

Home ownership rates are increasing while renting is declining, according to census data

th Dec 24, 11:00am by [Greg Ninness](#)



The proportion of New Zealand households that own their own home is increasing, while the proportion that rent is in decline, according to the latest Statistics NZ data from the 2023 census.

The increase in home ownership is small but could mark a significant turning point in the structure of our housing market if the trend continues.

The census measures the three main types of household tenure; direct ownership where the home is owned by its occupants; indirect ownership via a family trust; and dwellings that are not owned by their occupants or via a trust, which captures most rental properties.

This shows between the 2013 and 2023 censuses, the percentage of households throughout the country that directly owned their own home increased from 49.9% in the 2013 census to 54.9% in the 2023 census.

Most of that increase is due to the diminishing popularity of family trusts as an ownership vehicle for family homes.

Trust ownership of family homes declined from 14.8% in 2013 to 11.1% in 2023, and between 2018 and 2023 they declined in absolute numbers as well as percentage share.

However, even allowing for that shift in the ownership pattern, overall home ownership, either directly or via a trust, increased from 64.6% to 66.0% between 2018 and 2023, while the proportion of homes not owned by their occupants either directly or indirectly (renters) decreased from 35.5% to 34.0%. The 2023 census showed the [first lift in home ownership for 30 years](#).

Of course there are significant regional differences, with direct home ownership rates being greatest on the West Coast 68.1%, followed by Tasman 66.5% and Nelson 62.1%.

Direct home ownership rates are lowest in the Auckland Region at 48.1%, which is the only region where direct home ownership is below 50%.

Auckland also has the highest percentage of renting households in the country at 40.5%.

The chart below gives the ownership breakdowns nationally and by region.

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Tenure of Households by Region						
Census Years 2013 - 2023						
	2013		2018		2023	
Area: Total All of Aotearoa						
· Dwelling owned or partly owned	725448	49.9%	847377	51.3%	978105	54.9%
· Dwelling not owned and not held in a family trust	512109	35.2%	586131	35.5%	604884	34.0%
· Dwelling held in a family trust	215280	14.8%	219555	13.3%	197112	11.1%
· Total stated - tenure of household	1452837	100.0%	1653060	100.0%	1780104	100%
Area: Northland Region						
· Dwelling owned or partly owned	27861	52.1%	35379	55.1%	42546	60.4%
· Dwelling not owned and not held in a family trust	18066	33.8%	20610	32.1%	20118	28.5%
· Dwelling held in a family trust	7581	14.2%	8226	12.8%	7806	11.1%
· Total stated - tenure of household	53508	100.0%	64215	100.0%	70470	100.0%
Area: Auckland Region						
· Dwelling owned or partly owned	201408	46.0%	225456	45.4%	259299	48.1%
· Dwelling not owned and not held in a family trust	168705	38.5%	201330	40.6%	218220	40.5%
· Dwelling held in a family trust	67533	15.4%	69642	14.0%	61839	11.5%
· Total stated - tenure of household	437649	100%	496428	100.0%	539361	100.0%
Area: Waikato Region						
· Dwelling owned or partly owned	68193	48.5%	82917	50.9%	97464	54.9%
· Dwelling not owned and not held in a family trust	52536	37.3%	59274	36.4%	61083	34.4%

· Dwelling held in a family trust	19977	14.2%	20613	12.7%	18900	10.7%
· Total stated - tenure of household	140706	100.0%	162804	100.0%	177447	100.0%
Area: Bay of Plenty Region						
· Dwelling owned or partly owned	45453	47.9%	57075	51.5%	67287	56.8%
· Dwelling not owned and not held in a family trust	33453	35.3%	36753	33.2%	35943	30.3%
· Dwelling held in a family trust	15981	16.8%	17034	15.4%	15207	12.8%
· Total stated - tenure of household	94887	100.0%	110862	100.0%	118440	100.0%
Area: Gisborne Region						
· Dwelling owned or partly owned	7080	48.1%	8133	49.6%	9096	53.1%
· Dwelling not owned and not held in a family trust	6006	40.8%	6666	40.6%	6354	37.1%
· Dwelling held in a family trust	1629	11.1%	1611	9.8%	1674	9.8%
· Total stated - tenure of household	14718	100.0%	16410	100.0%	17124	100.0%
Area: Hawke's Bay Region						
· Dwelling owned or partly owned	26919	49.8%	31206	51.8%	35577	56.5%
· Dwelling not owned and not held in a family trust	18420	34.1%	20151	33.5%	19143	30.4%
· Dwelling held in a family trust	8700	16.1%	8871	14.7%	8190	13.0%
· Total stated - tenure of household	54039	100.0%	60228	100.0%	62913	100.0%
Area: Taranaki Region						
· Dwelling owned or partly owned	21084	52.1%	24810	54.8%	28647	59.6%
· Dwelling not owned and not held in a family trust	12951	32.0%	14205	31.4%	13755	28.6%
· Dwelling held in a family trust	6405	15.8%	6234	13.8%	5688	11.8%
· Total stated - tenure of household	40440	100.0%	45249	100.0%	48093	100.0%
Area: Manawatu-Whanganui Region						
· Dwelling owned or partly owned	42228	51.7%	49737	55.0%	55953	58.8%
· Dwelling not owned and not held in a family trust	28401	34.8%	30165	33.4%	29667	31.2%

· Dwelling held in a family trust	11067	13.5%	10503	11.6%	9555	10.0%
· Total stated - tenure of household	81696	100.0%	90405	100.0%	95178	100.0%
Area: Wellington Region						
· Dwelling owned or partly owned	86346	51.8%	98823	53.3%	110118	56.7%
· Dwelling not owned and not held in a family trust	58515	35.1%	64818	35.0%	65472	33.7%
· Dwelling held in a family trust	21933	13.1%	21690	11.7%	18780	9.7%
· Total stated - tenure of household	166791	100.0%	185331	100.0%	194370	100.0%
Area: Tasman Region						
· Dwelling owned or partly owned	10194	58.6%	11964	61.2%	14538	66.5%
· Dwelling not owned and not held in a family trust	4356	25.0%	4761	24.4%	4935	22.6%
· Dwelling held in a family trust	2850	16.4%	2820	14.4%	2391	10.9%
· Total stated - tenure of household	17397	100.0%	19545	100.0%	21864	100.0%
Area: Nelson Region						
· Dwelling owned or partly owned	9648	54.5%	11220	56.6%	12777	62.1%
· Dwelling not owned and not held in a family trust	5598	31.6%	6210	31.3%	5922	28.8%
· Dwelling held in a family trust	2445	13.8%	2388	12.0%	1872	9.1%
· Total stated - tenure of household	17691	100.0%	19818	100.0%	20571	100.0%
Area: Marlborough Region						
· Dwelling owned or partly owned	9252	55.3%	10821	58.1%	12090	61.7%
· Dwelling not owned and not held in a family trust	4863	29.1%	5121	27.5%	5085	26.0%
· Dwelling held in a family trust	2607	15.6%	2679	14.4%	2412	12.3%
· Total stated - tenure of household	16722	100.0%	18621	100.0%	19584	100.0%
Area: West Coast Region						
· Dwelling owned or partly owned	7176	58.9%	8151	60.5%	9675	68.1%
· Dwelling not owned and not held in a family trust	3885	31.9%	4293	31.8%	3612	25.4%

· Dwelling held in a family trust	1119	9.2%	1035	7.7%	912	6.4%
· Total stated - tenure of household	12180	100.0%	13482	100.0%	14199	100.0%
Area: Canterbury Region						
· Dwelling owned or partly owned	106311	54.7%	125385	55.6%	148026	59.6%
· Dwelling not owned and not held in a family trust	61671	31.7%	72606	32.2%	75657	30.4%
· Dwelling held in a family trust	26262	13.5%	27375	12.1%	24837	10.0%
· Total stated - tenure of household	194244	100.0%	225366	100.0%	248517	100.0%
Area: Otago Region						
· Dwelling owned or partly owned	37221	49.9%	44631	52.2%	51084	55.8%
· Dwelling not owned and not held in a family trust	23841	32.0%	27321	32.0%	28365	31.0%
· Dwelling held in a family trust	13461	18.1%	13473	15.8%	12102	13.2%
· Total stated - tenure of household	74523	100.0%	85428	100.0%	91551	100.0%
Area: Southland Region						
· Dwelling owned or partly owned	18963	53.5%	21540	55.8%	23796	59.2%
· Dwelling not owned and not held in a family trust	10743	30.3%	11718	30.4%	11454	28.5%
· Dwelling held in a family trust	5709	16.1%	5334	13.8%	4932	12.3%
· Total stated - tenure of household	35415	100.0%	38589	100.0%	40182	100.0%
Source: Statistics NZ						

[Statistics NZ renting Home ownership Tenure of households Family Trusts Trusts 2023 Census](#)

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