

Input to your Strategy for Adapting to Challenges

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Thursday 9 September 2021

Reasons why labour availability will worsen

Businesses are facing numerous challenges currently including rising costs, disrupted supply chains, uncertain ability to trade, and decreasing availability of employees. Many employers are hoping that when the borders open up their staffing problems will improve.

For some this will happen. But for most the problems they have keeping existing staff and sourcing new ones are likely to get worse. Here are a few reasons why.

Catching up on OE

Young people wanting to do their OE have been frustrated for the past two years. Once borders open up many are going to embark on their delayed journeys and offshore working experiences.

Abandoning home buying

With house prices having soared so much and interest rates set to rise 2%+, a lot of first home buyers are likely to choose to step back from the market for a few years and do other things, such as journey offshore.

Retire early

Many older people have seen their wealth soar over the past year as house prices have jumped 31%. They've also had a scare regarding Covid wiping out the dreams of many regarding foreign travel etc. A good number are likely to exit the workforce early and hit the offshore road – or simply just quit working and live off their accrued housing wealth. Uptake of reverse mortgages is likely to lift strongly.

Immigration policy changes

The government partly blame a surge in working migrants since 2015 for housing shortages, low wages growth, escalating house prices, and insufficient business capital spending. They have stated that when the borders reopen, they will not issue as many working visas as before.

Net migration outflows

There is very high labour demand in Australia and when this happens Kiwis tend to cross the Tasman in greater than usual numbers. The net inflow of Kiwi citizens and residents is likely to reverse.



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NZ's economic outlook

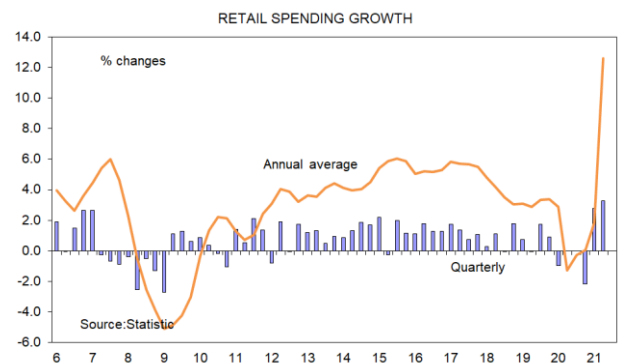
Let's start this week's TV with a run-through of some of the latest information we have relevant to prospects for the NZ economy. In doing this we have to keep in mind the negative distortion which arises from Alert levels 4 and 3, and the positive distortion which then comes as we are freed and catch up on delayed buying of consumer goods, services, and each other's houses.

Household spending

What do we know about the biggest driver of changes in the strength of our economy – household spending? Ahead of lockdown things were going very strongly. The volume of spending on retail goods and services which you and I do as consumers rose in seasonally adjusted terms by 3.4% in the three months ending in June. This followed a rise of 2.8% in the March quarter, making for a very strong first half of this year.

This graph shows the annual average pace of change in retail spending volumes as the orange line and the columns in blue show quarterly changes. The columns illustrate the relative strength of recent spending growth. I have stripped out the big 16% fall in the June quarter last year then the big rise of 28% in the September

quarter to make the recent strength easier to see on the right hand side.



Consumer spending growth is good. Will it stay this way? No.

Rising interest rates

Interest rates are set to rise and that will eventually force people with large mortgages to cut back on both discretionary spending (eating out) and purchases of large items like cars and couches. The main impact is likely through 2023.

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Travel opportunities to return

People engaged in a lot of catch-up spending following last year's lockdown and brought forward in time a lot of spending they would otherwise have done some time down the track. Why? Because of an inability to travel offshore thus a reallocation of one's travel budget to other things.

Now, people have extra spas and kayaks and won't need to buy such things again for a number of years. Stores which have seen sales boom post-May 2020 are going to see some easing over the next couple of years. Picking which stores feel this first and by how much is however impossible.

Slower labour supply growth

Jobs growth has been a good 1.7% in the past year and labour demand remains very strong. But the people are not there to be newly hired and the government is going to restrict working migrant inflows once the borders open up. So, while job security and wages will rise and support more household spending, the net number of people newly working may show slower growth.

OE catch-up

With regard to borders and migration, once the gates open we are likely to see an outflow of Kiwis to other parts of the world. There will be two years

worth of OE to catch up on. Also a lot of people are likely to move to Australia as labour demand is strong there and we Kiwis traditionally shift across the Tasman when jobs in Oz are plentiful.

Slowing wealth growth

There will be some support for household spending growth from higher housing wealth. But whatever the spending driven by rising house prices has been in the past year, it won't be as strong in the coming year. That is because house price growth is going to slow from 30% towards 10%.

Support from bigger bank balances

There will also be some support from the extra near \$10bn which householders have sitting in their bank accounts over and above what would have been there without the global pandemic.

Furnishing of new houses

Some support also will come from record levels of house construction with which there will be associated a traditional lift in spending on furniture and things for completing a new home.

The various forces in play suggest good growth in household spending. But four factors will eventually constrain then weaken sales in durable items like furniture.



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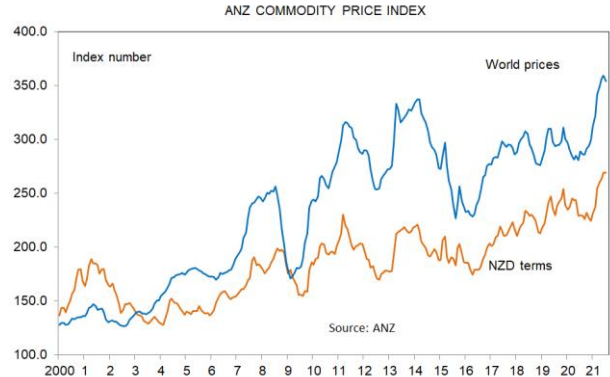
1. Rising interest rates.
2. A switch in conversation next year to brain drain rather returning Kiwis.
3. Diversion of funds back to offshore travel.
4. A reversal of the past year's unsustainable binge on spa pools and suchlike.

For the moment, interesting as I always find the results in my monthly Spending Plans Survey, I'm not willing to extrapolate the big reductions in intentions of spending across most (not all) items. There is clearly a downward bias in play from the lockdown and we will get a better feel of underlying spending plans from the next survey in four weeks.

Exports

The next change in our borders will be an opening up, and that means for calendar 2022 we can reasonably anticipate higher receipts for inward tourism and export education. This will assist growth in the overall economy.

For the primary sector, the forward indicators are good. The prices which we are receiving for the usually minimally-processed commodities which we ship offshore are quite strong. The ANZ Commodity Price Index in world price terms is sitting 18% higher than at the end of 2019. In NZ dollar terms the gain is 13%.



Forecasts for growth in our trading partners have been pared back slightly recently in the face of concerns about the Delta variant of Covid-19. But the world will shift from locking down to contain the speed of spread towards opening up with increased vaccination, and this will allow growth to continue – eventually.

One source of restraint on the pace of growth in our export receipts will be disruptions in global supply chains. Lack of air freight capacity is hitting some exporters, lack of timely or sufficient delivery of some imported inputs is constraining some export volume growth. In addition, high and still rising transport costs are reducing export viability for some producers.

There is no reason for believing that a fresh surge in export receipts will occur over the next three years. But improving world growth – in fits and

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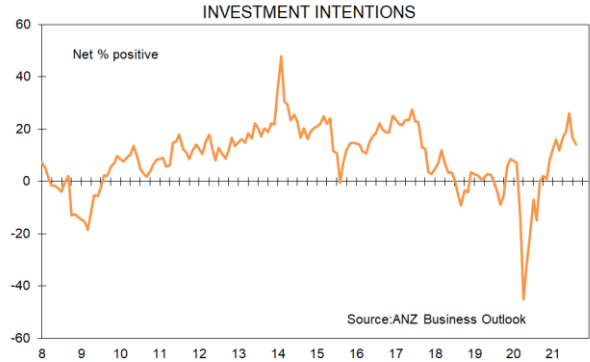
starts – tends always to produce benefits for New Zealand's export-dependent economy.

Business Investment

The key reason why productivity growth is low in New Zealand (not absolute productivity related to small market size and distance from other economies) is weak business capital spending. The size of the stack of equipment, technology etc. which each Kiwi worker has is smaller than workers in many other countries.

Boosting productivity in New Zealand will require a combination of higher capital spending, and inefficient businesses closing down to free up resources for higher profit enterprises. The leading indicators for investment look good.

In the ANZ Business Outlook Survey a net 14% of businesses early in August said that they intend boosting their investment levels. This was almost twice the ten-year average of a net 8% positive.



A key factor driving higher capex is that businesses can no longer comfortably find the staff they need. In order to grow capacity they have no option other than to boost productivity of their existing labour resource.

Residential construction

House building usually accounts for about 6% of activity in the New Zealand economy and this is associated with consent numbers averaging about 0.6% of the population. With consent numbers now above 45,000 from 37,000 just before lockdown last year, the proportion is about 0.9%. House building activity is contributing about 3% more per annum to the economy than would normally be the case.

The number of consents being issued for new dwellings to be built continues to rise. Therefore the house building sector will help drive growth in



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the economy over at least the next couple of years.

However, the current level of construction is not sustainable in light of a projected slowing in the country's population growth rate from just under 50% in the past three decades to 27% in the next three decades.

At some stage, perhaps 3-5 years from now, house building activity is likely to undergo a correction downward. But until then, the sector will be a key factor behind our economy continuing to have good growth.

Fiscal policy

There is little pressure on the NZ government to rein in spending. No credit rating agencies have expressed concern about NZ debt levels as we have a record of good fiscal management since the early-1990s and because our debt numbers are much better than those elsewhere.

However, New Zealand faces a need for temporary stimulatory fiscal policy about once every ten years or so and the government will want to rebuild the fiscal buffer ready for the next shock within a decade.

Therefore, a shift in fiscal policy stance towards mildly restraining economic activity is likely soon.

Prospects look good for the NZ economy. What is the main thing which could go wrong? Inflation – about which my opinion is there are upside risks which will cause interest rates to rise more than the 1.75% pencilled in by the Reserve Bank.

The assumption that inflation is above 3% only because of temporary factors loses power the longer those factors persist and when taken in the

context of a structural tightening of the labour market which will boost the proportion of higher inflation which recycles into wages. Then the higher wages go into higher selling prices.

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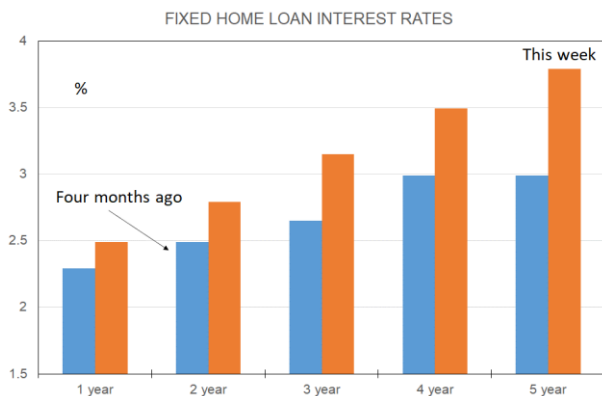


If I were a borrower, what would I do?

Nothing I write here or anywhere else in this publication is intended to be personal advice. You should discuss your financing options with a professional.

Wholesale borrowing costs in New Zealand have moved higher this week in the face of evidence of increasing inflationary pressures and as we get closer to the next monetary policy review on October 6. The falling numbers of new Covid infections have also contributed to higher expectations of a 0.25% rise in the official cash rate in four week's time.

The three-year rate, which is of greater interest to many people now as they shift away from grabbing the one-year candy, has lifted to 1.59% from 1.43% two weeks ago and 1.46% four weeks back.



My expectation for the one-year rate in September each year is shown in the first column of the table below. I focus on that rate because there are many people who have fixed one-year repeatedly since 2009 and the strategy has worked very well.

The second column shows what the one-year rate will average over the next 2-, 3-, 4-, and 5-year periods. The last column shows the current 2 – 5-year fixed rates.

	Forecast 1 year Rate	Rolling average rates	Current fixed	
2021	2.49		2.49	1 yr
2022	3.75	3.12	2.79	2 yr
2023	4.5	3.58	3.15	3 yr
2024	4.4	3.79	3.49	4 yr
2025	4	3.83	3.79	5 yr

If these forecasts prove correct (I'd give that a 10% probability), rolling one-year fixed will deliver an average rate for the next two years of 3.12%, three years 3.58%, four years 3.79%, and five years 3.83%.

The last column shows what the current minimum fixed rates are for those time periods. Rolling one-year fixed will easily deliver a cost higher than one could get by fixing at the moment – if the forecasts are right.

If I were a borrower, what would I do?

Personally, I'd consider splitting my mortgage into two or three portions and allocating some to a two-year fixed rate, some to a three-year fixed rate, and some to a four-year fixed rate. Having said that, I like simplicity in my financial arrangements, so in reality if I were back in my borrowing days, I'd probably just fix it all for three years where rates to me look quite attractive.



Lockdown Discounts

This is a temporary section in which I am running 70-word ads for retailers of goods and services affected by lockdown and hoping to boost the momentum of sales recovery when we get freed – and hopefully before then online as well. If you can offer a discount of at least 15% (it's a tool to keep ad numbers manageable at my end), then send me your ad and I'll run it until Auckland enters Alert Level 2.

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Was \$2500 - Now \$2000. Valid on all bookings before 31st October.

Emotional Resiliency + the Art of Alternative Wellbeing with trauma aware trainer Elizabeth Grace.

Offering a bespoke blend of meditation, yoga, breathwork, coldwater therapy, intuitive movement, bioenergetics, massage and sympathetic system reactivation to realign your body, reduce inflammation, and recover from chronic illness, distress or disease. Not for everyone.

Contact: Elizabeth Grace. +642102396570 kiwilinesnz@gmail.com Fairlie - South Canterbury.

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Based in East Auckland but with Zoom and Skype very comfortable recruiting throughout NZ.

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Checkout my website for 20% off **fine art paintings**. Ask about prices and availability by email.

See www.newzealand-art.com Email: vbxlife@gmail.com

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Nutrizen produces nutrient-dense, plant-based nutrition shakes, in powder form intended as a daily shake which comprises of pure nutrients extracted from plants.

Use code NR20 to get 20% off on the 500g packs. Valid till 30 September 2021.

Visit www.nutrizen.co.nz

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October holiday programme also available for primary school children.

Contact Kathryn on 027 863 8730 or dodowithbees@gmail.com for more information – quote

LOCKDOWN.



Links to publications

Tony's View Spending Plans Survey



Tony's View Business Survey



Tony's Thoughts Vlog



REINZ & Tony Alexander Real Estate Survey



Oneroof weekly column



mortgages.co.nz & Tony Alexander Mortgage Advisors Survey



Tony Alexander Regional Property Report



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NZHL Tony's Thoughts Video

Each week I record a three-minute video for NZ Home Loans. The landing page for these videos is [here](#).

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