



# 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. 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	342.6	423.3	422.4	559.1	244.1	195
2. Rent	441.5	555.7	508.1	463.2	440.9	369.2
3. Mortgage	672.1	1,012	859.8	*1083.1	*554.7	615.2
4. Passenger transport	90.4	48.7	83.6	*20.2	*16.1	62.5
5. Gas/electricity	40.1	47.5	50.7	72.3	43.6	32
6. Telephone/mobile/internet services	32.9	39.8	36	39.2	24.8	26.9
7. Clothing and footwear	122.5	139	108.8	255.6	74.8	121.9
8. Rates	79.7	65.4	68.5	106.9	31.2	50.6
9. House/contents insurance	36.6	33.8	31.9	*163.6	13.6	27
10. Property maintenance	61.3	60.6	62.5	*38.6	*59.7	48.4
11. Private vehicle costs	88.3	91	116.7	119.3	60.8	51.7
12. Vehicle insurance	24.9	25.3	29.5	23.4	15.5	15.8
13. Medical insurance	97.9	55.5	84	*68.5	*25.8	59.4
14. Health/medical expenses	99.9	100.1	65.9	89	15.1	29.6
15. Life insurance	41.8	44.2	37.8	70.8	20.5	23.4
16. Insurance other and combinations	51.4	49.6	62.4	84.8	27.6	29.2
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 or more dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	315.9	361.6	398.9	462.4	241.2	148.3
2. Rent	469.1	469.7	475.6	605.8	367	275.8
3. Mortgage	472.2	606.3	537.1	726.6	*554.7	820.4
4. Passenger transport	61.1	*50.7	*16.6	*20.2	*16.1	23.7
5. Gas/electricity	48.9	51.7	54.5	68.2	56.7	36.1
6. Telephone/mobile/internet services	36.4	42.9	45.2	44.7	26.2	25.8
7. Clothing and footwear	78.2	97.3	96.1	229.6	37.3	79.8
8. Rates	72.7	78.5	64.9	72.7	61.5	60.3
9. House/contents insurance	33.3	29.8	26.1	35.8	*24.2	25.9
10. Property maintenance	56	*110.4	*64.5	*38.6	*59.7	27.4
11. Private vehicle costs	90.1	87.3	58.3	109.8	71.7	46.2
12. Vehicle insurance	22.2	17.9	20.2	34.5	21.2	11.7
13. Medical insurance	85.4	45.9	43.5	*68.5	*25.8	34.3
14. Health/medical expenses	80.5	76.5	104.6	51.4	31.5	40.9
15. Life insurance	30.9	26.7	37.4	53.9	17.9	15.5
16. Insurance other and combinations	40	45.5	57.3	60.5	33.9	35.2
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 or more dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	338.9	463.4	535.8	375.9	171.6	179.2
2. Rent	432	390.9	482.7	462.8	516.5	234.4
3. Mortgage	670.4	590.2	815	697.2	448.5	464.8
4. Passenger transport	23.7	21.6	42.4	10.4	27.6	32.5
5. Gas/electricity	51.3	59.2	61.5	68.4	43.6	33.5
6. Telephone/mobile/internet services	38.4	39.8	44.1	35.3	29.3	29.3
7. Clothing and footwear	115.6	142	88.3	96.5	55.4	216.6
8. Rates	95.7	72.3	81.6	67.7	67.8	71.9
9. House/contents insurance	53.1	54	48.1	31.9	*24.2	48
10. Property maintenance	29.4	46.3	77.9	*38.6	*59.7	40.5
11. Private vehicle costs	99	116.4	114.8	108	201.2	51
12. Vehicle insurance	21.8	21.8	25.3	19	17.8	11
13. Medical insurance	96.7	34.6	47.6	*68.5	*25.8	60.6
14. Health/medical expenses	58.2	67	83.1	58.3	18.4	44.1
15. Life insurance	49.8	29.7	56.4	*53.3	24.3	25.1
16. Insurance other and combinations	55.6	75.1	51.4	73	43	40

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 or more dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	290	399.2	414.2	451.6	204.1	129
2. Rent	465.6	440.6	409.5	*501.9	387.6	289.5
3. Mortgage	509.1	548.8	522.2	*570.2	*554.7	414.5
4. Passenger transport	122	88.6	12.6	*20.2	*16.1	25
5. Gas/electricity	52.4	60.4	62.6	100.6	57.1	34.7
6. Telephone/mobile/internet services	37	34.2	40	46.6	30.2	26.3
7. Clothing and footwear	98.8	94.3	89.3	*138.5	95.2	36.5
8. Rates	72.3	56	72.9	47	47.6	59.5
9. House/contents insurance	41	26.6	36.8	*163.6	*24.2	31.5
10. Property maintenance	47	87.7	50.8	*38.6	*59.7	36.3
11. Private vehicle costs	110.3	100.8	131.5	130.6	45.7	44
12. Vehicle insurance	22.2	16.7	25	23.9	17.1	12.2
13. Medical insurance	74.3	44.6	32.6	*68.5	*25.8	33.7
14. Health/medical expenses	101.7	85.3	35.2	31.5	13.3	62.9
15. Life insurance	50.9	30.4	20.3	16.8	24.2	21.8
16. Insurance other and combinations	49.5	35.7	60.3	35.3	44.3	39.8
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 or more dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	282.3	409.8	413.5	439.2	232.3	140.3
2. Rent	369.4	297.2	494.1	300.8	410.1	324
3. Mortgage	655.7	459.5	531.3	407.2	339.6	385.7
4. Passenger transport	54.7	17	27.3	13.3	25.7	52.2
5. Gas/electricity	53.1	62.8	73.9	76.4	55	36.5
6. Telephone/mobile/internet services	36.8	38.4	39	36.1	32.6	27.1
7. Clothing and footwear	130.1	141.2	134.4	95.2	102.2	99.7
8. Rates	71.6	68.7	73.6	65.2	62.2	60.9
9. House/contents insurance	41.4	37.8	42.3	33.7	31.7	30
10. Property maintenance	48.5	91.7	98.4	31	*52.5	22.4
11. Private vehicle costs	100.7	88.7	103.8	112.1	77.3	59.7
12. Vehicle insurance	22.9	25.1	21.3	23.1	14.8	14.2
13. Medical insurance	70.3	59	56.4	66.7	17.4	48.6
14. Health/medical expenses	66.7	71.5	56.8	41.8	108	41
15. Life insurance	45.7	30.9	45.9	25.9	25.4	17.5
16. Insurance other and combinations	54.5	52.2	67	66.2	51.6	36.8
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 or more dependent children	1 parent with dependent child(ren)	1 person
1. Food and groceries	292.8	364.1	502.4	442.2	211.8	141.8
2. Rent	205.4	*442.8	283	*480.7	373	286.6
3. Mortgage	564.5	544.6	754.8	570.2	554.7	595.4
4. Passenger transport	106.7	*46.1	16.6	*18.9	*19	*44.1
5. Gas/electricity	57	71	65.7	80.9	55.5	37.1
6. Telephone/mobile/internet services	42.4	57.1	39.7	30	36.2	27.6
7. Clothing and footwear	100	77.1	91.5	138.5	61.7	69.4
8. Rates	65.9	74.5	66.7	56.5	51.8	58
9. House/contents insurance	36.7	46.6	26.2	*124.2	*27.8	28.9
10. Property maintenance	86.2	110.4	70.7	*34.9	*52.5	34.7
11. Private vehicle costs	150.5	179.9	161.7	134.8	87.8	78
12. Vehicle insurance	25.1	20.9	21.3	19.6	*16	14.7
13. Medical insurance	104.8	111.8	39.9	*68	*23.5	52.8
14. Health/medical expenses	90	58.2	52.8	105.1	18.5	43.2
15. Life insurance	36.8	43	48.8	53.3	*21	23.3
16. Insurance other and combinations	292.8	364.1	502.4	442.2	211.8	141.8

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