7.2 Importance of feeling a sense of community

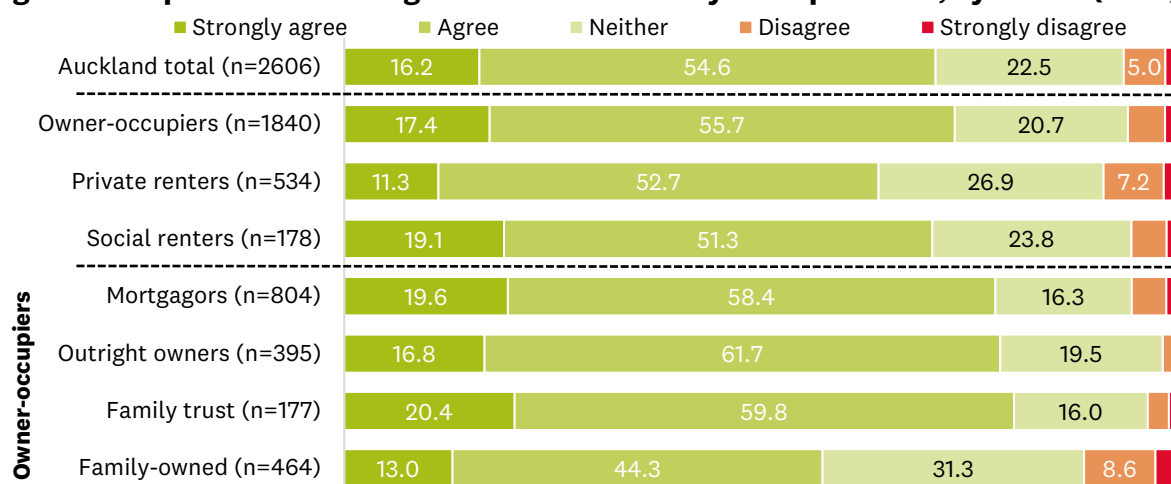
Seven in 10 Auckland respondents (70.8%) agreed that a sense of community was important to them. Significantly fewer private renters (64.0%) agreed that a sense of community was important to them (Figure 27). However, this is still a large proportion of private renters who agreed that a sense of community was important to them.

Approximately three-quarters (73.1%) of owner-occupiers agreed that it was important to them to feel a sense of community with people in their neighbourhood. There were minimal deviations from this when broken down by owner-occupier type, with 78.0 per cent of mortgagors, 78.5 per cent of outright owners, and 80.2 per cent of family trust holders agreeing with the statement.

However, fewer owner-occupiers who lived in a parental/family-owned home (57.3%) agreed that feeling a sense of community with people in their neighbourhood was important to them. This result can partially be explained by the overlap of this group with those aged 18-24, of whom a similar proportion (57.9%) agreed that it was important to them to feel a sense of community with people in their neighbourhood. It is worth noting, however, those aged 25-39 (who also overlap with this owner-occupier category) more commonly reported that a sense of community was important to them (69.1%).

As noted by Lindblad and Quercia (2015), feeling a sense of community with people in one’s neighbourhood becomes increasingly important for individuals when they have made a financial investment in a home and, therefore, the surrounding neighbourhood. This may be why such consistent results can be observed for all owner-occupier types who have, at some point, purchased their own home (but not for those living in a parental/family-owned home).

Figure 27. Importance of having a sense of community to respondents, by tenure (2022) (%).



Base: All 2022 respondents, excluding not answered.

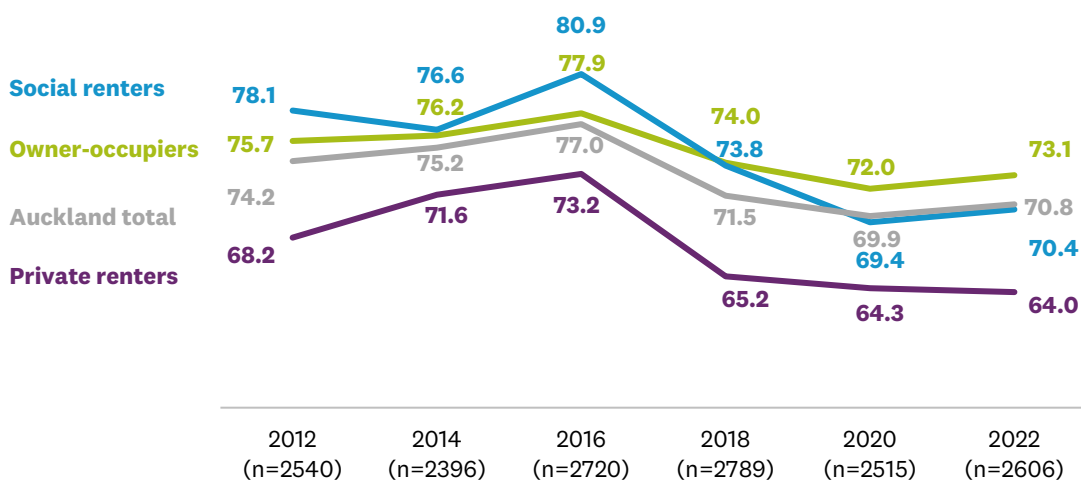
Source: 2022, Q26. “How much do you agree or disagree with the following statements?: It’s important to me to feel a sense of community with people in my neighbourhood” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree).

7.2.1 Changes in importance of feeling a sense of community with others

Over time, the importance of feeling a sense of community with other people in their neighbourhood has varied by tenure (Figure 28). For owner-occupiers, large proportions have consistently agreed between 2012 and 2022 that it was important to them to feel a sense of community with other people in their neighbourhood, and this has changed very little over the years.

For private and social renters, however, the trend appears to be different. For both groups, the importance of feeling a sense of community seems to have declined. The difference between these two groups, however, is that for social renters, larger proportions (similar to owner-occupiers) agreed in the early years of the survey that it was important to feel a sense of community with others in their neighbourhood – however, this proportion has declined over time. On the other hand, lower proportions of private renters felt that it is important to feel a sense of community with others; while it increased somewhat, it declined to previous levels.

Figure 28. Proportion who agreed that feeling a sense of community with others was important, by tenure (2012-2022) (%).



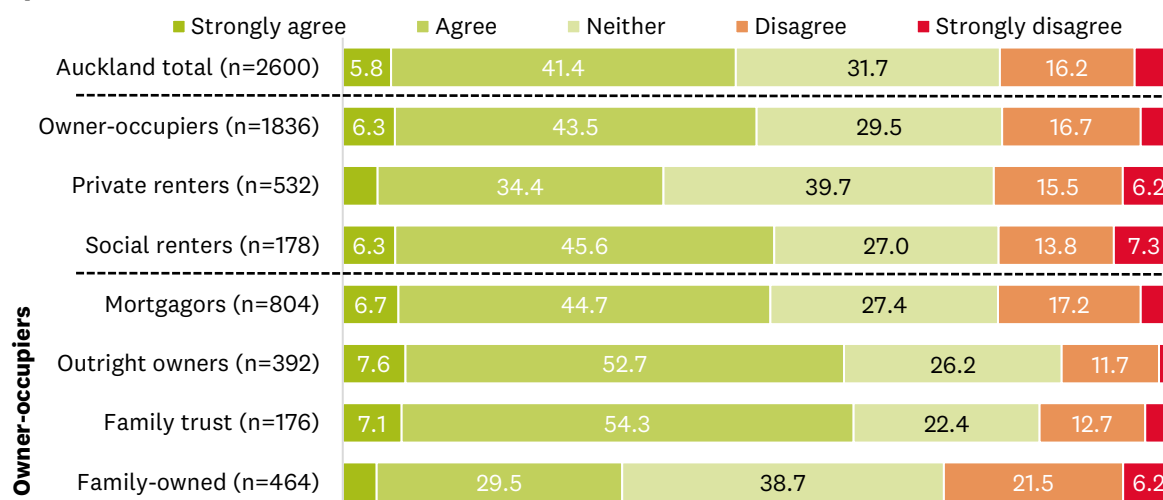
Source: Importance of community, 2012-2022 (“How much do you agree or disagree with the following statements?: It’s important to me to feel a sense of community with people in my neighbourhood”). Depicts proportions of each group who agreed or strongly agreed it was important to them to feel a sense of community with other people in their neighbourhood.

7.3 Actual experience of feeling a sense of community

Although there was a high level of agreement from Auckland respondents that it was important to them to feel a sense of community with other people in their neighbourhood (70.8%), a much smaller proportion agreed that they actually felt this sense of community with others (47.2%). There were similar levels of agreement to this total for owner-occupiers (49.8%) and social renters (51.9%). On the other hand, significantly fewer private renters (31.8%) agreed that they felt a sense of community with others in their neighbourhood (Figure 29).

There were stark differences within the owner-occupier group. While more outright owners (60.3%) and family trust holders (61.4%) agreed that they felt a sense of community with others in their neighbourhood, only 33.6 per cent of owner-occupiers living in a parental/family-owned home agreed with this statement (similar to private renters). As with previous items, this notable difference from other owner-occupiers may be attributable to the overlap of this group with younger people; similar proportions of those aged 18-24 (33.8%) and 25-39 (38.2%) agreed that they felt a sense of community with others in their neighbourhood.

Figure 29. Respondents' actual experiences of having a sense of community, by tenure (2022) (%).



Base: All 2022 respondents, excluding not answered.

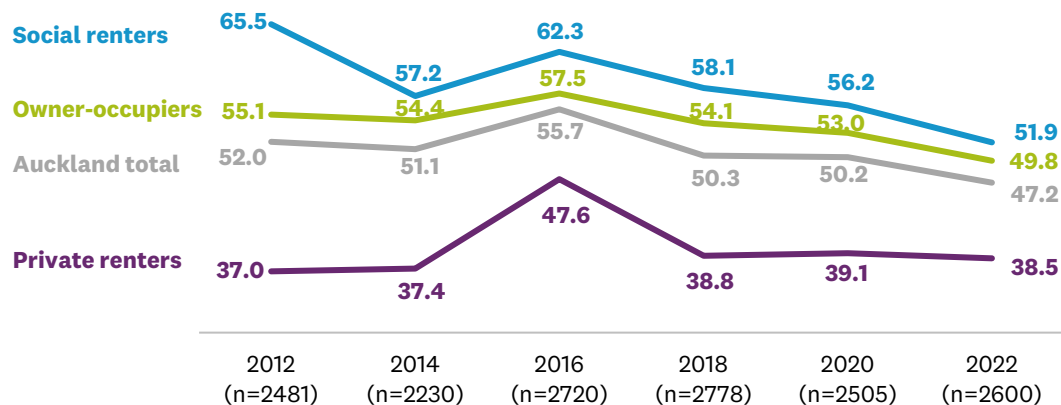
Source: 2022, Q26. “How much do you agree or disagree with the following statements?: I feel a sense of community with others in my neighbourhood” (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree).

7.3.1 Changes in feeling a sense of community with others

The overall trend between 2012 and 2022 suggests that Auckland respondents have decreasingly felt a sense of community with others in their neighbourhood (Figure 30). It appears that feeling a sense of community peaked in 2016 and has declined substantially since, for all tenure types.

Between 2012 and 2022, social renters have experienced the largest decline in agreeing they felt a sense of community with others (a total of 13.6 percentage points). Owner-occupiers also experienced a decline, albeit a much smaller 5.3 percentage points. For private renters, on the other hand, while there have been fluctuations over the time period, the proportions who agreed they felt a sense of community was virtually the same in 2012 and 2022.

Figure 30. Proportion who agreed that they felt a sense of community with others, by tenure (2012-2022) (%).



Source: Sense of community, 2012-2022 (“How much do you agree or disagree with the following statements?: I feel a sense of community with others in my neighbourhood”).

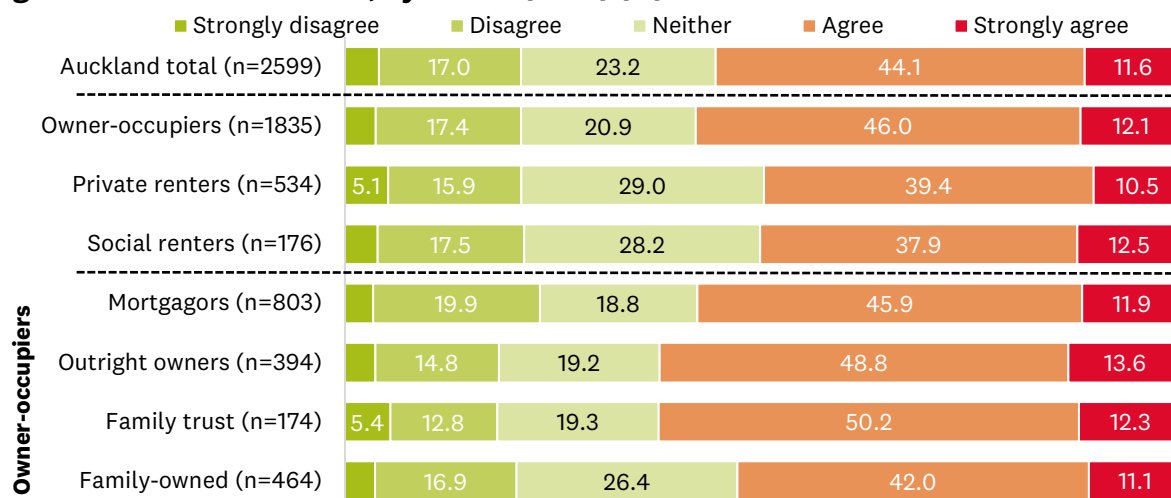
Depicts proportions of each group who agreed or strongly agreed they felt a sense of community with others in their neighbourhood.

7.4 Pride in local area

Overall, just over half of all Auckland respondents (55.7%) agreed they were proud of how their local area looked and felt. There were no statistically significant differences for owner-occupiers or for social renters, of whom 58.1 per cent and 50.4 per cent respectively agreed they were proud of the look and feel of their local area. Significantly fewer private renters (49.9%) agreed they were proud of the look and feel of their local area, compared to the rest of the sample (Figure 31). However, this is still half of the private renter sample who agreed they were proud of the look and feel of their local area.

The same differences observed among owner-occupiers for other questions are present here as well. Larger proportions of those who owned their home outright (62.4%) and family trust holders (62.5%) agreed they were proud of the look and feel of their local area, contrasted with fewer mortgagors (57.9%) and those living in a home owned by parents, family, or their partner (53.1%).

Figure 31. Pride in local area, by tenure (2022) (%).



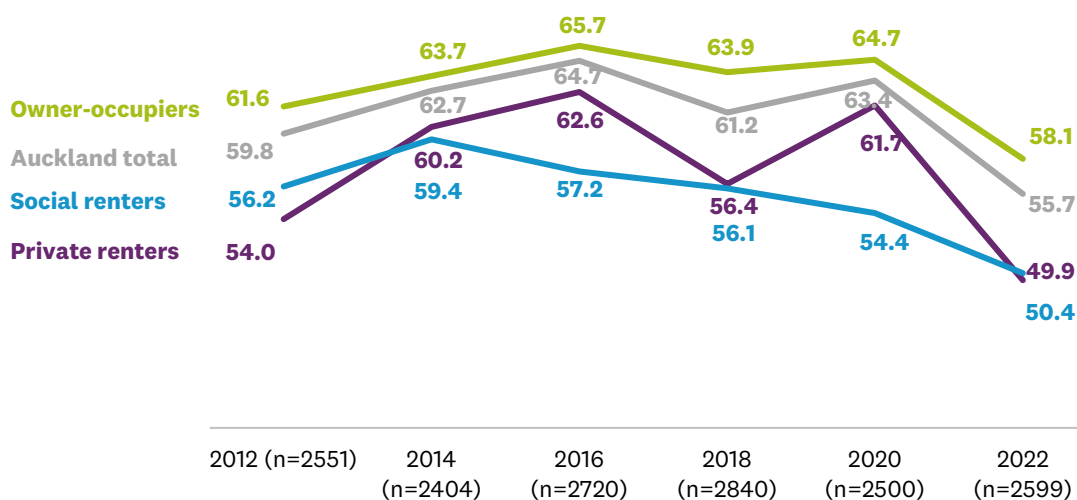
Base: All 2022 respondents, excluding not answered.

Source: 2022, Q6. “How much do you agree or disagree with the following statements?: I feel a sense of pride in the way my local area looks and feels” (1 - Strongly disagree, 2 - Disagree, 3 - Neither, 4 - Agree, 5 - Strongly agree).

7.4.1 Changes in pride in local area

Over time, feelings of pride in the look and feel of their local area have fluctuated for Auckland respondents. The proportion who agreed they are proud of how their local area looks and feels has remained generally consistent for owner-occupiers, but there have been more remarkable changes for private renters and social renters (Figure 32).

Figure 32. Proportion who agreed they feel a sense of pride in their local area (2012-2022) (%).



Source: Pride in look and feel of local area, 2012-2022 (“How much do you agree or disagree with the following statements?: I feel a sense of pride in the way my local area looks and feels”).

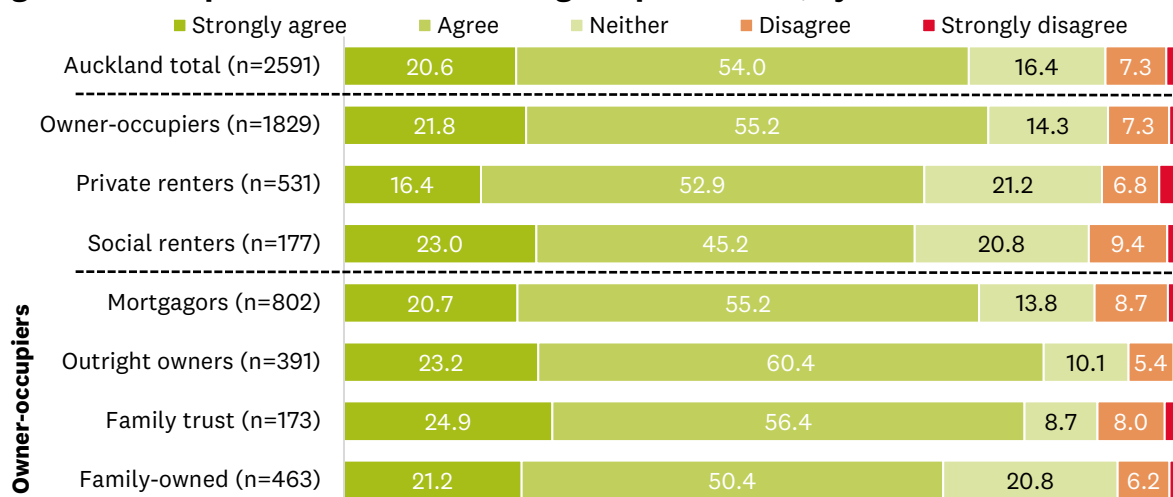
Depicts proportions of each group who agreed or strongly agreed they felt a sense of pride in the way their local area looks and feels.

7.5 Perceptions that local area is a great place to live

Although half of Auckland respondents said they were proud of the look and feel of their local area, a larger proportion (74.6%) agreed their local area is a great place to live. Statistically significant differences were present for private renters, with fewer (69.3%) agreeing their local area is a great place to live than the rest of the sample (Figure 33). Again, despite the statistical differences, this is still a large proportion of private renters who agreed their local area is a great place to live.

Among owner-occupiers, larger proportions of outright owners (83.6%) and family trust holders (81.3%) agreed their local area is a great place to live than the rest of the sample, compared with 75.9 per cent of mortgagors and 71.6 per cent of those living in a family-owned home.

Figure 33. Perceptions that local area is a great place to live, by tenure (2022) (%).



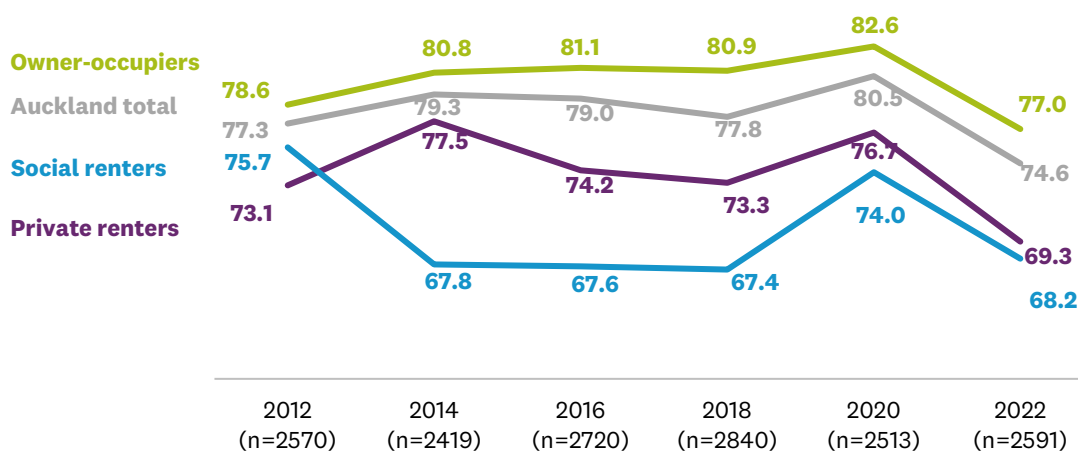
Base: All 2022 respondents, excluding not answered.

Source: 2022, Q6. "How much do you agree or disagree with the following statements?: My local area is a great place to live" (1 - Strongly disagree, 2 - Disagree, 3 - Neither, 4 - Agree, 5 - Strongly agree).

7.5.1 Changes in perceptions that local area is a great place to live

Between 2012 and 2022, there has been little change overall in Auckland respondents' perceptions of whether their local area is a great place to live, even when accounting for housing tenure. Social renters were the exception, as decreasing proportions have agreed with this statement over time. Of note is the small increase in 2020 in agreement that their local area is a great place to live for all tenure types (Figure 34).

Figure 34. Proportion who agreed that local area is a great place to live (2012-2022) (%).



Source: Perceptions that local area is a great place to live, 2012-2022 (“How much do you agree or disagree with the following statements?: My local area is a great place to live”).

Depicts proportions of each group who agreed or strongly agreed their local area is a great place to live.

7.6 Social participation

Auckland respondents had a high level of participation in social networks and groups, with almost three-quarters (74.4%) reporting that they were involved with at least one type of social group or network. Only one-quarter (25.6%) noted they did not participate in any type of social network or group. Significantly more private renters (32.0%) said they did not participate in any type of social network or group (Table 10). However, this is still a large proportion of private renters (68.0%) who said they participated in at least one type of social network.

The most common types of social networks or groups that Auckland respondents participated in were professional or work networks (27.6%), hobby or interest groups (24.0%), faith-based groups or church communities (22.0%), group fitness or movement (20.8%), and clubs and societies (18.8%).

Table 10 also shows that significantly more social renters said they participated in a faith-based group/church community (37.8%, compared with the Auckland total of 22.0%) and in cultural groups (11.0%, compared to the Auckland total of 4.4%). Meanwhile, significantly fewer social renters also participated in professional or work networks (14.8%, compared with the Auckland total of 27.6%).

Table 10. Participation in social networks and groups, by tenure (2022) (%).

	Owner-occupiers (n=1842)	Private renters (n=534)	Social renters (n=179)	Auckland total (n=2608)
Professional/work networks (e.g. network of colleagues or professional association)	29.1	28.9	14.8	27.6
Hobby or interest groups (e.g. book clubs, craft, gaming, online forums, etc.)	24.8	22.7	21.5	24.0
Faith-based group/church community	20.9	20.2	37.8	22.0
Group fitness or movement (e.g. yoga, tai chi, gym class, etc.)	21.6	18.9	20.0	20.8
Clubs and societies (e.g. sports clubs, Lions Club, RSA, etc.)	20.4	15.2	15.4	18.8
Neighbourhood group (e.g. residents' association, play groups)	14.4	7.8	9.8	12.5
School, pre-school networks (BOT, PTA, organising raffles, field trips, etc.)	10.4	7.3	12.2	9.7
Volunteer/charity group (e.g. SPCA, Hospice, environmental group)	8.8	7.9	11.2	8.7
Cultural group (e.g. kapa haka, Samoan group, Somalian group)	3.7	4.7	11.0	4.4
Marae/hapū/iwi participation (e.g. Land Trust)	1.4	4.2	6.2	2.3
None of the above	22.7	32.0	29.4	25.6
Total at least one network	77.3	68.0	70.6	74.4

Base: All 2022 respondents.

Source: 2022, Q27. "Thinking about the social networks and groups you are part of or have been part of in the last 12 months (whether online or in person), do you belong to any of the following?" (multiple response select)

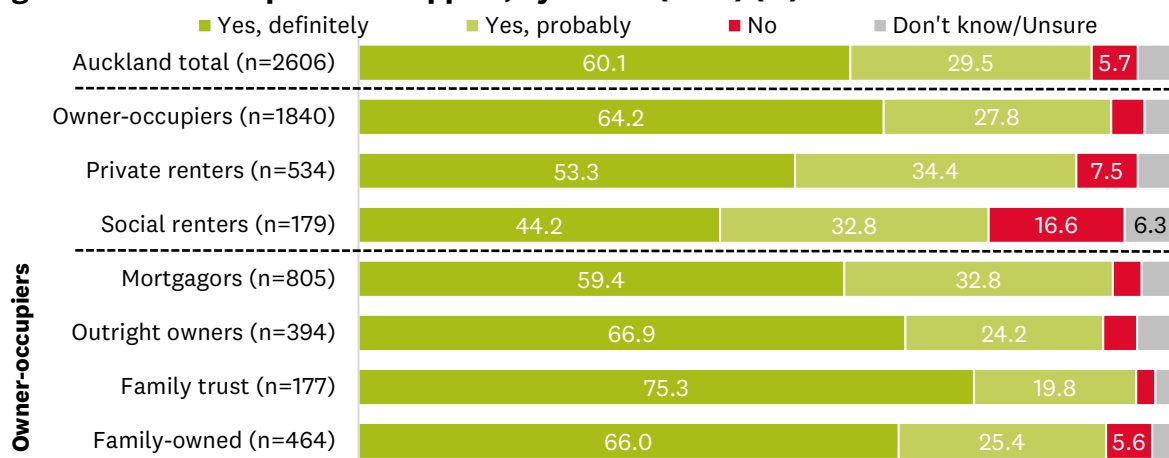
7.7 Practical and emotional support

Auckland respondents were confident of being able to access a high level of both practical and emotional support, with very few differences by housing tenure (Figure 35 and Figure 36). Close to nine in 10 respondents said they either definitely or probably could access practical (89.6%) or emotional (88.5%) support if they were going through a difficult time in their lives. Both owner-occupiers and private renters were confident of a high level of practical and emotional support. For owner-occupiers, 92.0 per cent said they could rely on practical support and 90.4 per cent said they could access emotional support. Private renters had similar proportions – 87.8 per cent felt they could access practical support and 87.7 per cent said they could access emotional support.

There were statistically significant differences for social renters regarding both practical and emotional support. Although large proportions said they could access both types of support when going through a difficult time, it was statistically lower than the Auckland total: 77.0 per cent said they could access practical support and 78.5 per cent said they could access emotional support.

There were no observable differences among owner-occupier categories for either practical or emotional support. Owner-occupiers in all categories reported high levels of being able to access either type of support during a difficult time. No discernible differences in access to practical and emotional support were observed when examined further by demographic attributes.

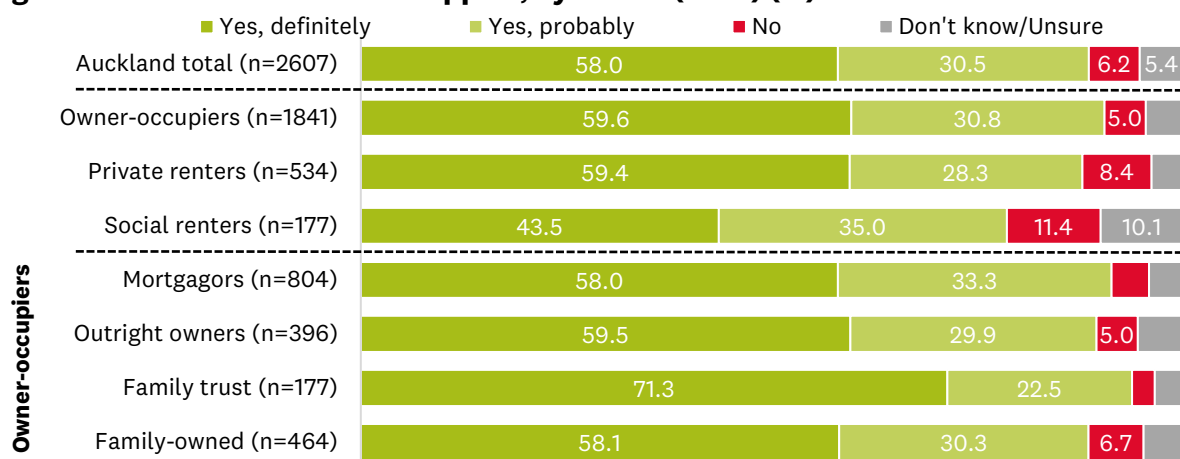
Figure 35. Access to practical support, by tenure (2022) (%).



Base: All 2022 respondents, excluding not answered.

Source: 2022, Q29. “If you were faced with a serious illness or injury, or needed support during a difficult time, is there anyone you could turn to for: Practical support (e.g. shopping, meals, transport)” (1 – Yes, definitely, 2 – Yes, probably, 3 – No, 4 – Don’t know/Unsure).

Figure 36. Access to emotional support, by tenure (2022) (%).



Base: All 2022 respondents, excluding not answered.

Source: 2022, Q29. “If you were faced with a serious illness or injury, or needed support during a difficult time, is there anyone you could turn to for: Emotional support (e.g. listening to you, giving advice)” (1 – Yes, definitely, 2 – Yes, probably, 3 – No, 4 – Don’t know/Unsure).

8 Discussion and conclusion

This analysis aimed to explore differences in wellbeing outcomes for Auckland owner-occupiers, private renters, and social renters, using evidence from the Quality of Life survey, through the following research questions:

- What relationship exists between housing tenure and subjective wellbeing?
 - Do Auckland homeowners have better wellbeing outcomes (overall quality of life, housing, health, and social outcomes) than renters?
 - Are there any groups of homeowners or renters (by specific tenure type, age groups, ethnic groups, gender, area, or deprivation quintile) that are better off than others in terms of wellbeing?
- If there are gaps in wellbeing between homeowners and renters, to what extent have these gaps grown, decreased, or stayed the same over time?

8.1 Is housing tenure related to subjective wellbeing?

Analysis showed that housing tenure was related to subjective wellbeing and supports the overall thesis in the literature that housing tenure is linked to subjective wellbeing (Aarland & Reid, 2019; Acolin, 2022; Angel & Gregory, 2021; Balestra & Sultan, 2013; Barker, 2019; Herbers & Mulder, 2017; Hu & Ye, 2020; Huang et al., 2015; Lindblad & Quercia, 2015; Rolfe et al., 2020; Roskrige et al., 2011; Yun & Evangelou, 2015; Zheng et al., 2020; Zumbro, 2014).

Results indicated that owner-occupiers were more likely to report having good overall quality of life, while private and social renters were less likely to do so. This pattern appeared in almost every indicator that was examined, with owner-occupiers repeatedly reporting positive wellbeing more often than private and social renters. The following patterns were observed, which mirror observations in the literature (Baker et al., 2013; Morris, 2018; Park et al., 2022):

- Owner-occupiers were **more likely to be able to afford their housing** AND they were **more** likely to be living in **good-quality** housing (that is, housing that was warm, dry, and free from mould)
- Private renters were **less likely to be able to afford their housing** AND they were **more** likely to be living in **poorer-quality** housing than owner-occupiers
- Social renters were **more likely to be able to afford their housing** (similar to owner-occupiers) BUT they were **more** likely to be living in **poorer-quality** housing than owner-occupiers

The flow-on effects of housing affordability, suitability, and habitability may be seen in differences in health and social wellbeing between owner-occupiers and renters. Owner-occupiers generally experienced higher levels of physical and mental health and were less likely to experience frequent stress. Private renters in particular, on the other hand, were more likely to be stressed often, less likely to have enough money to meet their everyday needs, and were also more likely to be

considering moving out of Auckland, with a key consideration there being the rising unaffordability of housing in Auckland.

In addition to these variations in health outcomes, there were critical differences in social wellbeing and community connectedness, which was also expected from the literature. The literature posits that homeowners are more likely to be motivated to protect the financial value of their homes by becoming engaged in community connection and improvement (Hu & Ye, 2020; Huang et al., 2015; Lindblad & Quercia, 2015). Therefore, they may have greater rates of social participation and inclusion. There were certainly suggestions of this in the data, with owner-occupiers more commonly agreeing that a sense of community was important to them, as well as actually feeling a sense of community with others in their neighbourhood (compared to private renters).

Social renters also had a high level of agreement that a sense of community was important to them, as well as actually feeling a sense of community, at levels similar to owner-occupiers. This finding was not expected and, while encouraging to see in the data, there is no immediately clear explanation. One possible theory could be the overlap with the social renter category with respondents of Māori or Pacific ethnicity (Table 4), as these cultures have strong collectivist foundations that value togetherness and community. However, due to the small sub-sample size of social renters, there is a larger margin of error in their results as well.

Although private renters were less likely to place importance on community or participate in social networks or groups, a large proportion did still feel a sense of community was important and participated in at least one social network or group. However, they were less likely to feel a sense of community. The literature suggests that the higher residential mobility of renters diminishes their ability to become a stable part of their communities (Elsinga & Hoekstra, 2005; Lindblad & Quercia, 2015; Rohe & Stegman, 1994). However, these differences in the data cannot be attributed to residential mobility, as the survey does not collect this type of information (e.g. frequency of moving house/neighbourhood in the last five years).

Finally, while the overall picture for owner-occupiers looks positive, there was diversity in outcomes when broken down further into individual tenure types. Those who owned their homes outright (i.e. without a mortgage) and those whose homes were owned by a family trust fared the best across numerous wellbeing domains, while those owning their home with a mortgage and those living in a parental/family-owned home experienced lower levels of wellbeing. Based on the patterns emerging from the data, it is likely that much of this can be attributed to age/life stage and income adequacy. Those aged 50 and over were more likely to have fully paid off their housing debt, meaning their housing costs weighed less heavily on them. On the other hand, those with mortgage debt were more likely to be aged under 40.

8.2 How has subjective wellbeing changed for homeowners and renters?

Data showed that differences in wellbeing across multiple domains by tenure have persisted through the past decade of the Quality of Life survey. In general, owner-occupiers have reported better wellbeing at all surveyed time points, although there are some interesting variations. There was also expanding inequity between owners and renters in some domains:

- **Income adequacy:** Over time, increasing proportions of owner-occupiers felt like they had enough money to meet their everyday needs. There were smaller improvements for private renters and essentially no change for social renters. This has resulted in a widening income adequacy gap between owner-occupiers and renters.
- **Housing affordability:** This declined for all tenure groups, and there is more alignment between owners and renters on how unaffordable their housing costs have become.
- **Housing suitability:** This likewise declined, but at a slower rate for owner-occupiers, resulting in widening inequity between owners and renters.
- **Housing habitability:** There has been practically no change in perceptions of dampness and mould over time, for any of the tenure types. However, private renters have experienced large improvements in whether their heating systems keep their homes warm when in use and if they can afford to heat their homes properly.
- **Stress and loneliness:** These both show similar trends over time, with the experience of frequent stress increasing for all tenure groups, but especially for private renters.
- **Community connectedness:** There were declines in the importance of community and the experience of feeling a sense of community for social renters.

8.3 Implications

This paper has shown substantial differences in housing, health, social, and financial wellbeing outcomes experienced by Auckland owner-occupiers and private and social renters, using evidence from the Quality of Life survey.

The traditional Kiwi trajectory of moving into homeownership is no longer the norm for all New Zealanders. Renting has become well-established as a long-term tenure and this is unlikely to change any time soon. Homeownership is out of reach for many who are trying to save for their first home, but it also may not be an appropriate choice for everyone. Renting offers more flexibility and may be more attractive for many seeking better career and/or study opportunities as it enables a greater degree of mobility. However, this research points to poorer wellbeing outcomes across a number of domains for renters, underlining the need to ensure that renting can offer long-term security and good-quality, affordable housing, equal to that generally assured for those who buy their own home.

This report lends its voice to others in the field (e.g. Witten et al., 2022) calling for the improvement of conditions for renters, specifically their ability to access healthy, secure, and affordable housing. While housing generally falls under the mandate of central government, there are numerous levers that are being used by Auckland Council, such as partnering with central government on affordable housing initiatives, advocating to central government on behalf of Aucklanders, providing regulatory services and planning and funding infrastructure for homes, and facilitating opportunities to increase

housing supply on surplus council land through Eke Panuku. It will also continue to be important to build up the evidence base and inform future policy through ongoing research. In this way, we may start to achieve fair and equitable wellbeing and housing outcomes for all Aucklanders, regardless of whether or not they can consolidate enough wealth to purchase their own home.

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Appendix A: 2022 questionnaire

Thank you for agreeing to take part in this confidential survey.

INSTRUCTIONS FOR COMPLETING THE SURVEY

You will need to circle an answer like this

Please circle one answer

Yes 1
No 2

Or like this.

Please circle one answer for each statement

Question... 1 2 3 4 5
Question... 1 2 3 4 5

When there is an instruction to go to a certain question, please make sure you circle the correct answer before going to the question as instructed

Please circle one answer

Yes 1 → Go to Q1
No 2

If you change your mind after circling a number just cross it out and circle the correct number for your answer.

1 ~~2~~ 3

Q1 Do you currently live in Tāmaki Makaurau / Auckland?

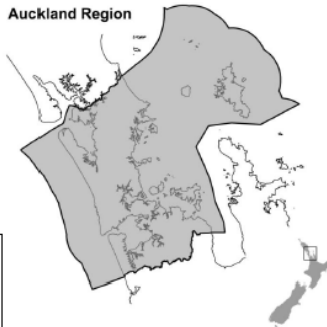
That is the whole city and surrounding areas from the Bombay Hills up to Wellsford, including the islands in the Hauraki Gulf – as shown in the map.

Please circle one answer

Yes 1 → Go to Q2
No 2

If you selected "No" you do not need to answer any more questions. You can still enter the prize draw by filling in your details at Q52. After doing so, please return your survey in the pre-paid envelope.

Auckland Region



Q2 And how long have you lived in Auckland?

Please circle one answer

Less than 1 year	1
1 year to just under 2 years	2
2 years to just under 5 years	3
5 years to just under 10 years	4
10 years or more	5

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QUALITY OF LIFE

Firstly, just a few questions about your quality of life in general.

Q3 Would you say that your overall quality of life is...

Please circle one answer

Extremely poor	1
Very poor	2
Poor	3
Neither poor nor good	4
Good	5
Very good	6
Extremely good	7

Q4 Compared to 12 months ago, would you say your quality of life has...

Please circle one answer

Decreased significantly	1
Decreased to some extent	2
Stayed about the same	3 → Go to Q6
Increased to some extent	4
Increased significantly	5

Q5 Why do you say your quality of life has changed?
Please be as detailed as possible

THE CITY / AREA YOU LIVE IN

Now some questions about what it has been like living in your local area over the past 12 months.

Q6 How much do you agree or disagree with the following statements?

Please circle one answer for each statement

	Strongly disagree	Disagree	Neither	Agree	Strongly agree
I feel a sense of pride in the way my local area looks and feels	1	2	3	4	5
My local area is a great place to live	1	2	3	4	5

Q7 In the last 12 months, do you feel your local area has become better, worse or stayed the same as a place to live?

Please circle one answer

Much worse	1
Slightly worse	2
Stayed the same	3 → Go to Q9
Slightly better	4
Much better	5

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Q8 Why do you say your local area has changed as a place to live?
Please be as detailed as possible

Q9 This question is about the home you currently live in.
How much do you agree or disagree that: Please circle one answer for each statement

	Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
Your housing costs are affordable (by housing costs we mean things like rent or mortgage, rates, house insurance and house maintenance)	1	2	3	4	5	6
The type of home you live in suits your needs and the needs of others in your household	1	2	3	4	5	6
The general area or neighbourhood your home is in suits your needs and the needs of others in your household	1	2	3	4	5	6

LOCAL ISSUES

Q10 In general how safe or unsafe do you feel in the following situations...
Please circle one answer for each situation

	Very unsafe	A bit unsafe	Fairly safe	Very safe	Don't know / not applicable
In your city centre during the day	1	2	3	4	5
In your city centre after dark	1	2	3	4	5

Q11 Which area do you regard as your 'city centre'? Please write below

Q12 To what extent, if at all, has each of the following been a problem in your local area over the past 12 months?

Please circle one answer for each statement

	A big problem	A bit of a problem	Not a problem	Don't know
Vandalism such as graffiti or tagging, or broken windows in shops and public buildings	1	2	3	4
Theft and burglary (e.g. car, house etc.)	1	2	3	4
Dangerous driving, including drink driving and speeding	1	2	3	4
Traffic congestion	1	2	3	4
People you feel unsafe around because of their behaviour, attitude or appearance	1	2	3	4
Air pollution	1	2	3	4
Water pollution, including pollution in streams, rivers, lakes and in the sea	1	2	3	4
Noise pollution	1	2	3	4
Alcohol or drug problems or anti-social behaviour associated with the use of alcohol or drugs	1	2	3	4
People begging on the street	1	2	3	4
People sleeping rough on the streets / in vehicles	1	2	3	4
Racism or discrimination towards particular groups of people	1	2	3	4
Limited parking in your local area	1	2	3	4

TRANSPORT

Q13 In the last 12 months, how often have you used public transport?

For public transport, please include cable cars, ferries, trains and buses, including school buses. Taxis / Uber are not included as public transport.
If your usage changes on a weekly basis, please provide an average.

Please circle one answer

At least weekly	1
At least once a month but not weekly	2
Less often than once a month	3
Did not use over the past 12 months	4
Not applicable / not available in my area	5 → Go to Q15

Q14 Thinking about public transport in your local area, based on your experiences or perceptions, do you agree or disagree with the following.
Public transport is...

Please circle one answer for each aspect

	Strongly disagree	Disagree	Neither	Agree	Strongly agree	Don't know
Affordable (before the temporary fare cuts introduced by government in April)	1	2	3	4	5	6
Safe, from crime or harassment	1	2	3	4	5	6
Safe, from catching COVID-19 and other illnesses	1	2	3	4	5	6
Easy to get to	1	2	3	4	5	6
Frequent (comes often)	1	2	3	4	5	6
Reliable (comes on time)	1	2	3	4	5	6

Q15 Because of COVID-19, would you say that you use each of the following types of transport more often or less often?

Please circle one answer for each aspect

	Use more often	Use the same amount	Use less often	Don't use
A private vehicle (yours or someone else's)	1	2	3	4
Cycling as a form of transport	1	2	3	4
Walking as a form of transport	1	2	3	4
Public transport (e.g. trains, buses)	1	2	3	4

COUNCIL DECISION MAKING

Q16 Overall, how much influence do you feel the public has on the decisions Auckland Council makes? Would you say the public has...

Please circle one answer

No influence	1
Small influence	2
Some influence	3
Large influence	4
Don't know	5

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YOUR LIFE AND WELLBEING

Q17 Which of the following applies to your current situation?

Please circle all that apply

In paid work 30 hours or more a week	1
In paid work less than 30 hours a week	2
Not currently in paid employment	3
Caring for children under 18 (unpaid)	4
Caring for other dependents (unpaid)	5
Volunteer work	6
Student	7
Retired	8
Other (please specify)	9

Q18 Overall how satisfied or dissatisfied are you with the balance between your paid work and other aspects of your life such as time with your family or for leisure?

Please circle one answer

Very dissatisfied	1
Dissatisfied	2
Neither satisfied nor dissatisfied	3
Satisfied	4
Very satisfied	5
Not applicable, not in paid work	6

Q19 At any time over the last two years (i.e. since COVID-19 began) have you owned or part-owned a business that employs or employed staff in New Zealand, including yourself?

Please circle all that apply

Yes, I currently own / part-own a business that employs staff, including myself	1	→ Go to Q20
Yes, but I no longer own this business	2	→ Go to Q21
No	3	→ Go to Q23

Q20 *If currently own a business*
Including yourself, how many staff do you currently employ? (This includes full and part time/casual contractors).

Please circle one answer

1 to 5 employees	1
6 to 19 employees	2
20 to 49 employees	3
50 employees or more	4

Q21 *If no longer own the business*
Including yourself, how many staff did you employ? (This includes full and part time/casual contractors).

Please circle one answer

1 to 5 employees	1
6 to 19 employees	2
20 to 49 employees	3
50 employees or more	4

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Q22 Please answer if you currently own a business or have owned one in the last two years, or both. Have you made or did you make any of the following changes to your business as a result of the COVID-19 pandemic?

	Please circle <u>all</u> that apply	
	Currently own	Have owned in last 2 years
Reduced overhead costs where possible	1	1
Extended or increased contracts with suppliers	2	2
Terminated contracts with suppliers	3	3
Increased staff numbers or hours	4	4
Decreased staff numbers or reduced hours	5	5
Temporarily closed part, or all, of your operations (outside of lockdown)	6	6
Permanently closed part, or all, of your operations	7	7
Something else (please specify)	8	8

Haven't made any changes as the result of the COVID-19 pandemic	9	9

Q23 In general, how would you rate your...?

	Please circle <u>one</u> answer for each aspect					
	Poor	Fair	Good	Very good	Excellent	Prefer not to say
Physical health	1	2	3	4	5	6
Mental health	1	2	3	4	5	6

Q24 In the past week, on how many days have you done a total of 30 minutes or more of physical activity, which was enough to raise your breathing rate?

This may include sport, traditional games, kapa haka, exercise, brisk walking or cycling for recreation or to get to and from places, and housework or physical activity that may be part of your job.

Please circle one answer

0 days	1 day	2 days	3 days	4 days	5 days	6 days	7 days
0	1	2	3	4	5	6	7

Q25 Which of the following best describes how well your total income (from all sources) meets your everyday needs for things such as accommodation, food, clothing and other necessities?

	Please circle <u>one</u> answer
Have more than enough money	1
Have enough money	2
Have just enough money	3
Do not have enough money	4
Prefer not to say	5

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Q26 How much do you agree or disagree with the following statements?

	Please circle <u>one</u> answer for each statement				
	Strongly disagree	Disagree	Neither	Agree	Strongly agree
It's important to me to feel a sense of community with people in my neighbourhood	1	2	3	4	5
I feel a sense of community with others in my neighbourhood	1	2	3	4	5

Q27 Thinking about the social networks and groups you are part of or have been part of in the last 12 months (whether online or in person), do you belong to any of the following?

	Please circle <u>all</u> that apply
Faith-based group / church community	1
Cultural group (e.g. kapa haka, Samoan group, Somalian group)	2
Marae / hapū / iwi participation (e.g. Land Trust)	3
Neighbourhood group (e.g. Residents' Association, play groups)	4
Clubs and societies (e.g. sports clubs, Lions Club, RSA, etc.)	5
Group fitness or movement (e.g. yoga, tai chi, gym class, etc.)	6
Hobby or interest groups (e.g. book clubs, craft, gaming, online forums, etc.)	7
Volunteer / charity group (e.g. SPCA, Hospice, environmental group)	8
School, pre-school networks (BOT, PTA, organising raffles, field trips, etc.)	9
Professional / work networks (e.g. network of colleagues or professional association)	10
Other social network or group (please specify)	11

None of the above	12

Q28 Over the past 12 months how often, if ever, have you felt lonely or isolated?

	Please circle <u>one</u> answer
Always	1
Most of the time	2
Sometimes	3
Rarely	4
Never	5

Q29 If you were faced with a serious illness or injury, or needed support during a difficult time, is there anyone you could turn to for...?

	Please circle <u>one</u> answer for each statement			
	Yes, definitely	Yes, probably	No	Don't know / unsure
Practical support (e.g. shopping, meals, transport)	1	2	3	4
Emotional support (e.g. listening to you, giving advice)	1	2	3	4

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Q30 At some time in their lives, most people experience stress. Which statement below best applies to how often, if ever, over the past 12 months you have experienced stress that has had a negative effect on you?

Stress refers to things that negatively affect different aspects of people's lives, including work and home life, making important life decisions, their routines for taking care of household chores, leisure time and other activities.

Please circle one answer

Always	1
Most of the time	2
Sometimes	3
Rarely	4
Never	5

Q31 Please indicate for each of the five statements which is closest to how you have been feeling over the last two weeks. Higher numbers mean better well-being (example: If you have felt cheerful and in good spirits more than half of the time during the last two weeks, please circle the number 3 below).

Please circle one answer for each statement

	All of the time	Most of the time	More than half of the time	Less than half of the time	Some of the time	At no time
I have felt cheerful and in good spirits	5	4	3	2	1	0
I have felt calm and relaxed	5	4	3	2	1	0
I have felt active and vigorous	5	4	3	2	1	0
I woke up feeling fresh and rested	5	4	3	2	1	0
My daily life has been filled with things that interest me	5	4	3	2	1	0

Q32 Do you have any long-term and persistent difficulty with any of the following activities?

Please circle one answer for each statement

	No difficulty	Some difficulty	A lot of difficulty	Cannot do at all	Prefer not to say
Seeing, even if wearing glasses	1	2	3	4	5
Hearing, even if using a hearing aid	1	2	3	4	5
Walking or climbing steps	1	2	3	4	5
Remembering or concentrating	1	2	3	4	5
Self-care, like washing all over or dressing	1	2	3	4	5
Communicating in your everyday language, understanding or being understood by others	1	2	3	4	5

Q33 Overall, thinking about the last year, what impact has COVID-19 had on...?

Please circle one answer for each aspect

	Strong negative impact	Some negative impact	No impact	Some positive impact	Strong positive impact	Not applicable
Your physical health	1	2	3	4	5	6
Your mental health	1	2	3	4	5	6
Your job security	1	2	3	4	5	6
Your financial situation	1	2	3	4	5	6
Your work-life balance	1	2	3	4	5	6
Your relationships	1	2	3	4	5	6
Your children's (under 18 years) educational progress	1	2	3	4	5	6
Your children's (under 18 years) overall wellbeing	1	2	3	4	5	6

Q34 Have you, or has anyone in your household, delayed seeking any health-related treatment or advice due to the COVID-19 pandemic?

Please circle one answer

Yes	1	→ Go to Q35
No	2	→ Go to Q36
Don't know	3	

Q35 For what reasons did you, or did someone in your household delay seeking this treatment or advice?

Please circle all that apply

Concerned about catching COVID-19	1
Were self-isolating because exposed to / had COVID-19	2
Wanted to avoid putting pressure on health services	3
Concerned about leaving home	4
Concerned about the financial cost	5
Did not know how to access help	6
Was not able to access help	7
Thought help was unavailable	8
My health provider had to postpone my appointment or treatment	9
Other (please specify)	10

CULTURE AND IDENTITY

Q36 Thinking about living in your local area, how much do you agree or disagree with the following statements?

	Please circle <u>one</u> answer for each statement					
	Strongly disagree	Dis-agree	Neither	Agree	Strongly agree	Prefer not to say
People in my local area accept and value me and others of my identity (e.g., sexual, gender, ethnic, cultural, faith)	1	2	3	4	5	9
I feel comfortable dressing in a way that expresses my identity in public (e.g., sexual, gender, ethnic, cultural, faith)	1	2	3	4	5	9
I can participate, perform, or attend activities or groups that align with my culture	1	2	3	4	5	9

Q37 In the last three months in your local area, have you personally experienced prejudice or intolerance, or been treated unfairly or excluded, because of your...

	Please circle <u>one</u> answer for each statement		
	Yes	No	Prefer not to say
Gender	1	2	3
Age	1	2	3
Ethnicity	1	2	3
Physical or mental health condition	1	2	3
Sexual orientation	1	2	3
Religious beliefs	1	2	3
COVID-19 vaccination status	1	2	3

Q38 In the last three months in your local area, have you witnessed anyone showing prejudice or intolerance towards a person other than yourself, or treating them unfairly or excluding them, because of their...

	Please circle <u>one</u> answer for each statement		
	Yes	No	Prefer not to say
Gender	1	2	3
Age	1	2	3
Ethnicity	1	2	3
Physical or mental health condition	1	2	3
Sexual orientation	1	2	3
Religious beliefs	1	2	3
COVID-19 vaccination status	1	2	3

CLIMATE CHANGE

Q39 Over the last 12 months, what climate actions (if any) have you taken on an ongoing basis?

Please circle <u>all</u> that apply		
Transport actions (e.g., choosing to walk, bike or bus, flying less, driving an electric vehicle, car sharing)	1	5
Managing waste actions (e.g., reducing food/organic waste going to landfill)	2	6
Purchasing actions (e.g., buying fewer products, buying less plastics or single use disposable products)	3	7
Energy actions (e.g., upgrading your home to reduce electricity use)	4	8
Food actions (e.g., eating more plant-based foods, growing your own food, shopping locally/ seasonally, composting)		5
Talked about climate change issues or solutions (e.g. friends, family, colleagues)		6
Anything else (please specify)		7
None of these		8
Don't know		9

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Q40 To what extent do you personally worry about the impact of climate change on the future of Auckland and residents of Auckland?

	Please circle <u>one</u> answer
Not at all worried	1
A little worried	2
Worried	3
Very worried	4
I don't know enough about climate change	5
I don't believe in climate change	6

DEMOGRAPHICS

Lastly, a few questions about you. This is so we can ensure we hear from a diverse range of people who live in Aotearoa New Zealand.

Q41 Are you...

	Please circle <u>one</u> answer
Male	1
Female	2
Another gender (please specify)	3
Prefer not to say	4

Q42 Do you consider yourself to be transgender?

	Please circle <u>one</u> answer
Yes	1
No	2
I don't know	3
Prefer not to say	4

Q43 Which of the following options best describes how you think about yourself...

	Please circle <u>one</u> answer
Heterosexual or straight	1
Gay or lesbian	2
Bisexual	3
Other (please specify)	4
I don't know	5
Prefer not to say	6

Q44 Were you born in New Zealand?

	Please circle <u>one</u> answer
Yes	1 → Go to Q46
No	2 → Go to Q45

Q45 How many years have you lived in New Zealand?

	Please circle <u>one</u> answer
Less than 1 year	1
1 year to just under 2 years	2
2 years to just under 5 years	3
5 years to just under 10 years	4
10 years or more	5

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Q46 Which ethnic group, or groups, do you belong to?

Please circle all that apply

New Zealand European	1
Māori	2
Samoan	3
Cook Island Māori	4
Tongan	5
Niuean	6
Chinese	7
Indian	8
Filipino	9
Korean	10
Other (please specify)	11
Prefer not to say	12
Don't know	13

Q47 Are you...

Please circle one answer

Less than 18 years	1
18-19 years	2
20-24 years	3
25-29 years	4
30-34 years	5
35-39 years	6
40-44 years	7
45-49 years	8
50-54 years	9
55-59 years	10
60-64 years	11
65-69 years	12
70-74 years	13
75+ years	14

Q48 What type of home do you currently live in?

Please circle one answer

Stand-alone house on a section	1	High-rise apartment block (8 storeys or higher)	5
Town house or terraced house (houses side by side)	2	Lifestyle block or farm homestead	6
Low-rise apartment block (2 or 3 storeys)	3	Other (please specify)	7
Mid-rise apartment block (4 to 7 storeys)	4		

Q49 Who owns the home that you live in?

Please circle one answer

I personally or jointly own it with a mortgage	1	A local authority or city council owns it	6
I personally or jointly own it without a mortgage	2	Kāinga Ora (Housing New Zealand) owns it	7
A family trust owns it	3	Other State landlord (such as Department of Conservation, Ministry of Education) owns it	8
Parents / other family members or partner own it	4	A social service agency or community housing provider (e.g. the Salvation Army, New Zealand Housing Foundation) owns it	9
A private landlord who is NOT related to me owns it	5	Don't know	10

Q50 How many people live in your household, including yourself?

By live in your household we mean anyone who lives in your house, or in sleep-outs, Granny flats etc. on the same property. If you live in a retirement village, apartment building or hostel, please answer for how many people live in your unit only.

Please write the number in the box.

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Q51 Which best describes your household's annual income (from all sources) before tax?

Please circle one answer

\$20,000 or less	1	\$100,001 - \$150,000	6
\$20,001 - \$40,000	2	\$150,001 - \$200,000	7
\$40,001 - \$60,000	3	\$200,001 or more	8
\$60,001 - \$80,000	4	Prefer not to say	9
\$80,001 - \$100,000	5	Don't know	10

52 **OPTIONAL:** Please fill in your contact details below so that we are able to contact you if you are one of the prize draw winners or if we have any questions about your questionnaire (e.g. if we can't read your response).

Name: _____

Phone number: _____

Email address: _____

Q53 It is likely that more research will be carried out by your council on the sorts of topics covered in this survey. Are you willing to provide your contact details so that your council (or a research company on their behalf) could contact you and invite you to take part in future research?

Please note that providing your contact details does not put you under any obligation to participate.

Please circle one answer

Yes	1
No	2

Thank you for taking the time to complete this survey.

Please check that you have completed all pages of the questionnaire and then put the completed questionnaire in the Freepost envelope provided or any envelope (no stamp required) and post it to:

FreePost Authority Number 196397
Survey Returns Team, NielsenIQ
Private Bag 93500
Takapuna, Auckland 0740
New Zealand

If you have any questions please call 0800 400 402

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Appendix B: Analytical variables

Table 11. Variables used in analysis.

Variable name	Full survey question wording	Time series
<i>In 2022</i>		
Overall quality of life ^a	Would you say that your overall quality of life is... (1 - Extremely poor, 2 - Very poor, 3 - Poor, 4 - Neither good nor poor, 5 - Good, 6 - Very good, 7 - Extremely good).	2012-2022
Housing affordability	This question is about the home that you currently live in. How much do you agree or disagree that: Your housing costs are affordable (by housing costs we mean things like rent or mortgage, rates, house insurance, and house maintenance) (1 - Strongly disagree, 2 - Disagree, 3 - Neither, 4 - Agree, 5 - Strongly agree)	2014-2022
Housing suitability	This question is about the home that you currently live in. How much do you agree or disagree that: The type of home you live in suits your needs and the needs of others in your household (1 - Strongly disagree, 2 - Disagree, 3 - Neither, 4 - Agree, 5 - Strongly agree)	2014-2022
Neighbourhood suitability	This question is about the home that you currently live in. How much do you agree or disagree that: The general area or neighbourhood your home is in suits your needs and the needs of others in your household (1 - Strongly disagree, 2 - Disagree, 3 - Neither, 4 - Agree, 5 - Strongly agree)	2014-2022
Income adequacy	Which of the following best describes how well your total income (from all sources) meets your everyday needs for things such as accommodation, food, clothing and other necessities? (1 - Have more than enough money, 2 - Have enough money, 3 - Have just enough money, 4 - Do not have enough money, 5 - Prefer not to say)	2012-2022
Intentions to continue living in Auckland	Which of the following best whether you are considering moving out of Auckland within the next 12 months? (1 - I/we are not considering moving out of Auckland in the next 12 months, 2 - I/we sometimes think about moving out of Auckland in the next 12 months, 3 - I/we are seriously considering moving out of Auckland in the next 12 months, 4 - I/we are definitely planning to move out of Auckland in the next 12 months)	N/A
Physical health ^b	In general, how would you rate your... Physical health (1 - Poor, 2 - Fair, 3 - Good, 4 - Very good, 5 - Excellent, 6 - Prefer not to say)	N/A
Mental health	In general, how would you rate your... Mental health (1 - Poor, 2 - Fair, 3 - Good, 4 - Very good, 5 - Excellent, 6 - Prefer not to say)	N/A
Stress	At some time in their lives, most people experience stress. Which statement below best applies to how often, if ever, over the past 12 months you have experienced stress that has had a negative effect on you? (Stress refers to things that negatively affect different aspects of people's lives, including work and home life, making important life decisions, their routines for taking care of household chores, leisure time and other	2012-2022

Variable name	Full survey question wording	Time series
<i>In 2022</i>		
	activities) (1 – Always, 2 – Most of the time, 3 – Sometimes, 4 – Rarely, 5 – Never)	
Loneliness	Over the past 12 months how often, if ever, have you felt lonely or isolated? (1 – Always, 2 – Most of the time, 3 – Sometimes, 4 – Rarely, 5 – Never)	2012-2022
Importance of feeling a sense of community	How much do you agree or disagree with the following statements?: It's important to me to feel a sense of community with people in my neighbourhood (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree)	2012-2022
Actual experience of feeling a sense of community	How much do you agree or disagree with the following statements?: I feel a sense of community with others in my neighbourhood (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree)	2012-2022
Pride in local area	How much do you agree or disagree with the following statements?: I feel a sense of pride in the way my local area looks and feels (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree).	2012-2022
Perception that local area is a great place to live	How much do you agree or disagree with the following statements?: My local area is a great place to live (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree).	2012-2022
Social participation ^c	Thinking about the social networks and groups you are part of or have been part of in the last 12 months (whether online or in person), do you belong to any of the following?	N/A
Practical support ^d	If you were faced with a serious illness or injury, or needed support during a difficult time, is there anyone you could turn to for: Practical support (e.g. shopping, meals, transport) (1 – Yes, definitely, 2 – Yes, probably, 3 – No, 4 – Don't know/Unsure)	N/A
Emotional support	If you were faced with a serious illness or injury, or needed support during a difficult time, is there anyone you could turn to for: Emotional support (e.g. listening to you, giving advice) (1 – Yes, definitely, 2 – Yes, probably, 3 – No, 4 – Don't know/Unsure)	N/A
<i>In 2020</i>		
Dampness and mould	The following question asks about heating your home during the winter months. How much do you agree or disagree that: My home has a problem with damp or mould (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree, 6 – Don't know/Not applicable)	2016-2020
Heating adequacy	The following question asks about heating your home during the winter months. How much do you agree or disagree that: The heating system keeps my home warm when it is in use (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree, 6 – Don't know/Not applicable)	2016-2020
Heating affordability	The following question asks about heating your home during the winter months. How much do you agree or disagree that: I can afford to heat my home properly (1 – Strongly disagree, 2 – Disagree, 3 – Neither, 4 – Agree, 5 – Strongly agree, 6 – Don't know/Not applicable)	2016-2020

Notes:

- a) The response scale was a 5-pt scale from 2012 to 2016 (1 – Extremely poor, 2 – Poor, 3 – Neither poor nor good, 4 – Good, 5 – Extremely good). It was changed to the current 7-pt scale from 2018 onwards. The combined ‘good’ categories displayed in section 1.17.1, therefore, differ slightly between 2012-2016 (‘Good’ and ‘Extremely good’) and 2018-2022 (‘Good’, ‘Very good’, and ‘Extremely good’).
- b) The 2012 to 2018 surveys asked respondents to rate their overall health and was split into ‘physical health’ and ‘mental health’ in 2020. No time series analysis is presented as a result.
- c) The social participation question has been amended considerably over the years, so time series analysis has not been presented here.
- d) The 2012 to 2018 surveys asked respondents to rate their access to support in general and was split into ‘practical support’ and ‘emotional support’ in 2020. No time series analysis is presented as a result.

Appendix C: Auckland sample details

Table 12. Demographic breakdown of the 2022 Auckland sample.

Subgroup	Unweighted sample		Weighted sample	
	Number	Proportion	Number	Proportion
<i>Age</i>				
18-24	314	12.0	354	13.6
25-39	750	28.7	840	32.1
40-49	393	15.0	419	16.1
50-64	627	24.0	586	22.4
65+	528	20.2	413	15.8
<i>Gender</i>				
Male	1221	46.7	1276	48.8
Female	1389	53.2	1336	51.1
<i>Ethnic group</i>				
New Zealand European/Other	1672	66.1	1421	56.2
Māori	441	17.4	248	9.8
Pacific	258	10.2	328	13.0
Asian/Indian	581	23.0	745	29.5
<i>Area</i>				
North	648	24.8	642	24.6
West	368	14.1	409	15.7
Central	778	29.8	718	27.5
South	617	23.6	608	23.3
East	201	7.7	235	9.0
<i>Deprivation quintile</i>				
Quintile 1	477	18.3	483	18.5
Quintile 2	468	17.9	462	17.7
Quintile 3	485	18.6	466	17.9
Quintile 4	341	13.1	346	13.2
Quintile 5	431	16.5	453	17.3
Unknown quintile	410	15.7	402	15.4
Auckland total	2612	100.0	2612	100.0

Find out more: phone 09 301 0101, email rimu@aucklandcouncil.govt.nz or visit aucklandcouncil.govt.nz and knowledgeauckland.org.nz