

A horizontal teal bar with a white circular icon on the left side.

Perceptions of housing quality in 2010/11

Exploratory findings from the
New Zealand General Social Survey



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1 Purpose and summary

Purpose

This report explores people's perceptions of the quality of their housing, as measured in the New Zealand General Social Survey (NZGSS). The NZGSS collects housing data as part of surveying the well-being of New Zealanders. As well as providing a fundamental need for shelter, housing can affect different areas of people's lives, including their health, safety and security, and life satisfaction. This report examines how housing quality perceptions vary across different population subgroups with a view to identifying which factors may influence housing outcomes.

About the New Zealand General Social Survey

The data for this report was sourced from the 2010 NZGSS, which collected data between April 2010 and March 2011. We surveyed 8,550 New Zealanders aged 15 years and over.

The housing quality aspects covered in the survey include heating, size, dampness, general condition, pests, cost, and accessibility. Respondents were asked to report if any or all of these aspects posed a major problem for them. Reference to perception-based reporting begs the question of how well it aligns with other data based on independent assessment. Generally, perceived assessments are good predictors of housing outcomes; however, they do not necessarily align directly (McColl et al, 2010). Previous research (BRANZ, 2012) indicates that people tend to report optimistically about the condition of their housing compared with more objective, professional assessments.

The NZGSS collects other perception-based data for a range of life domains, including health, knowledge and skills, paid work, social connectedness, safety and security, physical environment, culture and identity, leisure and recreation, and human rights. In addition, it collects information on people's self-reported life satisfaction to capture overall levels of well-being. The information provides insight into what matters, why, and for whom in terms of the well-being of New Zealanders. It also shows how outcomes in one area of people's lives are related to outcomes in other areas.

Summary of key points

The majority of the New Zealanders surveyed in the NZGSS did not perceive any major housing problems. For those who did, our findings show that their perceptions of housing quality were related to their material standard of living, followed by their age in terms of life stage, and their dwelling tenure (whether they rented or owned their home).

Key findings presented in this report are:

- More than one-third of New Zealanders felt they lived in a house that had at least one major problem.
- People with low standards of living were three to four times more likely than people with high standards of living to say they lived in cold, damp, or small houses.
- People of prime working age (25–44 years) were the most likely of all age groups to find the house they live in cold, damp, or too small.
- Renters were two to three times more likely than owner-occupiers to say they lived in cold, damp, or small houses.
- Sole-parent families were the most likely of all family types to report that their houses were cold, damp, or too small.

- A higher proportion of Māori and Pacific peoples said they lived in cold, damp, or small houses, which is associated with their lower material living standards and younger age structure compared with Europeans and Asians.
- Perceptions of housing quality did not appear to be strongly associated with overall life satisfaction.

Please see the methodological section of this report for more information about housing data in the NZGSS.

See the Housing section of www.stats.govt.nz for other Statistics NZ releases and further information on housing.

2 Analysis of perceived housing problems

In 2010/11, the majority of New Zealanders surveyed did not report any major problems with the house or flat they lived in. However, more than one-third (37 percent) did report having a major problem. The main problems the respondents said they had were the 'house is too cold or difficult to heat/keep warm', the 'house is too small', or the 'house is damp'.

Table 1 shows all of the problems collected in the survey and the number of people who said they had each problem, as a proportion of the total New Zealand population.

Table 1

Proportion of New Zealand population and number of people reporting each major housing problem

Problem	Percent	Number of people
Too cold or difficult to heat/keep warm	15	525,000
Too small	11	387,000
Damp	10	343,000
Has pests, such as mice or insects	8	259,000
In poor condition	6	217,000
Too expensive	5	183,000
Hard to get to from the street	2	74,000

Source: Statistics New Zealand

The remainder of the analysis in this report focuses on the main three housing problems New Zealanders said they had – cold, damp, and smallness. We analysed a selection of factors to determine which, if any, might influence these perceived problems. These factors were:

- age and ethnicity
- family type
- material standard of living
- household income
- dwelling tenure
- region.

When these factors were considered together, the analysis indicated that standard of living was the most strongly associated with the three perceived housing problems. Region exerted no influence. The apparent influence of some factors, like ethnicity and family type, was largely explained by the prior influence of standard of living.

People with lower standards of living more likely to report their houses as cold, damp, or small

We found that perceptions of housing quality were strongly associated with people's material standard of living.

The NZGSS uses the economic standard of living index (ELSI) to assess people's material standard of living. Information from a set of questions is combined to place people on a scale: from 'severe hardship' at one end, to a 'very good' standard of living at the other (Jensen, Spittal, & Krishnan, 2005, p4). (See the methodological section for more information about the index.)

The likelihood of reporting a major housing problem declined as a person's material standard of living increased. People experiencing severe or significant material hardship were three to four times more likely to report a major housing problem than people enjoying a good or very good standard of living.

- Nearly three-quarters (74 percent, or 85,000 people) of those in 'severe' material hardship, and 70 percent (91,000 people) of those in 'significant' hardship, reported a major housing problem. Together these people represented 5 percent of the total New Zealand population aged 18 years and over.
- 16 percent of people (72,000) with a 'very good' standard of living reported a major housing problem, as did 25 percent (287,000) of those with a 'good' standard of living.

Table 2

Proportion and number of people reporting the three main housing problems, by material living standard level

ELS level	House is damp		House is too cold		House is too small	
	Percent	Number of people	Percent	Number of people	Percent	Number of people
Severe hardship	32	36,000	45	51,000	31	35,000
Significant hardship	28	36,000	35	46,000	24	31,000
Some hardship	20	40,000	28	57,000	19	38,000
Fairly comfortable	16	69,000	24	106,000	17	75,000
Comfortable	10	72,000	17	123,000	12	86,000
Good	6	68,000	9	97,000	7	83,000
Very good	3	11,000	5	24,000	4	16,000

Source: Statistics New Zealand

Income not strongly associated with the three main perceived problems, especially smallness

After placing people in one of four household income bands, we found that income was not as strongly associated with the three main perceived problems as people's material standard of living. But people in the lowest-income households were more likely than people in the highest-income households to say they lived in houses that were damp or too cold.

Of people in the lowest household income band:

- twice as many (13 percent, or 68,000 people) reported living in a damp house than did people with household incomes over \$100,000 (7 percent, or 80,000 people)

- 19 percent (100,000 people) reported living in a cold house, compared with 12 percent of people with household incomes over \$100,000 (138,000 people).

There were no significant differences in perceptions of the three housing problems for people in the two middle income bands, except:

- people in households with incomes between \$70,001 and \$100,000 were less likely than those in households with incomes of \$30,000 or less to find their house too cold
- people in households with incomes between \$30,001 and \$70,000 were more likely than those in households with incomes over \$100,000 to say their house was damp or small.

Table 3

Proportion and number of people reporting the three main housing problems, by household income

Household income	House is damp		House is too cold		House is too small	
	Percent	Number of people	Percent	Number of people	Percent	Number of people
\$30,000 or less	13	68,000	19	100,000	10	54,000
\$30,001–70,000	12	129,000	18	187,000	13	139,000
\$70,001–100,000	9	65,000	14	99,000	13	91,000
Over \$100,000	7	80,000	12	138,000	9	103,000

Source: Statistics New Zealand

More people of prime working age reported cold, damp, or small houses

People of prime working age (25–44 years) were the most likely of all age groups to find the house they live in cold, damp, or too small. This age group is diverse – it includes people in full-time work, those forming families, and some people in rented housing. This group may face greater pressures because their outgoings are more and their expectations higher. Other research has shown that younger households (people aged between 20 and 40 years) more often aspire to improve their housing situation through home ownership and increased dwelling size (Centre for Housing Research, 2010, px).

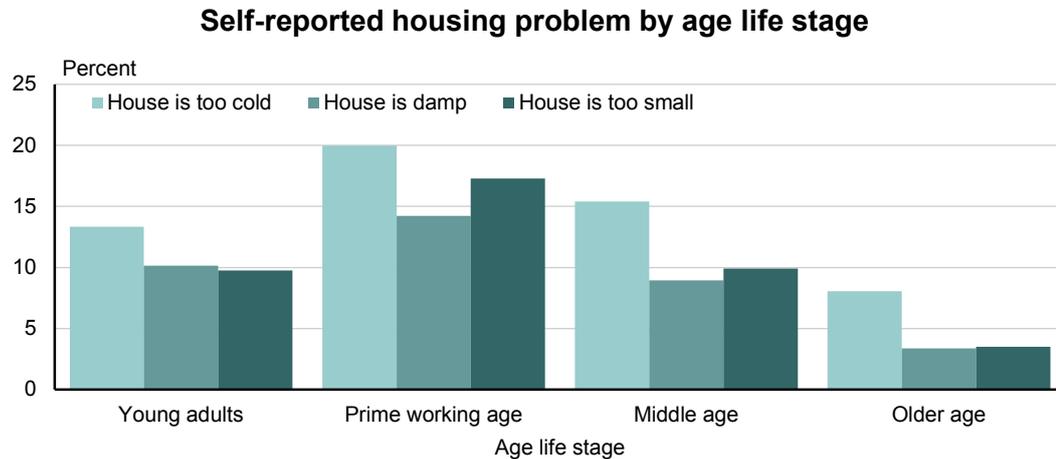
In 2010/11:

- One in five people of prime working age (20 percent, or 231,000 people) reported living in a house that was too cold. This compared with:
 - 15 percent (167,000 people) of middle-aged people (aged 45–64 years)
 - 13 percent (83,000 people) of young adults (aged 15–24 years)
 - 8 percent (43,000 people) of older adults (aged 65 years or more).
- 14 percent of people of prime working age (165,000 people) reported living in a house that was damp, compared with 10 percent of young adults (63,000 people), 9 percent of middle-aged people (97,000 people), and 3 percent of older adults (18,000 people).
- 17 percent of people of prime working age (200,000 people) said their house was too small, which was one-and-a half times more likely than the other age groups. 10 percent of middle-aged people (108,000 people) and 10 percent of young adults (61,000 people) said their house was too small, and only 3 percent of older adults (19,000 people) did so.

It is not unexpected that older adults were less likely to say that their house was too small, given that many live alone or with a partner, rather than with children, and people's needs tend to decrease as they get older.

Figure 1 shows the proportion of people at each age life stage who felt they had the particular major problem.

Figure 1



Source: Statistics New Zealand

Renters most likely to find their houses cold, damp, or small

Renters were considerably more likely than owner-occupiers to report living in a cold, damp, or small house. They were also more likely than owner-occupiers to experience lower material living standards overall, and to be of prime working age. (46 percent of renters in the survey were in the 'prime working age' group, followed by 27 percent in the 'young adults' group.)

In 2010/11:

- One-quarter of renters (25 percent, or 275,000 people) reported living in a cold house, which was more than twice the proportion of owner-occupiers that did so (11 percent, or 250,000 people).
- Renters were more likely than owner-occupiers to report a damp house: 19 percent (212,000 people), compared with 6 percent (131,000 people).
- Renters were also more likely than owner-occupiers to report finding their house too small: 17 percent (182,000 people), compared with 9 percent (205,000 people).

New Zealand research (for example, BRANZ, 2012, p3) has shown that the physical condition of rented housing is worse overall than that of owner-occupied houses.

More sole-parent families reported cold, damp, or small houses

More people in sole-parent families than people in other family types reported cold, damp, or small housing. As might be expected, people in sole-parent families also experienced significantly lower material standards of living, especially those who said they had cold housing.

The findings show:

- 21 percent of people in sole-parent families (70,000 people) and 16 percent of people in 'couple with children' families (235,000 people) reported living in a cold house. Only 12 percent of people in 'couple without children' families (113,000 people) said they lived in a cold house.
- 16 percent of people in sole-parent families (52,000 people) and 10 percent of people in 'couple with children' families (152,000 people) reported a damp house. This proportion was significantly higher than people in 'couple without children' families with a damp house (7 percent, or 68,000 people).

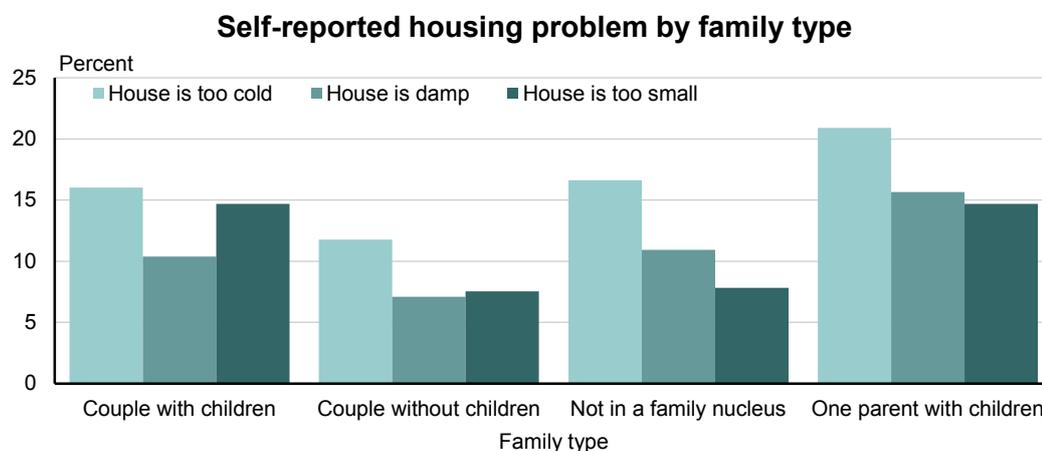
Not surprisingly, people in families with children – both sole parents and couples – were much more likely to be of prime working age than those in the other family types. 41 percent of people in sole parent families, and 44 percent of people in 'couple with children' families were in this age group, which was the most likely to report housing problems.

As we might expect, given the greater number of occupants living in the house, families with children were twice as likely to find their house too small as people in 'couple without children' families.

- 15 percent of people in sole-parent families (49,000 people) and 15 percent of people in 'couple with children' families (215,000 people) said they lived in a house that was too small. In contrast, only around half that proportion of people in families without children, and people not in a family, reported the same thing.

Figure 2 shows the proportion of people in each family type who reported the particular major problem.

Figure 2



Source: Statistics New Zealand

Pacific peoples and Māori more likely to report cold, damp, or small houses

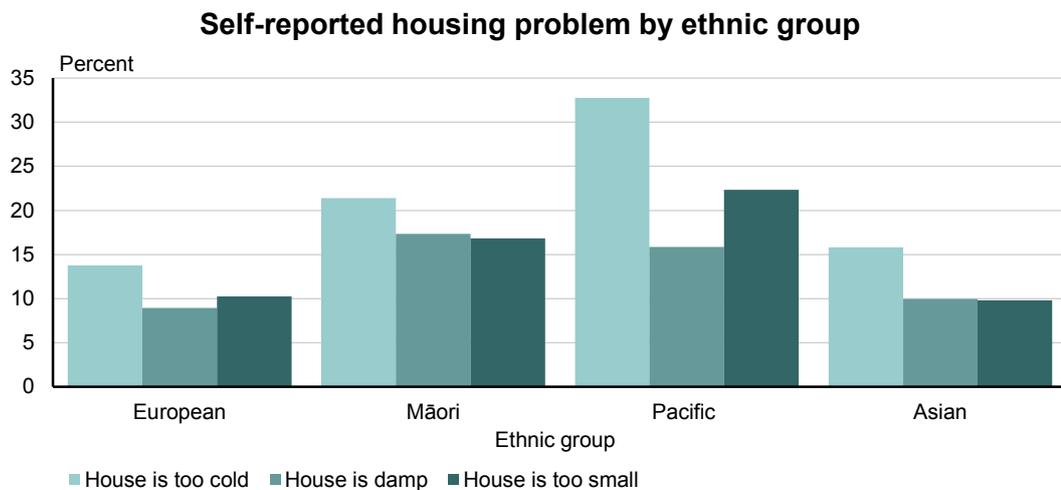
Pacific peoples and Māori were more likely than European or Asian people to report having the major housing problems. This was especially the case with damp houses for Māori and cold houses for Pacific peoples. Māori were approximately 13 percent of the New Zealand population at the time of the survey, yet 22 percent of those reporting damp houses were Māori. The high proportion of Māori and Pacific peoples reporting cold, damp, or small houses is likely due to lower material living standards of these ethnic groups in general, and their younger age structures compared with Europeans.

In 2010/11, nearly one-third of Pacific peoples reported the house they lived in was too cold. They were one-and-a-half times more likely than Māori, and more than twice as likely as Europeans and Asians, to report this. When it came to damp houses and houses that were too small, Māori and Pacific peoples were equally likely to report these problems. Specifically:

- 33 percent of Pacific peoples (52,000 people), 21 percent of Māori (92,000 people), 16 percent of Asians (53,000 people), and 14 percent of Europeans (356,000 people) said their house was too cold.
- 17 percent of Māori (74,000 people) reported living in a house that was damp, as did 16 percent of Pacific peoples (25,000 people), 10 percent of Asians (34,000 people), and 9 percent of Europeans (232,000 people).
- 22 percent of Pacific peoples (35,000 people) and 17 percent of Māori (72,000 people) found their house too small. This was more than one-and-a-half times the proportion of Asians and Europeans: only 10 percent of Asian people (33,000 people) and 10 percent of Europeans (265,000 people) felt their house was too small. These findings reflect the larger family sizes of Māori and particularly Pacific households: 20 percent of Pacific peoples lived in households with seven or more people, compared with 7 percent of Māori, 4 percent of Asians, and 1 percent of Europeans.

Figure 3 shows the proportion of each ethnic group who said they live in cold, damp, or small housing.

Figure 3



Source: Statistics New Zealand

Little difference in perceptions of housing problems across regional centres

Three regional centres are compared in this report: Auckland, Wellington, and Canterbury. Because the NZGSS 2010 finished its data collection in March 2011, this report does not reflect the current state of housing in Canterbury. The survey collected information from respondents in Canterbury for several months before and after the September 2010 earthquake, but was not able to collect much information from respondents following the February 2011 earthquake.

The survey findings did not show any statistically significant differences in the levels of reported housing problems across the three main regional centres. Interestingly, the findings do not appear to reflect geographical variation in climate and weather conditions.

Forty percent of people in Wellington (153,000 people), and over one-third of people in both Auckland (37 percent, or 421,000 people) and Canterbury (35 percent, or 155,000 people) felt that they had at least one major problem with the house or flat they lived in.

Table 4

Proportion and number of people in main regional centres reporting the three main housing problems

Region	House is damp		House is too cold		House is too small	
	Percent	Number of people	Percent	Number of people	Percent	Number of people
Auckland	11	126,000	15	173,000	12	134,000
Wellington	11	41,000	19	71,000	13	51,000
Canterbury	9	42,000	16	71,000	10	47,000

Source: Statistics New Zealand

Perceptions of housing quality not strongly associated with life satisfaction

Perceptions of housing quality did not appear to be strongly associated with life satisfaction. Reported levels of life satisfaction remained fairly high – over three-quarters of people who said they had at least one major housing problem also said they were satisfied or very satisfied with their life overall. However, perceiving a housing problem did have a small negative impact and it did not appear to matter which major housing problem it was.

Of the 37 percent of New Zealanders who reported having at least one major housing problem:

- 82 percent were 'very satisfied' or 'satisfied' with their life overall. This was significantly fewer than the 90 percent of those who did not report a major housing problem.
- 9 percent felt 'dissatisfied' or 'very dissatisfied' with their life overall, compared with 5 percent of those who did not report a housing problem.
- 9 percent also said they were 'neither satisfied nor dissatisfied' with their life overall, compared with 6 percent of those not perceiving any major housing problems.

Previous NZGSS research has found that New Zealanders have relatively high levels of overall life satisfaction, compared with other OECD countries: 87 percent of the population reported they were 'very satisfied' or 'satisfied' with their lives overall in 2010/11.



3 Further research and reading

While this exploratory report has focused on the top three housing problems reported by New Zealanders in 2010/11, there is potential to explore other housing data that is collected in the NZGSS, and to look at housing in the context of different well-being domains.

The NZGSS collects information on subjective housing satisfaction, objective household crowding, and health status within the context of overall well-being. Data is available from 2008/9 and 2010/11, and later this year 2012/13 results will be released.

Further research using NZGSS data could explore:

- How satisfied people are with their houses by whether or not they reported major housing problems, and the types of problems.
- Key determinants of perceived housing problems.
- The complexities in the relationship between income, standard of living, and perceived housing problems.
- The relationship between the subjective 'house is too small' measure and the objective household crowding measure.
- The association between perceived housing condition and mental health using multivariate analysis.
- The relationship between life satisfaction and housing satisfaction.

If you would like to begin exploring NZGSS data, two related interactive NZGSS 2010 tables on housing quality are available:

- [Housing problems, housing satisfaction, and tenure by age group and family type, 2010](#)
- [Housing problems, housing satisfaction, and tenure by ethnicity, 2010](#).

These contain data on housing satisfaction, housing tenure, and the proportion of the population reporting a major housing problem by ethnicity, family type, and age.

[New Zealand General Social Survey: 2010](#) has general information about the social and economic outcomes of the population reporting a major housing problem.

[New Zealand General Social Survey \(www.stats.govt.nz/nzgss\)](http://www.stats.govt.nz/nzgss) has more information about the survey and previous data releases.



4 Methodological section

Survey information

The New Zealand General Social Survey (NZGSS) provides information on the well-being of New Zealanders aged 15 years and over. It covers a wide range of social and economic outcomes and shows how people are faring. In particular, the survey provides a view of how well-being outcomes are distributed across different groups within the New Zealand population.

The NZGSS is repeated every two years and was first run in 2008. Data is collected over 12 months, from 1 April to 31 March. NZGSS 2010 went into the field in April 2010 and finished data collection in March 2011.

The NZGSS 2010 personal questionnaire was answered by 8,550 individuals.

Many of the questions in the NZGSS, including the question on major housing problems, are subjective measures of well-being. This means they are based on people's perceptions of how they think they are faring. The survey also has questions that are objective, traditional measures about people's situations, such as their labour force status and income level. The subjective well-being measures complement these traditional measures, and help inform understanding of what matters, why, and for whom in terms of overall well-being. The mix of subjective and objective questions is a unique feature of the NZGSS.

Method

Descriptive data analysis has been used throughout the report, and is supported with targeted multivariate linear analysis to assist data interpretation.

Housing quality

The NZGSS 2010 question on housing problems asked respondents to think about any major problems they have with their house or flat and choose from a showcard as many problems as applied. The problems listed were:

- It's too small
- It's hard to get to from the street
- It's in poor condition
- It's damp
- It's too cold or difficult to heat/keep warm
- There are pests, such as mice or insects
- It's too expensive
- Other major problems
- No major problems

The housing problems can also be analysed as 'combination' categories. Many of the combination problems cannot be analysed because the numbers are very small. The most common combination problem was cold/damp.

Life satisfaction

The NZGSS question on life satisfaction is a subjective measure of quality of life. It captures overall levels of well-being, in contrast to the question on housing problems, which is about one particular aspect of life.

The question on life satisfaction requires people to cognitively evaluate their life as a whole; that is, make an assessment of how well they believe their lives are going across all areas. People may do this assessment by making trade-offs between different areas of life, between the shorter and longer term, and by comparing themselves with other people, such as friends, family, neighbours, and colleagues.

Housing satisfaction

Housing satisfaction is a subjective measure of how the respondent has reported that they feel about their house or flat overall. Their satisfaction is reported on a five-point scale, from 'very satisfied' to 'very dissatisfied'.

Housing satisfaction is a distinct measure from life satisfaction and from perceived housing quality. It is not covered in this report; however, it is included in the two related interactive NZGSS 2010 tables:

- [Housing problems, housing satisfaction, and tenure by age group and family type, 2010](#)
- [Housing problems, housing satisfaction, and tenure by ethnicity, 2010](#).

Household crowding

This report uses the self-assessed 'house is too small' measure from the NZGSS. A more objective measure, the Canadian National Occupancy Standard (CNOS), is also available from the survey. The CNOS is also used in the 2006 Census. It calculates the level of household crowding in New Zealand (from severe crowding to underuse of bedrooms) based on the number of bedrooms and the number, age, and sex of occupants in the household. The CNOS has been developed by the [Canada Mortgage and Housing Corporation](#) to help determine the number of bedrooms a dwelling should have to provide freedom from crowding.

The relationship between the objective and subjective crowding measures in the NZGSS was not analysed in this report. This analysis was considered a substantial topic requiring separate investigation.

Economic standard of living index (ELSI)

The NZGSS uses the shortened version of the [economic living standard index](#) produced by the Ministry of Social Development. It measures people's economic standard of living in terms of the material aspects of well-being reflected in a person's consumption and personal possessions – their household durables, clothing, recreations, access to medical services, and so on (Jensen, Spittal, & Krishnan, 2005:1).

The ELSI only measures the standard of living of people aged 18 years and over.

Information from a set of questions is combined to produce a score between 0 and 31. This indicates whether a person is experiencing a very low standard of living at the one end, and a very high standard of living at the other end (Jensen et al, 2005:4). Scores are output using seven levels, which range from 'severe hardship' to 'very good'. A score of 16 or less for an individual indicates some level of material hardship.

Table 5 shows the seven outputs, along with the scores, and the proportion and number of the New Zealand population aged 18 years and over at each material living standard level.

Table 5

Proportion and number of people at each material living standard level

Living standard level	Score	Percent	Number of people
Severe hardship	0–8	4	117,000
Significant hardship	9–12	4	129,000
Some hardship	13–16	6	206,000
Fairly comfortable	17–20	14	436,000
Comfortable	21–24	23	743,000
Good	25–28	35	1,139,000
Very good	29–31	14	449,000

Source: Statistics New Zealand

Three questions in the ELSI relate to the condition of people's houses. These questions ask people whether they have heating available in all main rooms, whether they have stayed in bed longer to save on heating costs, and whether people have enough room for family to stay the night. It is an index, so the effect of these individual questions on the findings and the risk of measuring the same thing are minimal.

For more information about interpretation and output of ELSI scores see [ELSI short form user manual](#).

Age life stages

Age is grouped to reflect broad 'life stages'. The groupings are:

- 15 to 24 years – young adults
- 25 to 44 years – prime working age
- 45 to 64 years – middle age
- 65 years and over – older age.

These groupings are relatively diverse. For example, family formation varies in the young adults and prime working age groups. Renting is not necessarily a characteristic of prime working age, even though the findings show a significant number of people in this age group did rent their house.

Dwelling tenure

Dwelling tenure refers to the nature of the occupancy of a household in a private dwelling, at the time of the survey. The measure is based on the New Zealand Standard Classification of Tenure of Households 2008. The three categories at level 1 of that classification are combined into two: rented or owner-occupied.

Owner-occupied dwellings include dwellings owned or partly owned (without or with a mortgage), and dwellings held in a family trust. It does not refer to the tenure of the land on which the dwelling is situated.

Family type

Family type is about family compositions within households. Measurement is based on level 1 of the New Zealand Classification of Family Types 1999. For this report, we used the three categories from the classification, along with a fourth category for people not in a family, to cover each person in the survey:

- couples without child(ren): includes couples who don't have children as well as couples whose children have left home
- couples with child(ren): includes couples and their child(ren)
- sole-parent with child(ren): includes one adult with child(ren)
- not in a family: includes someone living by themselves or people who are flatting.

Region

For this report, regional breakdowns presented are based on regional council areas. Data is collected in the NZGSS on all 16 regional council areas, although some of these council areas are too small to output robust data (for example, the West Coast). We focused on Auckland and Canterbury in this report because they are key interest regions in the areas of housing and population growth and change. Wellington was included for comparative purposes.

Rounding and percentages

All percentages have been calculated from weighted data and then rounded to a whole number. The numbers of people have also been rounded to the nearest 1,000 people.

Weights

To improve the accuracy of the NZGSS, the survey weights were reissued in 2012. The effect of this on most published estimates is not statistically significant. However, some estimates may vary from previously released data.

Data collection disruption due to Christchurch earthquake

After the Christchurch earthquake in February 2011, interviewers were unable to work in certain parts of the Canterbury area. This led to fewer completed cases for February and March in the Canterbury area. The weights used for the survey have controlled for the loss of cases.

The September 2010 earthquake in Christchurch did not affect data collection.



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