

Household Expenditure Guide

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Introduction

This is a guide to some of the categories of living costs for New Zealand households. It provides Inland Revenue with a basis for determining an individual debtor's non-discretionary household expenditure when collecting debt. The information can be used to compare a person's household expenditure with the average expenditure of similar households in the same region.

Data

Source

This guide is based on data obtained from the **Household Economic Survey 2023** administered by Statistics New Zealand, adjusted for inflation. The Household Economic Survey gathers information from approximately 3,000 New Zealand 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 New Zealand 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 4 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 (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 with renting
- bond payments
- educational accommodation

3. Mortgage

Including:

- mortgage principal repayments
- mortgage 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 such as coal and firewood
- liquid fuels
- service connections

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6. Telephone/mobile/internet services

Including:

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

Excluding:

- telecommunication equipment

7. Clothing & footwear

Including:

- all clothing and footwear
- clothing and footwear supplies and services such as repairs, alterations and drycleaning

8. Rates

Including:

- local and regional authorities rates and payments
- 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:

- plants, flower and gardening supplies
- property maintenance materials

Excluding:

- property maintenance services such as plumbing, painting, electrical wiring, insulation, glazing, lawnmowing and external cleaning
- materials for property alterations, additions and improvements

11. Private vehicle costs

Including:

- petrol, diesel, CNG, LPG for vehicles
- car parking, toll charges, towing fees and road user charges
- vehicle servicing and repairs
- vehicle parts and accessories
- registration and license fees for new vehicles
- relicensing/change of ownership fees
- Warrant of Fitness fees
- LPG/CNG inspection fees

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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:

- medical 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
- 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. For example, some ethnic groups may send part of their income to relatives overseas.
2. Expenditure does not necessarily increase with household size.
3. Households are diverse and have different characteristics and expenditure priorities. These include family size, the age of adults and children, income earned and occupation. For example, households with no children may spend more money on eating out than young families who may rely 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 by region, the sampling error will increase. This reduces certainty that the sample accurately reflects the regional population.
6. Expenditure patterns will not be uniform within regions.
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 with the amounts in the following 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, 6 and 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
- inclusive of goods and services tax (GST) and excise duties.

Urban Auckland

Category	Average weekly household expenditure (\$)					
	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
1. Food and groceries	378.20	467.30	466.30	617.20	269.50	215.30
2. Rent	487.40	613.50	560.90	511.40	486.70	407.60
3. Mortgage	742.00	1117.20	949.20	2543.80	612.40	679.20
4. Passenger transport	99.80	53.80	92.30	22.30	17.80	69.00
5. Gas/electricity	44.30	52.40	56.00	79.80	48.10	35.30
6. Telephone/mobile/internet services	36.30	43.90	39.70	43.30	27.40	29.70
7. Clothing and footwear	135.20	153.50	120.10	282.20	82.60	134.60
8. Rates	24.60	25.80	20.80	25.50	17.70	18.30
9. House/contents insurance	40.40	37.30	35.20	180.60	15.00	29.80
10. Property maintenance	90.20	94.80	69.10	197.70	44.80	86.00
11. Private vehicle costs	97.50	100.50	128.80	131.70	67.10	57.10
12. Vehicle insurance	27.50	27.90	32.60	25.80	17.10	17.40
13. Medical insurance	108.10	61.30	92.70	75.60	28.50	65.60
14. Health/medical expenses	110.30	110.50	72.80	98.30	16.70	32.70
15. Life insurance	46.10	48.80	41.70	78.20	22.60	25.80
16. Insurance other and combinations	56.70	54.80	68.90	93.60	30.50	32.20

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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 or more dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	348.70	399.20	440.40	510.50	266.30	163.70
2. Rent	517.90	518.50	525.10	668.80	405.20	304.50
3. Mortgage	521.30	669.30	592.90	802.20	612.40	905.70
4. Passenger transport	67.50	56.00	18.30	22.30	17.80	26.20
5. Gas/electricity	54.00	57.10	60.20	75.30	62.60	39.90
6. Telephone/mobile/internet services	40.20	47.40	49.90	49.30	28.90	28.50
7. Clothing and footwear	86.30	107.40	106.10	253.50	41.20	88.10
8. Rates	11.80	14.90	10.50	13.40	19.30	6.40
9. House/contents insurance	36.80	32.90	28.80	39.50	26.70	28.60
10. Property maintenance	82.80	81.70	154.90	126.00	44.80	39.70
11. Private vehicle costs	99.50	96.40	64.40	121.20	79.20	51.00
12. Vehicle insurance	24.50	19.80	22.30	38.10	23.40	12.90
13. Medical insurance	94.30	50.70	48.00	75.60	28.50	37.90
14. Health/medical expenses	88.90	84.50	115.50	56.70	34.80	45.20
15. Life insurance	34.10	29.50	41.30	59.50	19.80	17.10
16. Insurance other and combinations	44.20	50.20	63.30	66.80	37.40	38.90

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Urban Wellington

Category	Average weekly household expenditure (\$)					
	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
1. Food and groceries	374.10	511.60	591.50	415.00	189.40	197.80
2. Rent	476.90	431.50	532.90	510.90	570.20	258.80
3. Mortgage	740.10	651.60	899.70	769.70	495.10	513.10
4. Passenger transport	26.20	23.80	46.80	11.50	30.50	35.90
5. Gas/electricity	56.60	65.40	67.90	75.50	48.10	37.00
6. Telephone/mobile/internet services	42.40	43.90	48.70	39.00	32.30	32.30
7. Clothing and footwear	127.60	156.80	97.50	106.50	61.20	239.10
8. Rates	18.20	13.00	8.70	12.50	19.30	8.50
9. House/contents insurance	58.60	59.60	53.10	35.20	26.70	53.00
10. Property maintenance	33.60	62.40	89.30	126.00	44.80	44.80
11. Private vehicle costs	109.30	128.50	126.70	119.20	222.10	56.30
12. Vehicle insurance	24.10	24.10	27.90	21.00	19.70	12.10
13. Medical insurance	106.80	38.20	52.50	75.60	28.50	66.90
14. Health/medical expenses	64.30	74.00	91.70	64.40	20.30	48.70
15. Life insurance	55.00	32.80	62.30	58.80	26.80	27.70
16. Insurance other and combinations	61.40	82.90	56.70	80.60	47.50	44.20

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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 or more dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	320.20	440.70	457.30	498.60	225.30	142.40
2. Rent	514.00	486.40	452.10	554.10	427.90	319.60
3. Mortgage	562.00	605.90	576.50	629.50	612.40	457.60
4. Passenger transport	134.70	97.80	13.90	22.30	17.80	27.60
5. Gas/electricity	57.80	66.70	69.10	111.10	63.00	38.30
6. Telephone/mobile/internet services	40.80	37.80	44.20	51.40	33.30	29.00
7. Clothing and footwear	109.10	104.10	98.60	152.90	105.10	40.30
8. Rates	16.70	22.70	26.90	20.20	18.00	17.80
9. House/contents insurance	45.30	29.40	40.60	180.60	26.70	34.80
10. Property maintenance	53.40	82.50	70.40	126.00	44.80	57.30
11. Private vehicle costs	121.80	111.30	145.20	144.20	50.50	48.60
12. Vehicle insurance	24.50	18.40	27.60	26.40	18.90	13.50
13. Medical insurance	82.00	49.20	36.00	75.60	28.50	37.20
14. Health/medical expenses	112.30	94.20	38.90	34.80	14.70	69.40
15. Life insurance	56.20	33.60	22.40	18.50	26.70	24.10
16. Insurance other and combinations	54.60	39.40	66.60	39.00	48.90	43.90

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Urban South Island

Category	Average weekly household expenditure (\$)					
	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
1. Food and groceries	311.70	452.40	456.50	484.90	256.50	154.90
2. Rent	407.80	328.10	545.50	332.10	452.70	357.70
3. Mortgage	723.90	507.30	586.50	449.50	374.90	425.80
4. Passenger transport	60.40	18.80	30.10	14.70	28.40	57.60
5. Gas/electricity	58.60	69.30	81.60	84.30	60.70	40.30
6. Telephone/mobile/internet services	40.60	42.40	43.10	39.90	36.00	29.90
7. Clothing and footwear	143.60	155.90	148.40	105.10	112.80	110.10
8. Rates	12.30	28.20	12.50	20.00	11.90	14.90
9. House/contents insurance	45.70	41.70	46.70	37.20	35.00	33.10
10. Property maintenance	57.60	87.00	107.60	51.40	69.80	45.30
11. Private vehicle costs	111.20	97.90	114.60	123.80	85.30	65.90
12. Vehicle insurance	25.30	27.70	23.50	25.50	16.30	15.70
13. Medical insurance	77.60	65.10	62.30	73.60	19.20	53.70
14. Health/medical expenses	73.60	78.90	62.70	46.10	119.20	45.30
15. Life insurance	50.50	34.10	50.70	28.60	28.00	19.30
16. Insurance other and combinations	60.20	57.60	74.00	73.10	57.00	40.60

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Rural

Category	Average weekly household expenditure (\$)					
	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
1. Food and groceries	323.20	402.00	554.60	488.20	233.80	156.50
2. Rent	226.80	488.80	312.40	530.70	411.80	316.40
3. Mortgage	623.20	601.20	833.30	629.50	612.40	657.30
4. Passenger transport	117.80	50.90	18.30	20.90	21.00	48.70
5. Gas/electricity	62.90	78.40	72.50	89.30	61.30	41.00
6. Telephone/mobile/internet services	46.80	63.00	43.80	33.10	40.00	30.50
7. Clothing and footwear	110.40	85.10	101.00	152.90	68.10	76.60
8. Rates	27.60	23.10	30.90	20.00	18.50	17.60
9. House/contents insurance	40.50	51.40	28.90	137.10	30.70	31.90
10. Property maintenance	119.90	116.90	48.90	106.00	50.30	31.10
11. Private vehicle costs	166.10	198.60	178.50	148.80	96.90	86.10
12. Vehicle insurance	27.70	23.10	23.50	21.60	17.70	16.20
13. Medical insurance	115.70	123.40	44.00	75.10	25.90	58.30
14. Health/medical expenses	99.40	64.30	58.30	116.00	20.40	47.70
15. Life insurance	40.60	47.50	53.90	58.80	23.20	25.70
16. Insurance other and combinations	81.90	98.30	72.10	65.20	41.50	56.70

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