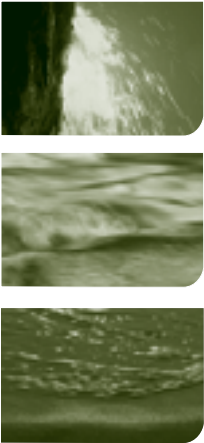




Te la o te Nohonga Ā-Māori
Māori Housing Trends



KEY FACTS

- In 2006, 105,387 Māori owned their own home; however the overall rate of Māori home ownership declined from 31.7 percent in 2001 to 30.1 percent in 2006.
- Between 2001 and 2006, Māori home ownership rates decreased across all regions, with the largest decreases occurring in the Bay of Plenty and Northland.
- Over the same period, Māori home ownership rates decreased in all age groups, with the largest decreases occurring among middle-aged Māori (35 to 54 years old).
- Māori home ownership rates decreased across most income levels from 2001 to 2006, with significant decreases across all personal income levels from \$20,001 to \$70,000.

Home ownership is an important way for Māori to support whānau and build wealth. This fact sheet documents trends in Māori home ownership, comparing patterns across different regions, age groups and income bands.

HOME OWNERSHIP

In 2006, 105,387 Māori owned their own home¹. This represents a slight increase in the number of Māori home owners, up from 99,324 in 2001². Despite the increase, the growth of the Māori population meant the overall rate of Māori home ownership declined from 31.7 percent in 2001 to 30.1 percent in 2006.

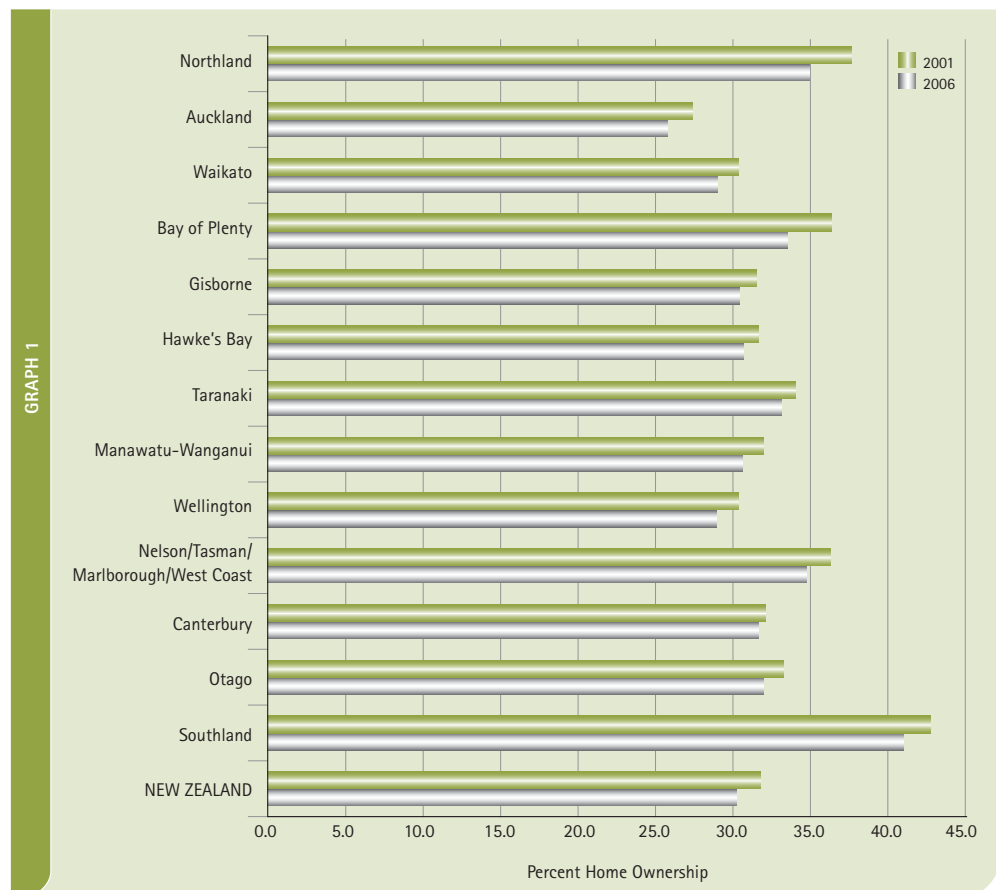
REGION

In 2006, the regions³ with the highest rates of Māori home ownership were predominantly rural areas: Southland (40.9 percent), Northland (35.0 percent), Nelson/Tasman/Marlborough/West Coast (34.7 percent), and the Bay of Plenty (33.5 percent). In comparison, the lowest rates of Māori home

ownership were found in Auckland (25.8 percent), Waikato (28.9 percent), and Wellington (28.9 percent). Overall, the South Island has a higher proportion of Māori home owners (33.5 percent) than the North Island (29.6 percent).

Between 2001 and 2006, Māori home ownership rates decreased across all regions. The largest decreases occurred in the regions with the highest rates of home ownership: the Bay of Plenty (down 2.8 percent to 33.5 percent), Northland (down 2.7 percent to 35.0 percent), Southland (down 1.8 percent to 40.9 percent) and Nelson/Tasman/Marlborough/West Coast (down 1.6 percent to 34.7 percent). Among the urban centres, Auckland exhibited the largest decrease in home ownership rate; down 1.6 percent to 25.8 percent.

GRAPH 1: HOME OWNERSHIP RATES FOR MĀORI BY REGION IN 2001 AND 2006



Source: Statistics New Zealand, Census of Population and Dwellings, 2001 and 2006.



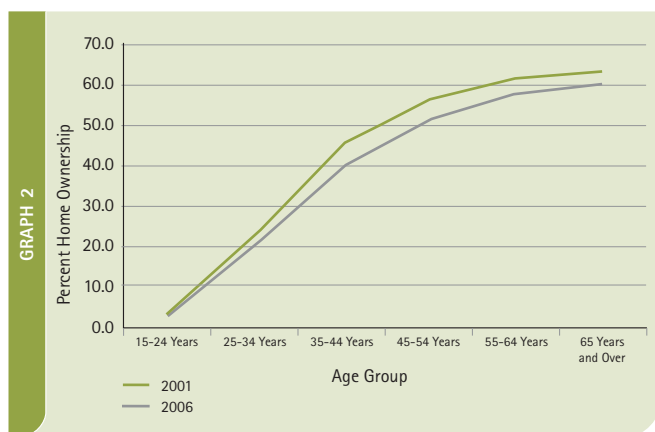


AGE

Age has a significant bearing on Māori home ownership rates. In 2006, the proportions were lowest for the 15 to 24 year old age group (just 3.0 percent). Older age groups exhibited a gradual increase, consistent with increased wealth accumulation over time (20.7 percent for Māori 25 to 34 years old and 39.6 percent for Māori 35 to 44 years old), until reaching a peak at 60.1 percent for Māori aged 65 years and over.

Between 2001 and 2006, Māori home ownership rates decreased for all age groups. The largest decreases occurred among 35 to 44 year olds (down 5.1 percent to 39.6 percent), and 45 to 54 year olds (down 5.1 percent to 50.9 percent). The smallest decreases were seen among younger ages with already low home ownership rates, such as 15 to 24 year olds (down 0.1 percent to 3.0 percent) and 25 to 34 year olds (down 2.0 percent to 20.7 percent). This trend indicates that recent decreases in home ownership disproportionately affected middle-aged Māori.

GRAPH 2: HOME OWNERSHIP RATES FOR MĀORI BY AGE GROUP IN 2001 AND 2006



Source: Statistics New Zealand, Census of Population and Dwellings, 2001 and 2006.

INCOME

Personal income has a significant effect on Māori home ownership rates⁴. In 2006, there was a strong relationship between income and home ownership, with a high proportion of Māori with a personal income exceeding \$100,000 owning their own homes (75.1 percent), and a significantly lower proportion of those with an income below \$100,000 (30.8 percent).

GRAPH 3: HOME OWNERSHIP RATES FOR MĀORI AND THE TOTAL POPULATION BY PERSONAL INCOME IN 2006



Source: Statistics New Zealand, Census of Population and Dwellings, 2006.

Among the total population⁵, 84.8 percent of those with a household income exceeding \$100,000 lived in owner-occupied homes, compared with 53.0 percent of those with a household income below \$100,000.

Between 2001 and 2006, Māori home ownership rates decreased across most income levels. The only exception to the general trend was the increase (up 1.2 percent to 75.1 percent) for individuals earning more than \$100,000. There were significant declines in home ownership across a broad range of incomes, with decreases of greater than 6.8 percent from 2001 to 2006 for Māori with personal incomes anywhere between \$20,001 and \$70,000. The largest decreases occurred among Māori with an income of \$30,001 - \$40,000 (down 11.8 percent to 36.3 percent), and among those with an income of \$40,001 to \$50,000 (down 11.2 percent to 48.6 percent).

1 Māori home ownership can be calculated for individuals or households. In this factsheet, calculations refer to the proportion of Māori individuals 15 years of age or older that owned or partly owned their own home. Dwellings held in family trusts were grouped with dwellings that were owned or partly owned, consistent with Statistics New Zealand guidelines.
2 In order to protect confidentiality, Statistics New Zealand's policy is to randomly round figures to base three. As a result, individual figures may differ slightly to those quoted in other publications.
3 The regions employed in this section are Regional Council areas.
4 Dollar amounts are gross annual household income and have not been inflation-adjusted.
5 The total population refers to all people in New Zealand, including Māori.

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