



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 2023** administered by Statistics New Zealand, adjusted for inflation. The Household Economic Survey gathers information from approximately 3,000 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 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 (ie coal, firewood)
- liquid fuels
- service connections

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

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 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 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 4 and 5.
3. Select the table for the region where you live from pages 7 to 12.
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 | 353.90 | 437.20 | 436.30 | 577.50 | 252.10 | 201.40 |
| 2. Rent | 456.00 | 574.00 | 524.80 | 478.40 | 455.40 | 381.30 |
| 3. Mortgage | 694.20 | 1045.30 | 888.10 | 2380.20 | 573.00 | 635.50 |
| 4. Passenger transport | 93.30 | 50.30 | 86.30 | 20.80 | 16.60 | 64.50 |
| 5. Gas/electricity | 41.40 | 49.00 | 52.30 | 74.60 | 45.00 | 33.00 |
| 6. Telephone/mobile/internet services | 33.90 | 41.10 | 37.10 | 40.40 | 25.60 | 27.70 |
| 7. Clothing and footwear | 126.50 | 143.50 | 112.30 | 264.00 | 77.20 | 125.90 |
| 8. Rates | 23.00 | 24.10 | 19.40 | 23.80 | 16.50 | 17.10 |
| 9. House/contents insurance | 37.80 | 34.90 | 32.90 | 168.90 | 14.00 | 27.80 |
| 10. Property maintenance | 84.30 | 88.70 | 64.60 | 185.00 | 41.90 | 80.40 |
| 11. Private vehicle costs | 91.20 | 94.00 | 120.50 | 123.20 | 62.80 | 53.40 |
| 12. Vehicle insurance | 25.70 | 26.10 | 30.40 | 24.10 | 16.00 | 16.30 |
| 13. Medical insurance | 101.10 | 57.30 | 86.70 | 70.70 | 26.60 | 61.30 |
| 14. Health/medical expenses | 103.10 | 103.40 | 68.00 | 91.90 | 15.50 | 30.50 |
| 15. Life insurance | 43.10 | 45.60 | 39.00 | 73.10 | 21.10 | 24.10 |
| 16. Insurance other and combinations | 53.00 | 51.20 | 64.40 | 87.50 | 28.50 | 30.10 |

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 | 326.30 | 373.50 | 412.00 | 477.60 | 249.10 | 153.10 |
| 2. Rent | 484.50 | 485.20 | 491.20 | 625.70 | 379.10 | 284.90 |
| 3. Mortgage | 487.70 | 626.30 | 554.80 | 750.50 | 573.00 | 847.40 |
| 4. Passenger transport | 63.10 | 52.30 | 17.10 | 20.80 | 16.60 | 24.40 |
| 5. Gas/electricity | 50.50 | 53.40 | 56.20 | 70.40 | 58.50 | 37.20 |
| 6. Telephone/mobile/internet services | 37.60 | 44.30 | 46.60 | 46.10 | 27.00 | 26.60 |
| 7. Clothing and footwear | 80.70 | 100.50 | 99.20 | 237.10 | 38.50 | 82.40 |
| 8. Rates | 11.00 | 13.90 | 9.80 | 12.40 | 18.00 | 5.90 |
| 9. House/contents insurance | 34.30 | 30.70 | 26.90 | 36.90 | 24.90 | 26.70 |
| 10. Property maintenance | 77.40 | 76.40 | 144.90 | 117.80 | 41.90 | 37.10 |
| 11. Private vehicle costs | 93.00 | 90.10 | 60.20 | 113.40 | 74.00 | 47.70 |
| 12. Vehicle insurance | 22.90 | 18.40 | 20.80 | 35.60 | 21.80 | 12.00 |
| 13. Medical insurance | 88.20 | 47.40 | 44.90 | 70.70 | 26.60 | 35.40 |
| 14. Health/medical expenses | 83.10 | 79.00 | 108.00 | 53.00 | 32.50 | 42.20 |
| 15. Life insurance | 31.90 | 27.50 | 38.60 | 55.60 | 18.40 | 16.00 |
| 16. Insurance other and combinations | 41.30 | 47.00 | 59.10 | 62.40 | 35.00 | 36.30 |

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 | 350.00 | 478.60 | 553.40 | 388.30 | 177.20 | 185.10 |
| 2. Rent | 446.20 | 403.70 | 498.60 | 478.00 | 533.50 | 242.10 |
| 3. Mortgage | 692.50 | 609.60 | 841.80 | 720.20 | 463.30 | 480.10 |
| 4. Passenger transport | 24.40 | 22.30 | 43.70 | 10.70 | 28.50 | 33.50 |
| 5. Gas/electricity | 52.90 | 61.10 | 63.50 | 70.60 | 45.00 | 34.60 |
| 6. Telephone/mobile/internet services | 39.60 | 41.10 | 45.50 | 36.40 | 30.20 | 30.20 |
| 7. Clothing and footwear | 119.40 | 146.60 | 91.20 | 99.60 | 57.20 | 223.70 |
| 8. Rates | 17.00 | 12.10 | 8.10 | 11.60 | 18.00 | 7.90 |
| 9. House/contents insurance | 54.80 | 55.70 | 49.60 | 32.90 | 24.90 | 49.50 |
| 10. Property maintenance | 31.40 | 58.30 | 83.50 | 117.80 | 41.90 | 41.90 |
| 11. Private vehicle costs | 102.20 | 120.20 | 118.50 | 111.50 | 207.80 | 52.60 |
| 12. Vehicle insurance | 22.50 | 22.50 | 26.10 | 19.60 | 18.30 | 11.30 |
| 13. Medical insurance | 99.80 | 35.70 | 49.10 | 70.70 | 26.60 | 62.50 |
| 14. Health/medical expenses | 60.10 | 69.20 | 85.80 | 60.20 | 19.00 | 45.50 |
| 15. Life insurance | 51.40 | 30.60 | 58.20 | 55.00 | 25.10 | 25.90 |
| 16. Insurance other and combinations | 57.40 | 77.50 | 53.00 | 75.40 | 44.40 | 41.30 |

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 | 299.50 | 412.30 | 427.80 | 466.50 | 210.80 | 133.20 |
| 2. Rent | 480.90 | 455.10 | 423.00 | 518.40 | 400.30 | 299.00 |
| 3. Mortgage | 525.90 | 566.90 | 539.40 | 589.00 | 573.00 | 428.10 |
| 4. Passenger transport | 126.00 | 91.50 | 13.00 | 20.80 | 16.60 | 25.80 |
| 5. Gas/electricity | 54.10 | 62.30 | 64.60 | 103.90 | 58.90 | 35.80 |
| 6. Telephone/mobile/internet services | 38.20 | 35.30 | 41.30 | 48.10 | 31.10 | 27.10 |
| 7. Clothing and footwear | 102.00 | 97.40 | 92.20 | 143.00 | 98.30 | 37.70 |
| 8. Rates | 15.50 | 21.20 | 25.20 | 18.90 | 16.80 | 16.60 |
| 9. House/contents insurance | 42.30 | 27.40 | 38.00 | 168.90 | 24.90 | 32.50 |
| 10. Property maintenance | 49.90 | 77.10 | 65.90 | 117.80 | 41.90 | 53.60 |
| 11. Private vehicle costs | 113.90 | 104.10 | 135.80 | 134.90 | 47.20 | 45.40 |
| 12. Vehicle insurance | 22.90 | 17.20 | 25.80 | 24.60 | 17.60 | 12.60 |
| 13. Medical insurance | 76.70 | 46.00 | 33.60 | 70.70 | 26.60 | 34.80 |
| 14. Health/medical expenses | 105.00 | 88.10 | 36.30 | 32.50 | 13.70 | 64.90 |
| 15. Life insurance | 52.50 | 31.40 | 20.90 | 17.30 | 24.90 | 22.50 |
| 16. Insurance other and combinations | 51.10 | 36.80 | 62.20 | 36.40 | 45.70 | 41.10 |

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 | 291.60 | 423.30 | 427.10 | 453.60 | 239.90 | 144.90 |
| 2. Rent | 381.50 | 307.00 | 510.40 | 310.70 | 423.60 | 334.60 |
| 3. Mortgage | 677.30 | 474.60 | 548.80 | 420.60 | 350.80 | 398.40 |
| 4. Passenger transport | 56.50 | 17.50 | 28.20 | 13.70 | 26.50 | 53.90 |
| 5. Gas/electricity | 54.80 | 64.80 | 76.30 | 78.90 | 56.80 | 37.70 |
| 6. Telephone/mobile/internet services | 38.00 | 39.60 | 40.20 | 37.20 | 33.60 | 27.90 |
| 7. Clothing and footwear | 134.30 | 145.80 | 138.80 | 98.30 | 105.50 | 102.90 |
| 8. Rates | 11.40 | 26.30 | 11.60 | 18.60 | 11.10 | 13.90 |
| 9. House/contents insurance | 42.70 | 39.00 | 43.60 | 34.80 | 32.70 | 30.90 |
| 10. Property maintenance | 53.90 | 81.40 | 100.70 | 48.10 | 65.20 | 42.30 |
| 11. Private vehicle costs | 104.00 | 91.60 | 107.20 | 115.70 | 79.80 | 61.60 |
| 12. Vehicle insurance | 23.60 | 25.90 | 22.00 | 23.80 | 15.20 | 14.60 |
| 13. Medical insurance | 72.60 | 60.90 | 58.20 | 68.90 | 17.90 | 50.20 |
| 14. Health/medical expenses | 68.90 | 73.80 | 58.60 | 43.10 | 111.50 | 42.30 |
| 15. Life insurance | 47.20 | 31.90 | 47.40 | 26.70 | 26.20 | 18.00 |
| 16. Insurance other and combinations | 56.20 | 53.90 | 69.20 | 68.30 | 53.30 | 38.00 |

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 | 302.40 | 376.10 | 518.90 | 456.70 | 218.70 | 146.40 |
| 2. Rent | 212.10 | 457.40 | 292.30 | 496.50 | 385.30 | 296.00 |
| 3. Mortgage | 583.10 | 562.50 | 779.70 | 589.00 | 573.00 | 615.00 |
| 4. Passenger transport | 110.20 | 47.60 | 17.10 | 19.50 | 19.60 | 45.50 |
| 5. Gas/electricity | 58.80 | 73.30 | 67.80 | 83.50 | 57.30 | 38.30 |
| 6. Telephone/mobile/internet services | 43.70 | 58.90 | 41.00 | 30.90 | 37.30 | 28.50 |
| 7. Clothing and footwear | 103.30 | 79.60 | 94.50 | 143.00 | 63.70 | 71.60 |
| 8. Rates | 25.80 | 21.50 | 28.90 | 18.60 | 17.30 | 16.40 |
| 9. House/contents insurance | 37.90 | 48.10 | 27.00 | 128.20 | 28.70 | 29.80 |
| 10. Property maintenance | 112.10 | 109.30 | 45.70 | 99.10 | 47.10 | 29.10 |
| 11. Private vehicle costs | 155.40 | 185.80 | 167.00 | 139.20 | 90.60 | 80.50 |
| 12. Vehicle insurance | 25.90 | 21.50 | 22.00 | 20.20 | 16.50 | 15.10 |
| 13. Medical insurance | 108.20 | 115.40 | 41.20 | 70.20 | 24.20 | 54.50 |
| 14. Health/medical expenses | 92.90 | 60.10 | 54.50 | 108.50 | 19.10 | 44.60 |
| 15. Life insurance | 38.00 | 44.40 | 50.40 | 55.00 | 21.60 | 24.00 |
| 16. Insurance other and combinations | 76.60 | 91.90 | 67.40 | 61.00 | 38.80 | 53.00 |