Household Economic Survey (Income): Year ended June 2012

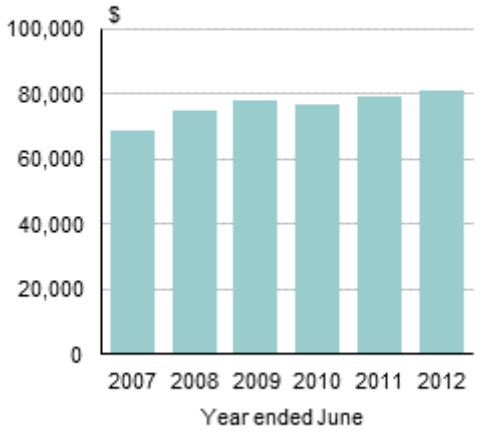
Embargoed until 10:45am – 29 November 2012

Key facts

Between the year ended 30 June 2011 and 30 June 2012:

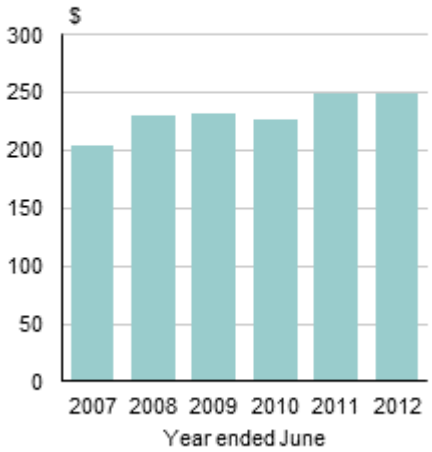
- Average annual household income from all regular sources increased slightly (from $79,256 to $81,067).
- Average annual household income from wages and salaries increased (from $77,843 to $82,029).
- Total housing costs as a proportion of total regular household income decreased slightly (from 16.4 percent to 16.0 percent).
- Average weekly total housing costs were unchanged (at $249).
- Average weekly mortgage payments decreased slightly (from $375 to $357).
- Average weekly rent payments increased slightly (from $261 to $273).

Average annual regular income for all households
Year ended 30 June 2007–12



Source: Statistics New Zealand

Average weekly total housing costs for all households
Year ended 30 June 2007–12



Source: Statistics New Zealand

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Commentary

- Average household income increases slightly
- Average personal income increases slightly
- Overall housing costs show no change
- Total mortgage payments fall slightly as interest payments decrease
- Rent paid increases slightly
- Other indicators from HES (Income)
- Incomes rise more than housing costs
- Most people satisfied with their material standard of living

Averages (means) are used in this release due to the variability associated with medians. The variability results from HES (Income) having a relatively small sample size compared with other surveys Statistics New Zealand runs.

Overview

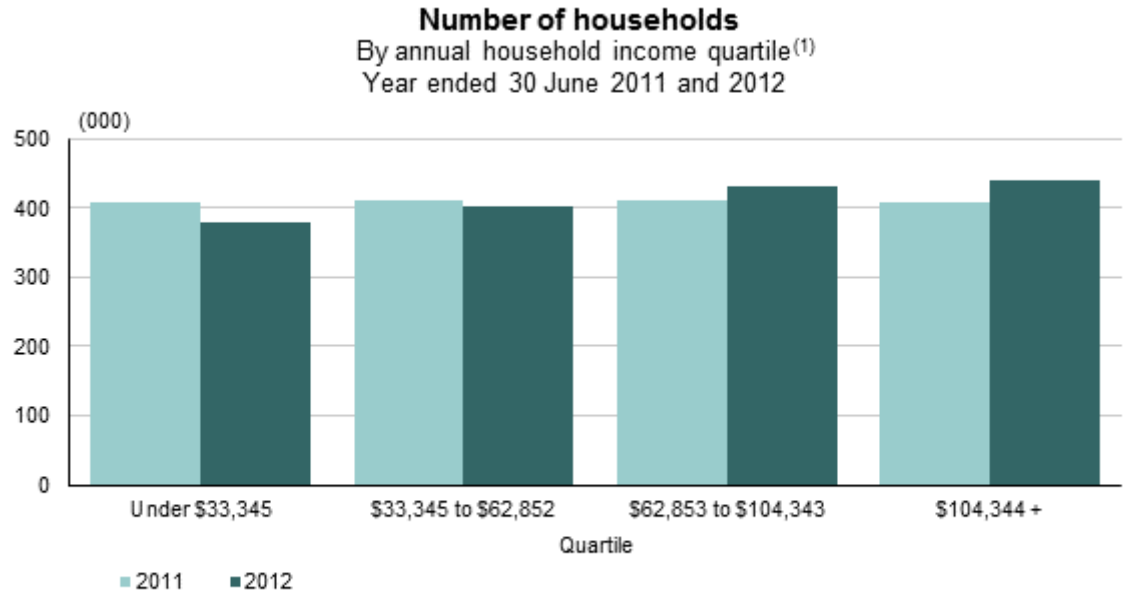
Between the years ended 30 June 2011 and 30 June 2012, for all households:

- Average annual household income from all regular sources was up slightly (2.3 percent), from $79,256 to $81,067. This was due to an increase in income from wages and salaries, and a slight increase in income from New Zealand Superannuation and war pensions.
- Average weekly total housing costs were unchanged at $249. Within total housing costs a slight increase in rent was offset by a slight decrease in mortgage payments.
- Total housing costs as a proportion of total regular household income decreased slightly, from 16.4 percent to 16.0 percent. This was because household income increased slightly, while total housing costs were relatively unchanged.

Average household income increases slightly

Between the years ended 30 June 2011 and 30 June 2012, average annual household income from all regular sources, for all households, increased slightly – up 2.3 percent from $79,256 to $81,067. This slight increase is seen in changes to the distribution of income over the past year. The greatest changes were seen in the lowest and highest quartiles.

- The number of households receiving less than $33,345 annually decreased 7.7 percent (the lowest quartile in 2010/11).
- The number of households receiving more than $104,344 annually increased 7.2 percent (the highest quartile in 2010/11).



1. Quartiles are based on 2011 household income data.

Source: Statistics New Zealand

Household income from wages and salaries

In the year ended 30 June 2012, 74.3 percent of households had at least one member earning income from wages and salaries. For these households, there was a 5.4 percent increase in average annual household income from this source (from $77,843 to $82,029) over the past year.

Average personal income increases slightly

Between the years ended 30 June 2011 and 30 June 2012, average annual personal income from all regular sources, for all people aged 15 years and over, increased slightly – by 2.2 percent (from $38,016 to $38,843).

Over the past year, average annual personal income for those receiving income from:

- wages and salaries increased slightly, by 4.0 percent (from $44,376 to $46,169).
- New Zealand Superannuation and war pensions increased 6.3 percent (from $15,308 to $16,276).

Overall housing costs show no change

Between the years ended 30 June 2011 and 30 June 2012, average weekly expenditure on total housing costs for all households was unchanged, at $249.

The largest components of total housing costs are mortgage and rent payments. Between the years ended 30 June 2011 and 30 June 2012, a slight decrease in mortgage-related payments was offset by a slight increase in rent payments.

Increases in expenditure on building-related insurance and rate payments had less impact on

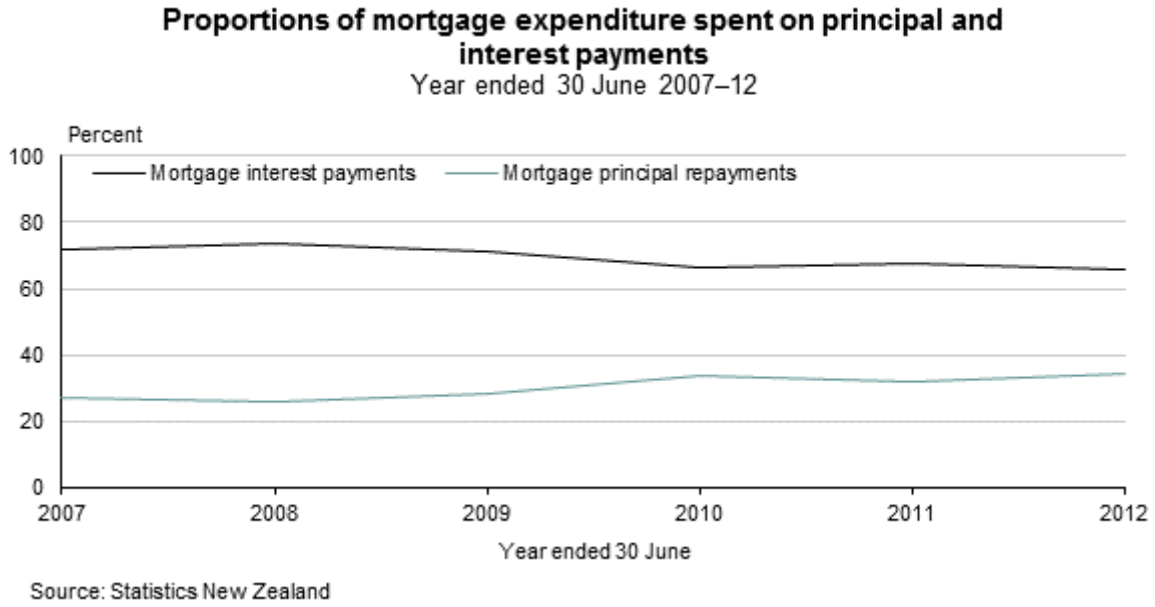
overall housing costs. This is because households spend less on these than on mortgages and rent payments.

Total mortgage payments fall slightly as interest payments decrease

For the year ended 30 June 2012, mortgage payments made up 44.5 percent of total housing costs. For households making mortgage payments, average weekly payments decreased slightly from 2010/11 to 2011/12, by 4.7 percent (from $375 to $357). This was driven by a decrease in average mortgage interest payments, down 7.8 percent (from $254 to $234). Mortgage principal repayments were relatively unchanged, at $147 in 2011/12.

From the year ended 30 June 2008 to the year ended 30 June 2012, average weekly principal repayments for households with a mortgage increased 22.4 percent (from $120 to $147). Average weekly mortgage interest payments decreased 17.8 percent (from $285 to $234). Overall, average weekly total mortgage payments decreased 7.2 percent (from $385 to $357).

Over this same period, the official cash rate set by the Reserve Bank of New Zealand fell from 8.0 percent in July 2008, to 2.5 percent in April 2009. It has remained at approximately 2.5 percent since this time.



Rent paid increases slightly

Average weekly rent payments for households paying rent increased slightly between the years ended 30 June 2011 and 2012 – up 4.6 percent (from $261 to $273).

Percentage of households making rent payments for years ended June 2011–12		
Rent paid	**2010/11**	**2011/12**
	Percent	
$300 and over	38.3	40.9
$450 and over	7.7	8.9

For households making rent payments in the Canterbury region, average weekly expenditure on rent increased 2.5 percent from 2010/11 to 2011/12 (from $227 to $233).

Note: HES (Income) does not collect rent payments made by businesses, including insurance companies. For example, if EQC or an insurance company is paying rent for a household, this is not collected. For more information on the scope, coverage, and time of collection for HES (Income), please refer to the Data quality section of this release.

In the year ended 30 June 2012, 35.6 percent of all households paid rent, a slight increase from the previous year when 34.8 percent paid rent.

Other indicators from HES (Income)

Property rates: From 2010/11 to 2011/12, average weekly expenditure on property rates for households with this type of expenditure increased 6.6 percent (from $39 to $42). This amounts to an annual increase of $136. Canterbury was the only region to show an increase in average weekly property rates payments over the past year, with an increase of 8.7 percent, from $35 to $38. All other regions showed little or no change.

Building-related insurance: From 2010/11 to 2011/12, average weekly building-related insurance payments for households with this type of expenditure increased from $17 to $19. This amounts to an annual increase of $133. Changes to risk management strategies in the international reinsurance market, due partly to natural disasters such as the Canterbury earthquakes, influenced the increase.

For average weekly building-related insurance payments, regionally:

- Auckland was up $3 (from $19 to $22)
- Canterbury was up $3 (from $13 to $16)
- Wellington was up $3 (from $17 to $20)
- the Rest of the North Island and the Rest of the South Island increased slightly, up $2 (to $18 and $17, respectively).

Incomes rise more than housing costs

Over the past year, total housing costs as a proportion of total regular household income decreased slightly, from 16.4 percent in 2010/11 to 16.0 percent in 2011/12. This slight decrease was a result of total housing costs remaining unchanged, while total household regular income increased slightly. This proportion is calculated by dividing total housing costs for all households by total income for all households. It is often used as a measure of housing affordability.

Most people satisfied with their material standard of living

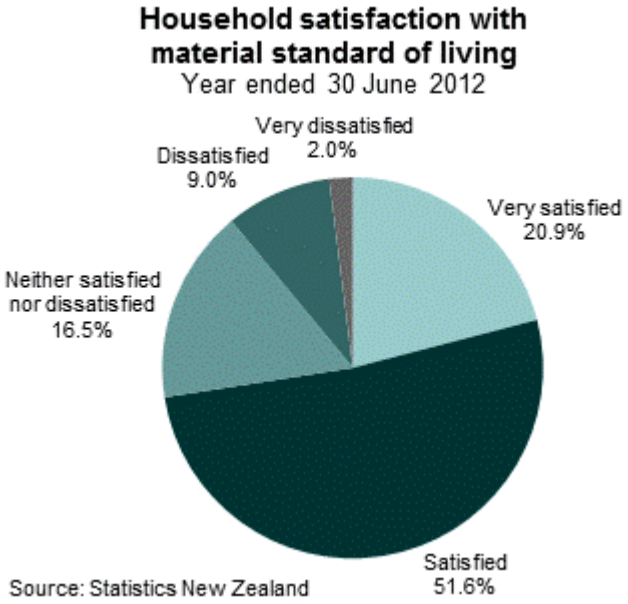
Material standard of living is 'the capacity to obtain the things that money can buy'. One person over 18 years of age in every household was randomly selected to complete the Economic Living Standards Index questionnaire. This person was asked:

- how satisfied they were with their standard of living
- how they rated their material standard of living
- how adequately their income met their everyday needs.

Satisfaction with material standard of living

In the year ended 30 June 2012, most people were either satisfied or very satisfied with their material standard of living.

- 73 percent of respondents were satisfied or very satisfied.
- 11 percent were dissatisfied or very dissatisfied.
- 16 percent were neither satisfied nor dissatisfied.



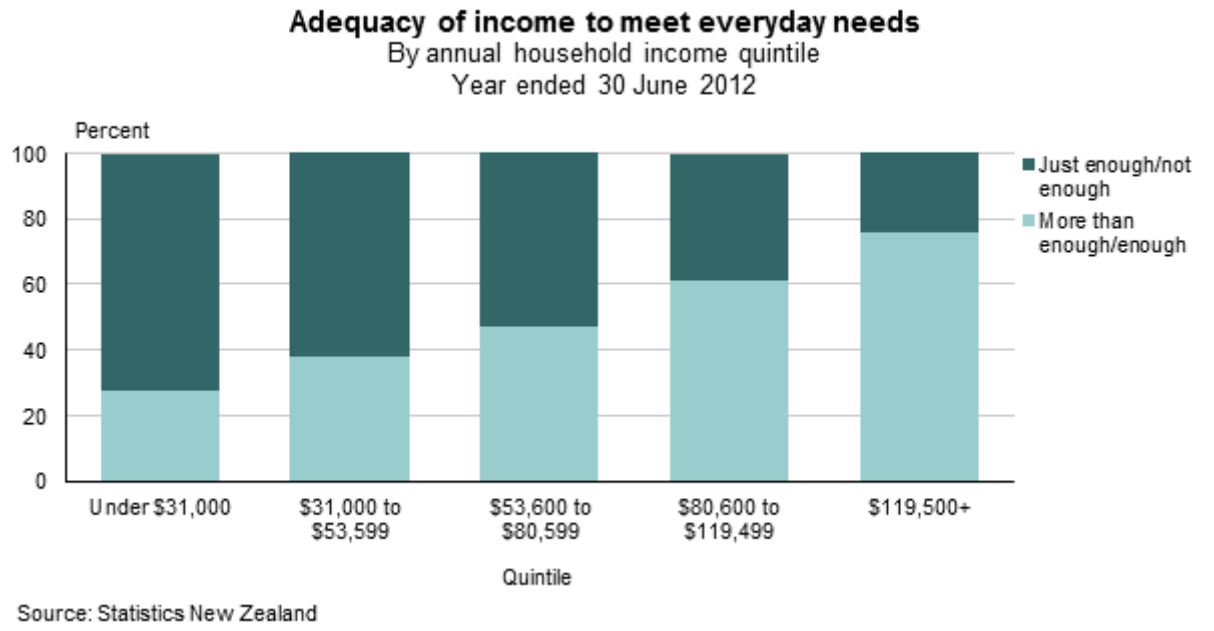
Rating of material standard of living

Almost all respondents (90 percent) rated their current level of material standard of living as medium or above. Respondents chose from: high, fairly high, medium, fairly low, or low.

Adequacy of income

Fifty percent of respondents reported their income was enough or more than enough to meet their everyday needs for things such as accommodation, food, and clothing. However, 50 percent said their income was just enough or not enough to meet their everyday needs.

Where household income was in the lowest 20 percent of the population, 73 percent of respondents said their income was not enough or just enough to meet their everyday needs. In contrast, where household income was in the highest 20 percent of the population, 24 percent of respondents said their income was just enough or not enough to meet their everyday needs.



As the amount of satisfaction individuals report depends on their well-being relative to society, ratings of subjective well-being collected in HES tend to be relatively consistent over time. For another source of information on New Zealanders' subjective well-being, see the General Social Survey.

For more detailed data see the Excel tables in the 'Downloads' box.

Definitions

About the Household Economic Survey (Income)

The Household Economic Survey (Income) is a shortened version of the full three-yearly Household Economic Survey (HES). The shorter survey runs in the two years between the full HES to collect data on household and personal income, living standards, and housing cost expenditure.

The main differences between the two surveys are that in HES (Income) the only expenditure data collected relates to some types of housing costs, and there is no diary-sourced detailed expenditure information.

Housing costs information collected from HES (Income) includes expenditure on rent and mortgages, property rates, and building-related insurance.

HES (Income) can be compared with the full HES for most measures. However, differences in the questionnaire can affect the numbers reporting expenditure from mortgages and loans between full HES and HES (Income).

For more information see Differences between full HES and HES (Income).

More definitions

Aggregate: The sum of all the values of a certain indicator. For example, aggregate income from wages and salaries for total New Zealand is the sum of wages and salaries income in New Zealand earned by the population.

Average (mean): the average value – the mean is calculated by adding two or more figures and dividing the sum by the number of figures.

Building related insurance: A household has expenditure on building related insurance when it pays premiums to an insurance company or broker for coverage in the event of damage occurring to a dwelling. See Differences between full HES and HES for more information.

Deciles: are formed by dividing the population into 10 equal groups, from lowest to highest. The bottom decile (decile 1) is the lowest 10 percent of the population, while the top decile (decile 10) is the highest 10 percent.

Dwelling ownership: an aggregation of categories from the 'tenure of household' classification. Tenure refers to the occupancy a household has in a private dwelling. It does not refer to the tenure of the land on which the dwelling is situated.

There are two ways the dwelling can be classified:

- **Owned or partly owned:** covers dwellings that are held (or not held) in a family trust, regardless of whether mortgage payments are made or not made for the dwelling.
- **Dwelling not owned:** covers dwellings where the household does not own the dwelling, and either pays rent, or lives there rent-free.

Expenditure: the amount of money spent on specified items or services. All expenditure includes goods and services tax (GST) and excise duties.

For those making mortgage/rent payments: includes only households who say they make either a mortgage or rent payment.

Household: 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 essentials for living as a group.

Housing costs to household income ratio: aggregate housing costs for all households as a proportion of the aggregate household income for all households. This measure is often used as an indicator of housing affordability.

However, it is typically calculated by using disposable household income (gross income minus income tax) instead of before-tax (gross) income. Only gross income is reported in this release.

This means that the housing costs to (gross) household income ratios may be slightly lower than ratios reported from other data sources. This measure includes households that do not make mortgage or rent payments.

Imputation: replaces missing values with actual values from similar respondents. For more information see imputation in data quality section.

Income: before-tax (gross) income. Income in this release is not equivalised. That is, it is not adjusted to remove the effects of household size or household type (eg the number of dependent children).

Income received from this source: includes only people or households that receive the specified source of income used in calculating averages and medians (so excludes those who reported no income from the specified source).

Investment income: net profit or loss received from investments. Investments captured in this collection are rent, rents from Māori land or other leased land, dividends from New Zealand companies, royalties, or interest from: banks, other financial institutions, bonds, stocks, money market funds, debentures, or securities.

Irregular income: includes income from inheritances, matrimonial settlements, lump-sum life insurance pay-outs, lump-sum bursaries and prizes, and gifts of money from other New Zealand households.

Median: the point where half the population is above and half below the stated amount.

Mortgage payments: consists of mortgage principal repayments, mortgage interest payments, and application and service fees for mortgages.

New Zealand Superannuation and war pensions: covers New Zealand Superannuation, and veteran’s, war disablement, and surviving spouse pensions.

Other government benefits: includes all family assistance payments such as those made as part of the Working for Families package. This category also includes main benefits (eg unemployment benefit, invalid's benefit), and student allowances, emergency benefits, and supplements.

Other sources of regular and recurring income: includes income received from trusts, annuities, alimony, educational scholarships, and income protection insurance.

Percentage of households reporting: sum of the households reporting expenditure or income, divided by the number of households in the population.

Private superannuation income: includes income received from both job-related superannuation schemes and other private schemes.

Quartiles: are formed by dividing the population into four equal groups, from lowest to highest. The bottom quartile (quartile 1) is the lowest 25 percent of the population, while the top quartile (quartile 5) is the highest 25 percent.

Quintiles: are formed by dividing the population into five equal groups, from lowest to highest. The bottom quintile (quintile 1) is the lowest 20 percent of the population, while the top quintile (quintile 5) is the highest 20 percent.

Region: the HES sample design has five broad regions. The Wellington and Canterbury regional council areas, and the Auckland Council area, are separate regions. The remaining regional council areas are grouped as Rest of the North Island and Rest of the South Island. These consist of:

- **Rest of the North Island:** Northland, Waikato, Bay of Plenty, Gisborne, Hawke's Bay, Taranaki, and Manawatu-Wanganui regional council areas.
- **Rest of the South Island:** Nelson, Marlborough, Tasman, West Coast, Otago, and Southland regional council areas.

Rent payments: includes rent paid for primary property, and for other properties, and other payments connected with renting – that is, bonds, ground rent, and easements.

Rents: are rent payments paid by the household. Imputed rent (the estimated benefit value from home-ownership of not having to pay rent, partly offset for home-owners by the expenses of home ownership) is not reported in this release.

Self-employment income: is the net profit or loss received from all current and previous self-employment jobs held over the reference period. It includes drawings (cash or goods the respondent takes out of the business instead of a 'wage').

Total housing costs: Consists of expenditure from the following sources; mortgage principal repayments, mortgage interest payments, mortgage application fees, rent payments, other payments associated with renting (for example bonds paid in the last 12 months), property rates payments (both regional and local government), and payments associated with building related insurance. For a complete list of expenditure collected in HES (Income) please see Differences between HES and HES (Income).

Wages and salaries: consists of income received from all current and previous wage and salary jobs held over the reference period. This includes any job-related bonuses, commissions, redundancies, or other taxable income such as honoraria or directors fees. A respondent can have an employment status of ‘self-employed’, but receive wage and salary income instead of self-employment income.

Related links

Upcoming releases

Household Economic Survey: Year ended June 2013 will be released in November 2013.

Subscribe to information releases, including this one, by completing the online subscription form.

The release calendar lists all our upcoming information releases by date of release.

Past releases

See Household Economic Survey for links to past releases.

Related information

Consumers price index measures the price change of goods and services purchased by private New Zealand households.

Food price index measures the rate of price change of a fixed basket of food goods and services purchased by households.

New Zealand Income Survey provides a snapshot of regular weekly income for individuals and households.

Household incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2011 is a report written by the Ministry of Social Development analysing HES data in depth over time.

User guide for wage and income measures has more information about using wage and income measures.

Regional benchmarks for HES has more information about the new benchmarks introduced for HES (Income): Year ended June 2012.

Data quality

Period-specific information
This section contains data information that has changed since the last release.

- Changes to benchmarks used in full HES and HES (Income)
- Changes to mortgage and loans derivations
- External influences
- Changes to the questionnaires
- Response rate to HES (Income) 2011/12
- Imputation for HES (Income) 2011/12
- Sampling errors

General information
This section contains information about data that does not generally change between releases.

- Scope of the survey
- HES (Income) components
- Sample design information
- Reliability of survey estimates
- Proxy
- Imputation
- Population weighting adjustments
- Under-reporting of expenditure
- Consistency with other periods
- Interpreting the data
- Data excluded from full HES estimates in HES (Income) releases
- Recall period
- Using material standard of living data
- More information

Period-specific information

Changes to benchmarks used in full HES and HES (Income)

We 'benchmark' when we use external totals to adjust sample weights to produce desired population (or sub-population) totals.

For HES (Income) 2011/12, new benchmarks were added to align the survey weights to external counts of the numbers of households by region.

These benchmarks were applied to all full HES and HES (Income) data since 2006/07. This means that the entire series of HES data from 2006/07 was revised. The revised benchmark figures should now be used for all analysis.

Before the new region-by-households benchmarks were introduced, we investigated to see if they had a significant impact on the key estimates for HES. All changes in the mean and median regional estimates caused by changing the benchmarks were well within sample error.

HES data is also benchmarked to other external sources (eg number in these sub-populations: sex, region, Mäori/Non-Mäori, and five-year age groups) to ensure we report accurately.

See Regional benchmarks for HES for more information.

Changes to mortgage and loans derivations

The derivations for mortgages and loans were enhanced to better utilise incomplete respondent data. This ensures we can output an estimate of interest and principal expenditure when previously, in some cases, nothing was derived. Examples are:

- If the respondent knows the start year of a loan but not the month, we now assume, depending on the interview date, either June or January.
- If the interest rate is answered as 'don't know' we use the floating first-mortgage new-customer housing rate from the Reserve Bank, for the month of the interview.
- We make more use of the derivation that calculates annual interest paid from outstanding balance and interest rate, with the principal paid as the difference between annual interest paid and annual repayments. In many cases this has resulted in a better split between interest and principal.

The data recovered due to these measures added approximately 5 percent to the total mortgage expenditure for the HES (Income) year ending June 2012. These changes were applied to all years of HES and HES (Income) data from 2006/07 onwards.

Revised tables, tables showing the effect of changes to population benchmarks, and the mortgages and loans derivation are available on request.

External influences

Data in this release was collected between 1 July 2011 and 30 June 2012.

Changes in income or expenditure may be influenced by one-off events. Events that could have influenced the HES (Income) 2011/12 data include:

- increase in adult minimum wage from $13.00 to $13.50 per hour (effective from 1 April 2012)
- increases in New Zealand Superannuation rates of 2.65 percent (effective from 1 April 2012)
- increases in government transfer maximum rates of 1.77 percent for main benefits and student allowances (effective from 1 April 2012)
- rent payments made by the Earthquake Commission (EQC) or by private insurance companies.

Rent payments collected in HES (Income) include rent from all private eligible households. This includes rent payments for council and state-owned dwellings. HES (Income) does not collect rent payments made by businesses, including insurance companies. For example, if EQC or an insurance company is paying rent for a household, this is not collected by HES (Income). This is of particular importance for data collected in Canterbury, where a greater number of earthquake-damaged households may be having their rent paid by the EQC or an insurance company.

Changes to the questionnaires

We made minor changes to the questionnaires to account for real-world changes since 2010/11, (eg removing Work and Income benefits related to the Canterbury earthquake – these were no longer being paid during the 2011/12 year).

See Household Economic Survey 2011/12 flowcharts for the latest questionnaires.

See Differences between full HES and HES (Income) for details of the differences between full HES and HES (Income).

Response rate to HES (Income) 2011/12

The target response rate for HES (Income) is 75 percent of eligible households. The achieved response rate for the year ended 30 June 2012 was 82.8 percent.

We calculate the response rate by determining the weighted number of eligible individuals who responded to the survey as a proportion of the estimated weighted number of total eligible individuals in the sample.

Imputation for HES (Income) 2011/12

Imputation replaces missing values with actual values from similar respondents.

See imputation for more information.

The table shows the effect of imputation for the 2011/12 survey.

Number of individuals before and after imputation
Year ended June 2012

	Number of people aged 15+
Eligible individuals pre-imputation	6,851
Individuals imputed	140
Recovered records	179
Eligible individuals post-imputation	7,170

As a result of recovering and imputing records, the response rate for the year ending 30 June 2012 improved from 80.3 percent to 82.8 percent.

Sampling errors

The tables below summarise the sampling errors for 2009/10, 2010/11, and 2011/12, by income source and housing cost type. The tables also indicate the variability of the estimates for the three samples.

Care should be taken when interpreting income or expenditure estimates with sampling errors greater than 20 percent. They are less statistically reliable than estimates with sampling errors less than or equal to 20 percent.

See Reliability of survey estimates for more information.

Sampling errors for average annual household income, by income source (for households receiving that source of income) Year ended June, 2010, 2011, and 2012			
Income source	**Level sampling error (%)**		
	2009/10	**2010/11**	**2011/12**
Wage and salaries	4.4	3.8	3.4
Self-employment	37.2	34.5	44.9
Investments	16.0	21.9	16.1
Private superannuation	26.4	19.0	31.6
New Zealand Superannuation and war pensions	2.9	2.8	2.9
Other government benefits	7.4	5.4	6.9
Other sources	23.3	29.5	18.4
Total regular income	**3.7**	**4.2**	**3.2**

Sampling errors for average weekly household expenditure, by housing cost type (for households with that type of expenditure) Year ended June, 2010, 2011, and 2012			
Expenditure item	**Level sampling error (%)**		
	2009/10[1]	**2010/11**	**2011/12**
Property and ground rent	4.4	4.6	3.9
Other payments connected with renting	17.8	22.5	16.1
Total rent payments	**4.7**	**5.3**	**4.2**
Mortgage principal repayments	9.0	7.9	6.3
Mortgage interest payments	8.1	6.9	5.6
Application and service fees for mortgages	25.4	31.9	35.9
Total mortgage payments	**7.7**	**5.6**	**5.2**
Property rates	3.3	3.3	4.2
Building-related insurance	6.7	4.3	5.6
Other housing costs	58.8	23.7	23.6
Total housing costs	**4.5**	**3.9**	**4.0**
1. Diary expenditure excluded from sample error calculations to improve comparability between full HES and HES (Income)			

Contact info@stats.govt.nz for more detailed sampling errors.

General information

Scope of the survey

As with the full HES, the target population for HES (Income) is the usually resident population of New Zealand residents living in private dwellings, aged 15 years and over. This population does not include:

- overseas visitors who expect to be resident in New Zealand for less than 12 months
- people living in non-private dwellings such as hotels, motels, boarding houses, hostels, and homes for the elderly
- patients in hospitals, or residents of psychiatric or penal institutions
- members of the permanent armed forces in group living facilities, for example, barracks
- people living on offshore islands (excluding Waiheke Island)
- members of the non-New Zealand armed forces
- non-New Zealand diplomats and their families.

HES (Income) components

HES (Income) has four survey components:

- a household questionnaire
- a shortened expenditure questionnaire collecting household housing costs
- an income questionnaire for each household member aged 15 years and over
- an economic living standards index (ELSI) short-form questionnaire for one member of the household who is 18 years and over (chosen randomly).

This survey uses computer-assisted interviewing, first introduced in the 2006/07 interview period.

The survey questionnaires are available on our website.

Sample design information

We select the sample for HES (Income) using a two-stage stratified cluster design. Households are sampled on a statistically representative random basis from rural and urban areas throughout the North and South Islands.

The HES (Income) sample has approximately 4,700 private households. Information is obtained for each member of sampled households that fall within the scope of the survey and meet survey coverage rules.

Reliability of survey estimates

Two types of error are possible in estimates based on a sample survey – sampling error and non-sampling error.

Sampling error: is a measure of the variability that occurs by chance because a sample rather than an entire population is surveyed.

Non-sampling errors: arise from biases in the patterns of response and non-response, questionnaire design, inaccuracies in reporting by respondents, and errors in recording and coding data. Statistics New Zealand endeavours to minimise the impact of these errors by applying best practice survey methods and monitoring known indicators (eg non-response).

Proxy

A proxy may provide information for the income questionnaire in ‘family type’ households:

- where the whole household is informed about the survey. All agree to participate, but are not able to be present when the questionnaires are administered
- for children away at boarding school
- for people who don't work and have no source of income
- for the elderly, sick, or mentally incapacitated.

In all cases of proxy interviews, the interviewer must be convinced the proxy is totally familiar with the other respondent’s information.

Imputation

Imputation replaces missing values with actual values from similar respondents. A hierarchical hot-deck method is used to identify donors, with the donor's income questionnaire (and diary in full HES years) replacing that of the non-respondent.

Imputation was introduced into HES in 2009/10, and is used in all subsequent full HES and HES (Income) releases. It was also applied to data for 2006/07 (HES) and 2007/08 and 2008/09 (HES (Income)). Imputation is applied to a household where the household does not supply all the required income or diary information, but supplies sufficient information to be retained in the sample.

For households where at least one adult in the household has a fully completed income questionnaire, other household members without fully completed income questionnaire(s) have their income questionnaire(s) imputed. We apply the same process when diaries are not supplied by all eligible members of the household (in full HES years). In addition, respondents who do not provide an age have their age imputed.

Before imputation was introduced, households where one or more questionnaire(s) were missing were discarded. With imputation, some of these households are recovered.

Population weighting adjustments

The population weighting we use for the full HES and HES (Income) is integrated weighting. This statistical method adjusts the output to match externally sourced population benchmarks. In particular, it takes account of undercoverage in the survey for specific population groups such as young males and Māori.

The key benefits of using integrated weighting are:

- improving the robustness and accuracy of the survey estimates
- reducing the effect of bias in estimates resulting from undercoverage
- decreasing the level of sampling error for benchmark variables.

The population used for the integrated weighting was benchmarked to estimates based on the 2006 Census.

Under-reporting of expenditure

For some types of housing cost expenditure, the estimated amount for all private households is less than expenditure reported from other data sources.

There are three main reasons for this difference.

- Expenditure by residents of non-private households, or by those ineligible for the survey (eg overseas visitors), is excluded from this survey.
- Respondents to the survey forget or omit some types of purchases because they are unable to recall expenditure, or cannot refer to records at the time of the interview.
- A bias associated with non-response affects some statistics.

No adjustments are made to the data to compensate for any under-reporting.

Consistency with other periods

HES (Income) has a relatively small sample size (approximately 4,700 households). Although we adjust survey results for various demographic variables (age, sex, and region), there can be variability in survey estimates from one survey collection period to the next. This variability is because a different group of households is selected for each survey.

In this 2011/12 release, as in the 2010/11 HES (Income) release, expenditure figures for 2006/07 and 2009/10 were revised to exclude items such as diary-sourced housing costs, and to adjust for the different level of detail collected in the expenditure questionnaire between full HES years and HES (Income) years. These adjustments account for some differences between the way data is collected in the two versions of the survey, and improve time series comparability.

Other differences between the surveys, including questionnaire structure, are not adjusted for. There is evidence that these may affect the comparability of mortgages and loan expenditure data between full HES and HES (Income) years. These differences particularly affect the comparability of total housing cost figures, of which mortgages are a significant part. For this reason, mortgages and loans and total housing costs for HES (Income) are only compared with previous HES (Income) years in the commentary for this release.

See Differences between the full HES and HES (Income) for more information on the differences between the surveys.

Changes to Auckland and Waikato regions

On 1 November 2010, the new Auckland Council replaced the existing councils of Rodney district, North Shore city, Auckland city, Waitakere city, Manukau city, Papakura district, and part of Franklin district.

The former Auckland Regional Council was amalgamated into the new Auckland Council. This resulted in a minor change to the boundary between Auckland and Waikato regions.

The statistics for HES (Income) 2010/11 onwards are produced using the new boundaries. The new boundaries do not significantly affect measures in HES (Income).

Interpreting the data

Factors influencing a household's expenditure or income include household size, household composition, geographic location, and employment-related factors.

All income figures refer to gross (before tax) income, and housing cost expenditure includes GST, where it applies.

The five broad regions reported on are based on the regional council areas of Wellington and Canterbury, as well as the Auckland Council area. It also includes the combined regions of ‘Rest of the North Island’, and ‘Rest of the South Island’. This level of geographical breakdown is the lowest available for HES (Income) due to the sample design.

Data excluded from full HES estimates in HES (Income) releases

To make HES (Income) and full HES as comparable as possible, some expenditure that is not collected in HES (Income), such as diary-sourced expenditure, is excluded from the full HES years of 2006/07 and 2009/10 when these are referenced in HES (Income) releases.

In addition to excluding diary expenditure, there is also a small amount of insurance expenditure that is only collected in full HES years that is assigned to an expenditure code used by HES (Income). To further increase comparability of the two surveys, starting with the 2010/11 release, this expenditure is now also excluded when comparing housing costs between years.

Other differences between the surveys, including questionnaire structure, are not adjusted for.

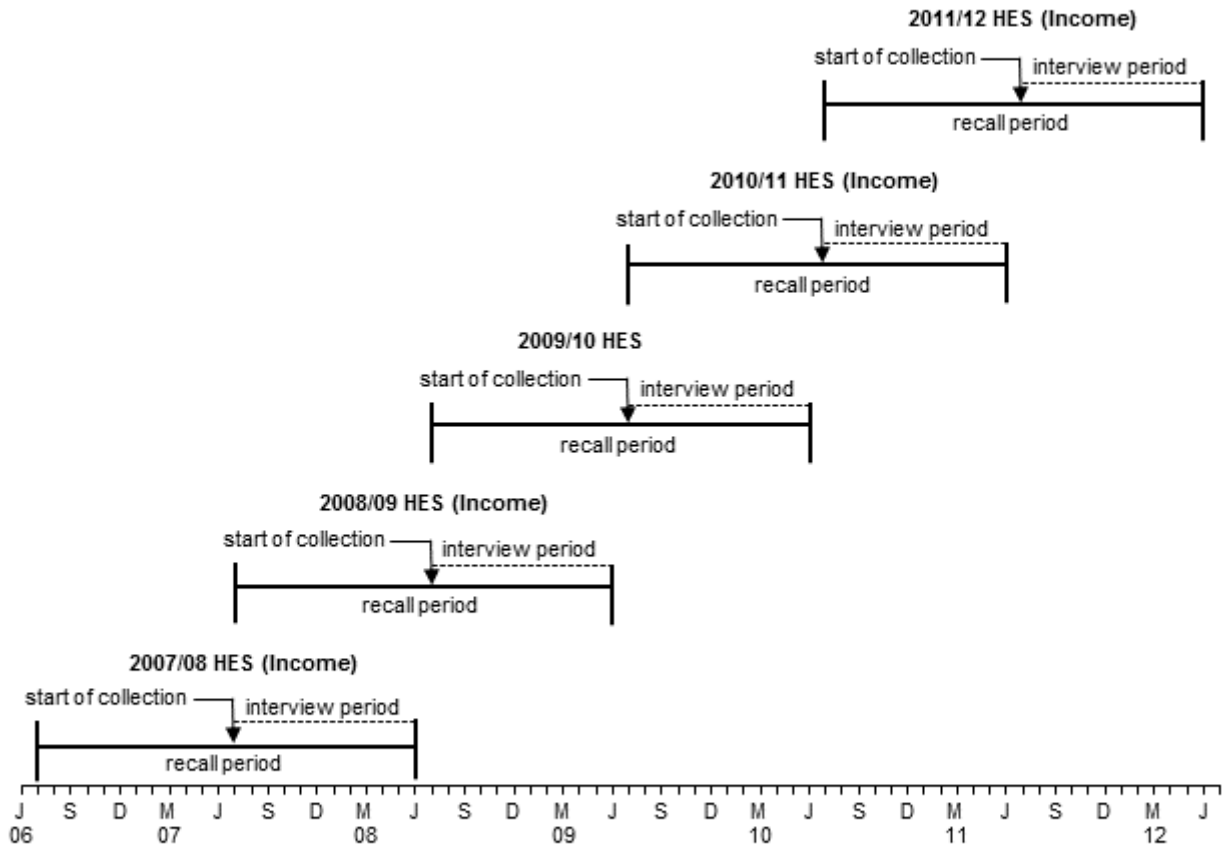
Recall period

Most of the housing cost expenditure is collected as 'latest payment' – meaning the amount most recently spent on this item. However, for some housing costs, respondents are asked about their spending for the 12 months before the interview – examples include easement or ground rent, and lump-sum payments connected with renting (bond payments or rent administration fees). Expenditure data collected by 12-month recall covers a two-year period – ie one year back from 1 July 2010 for households interviewed in that month, through to 30 June 2011 for households interviewed then.

For information on income, each household member aged 15 years and over is asked about their income in the year before their interview date. As a result, income data also covers a two-year period.

The figure below demonstrates how the recall period can overlap with a previous reporting period.

Recall period for income measures in HES and HES (Income)
2007/08, 2008/09, 2009/10, 2010/11, and 2011/12



Source: Statistics New Zealand

Using material standard of living data

The economic living standards index (ELSI) (short-form version) questionnaire collects information on material standard of living. ELSI asks questions about ownership of particular items (eg a good pair of shoes), or doing certain activities (eg a visit to hairdresser), social participation, and the extent that people economise. We also ask respondents how they rate their standard of living.

From the ELSI questionnaire we publish selected results for ratings, satisfaction levels, and adequacy of income to meet everyday needs. Statistics NZ does not produce an index measurement of economic standard of living from this data. Other agencies can use such index data in conjunction with other measures (eg income, expenditure on housing costs, or household demographics), to give an indication of the material standard of living of New Zealanders.

Some components of the ELSI (short-form) questionnaire can be compared over time (eg adequacy of income to meet everyday needs). However, as judgements in level of satisfaction rise or fall in response to changes in aspirations over time, there can be an increase or decrease in ratings of material standard of living, so time series comparisons are not recommended.

Suppressed estimates

Data in the information release are suppressed if based on fewer than five people or households. Data are also suppressed if they have a relative sample error of 51 percent or higher (21 percent for cross-tabulated data).

Customised data

The tables in this information release do not contain all of the possible analyses of HES (Income) data. Data requests can be customised to users' specifications.

Contact info@stats.govt.nz for more information.

More information

See HES and HES (Income) for more information about HES.

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Tables

The following tables are available in Excel format from the ‘Downloads’ box. If you have problems viewing the files, see Opening files and PDFs.

1. Average and median annual household income, by income source, over all households
2. Average and median annual household income, by income source for households receiving income from this source
3. Average and median annual personal income, by income source, for all people
4. Average and median annual personal income, by income source, for people receiving income from that source
5. Household expenditure on housing costs, by housing cost type, for households with that type of expenditure
6. Housing costs to income ratios, by dwelling ownership
7. Housing costs to household income ratios, over all households, by region
8. Household material standard of living, by annual household income decile
9. Personal demographics, by annual personal income decile
10. Household demographics, by annual household income decile

Table 1

Average and median annual household income[1][2][3]

By income source[4] over all households [5]

For year ended 30 June, 2007–12

Income source	Average annual household income			Median annual household income	
	Dollars	Percentage change[6] from previous year	Sampling error for percentage change [7][8]	Dollars	Percentage change[6] from previous year
Year ended 30 June 2007					
Regular and recurring income					
Wages and salaries	51,320 R	…	…	42,122 R	…
Self-employment	3,798 * R	…	…	0 R	…
Investments	3,439 * R	…	…	0 R	…
Private superannuation	677 * R	…	…	0 R	…
New Zealand Superannuation and war pensions	3,925 R	…	…	0 R	…
Other government benefits	3,661 R	…	…	0 R	…
Other sources	2,137 * R	…	…	0 R	…
Total regular and recurring income[9]	**68,957 R**	**…**	**…**	**56,594 R**	**…**
Total irregular income	**1,302 * R**	**…**	**…**	**0 R**	**…**
Total income from all sources[9]	**70,259 R**	**…**	**…**	**57,820 R**	**…**
Year ended 30 June 2008					
Regular and recurring income					
Wages and salaries	53,727 R	4.7 R	6.5 R	43,744 R	3.9 R
Self-employment	4,952 * R	30.4 R	87.8 R	0 R	0.0 R
Investments	4,608 R	34.0 R	32.8 R	0 R	0.0 R
Private superannuation	837 * R	23.7 R	58.6 R	0 R	0.0 R
New Zealand Superannuation and war pensions	4,263 R	8.6 R	5.4 R	0 R	0.0 R
Other government benefits	3,692 R	0.9 R	13.4 R	0 R	0.0 R
Other sources	2,725 * R	27.5 R	45.4 R	0 R	0.0 R
Total regular and recurring income[9]	**74,804 R**	**8.5 R**	**5.5 R**	**59,246 R**	**4.7 R**
Total irregular income	**2,095 * R**	**60.9 R**	**81.7 R**	**0 R**	**0.0 R**
Total income from all sources[9]	**76,899 R**	**9.5 R**	**5.6 R**	**59,914 R**	**3.6 R**
Year ended 30 June 2009					
Regular and recurring income					
Wages and salaries	56,322 R	4.8 R	5.2 R	45,000 R	2.9 R
Self-employment	4,598 * R	-7.1 R	37.6 R	0 R	0.0 R
Investments	4,844 * R	5.1 R	28.0 R	0 R	0.0 R
Private superannuation	704 * R	-16.0 R	46.6 R	0 R	0.0 R
New Zealand Superannuation and war pensions	4,545 R	6.6 R	4.1 R	0 R	0.0 R
Other government benefits	3,857 R	4.5 R	11.7 R	0 R	0.0 R
Other sources	3,134 * R	15.0 R	45.5 R	0 R	0.0 R
Total regular and recurring income[9]	**78,005 R**	**4.3 R**	**4.8 R**	**62,717 R**	**5.9 R**
Total irregular income	**1,823 * R**	**-13.0 R**	**50.7 R**	**0 R**	**0.0 R**
Total income from all sources[9]	**79,829 R**	**3.8 R**	**5.0 R**	**63,500 R**	**6.0 R**

Table 1

Average and median annual household income[1][2][3]

By income source[4] over all households [5]

For year ended 30 June, 2007–12

Income source	Average annual household income						Median annual household income		
	Dollars		Percentage change[6] from previous year		Sampling error for percentage change [7][8]		Dollars		Percentage change[6] from previous year	
Year ended 30 June 2010										
Regular and recurring income										
Wages and salaries	56,245	R	-0.1	R	5.8	R	47,450	R	5.4	R
Self-employment	3,356 *	R	-27.0	R	31.9	R	0	R	0.0	R
Investments	4,073	R	-15.9	R	21.0	R	0	R	0.0	R
Private superannuation	728 *	R	3.4	R	50.6	R	0	R	0.0	R
New Zealand Superannuation and war pensions	4,672	R	2.8	R	5.0	R	0	R	0.0	R
Other government benefits	4,497	R	16.6	R	15.5	R	0	R	0.0	R
Other sources	2,919 *	R	-6.9	R	39.6	R	0	R	0.0	R
Total regular and recurring income[9]	**76,489**	**R**	**-1.9**	**R**	**4.7**	**R**	**63,237**	**R**	**0.8**	**R**
Total irregular income	**2,446 ***	**R**	**34.2**	**R**	**93.3**	**R**	**0**	**R**	**0.0**	**R**
Total income from all sources[9]	**78,935**	**R**	**-1.1**	**R**	**5.3**	**R**	**64,585**	**R**	**1.7**	**R**
Year ended 30 June 2011										
Regular and recurring income										
Wages and salaries	58,294	R	3.6	R	5.9	R	46,410	R	-2.2	R
Self-employment	3,346 *	R	-0.3	R	52.8	R	0	R	0.0	R
Investments	4,429 *	R	8.7	R	31.6	R	0	R	0.0	R
Private superannuation	838 *	R	15.2	R	55.8	R	0	R	0.0	R
New Zealand Superannuation and war pensions	4,975	R	6.5	R	5.4	R	0	R	0.0	R
Other government benefits	4,723	R	5.0	R	15.0	R	0	R	0.0	R
Other sources	2,652 *	R	-9.2	R	38.9	R	0	R	0.0	R
Total regular and recurring income[9]	**79,256**	**R**	**3.6**	**R**	**5.7**	**R**	**62,853**	**R**	**-0.6**	**R**
Total irregular income	**S**	**R**	**S**	**R**	**S**	**R**	**S**	**R**	**S**	**R**
Total income from all sources[9]	**81,782**	**R**	**3.6**	**R**	**6.2**	**R**	**63,322**	**R**	**-2.0**	**R**
Year ended 30 June 2012										
Regular and recurring income										
Wages and salaries	60,929		4.5		4.6		50,057		7.9	
Self-employment	S		S		S		S		S	
Investments	3,585		-19.1		21.4		0		0.0	
Private superannuation	665 *		-20.7		37.6		0		0.0	
New Zealand Superannuation and war pensions	5,326		7.1		5.5		0		0.0	
Other government benefits	4,401		-6.8		9.2		**0**		**0.0**	
Other sources	2,627 *		-0.9		39.0		0		0.0	
Total regular and recurring income[9]	**81,067**		**2.3**		**5.6**		**66,469**		**5.8**	
Total irregular income	**2,097 ***		**S**		**S**		**0**		**S**	
Total income from all sources[9]	**83,163**		**1.7**		**5.9**		**68,211**		**7.7**	

Table 1

Average and median annual household income[1][2][3]

By income source[4] over all households [5]

For year ended 30 June, 2007–12

Income source	Average annual household income			Median annual household income	
	Dollars	Percentage change[6] from previous year	Sampling error for percentage change [7][8]	Dollars	Percentage change[6] from previous year

1. Income figures are collected for people aged 15 years and over.
2. Household income is from total regular and recurring income sources, except for the 'total irregular' and 'all sources' income categories. Income is gross (before tax) income.
3. Income is rounded to the nearest dollar.
4. Definitions for each income source are in the 'definitions' section of this release.
5. Each income source estimate includes households that do not report income from that source.
6. Percentage changes are rounded to one decimal place and are calculated using unrounded income figures.
7. Each statistic from this survey is based on a sample and is subject to a sampling error. This sampling error is based on the average annual household income figure. Sampling errors are available in the data quality section.
8. Sampling errors are rounded to the nearest whole percent.
9. Figures may not sum to stated totals, due to rounding.

Symbols:

R revised

S suppressed. Estimates are suppressed for confidentiality and quality reasons if sampling errors are 51 percent or greater, or if fewer than five households contribute to the cell.

* estimates with a sampling error between 21 and 50 percent, inclusive. Take care when interpreting these income estimates, as they have less statistical reliability than those with a sampling errors under 21 percent.

… not applicable

Source: Statistics New Zealand

Table 2

Average and median annual household income[1][2][3]

By income source,[4] for households receiving income from this source
For year ended 30 June, 2007–12

Income source	Average annual household income				Median annual household income	
	Dollars	Percentage change[5] from previous year	Sampling error for percentage change [6][7]		Dollars	Percentage change[5] from previous year
Year ended 30 June 2007						
Regular and recurring income						
Wages and salaries	68,348 R	…	…		58,694 R	…
Self-employment	41,007 * R	…	…		25,187 R	…
Investments	8,400 R	…	…		1,445 R	…
Private superannuation	18,876 * R	…	…		14,603 R	…
New Zealand Superannuation and war pensions	17,963 R	…	…		16,640 R	…
Other government benefits	10,523 R	…	…		7,540 R	…
Other sources	10,865 * R	…	…		3,010 R	…
Total regular and recurring income[8]	**69,353 R**	**…**	**…**		**57,198 R**	**…**
Total irregular income	**16,447 * R**	**…**	**…**		**3,682 R**	**…**
Total income from all sources[8]	**70,662 R**	**…**	**…**		**58,010 R**	**…**
Year ended 30 June 2008						
Regular and recurring income						
Wages and salaries	71,069 R	4.0 R	6.1 R		60,295 R	2.7 R
Self-employment	49,192 * R	20.0 R	65.9 R		30,686 R	21.8 R
Investments	10,282 R	22.4 R	29.4 R		1,700 R	17.6 R
Private superannuation	22,985 * R	21.8 R	47.7 R		15,158 R	3.8 R
New Zealand Superannuation and war pensions	19,442 R	8.2 R	3.9 R		17,506 R	5.2 R
Other government benefits	10,689 R	1.6 R	9.6 R		7,280 R	-3.4 R
Other sources	13,317 * R	22.6 R	41.0 R		3,000 R	-0.3 R
Total regular and recurring income[8]	**74,999 R**	**8.1 R**	**5.5 R**		**59,345 R**	**3.8 R**
Total irregular income	**30,725 * R**	**86.8 R**	**81.0 R**		**5,260 R**	**42.9 R**
Total income from all sources[8]	**77,081 R**	**9.1 R**	**5.6 R**		**60,000 R**	**3.4 R**
Year ended 30 June 2009						
Regular and recurring income						
Wages and salaries	75,622 R	6.4 R	5.6 R		63,455 R	5.2 R
Self-employment	47,194 * R	-4.1 R	36.1 R		29,918 R	-2.5 R
Investments	10,072 * R	-2.0 R	26.0 R		1,800 R	5.9 R
Private superannuation	17,949 R	-21.9 R	31.3 R		14,545 R	-4.0 R
New Zealand Superannuation and war pensions	19,759 R	1.6 R	3.7 R		18,179 R	3.8 R
Other government benefits	10,858 R	1.6 R	9.8 R		8,060 R	10.7 R
Other sources	14,086 * R	5.8 R	39.9 R		3,025 R	0.8 R
Total regular and recurring income[8]	**78,400 R**	**4.5 R**	**4.8 R**		**63,041 R**	**6.2 R**
Total irregular income	**21,835 * R**	**-28.9 R**	**37.7 R**		**3,945 R**	**-25.0 R**
Total income from all sources[8]	**80,175 R**	**4.0 R**	**5.1 R**		**63,740 R**	**6.2 R**

Average and median annual household income[1][2][3]

By income source,[4] for households receiving income from this source
For year ended 30 June, 2007–12

Income source	Average annual household income					Median annual household income		
	Dollars		Percentage change[5] from previous year		Sampling error for percentage change [6][7]	Dollars		Percentage change[5] from previous year
Year ended 30 June 2010								
Regular and recurring income								
Wages and salaries	75,526	R	-0.1	R	5.5 R	65,400	R	3.1 R
Self-employment	40,818 *	R	-13.5	R	34.5 R	22,000	R	-26.5 R
Investments	8,838	R	-12.3	R	20.9 R	1,315	R	-26.9 R
Private superannuation	21,253 *	R	18.4	R	39.3 R	13,885	R	-4.5 R
New Zealand Superannuation and war pensions	20,652	R	4.5	R	4.1 R	18,954	R	4.3 R
Other government benefits	12,203	R	12.4	R	11.8 R	8,921	R	10.7 R
Other sources	12,679 *	R	-10.0	R	37.9 R	2,393	R	-20.9 R
Total regular and recurring income[8]	**76,733**	**R**	**-2.1**	**R**	**4.6 R**	**63,418**	**R**	**0.6 R**
Total irregular income	**26,877 ***	**R**	**23.1**	**R**	**83.6 R**	**3,681**	**R**	**-6.7 R**
Total income from all sources[8]	**79,187**	**R**	**-1.2**	**R**	**5.3 R**	**64,768**	**R**	**1.6 R**
Year ended 30 June 2011								
Regular and recurring income								
Wages and salaries	77,843	R	3.1	R	5.6 R	65,112	R	-0.4 R
Self-employment	36,777 *	R	-9.9	R	45.6 R	25,000	R	13.6 R
Investments	10,233 *	R	15.8	R	32.2 R	1,265	R	-3.8 R
Private superannuation	21,794	R	2.5	R	34.7 R	16,309	R	17.5 R
New Zealand Superannuation and war pensions	21,507	R	4.1	R	4.7 R	19,663	R	3.7 R
Other government benefits	12,043	R	-1.3	R	9.9 R	8,551	R	-4.1 R
Other sources	12,880 *	R	1.6	R	39.0 R	2,617	R	9.3 R
Total regular and recurring income[8]	**79,465**	**R**	**3.6**	**R**	**5.8 R**	**62,997**	**R**	**-0.7 R**
Total irregular income	**S**	**R**	**S**	**R**	**S R**	**S**	**R**	**S R**
Total income from all sources[8]	**81,997**	**R**	**3.5**	**R**	**6.2 R**	**63,386**	**R**	**-2.1 R**
Year ended 30 June 2012								
Regular and recurring income								
Wages and salaries	82,029		5.4		5.0	71,000	R	9.0 R
Self-employment	42,926 *		16.7		69.4	20,954	R	-16.2 R
Investments	8,166		-20.2		21.2	1,272	R	0.6 R
Private superannuation	20,205 *		-7.3		35.4	12,720	R	-22.0 R
New Zealand Superannuation and war pensions	22,342		3.9		4.0	20,235	R	2.9 R
Other government benefits	12,100		0.5		8.9	9,115	R	6.6 R
Other sources	12,324		-4.3		34.5	2,569	R	-1.8 R
Total regular and recurring income[8]	**81,227**		**2.2**		**5.7**	**66,570**	**R**	**5.7 R**
Total irregular income	**25,211 ***		**S**		**S**	**5,000**	**R**	**S R**
Total income from all sources[8]	**83,304**		**1.6**		**6.0**	**68,284**	**R**	**7.7 R**

Average and median annual household income[(1)(2)(3)]

By income source,[(4)] for households receiving income from this source
For year ended 30 June, 2007–12

Income source	Average annual household income			Median annual household income	
	Dollars	Percentage change[(5)] from previous year	Sampling error for percentage change [(6)(7)]	Dollars	Percentage change[(5)] from previous year

1. Income figures are collected for people aged 15 years and over.
2. Household income is from total regular and recurring income sources, except for the 'total irregular' and 'all sources' income categories. Income is gross (before tax) income.
3. Income is rounded to the nearest dollar.
4. Definitions for each income source are in the 'definitions' section of this release.
5. Percentage changes are rounded to one decimal place and are calculated using unrounded income figures.
6. Each statistic from this survey is based on a sample and is subject to a sampling error. This sampling error is based on the average annual household income figure. Sampling errors are available in the data quality section.
7. Sampling errors are rounded to the nearest whole percent.
8. Figures may not sum to stated totals, due to rounding.

Symbols:

R revised

S suppressed. Estimates are suppressed for confidentiality and quality reasons if sampling errors are 51 percent or greater, or if fewer than five households contribute to the cell.

* estimates with a sampling error between 21 and 50 percent, inclusive. Take care when interpreting these income estimates, as they have less statistical reliability than those with a sampling errors under 21 percent.

… not applicable

Source: Statistics New Zealand

Table 3

Average and median annual personal income[1][2][3]

By income source[4] for all people [5]

For year ended 30 June, 2007–12

Income source	Average annual personal income						Median annual personal income		
	Dollars		Percentage change[6] from previous year		Sampling error for percentage change [7][8]		Dollars		Percentage change[6] from previous year	
Year ended 30 June 2007										
Regular and recurring income										
Wages and salaries	24,694	R	…		…		14,079	R	…	
Self-employment	1,828 *	R	…		…		0	R	…	
Investments	1,655 *	R	…		…		0	R	…	
Private superannuation	326 *	R	…		…		0	R	…	
New Zealand Superannuation and war pensions	1,889	R	…		…		0	R	…	
Other government benefits	1,761	R	…		…		0	R	…	
Other sources	1,028 *	R	…		…		0	R	…	
Total regular and recurring income[9]	**33,180**	**R**	**…**		**…**		**25,644**	**R**	**…**	
Total irregular income	**627 ***	**R**	**…**		**…**		**0**	**R**	**…**	
Total income from all sources[9]	**33,807**	**R**	**…**		**…**		**26,071**	**R**	**…**	
Year ended 30 June 2008										
Regular and recurring income										
Wages and salaries	25,944	R	5.1	R	6.5	R	15,899	R	12.9	R
Self-employment	2,391 *	R	30.8	R	88.1	R	0	R	0.0	R
Investments	2,225	R	34.5	R	32.9	R	0	R	0.0	R
Private superannuation	404 *	R	24.1	R	58.8	R	0	R	0.0	R
New Zealand Superannuation and war pensions	2,059	R	9.0	R	5.4	R	0	R	0.0	R
Other government benefits	1,783	R	1.2	R	13.5	R	0	R	0.0	R
Other sources	1,316 *	R	27.9	R	45.5	R	0	R	0.0	R
Total regular and recurring income[9]	**36,122**	**R**	**8.9**	**R**	**5.6**	**R**	**28,101**	**R**	**9.6**	**R**
Total irregular income	**1,012 ***	**R**	**61.4**	**R**	**82.0**	**R**	**0**	**R**	**0.0**	**R**
Total income from all sources[9]	**37,134**	**R**	**9.8**	**R**	**5.6**	**R**	**28,529**	**R**	**9.4**	**R**
Year ended 30 June 2009										
Regular and recurring income										
Wages and salaries	27,251	R	5.0	R	5.2	R	16,269	R	2.3	R
Self-employment	2,225 *	R	-7.0	R	37.6	R	0	R	0.0	R
Investments	2,344 *	R	5.3	R	28.0	R	0	R	0.0	R
Private superannuation	340 *	R	-15.8	R	46.7	R	0	R	0.0	R
New Zealand Superannuation and war pensions	2,199	R	6.8	R	4.1	R	0	R	0.0	R
Other government benefits	1,866	R	4.7	R	11.7	R	0	R	0.0	R
Other sources	1,516 *	R	15.3	R	45.6	R	0	R	0.0	R
Total regular and recurring income[9]	**37,741**	**R**	**4.5**	**R**	**4.8**	**R**	**29,942**	**R**	**6.6**	**R**
Total irregular income	**882 ***	**R**	**-12.8**	**R**	**50.8**	**R**	**0**	**R**	**0.0**	**R**
Total income from all sources[9]	**38,624**	**R**	**4.0**	**R**	**5.0**	**R**	**30,034**	**R**	**5.3**	**R**

Table 3

Average and median annual personal income[1][2][3]

By income source[4] for all people [5]

For year ended 30 June, 2007–12

Income source	Average annual personal income			Median annual personal income	
	Dollars	Percentage change[6] from previous year	Sampling error for percentage change [7][8]	Dollars	Percentage change[6] from previous year
Year ended 30 June 2010					
Regular and recurring income					
Wages and salaries	27,061 R	-0.7 R	5.7 R	15,643 R	-3.8 R
Self-employment	1,614 * R	-27.4 R	31.8 R	0 R	0.0 R
Investments	1,960 R	-16.4 R	20.8 R	0 R	0.0 R
Private superannuation	350 * R	2.8 R	50.3 R	0 R	0.0 R
New Zealand Superannuation and war pensions	2,248 R	2.2 R	5.0 R	0 R	0.0 R
Other government benefits	2,163 R	15.9 R	15.4 R	0 R	0.0 R
Other sources	1,405 * R	-7.4 R	39.4 R	0 R	0.0 R
Total regular and recurring income[9]	**36,801 R**	**-2.5 R**	**4.7 R**	**28,411 R**	**-5.1 R**
Total irregular income	**1,177 * R**	**33.4 R**	**92.8 R**	**0 R**	**0.0 R**
Total income from all sources[9]	**37,978 R**	**-1.7 R**	**5.3 R**	**28,908 R**	**-3.7 R**
Year ended 30 June 2011					
Regular and recurring income					
Wages and salaries	27,961 R	3.3 R	5.9 R	15,123 R	-3.3 R
Self-employment	1,605 * R	-0.6 R	52.6 R	0 R	0.0 R
Investments	2,125 * R	8.4 R	31.5 R	0 R	0.0 R
Private superannuation	402 * R	14.8 R	55.7 R	0 R	0.0 R
New Zealand Superannuation and war pensions	2,386 R	6.2 R	5.4 R	0 R	0.0 R
Other government benefits	2,265 R	4.7 R	15.0 R	0 R	0.0 R
Other sources	1,272 * R	-9.4 R	38.8 R	0 R	0.0 R
Total regular and recurring income[9]	**38,016 R**	**3.3 R**	**5.7 R**	**28,971 R**	**2.0 R**
Total irregular income	**S R**	**S R**	**S R**	**S R**	**S R**
Total income from all sources[9]	**39,228 R**	**3.3 R**	**6.1 R**	**29,200 R**	**1.0 R**
Year ended 30 June 2012					
Regular and recurring income					
Wages and salaries	29,194 R	4.4 R	4.6 R	17,598 R	16.4 R
Self-employment	S R	S R	S R	S R	S R
Investments	1,718 R	-19.1 R	21.4 R	0 R	0.0 R
Private superannuation	319 * R	-20.7 R	37.5 R	0 R	0.0 R
New Zealand Superannuation and war pensions	2,552 R	7.0 R	5.5 R	0 R	0.0 R
Other government benefits	2,109 R	-6.9 R	9.2 R	0 R	0.0 R
Other sources	1,259 * R	-1.0 R	38.9 R	0 R	0.0 R
Total regular and recurring income[9]	**38,843 R**	**2.2 R**	**5.6 R**	**30,000 R**	**3.6 R**
Total irregular income	**1,005 * R**	**S R**	**S R**	**0 R**	**S R**
Total income from all sources[9]	**39,848 R**	**1.6 R**	**5.9 R**	**30,243 R**	**3.6 R**

Table 3

Average and median annual personal income[(1)(2)(3)]

By income source[(4)] for all people [(5)]

For year ended 30 June, 2007–12

Income source	Average annual personal income			Median annual personal income	
	Dollars	Percentage change[(6)] from previous year	Sampling error for percentage change [(7)(8)]	Dollars	Percentage change[(6)] from previous year

1. Income figures are collected for people aged 15 years and over.
2. Personal income is from total regular and recurring income sources, except for the 'total irregular' and 'all sources' income categories. Income is gross (before tax) income.
3. Income is rounded to the nearest dollar.
4. Definitions for each income source are in the 'definitions' section of this release.
5. Each income source estimate includes people who do not report income from that source
6. Percentage changes are rounded to one decimal place and are calculated using unrounded income figures.
7. Each statistic from this survey is based on a sample and is subject to a sampling error. This sampling error is based on the average annual personal income figure. Sampling errors are available in the data quality section.
8. Sampling errors are rounded to the nearest whole percent.
9. Figures may not sum to stated totals, due to rounding.

Symbols:

R revised

S suppressed. Estimates are suppressed for confidentiality and quality reasons if sampling errors are 51 percent or greater, or if fewer than five households contribute to the cell.

* estimates with a sampling error between 21 and 50 percent, inclusive. Take care when interpreting these income estimates, as they have less statistical reliability than those with a sampling errors under 21 percent.

… not applicable

Source: Statistics New Zealand

Table 4

Average and median annual personal income[1][2][3]

By income source[4] for people receiving income from this source

For year ended 30 June, 2007–12

Income source	Average annual personal income			Median annual personal income	
	Dollars	Percentage change[5] from previous year	Sampling error for percentage change [6][7]	Dollars	Percentage change[5] from previous year
Year ended 30 June 2007					
Regular and recurring income					
Wages and salaries	37,606 R	…	…	33,371 R	…
Self-employment	34,769 * R	…	…	19,500 R	…
Investments	5,857 R	…	…	996 R	…
Private superannuation	17,870 * R	…	…	13,982 R	…
New Zealand Superannuation and war pensions	13,049 R	…	…	12,515 R	…
Other government benefits	8,401 R	…	…	6,240 R	…
Other sources	9,149 * R	…	…	2,877 R	…
Total regular and recurring income[8]	**35,698 R**	**…**	**…**	**28,258 R**	**…**
Total irregular income	**14,194 * R**	**…**	**…**	**2,630 R**	**…**
Total income from all sources[8]	**36,299 R**	**…**	**…**	**28,679 R**	**…**
Year ended 30 June 2008					
Regular and recurring income					
Wages and salaries	39,479 R	5.0 R	5.3 R	35,000 R	4.9 R
Self-employment	38,344 * R	10.3 R	62.4 R	26,000 R	33.3 R
Investments	6,790 R	15.9 R	27.9 R	1,000 R	0.4 R
Private superannuation	21,791 * R	21.9 R	46.6 R	13,813 R	-1.2 R
New Zealand Superannuation and war pensions	14,189 R	8.7 R	3.4 R	13,296 R	6.2 R
Other government benefits	8,648 R	2.9 R	8.9 R	5,824 R	-6.7 R
Other sources	10,479 * R	14.5 R	38.7 R	2,400 R	-16.6 R
Total regular and recurring income[8]	**38,607 R**	**8.1 R**	**5.4 R**	**30,261 R**	**7.1 R**
Total irregular income	**26,129 * R**	**84.1 R**	**78.2 R**	**3,500 R**	**33.1 R**
Total income from all sources[8]	**39,611 R**	**9.1 R**	**5.4 R**	**30,568 R**	**6.6 R**
Year ended 30 June 2009					
Regular and recurring income					
Wages and salaries	42,586 R	7.9 R	4.2 R	37,335 R	6.7 R
Self-employment	38,563 * R	0.6 R	36.9 R	25,955 R	-0.2 R
Investments	6,554 R	-3.5 R	25.8 R	1,000 R	0.0 R
Private superannuation	17,216 R	-21.0 R	30.4 R	14,531 R	5.2 R
New Zealand Superannuation and war pensions	14,664 R	3.3 R	2.7 R	14,125 R	6.2 R
Other government benefits	8,751 R	1.2 R	8.4 R	6,500 R	11.6 R
Other sources	11,034 * R	5.3 R	40.0 R	2,536 R	5.7 R
Total regular and recurring income[8]	**40,441 R**	**4.8 R**	**4.5 R**	**32,164 R**	**6.3 R**
Total irregular income	**18,305 * R**	**-29.9 R**	**38.1 R**	**2,630 R**	**-24.9 R**
Total income from all sources[8]	**41,311 R**	**4.3 R**	**4.7 R**	**32,301 R**	**5.7 R**

Table 4

Average and median annual personal income[1][2][3]

By income source[4] for people receiving income from this source

For year ended 30 June, 2007–12

Income source	Average annual personal income			Median annual personal income	
	Dollars	Percentage change[5] from previous year	Sampling error for percentage change [6][7]	Dollars	Percentage change[5] from previous year
Year ended 30 June 2010					
Regular and recurring income					
Wages and salaries	42,449 R	-0.3 R	5.1 R	37,282 R	-0.1 R
Self-employment	32,939 * R	-14.6 R	33.4 R	16,700 R	-35.7 R
Investments	6,012 R	-8.3 R	22.1 R	921 R	-7.9 R
Private superannuation	20,291 * R	17.9 R	38.7 R	14,171 R	-2.5 R
New Zealand Superannuation and war pensions	14,920 R	1.7 R	3.1 R	14,229 R	0.7 R
Other government benefits	9,262 R	5.8 R	9.1 R	7,124 R	9.6 R
Other sources	9,921 * R	-10.1 R	37.3 R	2,000 R	-21.1 R
Total regular and recurring income[8]	**39,512 R**	**-2.3 R**	**4.7 R**	**30,681 R**	**-4.6 R**
Total irregular income	**21,604 * R**	**18.0 R**	**81.5 R**	**2,489 R**	**-5.3 R**
Total income from all sources[8]	**40,704 R**	**-1.5 R**	**5.2 R**	**31,137 R**	**-3.6 R**
Year ended 30 June 2011					
Regular and recurring income					
Wages and salaries	44,376 R	4.5 R	5.5 R	37,673 R	1.0 R
Self-employment	30,273 * R	-8.1 R	48.4 R	21,422 R	28.3 R
Investments	6,813 * R	13.3 R	30.9 R	789 R	-14.3 R
Private superannuation	20,821 R	2.6 R	34.7 R	16,309 R	15.1 R
New Zealand Superannuation and war pensions	15,308 R	2.6 R	3.0 R	15,053 R	5.8 R
Other government benefits	9,334 R	0.8 R	8.1 R	6,970 R	-2.2 R
Other sources	9,801 * R	-1.2 R	35.9 R	2,000 R	0.0 R
Total regular and recurring income[8]	**40,849 R**	**3.4 R**	**5.9 R**	**31,475 R**	**2.6 R**
Total irregular income	**S R**	**S R**	**S R**	**S R**	**S R**
Total income from all sources[8]	**42,083 R**	**3.4 R**	**6.3 R**	**31,840 R**	**2.3 R**
Year ended 30 June 2012					
Regular and recurring income					
Wages and salaries	46,169	4.0	4.6	39,889	5.9
Self-employment	34,397 *	13.6	68.2	19,935	-6.9
Investments	5,483	-19.5	21.8	763	-3.3
Private superannuation	18,739 *	-10.0	31.1	12,720	-22.0
New Zealand Superannuation and war pensions	16,276	6.3	3.1	15,405	2.3
Other government benefits	9,244	-1.0	7.7	7,372	5.8
Other sources	9,696	-1.1	34.4	2,000	0.0
Total regular and recurring income[8]	**41,639**	**1.9**	**5.6**	**32,334**	**2.7**
Total irregular income	**21,668 ***	**S**	**S**	**3,816**	**S**
Total income from all sources[8]	**42,611**	**1.3**	**5.9**	**32,737**	**2.8**

Table 4

Average and median annual personal income[1][2][3]

By income source[4] for people receiving income from this source

For year ended 30 June, 2007–12

Income source	Average annual personal income			Median annual personal income	
	Dollars	Percentage change[5] from previous year	Sampling error for percentage change [6][7]	Dollars	Percentage change[5] from previous year

1. Income figures are collected for people aged 15 years and over.
2. Personal income is from total regular and recurring income sources, except for the 'total irregular' and 'all sources' income categories. Income is gross (before tax) income.
3. Income is rounded to the nearest dollar.
4. Definitions for each income source are in the 'definitions' section of this release.
5. Percentage changes are rounded to one decimal place and are calculated using unrounded income figures.
6. Each statistic from this survey is based on a sample and is subject to a sampling error. This sampling error is based on the average annual personal income figure. Sampling errors are available in the data quality section.
7. Sampling errors are rounded to the nearest whole percent.
8. Figures may not sum to stated totals, due to rounding.

Symbols:

R revised

S suppressed. Estimates are suppressed for confidentiality and quality reasons if sampling errors are 51 percent or greater, or if fewer than five households contribute to the cell.

* estimates with a sampling error between 21 and 50 percent, inclusive. Take care when interpreting these income estimates, as they have less statistical reliability than those with a sampling errors under 21 percent.

… not applicable

Source: Statistics New Zealand

Table 5

Household expenditure on housing costs

By housing cost type[1] for households with that type of expenditure[2]

For year ended 30 June, 2007–12

Housing cost type	Average weekly household expenditure[3]		Percentage of households reporting expenditure[4]		Percentage of total housing costs expenditure[4]		Percentage change from previous year		Sampling error for percentage change [5][6]	
	Dollars		Percent[4]							
Year ended 30 June 2007[7]										
Property and ground rent	218.50	R	30.4	R	31.7	R	…		…	
Other payments connected with renting	10.80	R	9.3	R	0.5	R	…		…	
Total rent payment	**212.50**	**R**	**31.7**	**R**	**32.2**	**R**	…		…	
Mortgage principal repayments	114.00	R	26.0	R	14.2	R	…		…	
Mortgage interest payments	230.40	R	33.6	R	37.0	R	…		…	
Application and service fees for mortgages	S	R	S	R	S	R	…		…	
Total mortgage payments	**319.90**	**R**	**33.7**	**R**	**51.6**	**R**	…		…	
Property rates	33.30	R	71.9	R	11.4	R	…		…	
Building-related insurance	14.60	R	64.1	R	4.5	R	…		…	
Other housing costs	26.70 *	R	2.0	R	0.3	R	…		…	
Total housing costs[8]	**209.10**	**R**	**100.0**	**R**	**100.0**	**R**	…		…	
Year ended 30 June 2008										
Property and ground rent	232.20	R	32.4	R	32.0	R	6.3	R	6.4	R
Other payments connected with renting	17.50 *	R	11.5	R	0.9	R	61.8	R	48.7	R
Total rent payment	**225.90**	**R**	**34.2**	**R**	**32.9**	**R**	**6.3**	**R**	**7.2**	**R**
Mortgage principal repayments	120.10	R	26.7	R	13.7	R	5.4	R	14.8	R
Mortgage interest payments	284.70	R	32.2	R	38.9	R	23.5	R	13.2	R
Application and service fees for mortgages	7.60 *	R	4.2	R	0.1	R	S	R	S	R
Total mortgage payments	**384.60**	**R**	**32.2**	**R**	**52.7**	**R**	**20.2**	**R**	**10.2**	**R**
Property rates	34.20	R	70.8	R	10.3	R	2.8	R	5.8	R
Building-related insurance	14.70	R	63.5	R	4.0	R	0.7	R	7.2	R
Other housing costs	24.60 *	R	2.0	R	0.2	R	-7.9	R	40.8	R
Total housing costs[8]	**235.30**	**R**	**100.0**	**R**	**100.0**	**R**	**12.5**	**R**	**7.0**	**R**
Year ended 30 June 2009										
Property and ground rent	249.70	R	32.8	R	34.4	R	7.5	R	5.8	R
Other payments connected with renting	13.00 *	R	10.8	R	0.6	R	-26.1	R	25.9	R
Total rent payment	**244.60**	**R**	**34.1**	**R**	**35.0**	**R**	**8.3**	**R**	**6.2**	**R**
Mortgage principal repayments	123.60	R	27.4	R	14.2	R	2.9	R	16.9	R
Mortgage interest payments	267.60	R	31.9	R	35.8	R	-6.0	R	9.1	R
Application and service fees for mortgages	5.70 *	R	3.4	R	0.1	R	-24.2	R	47.0	R
Total mortgage payments	**374.10**	**R**	**31.9**	**R**	**50.1**	**R**	**-2.7**	**R**	**9.5**	**R**
Property rates	35.90	R	71.5	R	10.8	R	5.1	R	4.4	R
Building-related insurance	14.40	R	63.8	R	3.8	R	-2.4	R	6.4	R
Other housing costs	37.50 *	R	1.5	R	0.2	R	52.6	R	50.8	R
Total housing costs[8]	**238.30**	**R**	**100.0**	**R**	**100.0**	**R**	**1.2**	**R**	**7.2**	**R**

Table 5

Household expenditure on housing costs

By housing cost type[1] for households with that type of expenditure[2]

For year ended 30 June, 2007–12

Housing cost type	Average weekly household expenditure[3]		Percentage of households reporting expenditure[4]	Percentage of total housing costs expenditure[4]	Percentage change from previous year	Sampling error for percentage change [5][6]
	Dollars		Percent[4]			
Year ended 30 June 2010[7]						
Property and ground rent	250.10	R	35.2 R	37.3 R	0.1 R	6.0 R
Other payments connected with renting	13.20	R	10.5 R	0.6 R	1.7 R	29.6 R
Total rent payment	**242.10**	**R**	**36.9 R**	**37.9 R**	**-1.0 R**	**5.9 R**
Mortgage principal repayments	136.60	R	27.0 R	15.6 R	10.5 R	19.4 R
Mortgage interest payments	234.10	R	31.2 R	30.9 R	-12.5 R	9.3 R
Application and service fees for mortgages	4.20 *	R	4.2 R	0.1 R	-26.8 R	36.4 R
Total mortgage payments	**352.30**	**R**	**31.2 R**	**46.6 R**	**-5.8 R**	**10.4 R**
Property rates	36.80	R	70.2 R	10.9 R	2.4 R	4.4 R
Building-related insurance	16.30	R	61.8 R	4.3 R	13.4 R	8.5 R
Other housing costs	S	R	S R	S R	S R	S R
Total housing costs[8]	**236.00**	**R**	**100.0 R**	**100.0 R**	**-0.9 R**	**6.9 R**
Year ended 30 June 2011						
Property and ground rent	266.00	R	34.3 R	35.9 R	6.3 R	6.0 R
Other payments connected with renting	15.30 *	R	11.1 R	0.7 R	16.1 R	33.8 R
Total rent payment	**261.20**	**R**	**35.6 R**	**36.6 R**	**7.9 R**	**6.5 R**
Mortgage principal repayments	148.30	R	26.6 R	15.5 R	8.6 R	12.8 R
Mortgage interest payments	253.70	R	32.7 R	32.6 R	8.4 R	10.2 R
Application and service fees for mortgages	5.30 *	R	4.8 R	0.1 R	27.1 R	48.5 R
Total mortgage payments	**374.50**	**R**	**32.7 R**	**48.2 R**	**6.3 R**	**9.1 R**
Property rates	39.50	R	70.1 R	10.9 R	7.2 R	4.4 R
Building-related insurance	16.60	R	63.2 R	4.1 R	1.9 R	7.6 R
Other housing costs	35.80 *	R	2.0 R	0.3 R	S R	S R
Total housing costs[8]	**254.50**	**R**	**100.0 R**	**100.0 R**	**7.8 R**	**5.4 R**
Year ended 30 June 2012						
Property and ground rent	277.00		35.5	38.4	4.1	4.6
Other payments connected with renting	14.80		11.5	0.7	-3.5	25.2
Total rent payment	**273.10**		**36.6**	**39.0**	**4.6**	**5.7**
Mortgage principal repayments	147.10		26.5	15.2	-0.8	9.6
Mortgage interest payments	234.00		31.9	29.1	-7.8	6.9
Application and service fees for mortgages	6.30 *		3.8	0.1	18.6	58.5
Total mortgage payments	**356.80**		**31.9**	**44.5**	**-4.7**	**6.7**
Property rates	42.10		69.3	11.4	6.6	5.1
Building-related insurance	19.10		63.1	4.7	15.4	7.3
Other housing costs	46.70 *		2.1	0.4	30.6	40.5
Total housing costs[8]	**255.90**		**100.0**	**100.0**	**0.5**	**5.1**

Table 5

Household expenditure on housing costs

By housing cost type[1] for households with that type of expenditure[2]

For year ended 30 June, 2007–12

Housing cost type	Average weekly household expenditure[3]	Percentage of households reporting expenditure[4]	Percentage of total housing costs expenditure[4]	Percentage change from previous year	Sampling error for percentage change [5][6]
	Dollars	Percent[4]			

1. The expenditure classification used is the New Zealand Household Expenditure Classification (NZHEC). Definitions for each housing cost type are in the definitions section of this release.
2. The population for this table is households reporting expenditure on each item.
3. Expenditure is rounded to the nearest 10 cents. All expenditure includes GST.
4. Percentages are rounded to one decimal place and are calculated using unrounded expenditure figures.
5. Each statistic from this survey is based on a sample and is subject to a sampling error. This sampling error is based on the average weekly household expenditure measure. Sampling errors are available in thedata quality section of this release.
6. Sampling errors are rounded to the nearest whole percent.
7. Expenditure figures for 2006/07 and 2009/10 exclude items such as diary-sourced housing costs, for increased time-series comparability. The differing questionnaire structure between full HES and HES (Income) may affect comparability of total housing costs between the two surveys.
8 Figures may not sum to stated totals, due to rounding.

Symbols:

R revised

S suppressed. Estimates are suppressed for confidentiality and quality reasons if sampling errors are 51 percent or greater, or if fewer than five households contribute to the cell.

* estimates with a sampling error between 21 and 50 percent, inclusive. Take care when interpreting these income estimates, as they have less statistical reliability than those with a sampling errors under 21 percent.

… not applicable

Source: Statistics New Zealand

Table 6

Housing costs[1] to income[2][3] ratios[4]

By dwelling ownership[5]

For year ended 30 June 2012

Dwelling ownership	Housing costs as a percentage of total household income[6]		
	25% or more	30% or more	40% or more
Owned or partly-owned dwelling[7]			
Number of households (000)[8]	204.1	133.5	71.6
Percentage of total households that owned or partly-owned dwelling[9]	19.1	12.5	6.7
Dwelling not owned by usual resident(s)[10]			
Number of households (000)[8]	285.5	214.8	132.2
Percentage of total households where dwelling not owned by usual resident(s)[9]	48.8	36.7	22.6
Total dwellings[11]			
Number of households (000)[8]	489.5	348.3	203.9
Percentage of total households[9]	29.6	21.1	12.3

1. Housing costs includes expenditure on rents and mortgages, property rates, and building-related insurance. A full definition of housing costs is in the 'definitions' section of this release.
2. Income figures are collected for people aged 15 years and over.
3. Household income is from total regular and recurring income sources, and is gross (before tax) income.
4. Ratios are calculated using the aggregate housing costs amount as a proportion of the aggregate household income amount.
5. Dwelling ownership is an aggregation of categories from the 'tenure of household' classification. Tenure refers to the nature of the occupancy of a household in a private dwelling at the time of the survey. It does not refer to the tenure of the land on which the dwelling is situated.
6. The ratios are not mutually exclusive. Households that pay 30 percent or more of their total household income on housing costs are also included in the 25 percent or more category. Similarly, households that pay 40 percent or more of their total household income on housing costs are included in the 25 percent and 30 percent categories.
7. Covers dwellings that are either held or not held in a family trust, regardless of whether or not mortgage payments are made for the owned or partly-owned dwelling.
8. Household counts are rounded to the nearest hundred.
9. Percentages are rounded to one decimal place, and are calculated on unrounded figures.
10. Includes dwellings where the household does not own the dwelling, and either pays rent for the dwelling or lives there rent-free.
11. Total includes the 'not specified' category.

Source: Statistics New Zealand

Table 7

Housing costs[1] to household income[2][3] ratios

Over all households, by region[4]

For year ended 30 June, 2007–12

Region	Average annual housing costs[5]	Average annual household income[5]	Ratio of housing costs to total household income[6]
	Dollars		Percent[7]
Year ended 30 June 2007[8]			
Auckland	13,854 R	82,401 R	16.8 R
Wellington	11,714 R	81,529 R	14.4 R
Rest of the North Island	8,595 R	55,745 R	15.4 R
Canterbury	9,832 R	65,537 R	15.0 R
Rest of the South Island	7,796 R	62,612 R	12.5 R
Total New Zealand	**10,630 R**	**68,957 R**	**15.4 R**
Year ended 30 June 2008			
Auckland	15,317 R	87,146 R	17.6 R
Wellington	14,701 R	89,941 R	16.3 R
Rest of the North Island	9,196 R	64,868 R	14.2 R
Canterbury	11,348 R	65,845 R	17.2 R
Rest of the South Island	9,046 R	65,882 R	13.7 R
Total New Zealand	**11,976 R**	**74,804 R**	**16.0 R**
Year ended 30 June 2009			
Auckland	14,503 R	87,739 R	16.5 R
Wellington	14,243 R	90,720 R	15.7 R
Rest of the North Island	10,537 R	68,456 R	15.4 R
Canterbury	10,839 R	75,706 R	14.3 R
Rest of the South Island	9,090 R	69,165 R	13.1 R
Total New Zealand	**12,054 R**	**78,005 R**	**15.5 R**
Year ended 30 June 2010[8]			
Auckland	15,943 R	83,602 R	19.1 R
Wellington	13,573 R	92,276 R	14.7 R
Rest of the North Island	9,068 R	66,106 R	13.7 R
Canterbury	10,380 R	77,021 R	13.5 R
Rest of the South Island	8,911 R	70,452 R	12.6 R
Total New Zealand	**11,866 R**	**76,489 R**	**15.5 R**
Year ended 30 June 2011			
Auckland	17,619 R	90,762 R	19.4 R
Wellington	14,288 R	97,426 R	14.7 R
Rest of the North Island	10,171 R	68,009 R	15.0 R
Canterbury	10,686 R	71,465 R	15.0 R
Rest of the South Island	9,660 R	71,251 R	13.6 R
Total New Zealand	**12,960 R**	**79,256 R**	**16.4 R**
Year ended 30 June 2012			
Auckland	16,654	93,532	17.8
Wellington	14,755	93,326	15.8
Rest of the North Island	10,839	67,646	16.0
Canterbury	10,409	82,055	12.7
Rest of the South Island	10,108	71,519	14.1
Total New Zealand	**12,967**	**81,067**	**16.0**

Table 7

Housing costs[1] to household income[2][3] ratios

Over all households, by region[4]

For year ended 30 June, 2007–12

Region	Average annual housing costs[5]	Average annual household income[5]	Ratio of housing costs to total household income[6]
	Dollars		Percent[7]

1. Housing costs include expenditure on rents and mortgages, property rates, and building-related insurance. A full definition of housing costs is in the 'definitions' section of this release.
2. Income figures are collected for people aged 15 years and over.
3. Household income is from total regular and recurring income sources, and is gross (before tax) income.
4. The five broad regions are Wellington, and Canterbury (as two separate regional council areas) and Auckland council, with the remaining regional council areas grouped as 'Rest of the North Island' and 'Rest of the South Island'.
5. Income and expenditure are rounded to the nearest dollar.
6. Ratios are calculated using the aggregate housing cost amount as a proportion of the aggregate household income amount.
7. Percentages are rounded to one decimal place, and are calculated on unrounded figures.
8. Expenditure figures for 2006/07 and 2009/10 exclude items such as diary-sourced housing costs for increased time series comparability. The differing questionnaire structure between full HES and HES (Income) may affect comparability of total housing costs between the two surveys.

Symbol:

R revised

Source: Statistics New Zealand

Table 8

Household material standard of living[1][2][3]

By annual household income decile[4][5]

For year ended 30 June 2012

Household material standard of living	Annual household income decile										All income groups
	Under $22,000[6]	$22,000 to $30,999	$31,000 to $40,499	$40,500 to $53,599	$53,600 to $66,499	$66,500 to $80,599	$80,600 to $97,299	$97,300 to $119,499	$119,500 to $156,699	$156,700 +	
	Households (000)[7]										
Rating of material standard of living											
High	6.0	8.0	6.9	10.4	14.7	16.5	15.1	15.6	25.7	43.5	162.3
Fairly high	24.6	23.2	30.8	35.2	36.5	38.5	51.0	59.5	58.7	76.2	434.3
Medium	95.2	97.6	108.9	97.8	90.4	98.6	89.8	79.0	73.8	42.1	873.4
Fairly low	24.6	21.9	13.6	18.9	14.1	7.3	4.6	4.4	4.6	S	114.8
Low	12.8	11.1	3.8	2.1	5.8	S	3.0	S	S	S	42.7
Satisfaction with material standard of living											
Very satisfied	24.0	25.9	29.0	29.0	28.6	26.3	35.3	30.3	42.8	69.6	340.9
Satisfied	74.9	69.4	89.6	80.3	78.3	93.0	82.6	98.5	94.0	79.2	839.8
Neither satisfied nor dissatisfied	32.8	31.0	27.8	36.2	31.5	25.5	34.0	21.6	19.3	8.3	268.0
Dissatisfied	23.8	26.8	13.6	15.0	19.4	15.1	11.3	8.6	7.6	5.6	146.8
Very dissatisfied	8.3	8.6	4.0	3.8	3.7	S	S	S	S	S	32.3
Adequacy of income to meet everyday needs[8]											
More than enough	4.5	8.9	12.3	14.6	19.1	11.9	20.6	23.9	39.8	53.0	208.5
Enough	35.8	40.0	47.2	49.7	53.5	68.3	69.4	83.8	74.6	79.8	602.1
Just enough	70.4	66.5	68.9	62.8	60.9	60.6	59.0	40.2	36.2	22.3	547.8
Not enough	53.0	46.5	35.6	37.3	28.0	21.7	14.5	12.4	13.2	7.7	269.9

1. Material standard of living is defined as the things that money can buy, and so does not represent the capacity to enjoy life, or the state of health.
2. One usually resident member of the household aged 18 years or over was randomly selected to respond to survey questions about their material standard of living.
3. Some components of the economic living standard index (ELSI) (short-form version) questionnaire can be compared over time (eg adequacy of income to meet everyday needs). However, as judgements in level of satisfaction rise or fall, in response to changes in aspirations over time, there can be an increase or decrease in ratings of material standard of living.
4. Income is before tax, from regular and recurring sources only. Income figures are collected for people aged 15 years or over. Income groups are deciles (to the nearest hundred dollars) of household income.
5. Deciles are formed by dividing the population into 10 groups, by ranking households by the amount of income they receive. The bottom decile (decile 1) is the lowest 10 percent of the population in terms of income, while the top decile (decile 10) is the highest 10 percent of the population.
6. This decile includes loss from investment or self-employment income, or no source of income received.
7. Household counts in columns are rounded to the nearest hundred. Figures may not sum to stated totals, due to rounding.
8. This refers to the income of an individual, or a couple's combined income where the couple live in the same household.

Symbol:

S suppressed. Estimates are suppressed if fewer than five households contribute to the cell.

Source: Statistics New Zealand

Table 9

Personal demographics

By annual personal income decile[1][2]

For year ended 30 June 2012

Personal demographic	Annual personal income decile										All income groups
	Under $1,400[3]	$1,400 to $10,999	$11,000 to $16,299	$16,300 to $21,899	$21,900 to $29,999	$30,000 to $37,799	$37,800 to $46,999	$47,000 to $59,999	$60,000 to $79,999	$80,000 +	
	People aged 15 years and over (000)[4]										
Sex											
Male	147.2	132.5	160.7	134.6	118.1	170.7	167.8	180.0	206.0	259.5	1,677.1
Female	196.6	210.0	185.2	213.2	224.2	176.7	171.3	165.8	134.9	92.5	1,770.5
Total	**343.8**	**342.5**	**345.9**	**347.7**	**342.3**	**347.4**	**339.1**	**345.9**	**341.0**	**352.0**	**3,447.6**
Age group (years)											
15–19	168.5	78.0	18.8	10.5	14.1	6.8	3.9	S	S	S	304.2
20–24	28.1	65.6	37.6	29.0	44.8	46.7	33.0	23.4	8.0	4.7	320.8
25–29	19.3	27.6	21.8	19.3	20.1	38.7	50.6	46.4	34.1	13.7	291.6
30–34	13.4	30.3	19.5	16.0	17.7	36.5	32.6	35.7	43.9	26.1	271.8
35–39	18.2	23.2	8.7	24.1	33.2	30.9	34.5	29.2	39.2	40.9	282.2
40–44	14.2	24.0	15.7	23.3	23.0	26.3	29.8	44.9	55.6	52.9	309.8
45–49	15.8	26.5	13.4	15.7	26.2	36.3	31.8	48.2	39.8	59.6	313.2
50–54	16.5	17.3	23.6	25.7	23.9	29.9	34.8	35.6	35.3	56.1	298.7
55–59	19.0	16.9	25.7	18.0	20.3	26.1	29.0	27.9	33.1	42.1	257.9
60–64	25.2	19.8	25.7	20.0	22.9	20.6	26.1	21.8	28.9	23.2	234.3
65 +	5.7	13.1	135.3	146.2	96.2	48.6	33.0	29.7	22.8	32.4	563.0
Total	**343.8**	**342.5**	**345.9**	**347.7**	**342.3**	**347.4**	**339.1**	**345.9**	**341.0**	**352.0**	**3,447.6**
Ethnic group[5]											
European	211.0	241.0	252.0	259.9	264.9	239.6	252.7	265.6	282.7	320.5	2,589.7
Māori	54.8	50.6	37.9	48.8	41.3	52.2	44.8	41.5	42.8	22.6	437.2
Asian	68.4	49.5	42.3	30.3	24.6	35.9	29.5	35.9	22.4	16.6	355.4
Pacific peoples	43.3	25.8	21.0	19.9	22.6	32.0	25.9	13.5	13.6	3.2	220.7
MELAA[6]	6.4	4.0	5.0	3.1	S	7.0	4.3	2.7	2.8	S	37.5
Other ethnic group[7]	6.1	6.9	6.8	9.4	7.0	5.2	8.9	6.2	5.0	6.4	68.0
Total[8]	**343.8**	**342.5**	**345.9**	**347.7**	**342.3**	**347.4**	**339.1**	**345.9**	**341.0**	**352.0**	**3,447.6**
Highest qualification[9]											
No qualification	107.0	49.8	101.0	106.2	81.8	67.3	48.7	32.9	29.1	19.6	643.2
Level 1-3 certificate	130.9	135.7	89.5	74.3	116.7	106.9	105.6	89.2	70.3	39.2	958.3
Level 4 certificate	14.9	21.8	33.1	38.7	27.4	39.6	42.5	58.0	49.4	41.4	366.9
Level 5-6 diploma	14.5	32.4	38.9	38.4	40.2	43.1	50.4	45.4	57.1	57.3	417.9
Bachelor's degree and level 7	22.1	42.6	18.7	23.8	21.0	36.4	34.8	51.2	57.2	94.2	401.9
Postgraduate/honours degree	7.2	8.6	7.9	10.0	6.8	7.5	12.4	22.0	34.7	37.3	154.3
Master's degree	4.0	8.6	2.9	7.7	7.4	5.8	8.6	13.3	13.7	25.7	97.8
Doctorate degree	S	S	2.2	S	S	S	S	2.6	7.9	7.9	23.6
Other post-school	14.5	17.2	24.3	19.0	15.5	19.2	22.8	18.6	14.9	21.5	187.4
Other NZ secondary school	4.0	S	6.1	3.8	2.3	S	2.7	4.8	S	S	28.8
Overseas secondary school	23.5	23.1	21.1	24.3	20.1	17.6	10.0	7.9	5.9	6.3	159.8
Total[10]	**343.8**	**342.5**	**345.9**	**347.7**	**342.3**	**347.4**	**339.1**	**345.9**	**341.0**	**352.0**	**3,447.6**

Personal demographics

By annual personal income decile[1][2]

For year ended 30 June 2012

Personal demographic	Annual personal income decile										All income groups
	Under $1,400[3]	$1,400 to $10,999	$11,000 to $16,299	$16,300 to $21,899	$21,900 to $29,999	$30,000 to $37,799	$37,800 to $46,999	$47,000 to $59,999	$60,000 to $79,999	$80,000 +	
	People aged 15 years and over (000)[4]										
Labour force status											
Employed	48.0	138.2	87.3	135.8	191.6	272.6	292.3	320.9	324.5	327.4	2,138.6
Unemployed	36.3	29.3	27.9	13.8	10.9	8.2	5.1	2.6	S	3.5	138.2
Not in the labour force	259.6	174.9	230.7	198.1	139.9	66.6	41.7	22.3	16.0	21.0	1,170.8
Total	**343.8**	**342.5**	**345.9**	**347.7**	**342.3**	**347.4**	**339.1**	**345.9**	**341.0**	**352.0**	**3,447.6**

1. Income is before tax, from regular and recurring sources only. Income figures are collected for those aged 15 years or over. Income groups are deciles (to the nearest hundred dollars) of personal income.
2. Deciles are formed by dividing the population into 10 groups, by ranking individuals by the amount of income they receive. The bottom decile (decile 1) is the lowest 10 percent of the population in terms of income, while the top decile (decile 10) is the highest 10 percent.
3. This decile includes loss from investment or self-employment income, or no source of income received.
4. People counts are rounded to the nearest hundred. Figures may not sum to stated totals, due to rounding.
5. Ethnic groups in this table are created using the total response method. People were able to identify with more than one ethnic group; therefore, figures will not sum to the total population.
6. MELAA represents all Middle Eastern, Latin American, and African ethnicity responses.
7. The category 'Other ethnic group' includes the 'New Zealander' responses.
8. Total ethnic group includes the 'not specified' category.
9. For further information on the qualifications framework, refer to see the Statistical Standard for Qualifications on the Statistics NZ website.
10. Includes 'highest qualification unidentifiable' and 'not stated'.

Symbol:

S suppressed. Estimates are suppressed if fewer than five households contribute to the cell.

Source: Statistics New Zealand

Table 10

Household demographics

By annual household income decile[1][2]

For year ended 30 June 2012

Household demographic	Annual household income decile										All income groups
	Under $22,000[3]	$22,000 to $30,999	$31,000 to $40,499	$40,500 to $53,599	$53,600 to $66,499	$66,500 to $80,599	$80,600 to $97,299	$97,300 to $119,499	$119,500 to $156,699	$156,700 +	
	Households (000)[4]										
Household size[5][6]											
One person	110.6	82.6	50.0	40.2	31.9	18.0	13.3	9.3	8.7	11.6	376.1
Two people	30.5	48.8	81.9	58.8	57.4	59.1	57.2	65.2	59.7	48.2	566.9
Three people	11.9	18.2	18.4	29.5	27.2	37.1	22.9	35.2	38.2	30.4	269.1
Four people	5.0	7.4	9.4	22.1	31.3	30.8	41.1	31.2	38.2	44.2	260.7
Five or more people	8.0	6.7	7.1	14.0	17.9	18.9	30.2	23.6	21.9	30.8	179.1
Total	**166.0**	**163.8**	**166.7**	**164.6**	**165.7**	**164.0**	**164.7**	**164.6**	**166.7**	**165.2**	**1,651.9**
Household composition											
Couple only	16.6	30.9	67.9	41.5	47.1	47.3	52.1	58.0	55.1	44.4	460.8
Couple with one dependent child	3.2	2.5	3.7	14.0	13.5	16.1	11.6	17.4	13.5	10.9	106.3
Couple with two dependent children	S	3.5	6.1	11.0	22.5	20.5	22.5	16.9	23.1	17.5	145.3
Couple with three or more dependent children	2.9	2.6	2.9	7.3	8.8	10.8	14.5	7.6	7.2	7.9	72.4
All other 'couples with child(ren) only' households[7]	S	S	2.1	9.0	9.8	12.6	20.0	20.3	27.3	31.2	136.4
One parent with dependent child(ren) only	18.1	25.1	18.2	12.8	5.9	6.1	S	S	1.7	S	89.7
All other 'one parent with child(ren) only' households[8]	S	4.9	7.8	8.4	6.3	9.0	2.1	5.2	S	S	50.0
Other one-family households[9]	4.1	5.1	5.9	11.0	9.7	13.8	12.3	13.3	8.1	16.0	99.5
One-person household	110.6	82.6	50.0	40.2	31.9	18.0	13.3	9.3	8.7	11.6	376.1
All other households[10]	4.8	5.0	2.1	9.4	10.0	9.9	15.7	16.1	19.6	22.8	115.5
Total[11]	**166.0**	**163.8**	**166.7**	**164.6**	**165.7**	**164.0**	**164.7**	**164.6**	**166.7**	**165.2**	**1,651.9**
Tenure of household[12]											
Dwelling owned or partly-owned by usual resident(s)	76.9	78.8	70.0	68.7	80.1	86.5	83.6	93.3	100.3	80.5	818.8
Mortgage arrangements not further defined	S	S	S	S	S	S	S	S	S	S	S
Who make mortgage payments	19.7	16.6	20.0	35.8	43.8	58.1	61.8	63.5	71.6	50.7	441.8
Who do not make mortgage payments	57.1	62.2	50.0	33.0	36.3	28.3	21.7	29.8	28.7	29.8	377.0
Dwelling not owned by usual resident(s)	77.4	63.3	65.7	79.1	69.5	60.3	59.2	45.3	34.1	31.1	585.0
Rental arrangements not further defined	S	S	S	S	S	S	S	S	S	S	S
Who make rent payments	74.5	60.3	61.9	74.7	68.1	57.7	58.0	44.0	33.0	30.0	562.3
Who do not make rent payments	2.9	3.0	3.8	4.4	S	2.5	S	S	S	S	22.7
Dwelling held in a family trust by usual resident(s)	11.7	21.7	31.0	16.8	16.0	17.3	21.9	25.9	32.2	53.6	248.2
Mortgage arrangements not further defined	S	S	S	S	S	S	S	S	S	S	S
Who make mortgage payments	3.8	3.4	7.3	5.6	6.3	8.3	9.4	12.7	17.8	32.0	106.6
Who do not make mortgage payments	7.4	18.3	23.7	11.2	9.8	9.0	12.5	13.2	14.4	20.8	140.4
Total[11]	**166.0**	**163.8**	**166.7**	**164.6**	**165.7**	**164.0**	**164.7**	**164.6**	**166.7**	**165.2**	**1,651.9**

1. Income is before tax, from regular and recurring sources only. Income figures are collected for people aged 15 years or over. Income groups are deciles (to the nearest hundred dollars) of household income.
2. Deciles are formed by dividing the population into 10 groups, by ranking households by the amount of income they receive. The bottom decile (decile 1) is the lowest 10 percent of the population in terms of income, while the top decile (decile 10) is the highest 10 percent of the population.
3. This decile includes loss from investment or self-employment income, or no source of income received.
4. Household counts are rounded to the nearest hundred. Figures may not sum to stated totals, due to rounding.
5. The number of people in a household is defined as those who usually reside in that household.
6. Two-or-more-person households may or may not include a family nucleus.
7. Includes couple with adult children only, as well as couple with adult and dependent children.
8. Includes one parent with adult children only, as well as one parent with dependent and adult children.
9. Contains all one-family households where 'other people' are present, who may be related or unrelated to the family nucleus.
10. This category is an aggregation of the following categories: two-family household, three-or-more-family households, or any other multi-person households.
11. Total includes the 'not specified' category.
12. Refers to the nature of the occupancy of a household in a private dwelling at the time of the survey. It does not refer to the tenure of the land on which the dwelling is situated.

Symbol:

S suppressed. Estimates are suppressed if fewer than five households contribute to the cell.

Source: Statistics New Zealand