



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. 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	263.50	278.50	395.80	407.10	204.50	135.10
2. Rent	414.00	455.40	555.30	454.50	422.40	333.20
3. Mortgage	608.40	664.80	640.70	840.40	363.50	416.10
4. Passenger transport	36.70	45.80	20.70	58.00	21.50	51.40
5. Gas/electricity	37.20	44.80	45.90	64.20	37.20	28.00
6. Telephone/mobile/internet services	36.10	35.20	37.20	37.00	30.90	26.60
7. Clothing and footwear	128.60	107.30	112.90	99.00	67.00	68.50
8. Rates	58.10	55.20	62.20	78.00	34.30	52.40
9. House/contents insurance	31.80	35.70	33.40	39.20	26.40	27.90
10. Property maintenance	153.50	65.70	65.70	50.10	54.60	36.20
11. Private vehicle costs	72.80	63.10	93.50	80.30	58.20	38.40
12. Vehicle insurance	21.50	19.60	23.60	26.20	12.90	11.40
13. Medical insurance	52.40	42.40	53.20	*71.00	*17.40	52.60
14. Health/medical expenses	90.70	66.80	68.10	60.70	17.90	49.10
15. Life insurance	46.60	41.40	39.00	30.80	13.90	12.40
16. Insurance other and combinations	45.00	42.00	65.30	44.00	30.10	39.60

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	237.70	357.20	349.00	294.10	131.80	112.30
2. Rent	304.90	430.10	364.30	420.60	340.60	228.40
3. Mortgage	432.60	551.10	455.40	524.40	471.40	308.40
4. Passenger transport	15.70	*40.30	*27.30	*47.10	*27.10	10.40
5. Gas/electricity	44.00	50.40	50.10	59.50	40.10	34.70
6. Telephone/mobile/internet services	33.40	33.20	34.80	45.00	28.30	27.10
7. Clothing and footwear	86.40	167.30	103.50	57.40	36.60	52.70
8. Rates	62.20	57.20	61.80	38.20	36.90	48.40
9. House/contents insurance	30.30	28.50	28.60	*39.80	21.30	21.30
10. Property maintenance	76.20	48.60	47.90	29.00	*44.10	51.20
11. Private vehicle costs	68.80	44.60	87.50	118.40	42.90	46.40
12. Vehicle insurance	23.50	16.60	14.80	25.50	11.00	10.60
13. Medical insurance	44.00	*41.30	*39.50	*67.40	*17.40	45.20
14. Health/medical expenses	73.30	65.00	47.20	46.50	41.90	37.80
15. Life insurance	34.90	16.60	27.70	29.70	7.10	16.80
16. Insurance other and combinations	38.00	38.40	40.90	31.70	14.60	25.00

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	282.70	317.70	373.90	435.20	222.70	116.60
2. Rent	297.30	303.50	465.10	267.50	258.90	221.30
3. Mortgage	489.00	591.00	498.10	542.70	349.10	368.20
4. Passenger transport	32.30	21.30	41.10	42.80	*27.10	25.00
5. Gas/electricity	46.10	56.00	57.70	62.80	37.50	29.90
6. Telephone/mobile/internet services	40.20	36.30	43.80	44.20	27.40	30.30
7. Clothing and footwear	123.90	106.50	147.30	170.20	29.00	130.90
8. Rates	70.40	53.40	73.90	78.70	51.10	52.60
9. House/contents insurance	37.50	45.90	38.10	43.80	*24.40	28.20
10. Property maintenance	142.10	167.30	*49.90	*50.40	*44.10	63.10
11. Private vehicle costs	77.80	59.90	85.20	106.80	69.30	31.70
12. Vehicle insurance	18.90	18.80	17.00	20.70	8.90	12.90
13. Medical insurance	67.40	38.00	46.00	*67.40	*17.40	29.30
14. Health/medical expenses	66.70	90.90	70.60	109.90	32.50	34.60
15. Life insurance	32.80	30.20	38.30	36.10	10.10	14.20
16. Insurance other and combinations	36.70	35.20	51.10	48.30	20.60	31.80

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	206.00	330.80	329.10	323.30	146.20	92.10
2. Rent	240.90	285.20	243.60	275.10	255.10	192.90
3. Mortgage	343.90	439.00	311.00	439.80	263.30	182.40
4. Passenger transport	15.10	*40.30	*27.30	*47.10	*27.10	*34.10
5. Gas/electricity	46.00	65.30	48.90	56.50	41.70	29.20
6. Telephone/mobile/internet services	33.50	38.80	37.10	36.90	31.80	28.20
7. Clothing and footwear	76.90	108.60	131.50	22.70	114.80	42.00
8. Rates	55.70	63.70	50.00	63.60	42.80	50.10
9. House/contents insurance	30.80	36.30	32.80	39.20	25.30	21.40
10. Property maintenance	83.50	105.40	24.50	*50.40	*44.10	55.20
11. Private vehicle costs	77.10	62.80	94.80	67.30	42.20	34.00
12. Vehicle insurance	17.60	15.10	15.90	14.50	10.90	10.10
13. Medical insurance	89.90	43.60	54.30	*67.40	*17.40	41.60
14. Health/medical expenses	72.70	126.10	155.50	49.80	37.80	61.00
15. Life insurance	35.50	45.30	32.20	19.60	13.90	17.70
16. Insurance other and combinations	47.20	46.90	55.40	48.70	29.60	30.10

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	249.20	291.30	335.30	276.10	175.50	105.70
2. Rent	268.10	365.30	347.00	260.90	288.00	199.20
3. Mortgage	436.90	404.70	357.50	377.00	258.00	291.00
4. Passenger transport	15.10	15.60	23.40	*38.10	27.00	33.20
5. Gas/electricity	46.00	56.60	58.70	57.50	41.90	28.50
6. Telephone/mobile/internet services	32.60	38.20	41.60	42.00	33.00	26.70
7. Clothing and footwear	87.90	74.60	122.60	159.50	76.70	46.80
8. Rates	57.40	49.70	76.20	46.90	46.20	48.40
9. House/contents insurance	30.10	27.30	39.80	30.30	23.50	26.50
10. Property maintenance	53.80	28.40	55.70	*34.90	*64.20	37.60
11. Private vehicle costs	65.90	63.40	91.80	44.40	51.30	43.20
12. Vehicle insurance	17.40	14.60	25.40	12.80	11.80	10.30
13. Medical insurance	78.30	47.90	39.50	*44.60	28.10	39.00
14. Health/medical expenses	94.60	66.60	94.50	28.30	64.60	99.60
15. Life insurance	37.40	24.10	22.00	49.20	8.30	16.60
16. Insurance other and combinations	39.50	68.60	39.40	46.80	30.90	26.30

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	233.90	257.30	257.50	358.40	155.90	107.30
2. Rent	233.80	136.80	199.90	294.30	278.70	193.00
3. Mortgage	452.70	433.60	426.70	820.60	327.20	311.80
4. Passenger transport	34.40	*37.30	11.60	20.30	*28.00	54.10
5. Gas/electricity	50.00	49.30	62.50	56.90	44.40	35.60
6. Telephone/mobile/internet services	34.80	30.40	44.70	36.60	27.00	28.40
7. Clothing and footwear	87.80	84.80	110.10	115.00	83.10	87.50
8. Rates	52.30	53.40	51.60	38.30	32.10	45.30
9. House/contents insurance	31.30	26.60	30.50	30.70	21.10	24.70
10. Property maintenance	73.60	20.90	99.40	56.10	*64.20	85.50
11. Private vehicle costs	84.10	99.40	117.30	107.70	60.50	51.40
12. Vehicle insurance	16.90	18.30	18.20	14.90	9.20	9.40
13. Medical insurance	75.70	*42.70	45.90	37.70	*19.40	54.90
14. Health/medical expenses	86.10	40.40	98.40	81.60	92.40	33.00
15. Life insurance	38.60	22.60	24.80	28.80	13.80	32.40
16. Insurance other and combinations	46.50	62.20	54.60	56.50	40.10	28.30

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