



Household Expenditure Guide



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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 in determining an individual debtor's non-discretionary 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 2019** administered by Statistics New Zealand, adjusted for inflation. 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, 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 5 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.

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 1 dependent child
- couple with 2 dependent children
- couple with 3 or more dependent children
- 1 parent with dependent child(ren)
- 1 person.

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

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 motorcycles 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.

Things to take into account

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

1. Household Economic Survey data are not collected based on ethnicity. Ethnicity may affect expenditure in different categories eg some ethnic groups may send part of their income to relatives overseas.
2. 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 expenditure data were collected, Statistics NZ has imputed (estimated) the amounts. These are marked with an asterisk (*).

Using the tables

To compare your household's weekly spending to the amounts in the tables, follow these steps:

1. Gather details of your household weekly spending, including GST.
2. Categorise your household's weekly expenditure into the 16 categories described on pages 5 to 7.
3. Select the table for the region where you live from pages 9 to 14.
4. Select the household within the table that matches yours.
5. Compare your weekly spending with that shown in the table.

The expenditure amounts are:

- weekly average expenditure for reporting households only
- rounded to the nearest 10 cents
- GST inclusive.

Urban Auckland

Category	Average weekly household expenditure (\$)					
	Couple only	Couple with 1 dependent child	Couple with 2 dependent children	Couple with 3 dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	323.34	341.75	485.68	499.55	250.94	165.78
2. Rent	508.02	558.82	681.41	557.71	518.33	408.87
3. Mortgage	746.56	815.77	786.20	1031.25	446.05	510.59
4. Passenger transport	45.03	56.20	25.40	71.17	26.38	63.07
5. Gas/electricity	45.65	54.97	56.32	78.78	45.65	34.36
6. Telephone/mobile/internet services	44.30	43.19	45.65	45.40	37.92	32.64
7. Clothing and footwear	157.80	131.67	138.54	121.48	82.22	84.06
8. Rates	71.29	67.74	76.33	95.71	42.09	64.30
9. House/contents insurance	39.02	43.81	40.98	48.10	32.40	34.24
10. Property maintenance	188.36	80.62	80.62	61.48	67.00	44.42
11. Private vehicle costs	89.33	77.43	114.73	98.54	71.42	47.12
12. Vehicle insurance	26.38	24.05	28.96	32.15	15.83	13.99
13. Medical insurance	64.30	52.03	65.28	*87.12	*21.35	64.55
14. Health/medical expenses	111.30	81.97	83.57	74.48	21.97	60.25
15. Life insurance	57.18	50.80	47.86	37.79	17.06	15.22
16. Insurance other and combinations	55.22	51.54	80.13	53.99	36.94	48.59

Where insufficient subgroups of households have reported expenditure, those data have been imputed and marked with an asterisk (*).

Urban Waikato/Bay of Plenty

Category	Average weekly household expenditure (\$)					
	Couple only	Couple with 1 dependent child	Couple with 2 dependent children	Couple with 3 dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	291.68	438.32	428.26	360.89	161.73	137.80
2. Rent	374.14	527.77	447.03	516.12	417.95	280.27
3. Mortgage	530.84	676.25	558.82	643.49	578.45	378.44
4. Passenger transport	19.27	*49.45	*33.50	*57.80	*33.25	12.76
5. Gas/electricity	53.99	61.85	61.48	73.01	49.21	42.58
6. Telephone/mobile/internet services	40.98	40.74	42.70	55.22	34.73	33.25
7. Clothing and footwear	106.02	205.29	127.00	70.44	44.91	64.67
8. Rates	76.33	70.19	75.83	46.88	45.28	59.39
9. House/contents insurance	37.18	34.97	35.09	*48.84	26.14	26.14
10. Property maintenance	93.50	59.64	58.78	35.59	*54.11	62.83
11. Private vehicle costs	84.42	54.73	107.37	145.29	52.64	56.94
12. Vehicle insurance	28.84	20.37	18.16	31.29	13.50	13.01
13. Medical insurance	53.99	*50.68	*48.47	*82.71	*21.35	55.46
14. Health/medical expenses	89.95	79.76	57.92	57.06	51.42	46.38
15. Life insurance	42.83	20.37	33.99	36.44	8.71	20.62
16. Insurance other and combinations	46.63	47.12	50.19	38.90	17.92	30.68

Where insufficient subgroups of households have reported expenditure, those data have been imputed and marked with an asterisk (*).

Urban Wellington

Category	Average weekly household expenditure (\$)					
	Couple only	Couple with 1 dependent child	Couple with 2 dependent children	Couple with 3 dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	346.90	389.85	458.81	534.03	273.27	143.08
2. Rent	364.82	372.42	570.72	328.25	317.70	271.56
3. Mortgage	600.05	725.21	611.22	665.94	428.38	451.82
4. Passenger transport	39.64	26.14	50.43	52.52	*33.25	30.68
5. Gas/electricity	56.57	68.72	70.80	77.06	46.02	36.69
6. Telephone/mobile/internet services	49.33	44.54	53.75	54.24	33.62	37.18
7. Clothing and footwear	152.04	130.69	180.75	208.85	35.59	160.63
8. Rates	86.39	65.53	90.68	96.57	62.70	64.55
9. House/contents insurance	46.02	56.32	46.75	53.75	*29.94	34.60
10. Property maintenance	174.37	205.29	*61.23	*61.85	*54.11	77.43
11. Private vehicle costs	95.47	73.50	104.55	131.05	85.04	38.90
12. Vehicle insurance	23.19	23.07	20.86	25.40	10.92	15.83
13. Medical insurance	82.71	46.63	56.45	*82.71	*21.35	35.95
14. Health/medical expenses	81.85	111.54	86.63	134.86	39.88	42.46
15. Life insurance	40.25	37.06	47.00	44.30	12.39	17.42
16. Insurance other and combinations	45.03	43.19	62.70	59.27	25.28	39.02

Where insufficient subgroups of households have reported expenditure, those data have been imputed and marked with an asterisk (*).

Rest of urban North Island

Category	Average weekly household expenditure (\$)					
	Couple only	Couple with 1 dependent child	Couple with 2 dependent children	Couple with 3 dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	252.78	405.92	403.84	396.72	179.40	113.02
2. Rent	295.61	349.97	298.92	337.57	313.03	236.71
3. Mortgage	422.00	538.69	381.63	539.68	323.09	223.82
4. Passenger transport	18.53	*49.45	*33.50	*57.80	*33.25	*41.84
5. Gas/electricity	56.45	80.13	60.00	69.33	51.17	35.83
6. Telephone/mobile/internet services	41.11	47.61	45.53	45.28	39.02	34.60
7. Clothing and footwear	94.36	133.26	161.36	27.86	140.87	51.54
8. Rates	68.35	78.17	61.35	78.04	52.52	61.48
9. House/contents insurance	37.79	44.54	40.25	48.10	31.05	26.26
10. Property maintenance	102.46	129.34	30.06	*61.85	*54.11	67.74
11. Private vehicle costs	94.61	77.06	116.33	82.58	51.78	41.72
12. Vehicle insurance	21.60	18.53	19.51	17.79	13.38	12.39
13. Medical insurance	110.32	53.50	66.63	*82.71	*21.35	51.05
14. Health/medical expenses	89.21	154.74	190.81	61.11	46.38	74.85
15. Life insurance	43.56	55.59	39.51	24.05	17.06	21.72
16. Insurance other and combinations	57.92	57.55	67.98	59.76	36.32	36.94

Where insufficient subgroups of households have reported expenditure, those data have been imputed and marked with an asterisk (*).

Urban South Island

Category	Average weekly household expenditure (\$)					
	Couple only	Couple with 1 dependent child	Couple with 2 dependent children	Couple with 3 dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	305.79	357.45	411.45	338.80	215.36	129.70
2. Rent	328.98	448.26	425.80	320.15	353.40	244.44
3. Mortgage	536.12	496.61	438.69	462.62	316.59	357.08
4. Passenger transport	18.53	19.14	28.71	*46.75	33.13	40.74
5. Gas/electricity	56.45	69.45	72.03	70.56	51.42	34.97
6. Telephone/mobile/internet services	40.00	46.88	51.05	51.54	40.49	32.76
7. Clothing and footwear	107.86	91.54	150.44	195.72	94.12	57.43
8. Rates	70.44	60.99	93.50	57.55	56.69	59.39
9. House/contents insurance	36.94	33.50	48.84	37.18	28.84	32.52
10. Property maintenance	66.02	34.85	68.35	*42.83	*78.78	46.14
11. Private vehicle costs	80.87	77.80	112.65	54.48	62.95	53.01
12. Vehicle insurance	21.35	17.92	31.17	15.71	14.48	12.64
13. Medical insurance	96.08	58.78	48.47	*54.73	34.48	47.86
14. Health/medical expenses	116.08	81.72	115.96	34.73	79.27	122.22
15. Life insurance	45.89	29.57	27.00	60.37	10.18	20.37
16. Insurance other and combinations	48.47	84.18	48.35	57.43	37.92	32.27

Where insufficient subgroups of households have reported expenditure, those data have been imputed and marked with an asterisk (*).

Rural

Category	Average weekly household expenditure (\$)					
	Couple only	Couple with 1 dependent child	Couple with 2 dependent children	Couple with 3 dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	287.02	315.73	315.98	439.79	191.30	131.67
2. Rent	286.89	167.87	245.30	361.13	341.99	236.83
3. Mortgage	555.51	532.07	523.60	1006.95	401.51	382.61
4. Passenger transport	42.21	*45.77	14.23	24.91	*34.36	66.39
5. Gas/electricity	61.35	60.50	76.69	69.82	54.48	43.68
6. Telephone/mobile/internet services	42.70	37.30	54.85	44.91	33.13	34.85
7. Clothing and footwear	107.74	104.06	135.10	141.12	101.97	107.37
8. Rates	64.18	65.53	63.32	47.00	39.39	55.59
9. House/contents insurance	38.41	32.64	37.43	37.67	25.89	30.31
10. Property maintenance	90.31	25.65	121.97	68.84	*78.78	104.92
11. Private vehicle costs	103.2	121.97	143.94	132.16	74.24	63.07
12. Vehicle insurance	20.74	22.46	22.33	18.28	11.29	11.53
13. Medical insurance	92.89	*52.40	56.32	46.26	*23.81	67.37
14. Health/medical expenses	105.65	49.57	120.75	100.13	113.38	40.49
15. Life insurance	47.37	27.73	30.43	35.34	16.93	39.76
16. Insurance other and combinations	57.06	76.33	67.00	69.33	49.21	34.73

Where insufficient subgroups of households have reported expenditure, those data have been imputed and marked with an asterisk (*).