

Household Expenditure Guide

Introduction

This is a guide to some of the categories of living costs of NZ households. It is a basis for Inland Revenue to use as a first step for determining an individual debtor's household expenditure when collecting debt. The information can be used to compare a person's household expenditure to an average expenditure for similar households in the same region.

Data Source

This guide is based on data obtained from the *Household Economic Survey 2016* administered by Statistics New Zealand. The Household Economic Survey gathers information from approximately 5,000 NZ households about their weekly household operating expenditure.

In conducting the Household Economic Survey every effort was made to obtain a sample that is representative of NZ households. However, please note that there will always be households whose expenditure varies from the figures in this guide.

The tables in this guide provide data broken down by region and household composition. For the purposes of the Household Economic Survey, a **household** comprises a group of people who share a private dwelling and normally spend four or more nights a week in the household. They must share consumption of food or contribute some portion of income towards the provision of essentials for living as a group.

Regions

Two types of regions are listed in this guide: urban and rural.

Urban – Towns with populations over 10,000 people, broken down into five sub-regions:

- Auckland
- Waikato and Bay of Plenty
- Wellington
- rest of the North Island (ie Northland, Gisborne, Hawke’s Bay, Taranaki and Manawatu-Whanganui)
- South Island.

These include all main and secondary urban areas in the region.

These five broad regions are based on the regional council areas of Wellington and Canterbury, the Auckland Council area, and the combined regions of “rest of the North Island”, and South Island urban. This level of geographical breakdown is the lowest available for the Household Economic Survey due to the sample design.

Rural – Towns (all rural or minor urban areas) with a population of less than 10,000 covering all areas of NZ.

Household compositions

The household compositions used in this guide are:

- couple only
- couple with one dependent child
- couple with two dependent children
- couple with three or more dependent children
- one parent with dependent child(ren)
- one-person.

For these purposes, a dependent child is younger than 18 years of age and is not employed full-time.

Within that table, select the household composition appropriate to the person.

- Categorise the expenses information you have into the expenses groups in the tables. Determine the reported amount spent for each expenses group on the data tables that follow. Remember that the tables show average weekly expenses.
- If the value is higher or lower than the amount given, this will generally require your judgment in deciding whether to request further information.

Household expenditure

Household expenditure is divided into 16 categories.

1. Food & groceries

Including:

- fruit and vegetables
- meat, poultry and fish
- grocery food
- non-alcoholic beverages
- restaurant meals and takeaways
- household supplies such as cleaning products
- toiletries and personal care products

Excluding:

- alcohol
- tobacco
- illicit drugs

2. Rent

Including:

- property rent, payments connected to renting
- educational accommodation

3. Mortgage

Including:

- principal and interest payments

4. Passenger transport

Including:

- urban train and ferry fares
- taxis
- short distance bus fares
- cable-car fares, tram fares

5. Gas/electricity

Including:

- electricity and gas
- solid fuels

6. Telephone/mobile/internet services

Including:

- telecommunication services
- cellphone, telephone, fax and internet, toll call charges

Excluding:

- telecommunication equipment

7. Clothing & footwear

Including:

- all clothing and footwear
- clothing and footwear supplies and services (such as repairs and drycleaning)

8. Rates

Including:

- local and regional authorities rates and payments
- payments to other local authorities
- water supply, rates and charges
- refuse disposal and recycling

9. House/contents insurance

Including:

- insurance on buildings and dwellings
- insurance on buildings and contents
- insurance on house contents
- insurance on personal effects

10. Property maintenance

Including:

- gardening
- property maintenance materials

Excluding:

- property maintenance services such as cleaning
- property alterations, additions and improvements

11. Private vehicle costs

Including:

- petrol, diesel, CNG, LPG for vehicles
- car parking
- vehicle servicing and repairs
- vehicle parts and accessories
- registration and license fees for new vehicles
- relicensing fees
- Warrant of Fitness fees
- LPG/CNG inspection fees

12. Vehicle insurance

Including:

- insurance on cars, station wagons, utes, vans, 4WDs
- insurance on motor-cycles and trail bikes
- insurance on motor-scooters and powered bicycles
- insurance on recreational vehicles

13. Medical insurance

Including:

- health insurance
- accident insurance

14. Health/medical expenses

Including:

- health products, appliances and equipment
- out-patient services
- hospital services

15. Life insurance

Including:

- term life insurance
- whole of life and endowment insurance

16. Insurance other and combinations

Including:

- combinations of insurance
- insurance on bicycles, BMX bikes, mountain bikes
- pet insurance
- mortgage repayment insurance
- income protection insurance.

Cautions before use

This is a guide only. The following should be considered.

1. Household Economic Survey data are not collected on the basis of ethnicity. Be aware that ethnicity may affect expenditure in different categories eg some ethnic groups may send part of their income to relatives overseas.
2. Be aware that expenditure does not necessarily rise with increasing household size.
3. Households are diverse and have differing characteristics and expenditure priorities. These include family size, age of adults and children, income earned, occupation, etc. For example, households with no children may spend more money on "eating out" than young families who may be reliant on a single income.
4. Household income is not a factor in collecting and collating data.
5. The Household Economic Survey was designed to produce national estimates. In this guide where data have been broken down into regions, the sampling error of the data will increase. This reduces certainty that the sample accurately reflects the regional population.
6. Within regions expenditure patterns will not be uniform.
7. Factors influencing a household's expenditure or income include household size, household composition, geographic location, and employment-related factors.
8. Where insufficient subgroups of households have reported expenditure, those data have been suppressed to preserve confidentiality. Data have also been suppressed where the error rate is unacceptably high.

Regional data tables

The expenditure amounts are:

- weekly average expenditure
- rounded to the nearest 10 cents
- GST inclusive.

Where insufficient subgroups of households have reported expenditure, those data have been suppressed to preserve confidentiality. Data have also been suppressed where the error rate is unacceptably high.

Urban Auckland

Category	Household expenditure (\$)					
	Couple only	Couple with one dependent child	Couple with two dependent children	Couple with three or more dependent children	One parent with dependent child(ren)	One person
1. Food and groceries	264.50	325.40	357.70	385.20	165.60	135.20
2. Rent	322.20	400.40	414.50	426.90	407.30	267.00
3. Mortgage	607.90	644.60	609.10	742.50	N/A	345.90
4. Passenger transport	22.90	46.60	34.70	9.60	N/A	21.30
5. Gas/electricity	42.70	50.70	57.00	85.10	37.40	25.90
6. Telephone/mobile/internet services	38.30	35.60	36.50	29.80	25.40	27.10
7. Clothing and footwear	124.60	44.50	100.00	100.60	34.70	44.60
8. Rates	65.50	54.00	55.00	53.10	32.50	52.00
9. House/contents insurance	27.70	34.40	28.90	35.80	29.40	22.60
10. Property maintenance	64.00	50.20	25.70	29.00	N/A	17.60
11. Private vehicle costs	66.00	73.50	89.50	65.70	46.20	39.30
12. Vehicle insurance	17.70	18.90	20.00	16.30	9.50	13.70
13. Medical insurance	52.70	33.80	33.80	39.10	N/A	46.30
14. Health/medical expenses	50.70	27.20	44.60	50.20	29.40	56.40
15. Life insurance	33.60	28.80	20.50	40.20	26.30	10.80
16. Insurance other and combinations	48.60	38.00	52.30	35.20	N/A	34.80

N/A in table

To preserve confidentiality, data has been suppressed where insufficient subgroups of households have reported expenditure. Data has also been suppressed where the error rate is unacceptably high. Suppressed data are shown as N/A in the table.

Urban Waikato/Bay of Plenty

Category	Household expenditure (\$)					
	Couple only	Couple with one dependent child	Couple with two dependent children	Couple with three or more dependent children	One parent with dependent child(ren)	One person
1. Food and groceries	216.40	206.00	286.20	334.70	91.10	96.90
2. Rent	301.00	301.40	395.20	234.30	268.30	195.40
3. Mortgage	411.30	377.60	463.00	371.80	N/A	372.20
4. Passenger transport	26.40	14.60	N/A	7.50	N/A	13.50
5. Gas/electricity	51.20	39.90	56.60	59.80	38.20	34.00
6. Telephone/mobile/internet services	32.90	41.20	34.70	43.80	27.70	25.80
7. Clothing and footwear	71.00	49.20	59.60	81.20	N/A	62.30
8. Rates	51.00	33.00	72.80	45.60	N/A	47.70
9. House/contents insurance	28.90	13.70	30.40	N/A	N/A	24.00
10. Property maintenance	28.60	25.20	56.70	N/A	N/A	79.30
11. Private vehicle costs	69.50	83.90	94.50	102.90	32.30	41.50
12. Vehicle insurance	14.60	13.70	15.30	12.00	9.60	9.20
13. Medical insurance	40.00	N/A	N/A	N/A	N/A	35.70
14. Health/medical expenses	48.40	34.10	63.70	16.70	N/A	43.30
15. Life insurance	23.80	16.60	22.20	42.30	17.20	7.40
16. Insurance other and combinations	40.60	49.60	48.60	43.90	21.00	24.70

N/A in table

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Urban Wellington

Category	Household expenditure (\$)					
	Couple only	Couple with one dependent child	Couple with two dependent children	Couple with three or more dependent children	One parent with dependent child(ren)	One person
1. Food and groceries	270.20	286.20	397.20	471.70	145.50	110.90
2. Rent	315.90	346.00	N/A	306.20	289.70	217.10
3. Mortgage	426.40	395.10	413.70	611.10	390.80	187.60
4. Passenger transport	47.80	25.00	40.80	45.20	51.40	20.30
5. Gas/electricity	49.50	52.40	73.20	73.30	51.70	29.60
6. Telephone/mobile/internet services	32.00	40.40	39.50	41.20	31.40	24.00
7. Clothing and footwear	76.40	56.30	111.20	104.20	40.40	30.90
8. Rates	56.00	59.60	56.80	69.90	49.00	43.70
9. House/contents insurance	29.00	23.50	30.60	45.90	23.40	24.20
10. Property maintenance	32.60	32.70	33.70	N/A	N/A	8.80
11. Private vehicle costs	63.40	66.80	87.60	98.00	39.70	30.30
12. Vehicle insurance	13.90	18.00	14.70	18.50	18.30	8.30
13. Medical insurance	67.10	24.50	61.30	N/A	N/A	45.40
14. Health/medical expenses	103.00	69.00	72.40	28.80	23.50	65.60
15. Life insurance	25.00	18.70	25.70	22.90	8.00	17.40
16. Insurance other and combinations	41.10	32.30	65.60	52.30	24.20	26.20

N/A in table

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Rest of urban North Island

Category	Household expenditure (\$)					
	Couple only	Couple with one dependent child	Couple with two dependent children	Couple with three or more dependent children	One parent with dependent child(ren)	One person
1. Food and groceries	195.40	222.50	316.60	283.30	120.50	91.80
2. Rent	155.20	217.00	331.30	345.00	266.40	185.60
3. Mortgage	355.20	324.70	410.30	304.10	N/A	198.00
4. Passenger transport	N/A	N/A	N/A	N/A	N/A	10.80
5. Gas/electricity	45.70	48.10	57.40	44.50	44.50	28.60
6. Telephone/mobile/internet services	36.90	36.70	29.10	30.80	28.40	21.60
7. Clothing and footwear	56.20	46.50	61.40	46.40	10.90	49.00
8. Rates	50.80	38.10	47.20	39.90	18.40	44.70
9. House/contents insurance	31.40	25.80	23.90	20.80	N/A	24.60
10. Property maintenance	34.70	39.80	40.00	20.80	N/A	18.40
11. Private vehicle costs	62.20	78.30	91.20	56.80	42.50	30.00
12. Vehicle insurance	15.80	13.60	12.40	13.10	10.30	8.70
13. Medical insurance	55.40	N/A	23.30	N/A	N/A	46.80
14. Health/medical expenses	47.70	49.40	38.60	44.50	76.40	57.60
15. Life insurance	22.60	39.10	33.00	21.60	10.60	12.00
16. Insurance other and combinations	32.90	38.50	47.80	53.00	N/A	28.80

N/A in table

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Urban South Island

Category	Household expenditure (\$)					
	Couple only	Couple with one dependent child	Couple with two dependent children	Couple with three or more dependent children	One parent with dependent child(ren)	One person
1. Food and groceries	211.50	249.20	307.50	312.10	145.50	99.30
2. Rent	291.30	261.00	313.70	286.90	254.80	222.70
3. Mortgage	361.20	372.00	408.20	678.90	N/A	216.60
4. Passenger transport	12.80	9.00	11.70	N/A	N/A	19.60
5. Gas/electricity	46.90	57.80	52.70	73.00	40.00	34.10
6. Telephone/mobile/internet services	31.20	32.60	34.90	40.30	23.90	24.20
7. Clothing and footwear	57.50	64.10	79.20	102.30	31.80	50.80
8. Rates	53.80	47.10	53.90	42.60	29.80	43.90
9. House/contents insurance	25.50	27.00	27.60	22.90	16.50	22.00
10. Property maintenance	35.20	82.80	57.30	N/A	N/A	24.90
11. Private vehicle costs	70.00	63.90	90.40	84.10	41.10	40.40
12. Vehicle insurance	13.50	18.40	14.40	13.20	6.80	8.50
13. Medical insurance	56.40	34.80	32.90	21.60	N/A	49.90
14. Health/medical expenses	70.70	55.40	41.20	26.40	20.10	48.70
15. Life insurance	26.80	19.00	22.00	27.90	11.50	19.50
16. Insurance other and combinations	35.70	35.60	45.60	52.60	N/A	26.50

N/A in table

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Rural

Category	Household expenditure (\$)					
	Couple only	Couple with one dependent child	Couple with two dependent children	Couple with three or more dependent children	One parent with dependent child(ren)	One person
1. Food and groceries	213.40	224.70	310.30	294.80	149.20	103.20
2. Rent	279.50	348.30	275.00	238.90	320.20	204.00
3. Mortgage	485.70	437.40	398.40	482.90	204.70	289.90
4. Passenger transport	15.20	19.40	19.40	75.40	N/A	22.70
5. Gas/electricity	48.20	54.20	67.20	62.10	39.00	32.30
6. Telephone/mobile/internet services	35.00	40.30	35.50	35.90	30.80	24.00
7. Clothing and footwear	55.20	53.00	75.50	64.00	33.10	37.40
8. Rates	59.00	45.00	48.10	46.40	34.10	46.20
9. House/contents insurance	27.80	27.10	25.40	29.80	14.00	22.60
10. Property maintenance	35.20	48.20	24.80	22.40	7.20	15.80
11. Private vehicle costs	71.10	62.00	83.80	94.60	64.00	40.50
12. Vehicle insurance	14.60	16.90	14.20	14.90	11.70	10.10
13. Medical insurance	66.10	32.90	33.80	25.00	N/A	43.60
14. Health/medical expenses	81.10	62.90	51.90	60.40	24.70	42.50
15. Life insurance	31.60	25.40	27.90	36.10	12.80	12.50
16. Insurance other and combinations	51.60	47.10	52.50	46.90	21.80	33.30

N/A in table

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