



# 2013 QuickStats

About income





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# Contents

<b>1 About data in 2013 Census QuickStats about income.....</b>	<b>5</b>
Statistics NZ sources of income data .....	5
2013 Census QuickStats about income .....	5
Definitions and limitations of census income measures .....	5
<b>2 Sources of personal income .....</b>	<b>7</b>
NZ superannuation or veterans pension now third most common personal income source .....	7
<b>3 Sources of personal income by sex and age .....</b>	<b>9</b>
Men more likely than women to receive personal income from self-employment .....	9
Proportion of people receiving personal income from investments increases with age group.....	9
<b>4 Sources of personal income by area.....</b>	<b>10</b>
Wellington region has highest proportion of wage and salary earners.....	10
<b>5 Sources of personal income by total income.....</b>	<b>11</b>
Proportion of people with investment income higher for those with higher income.....	11
<b>6 Personal income .....</b>	<b>12</b>
Median personal income increases, but rate of increase slows .....	12
\$70,001–\$100,000 income bracket experiences largest increase.....	12
<b>7 Personal income by area .....</b>	<b>15</b>
New Zealand's three most populous regions have the highest median personal incomes.....	15
Wellington city has the highest median personal income of all territorial authorities ...	17
Auckland region has highest proportion of adults who receive personal income of \$15,000 or less .....	17
Growth in median personal income continues to be higher in the South Island.....	18
<b>8 Personal income by age .....</b>	<b>19</b>
Young adult median personal incomes drop.....	19
Highest personal income received by those in 35–54-year age groups.....	20
<b>9 Personal income by sex.....</b>	<b>21</b>
Large median income gap between men and women remains .....	21
Of those receiving income over \$70,000, percentage of females increases slightly....	21
<b>10 Personal income by ethnic group.....</b>	<b>23</b>
Europeans have highest median personal income of the major ethnic groups.....	23
Gap between major ethnic groups' median personal income remains .....	23

<b>11 Personal income by qualification .....</b>	<b>26</b>
Median personal income higher for people with a higher qualification .....	26
<b>12 Personal income by occupation .....</b>	<b>28</b>
People in 'professionals' occupation have highest median personal income .....	28
<b>13 Sources of family income .....</b>	<b>30</b>
One-quarter of families receive income from some form of government transfer .....	30
<b>14 Total family income .....</b>	<b>32</b>
Growth in median family income slows .....	32
Over half of one-parent families receive an annual income of \$40,000 or less.....	32
North Island home to regions with highest and lowest median family incomes.....	32
Wellington city has highest median family income.....	34
<b>15 Household income.....</b>	<b>35</b>
High proportion of one-person households receive NZ superannuation or veterans pension .....	35
Growth in household income slows .....	36
Median household income highest in the Auckland region.....	37
Half of one-family households receive an income of over \$70,000 .....	37
<b>16 Definitions and information about the data.....</b>	<b>38</b>
Definitions .....	38
Information about the data.....	39
<b>17 List of available tables .....</b>	<b>42</b>
<b>18 More information .....</b>	<b>43</b>

# 1 About data in 2013 Census QuickStats about income

## Statistics NZ sources of income data

Statistics NZ produces a number of income measures, each with its own strengths and weaknesses. Surveys such as the [Household Economic Survey \(Income\)](#) are best for annual measures of household and personal income in New Zealand and are used for official income statistics. On the other hand, as census covers the population as a whole, it can be more useful in detailed regional and demographic breakdowns.

Further sources of income data at a more aggregated level are available from the [New Zealand Income Survey](#), the [Linked Employer-Employee Database](#), and the [Quarterly Employment Survey](#). Each measure of income is useful for different purposes. Familiarise yourself with the strengths and limitations of individual data sources before comparing with census data. The [User guide for wage and income measures](#) sets out each measure's design and purpose.

## 2013 Census QuickStats about income

*2013 Census QuickStats about income* gives you information about topics related to income.

Find out about sources and amounts of:

- personal income
- family income
- household income.

All 2013 data in this report is based on the census usually resident population count aged 15 years and over from New Zealand's 2013 Census of Population and Dwellings, held on 5 March 2013.

Because the 2011 Census was cancelled after the Canterbury earthquake on 22 February 2011, the gap between this census and the last one is seven years. The change in the data between 2006 and 2013 may be greater than in the usual five-year gap between censuses. Be careful when comparing trends.

Coupled with this gap is the change in the economic situation in New Zealand between 2006 and 2013. The New Zealand economy entered recession in early 2008. We had six successive quarters of negative gross domestic product growth as the global financial crisis developed. Economic growth averaged 4 percent a year from 2002 to 2006, while growth from 2007 to 2013 was about 1.4 percent. Keep this change in economic conditions in mind when comparing income from 2013 with income in 2006 and 2001.

## Definitions and limitations of census income measures

To fully understand the information presented in *2013 Census QuickStats about income*, you'll need to know how we collect income data during the census and the limitations this places on interpreting the data.

### Total personal income

Total personal income received is the before-tax income of a person in the 12 months ending 31 March 2013. This means that the income reported is gross rather than disposable income. The census question that asks about the total personal income of

people provides the respondents with a list of income ranges or bands to choose from. We use bands because income can be a sensitive topic, and asking respondents to state their actual income will often mean fewer people answer the question. Respondents may also have difficulty recalling exactly how much income they received.

Because we collect income data in bands, we estimate median incomes. Where medians are provided, use them with caution so as not to give an impression they are precise figures – they are not.

Family and household incomes are derived by combining total personal income data for all adult (aged 15 years and over) members of a family or household. This means that any missing personal income information affects response rates for total family and total household incomes.

If someone did not state their income, or they were absent on census night, we set the income for the family or household to 'not stated', unless the family or household had already reached the \$150,001 or more threshold. (This threshold was \$100,001 or more in 2001 and 2006.) This has affected the quality of these variables – take care when using them.

### **Sources of income**

'Sources of personal income' identifies the various sources from which a person aged 15 years and over received income *at any time* in the 12 months ending 5 March 2013.

'Sources of personal income' is a multiple-response question. Respondents were asked to mark all the boxes that described a source of income for them. When a person reported more than one source, we counted them in each source they reported. This means that in sources of income tables, adding the people, families, or households for each source of income will exceed the total number of people, families, or households. Percentages are calculated on the population that stated their income, not the multiple count of people, families, or households. Percentages will not add up to 100.

### **Time reference periods**

The reference periods are different for income variables and for workforce variables that may be cross-tabulated with income variables. For example, occupation relates to the week before census day, sources of personal income relates to the 12 months ending on census day, and total personal income relates to the 12 months ending on 31 March 2013. You can't assume, for example, that someone employed as a labourer in the previous week has been a labourer all year and received only wage and salary income.

Another issue is recall bias – errors that come from respondents trying to remember income and income sources from a year ago. Income from earlier may be more prone to recall bias and less reliable than data reported about more recent events. While prompts are provided to enhance recall, prospective measures of income will generally be more accurate.

Finally, all census income data reported is nominal. This means we have made no adjustment for inflation. While income from 2006 and 2001 may be less than income in 2013, no adjustment is made for the purchasing power of this income or any changes in New Zealand tax rates.

Definitions and information about the data (Section 16) has more details. The definitions of total income and sources of income will help you interpret the data in this QuickStat.

## 2 Sources of personal income

In the 2013 Census, people were asked to state their sources of income for the year ending 5 March 2013. Many people recorded more than one source of income and were counted in each category they recorded. Note that each source of income is recorded if the person reported receiving that source of income at any time in the previous 12 months.

### NZ superannuation or veterans pension now third most common personal income source

In the 2013 Census, 'New Zealand superannuation or veterans pension' overtook 'self-employment or business' as the third most common reported source of personal income in New Zealand.

The most common source of personal income continued to be 'wages, salary, commissions, bonuses, etc', which decreased to 57.7 percent of adults in 2013, down from 59.9 percent in 2006. The second most common source of personal income was 'interest, dividends, rent, and other investments'.

The only sources of personal income to experience an increase between 2006 and 2013 were 'NZ superannuation or veterans pension' (2.0 percentage point increase) and 'other government transfers' (0.9 percentage point increase).

#### Selected sources of personal income<sup>(1)</sup>

2001, 2006, and 2013 Censuses

Income source	Percentage of adult population receiving source		
	2001 Census	2006 Census	2013 Census
Wages, salary, commissions, bonuses, etc	56.7	59.9	57.7
Self-employment or business	16.7	16.6	15.4
Interest, dividends, rent, other investments	25.9	24.1	20.9
Payments from a work accident insurer	1.6	1.5	1.2
NZ superannuation or veterans pension	15.5	14.8	16.8
Other super., pensions, annuities	3.3	2.8	2.7
Other government transfers <sup>(2)</sup>	19.3	15.3	16.2
Other sources of income	2.0	2.2	1.9
No source of income during that time	5.6	5.9	7.5
<p>1. Includes all people who stated each source of personal income, whether as their only source or as one of several. Where a person reported more than one source of personal income, they have been counted in each applicable group. Therefore totals will not add up to 100.</p> <p>2. Comprises unemployment benefit, sickness benefit, domestic purposes benefit, invalids benefit, student allowance, and other government benefits, payments, or pensions. In the calculation of government transfers, a person's response was recorded only once if they received government transfers from multiple sources.</p> <p><b>Source:</b> Statistics New Zealand</p>			

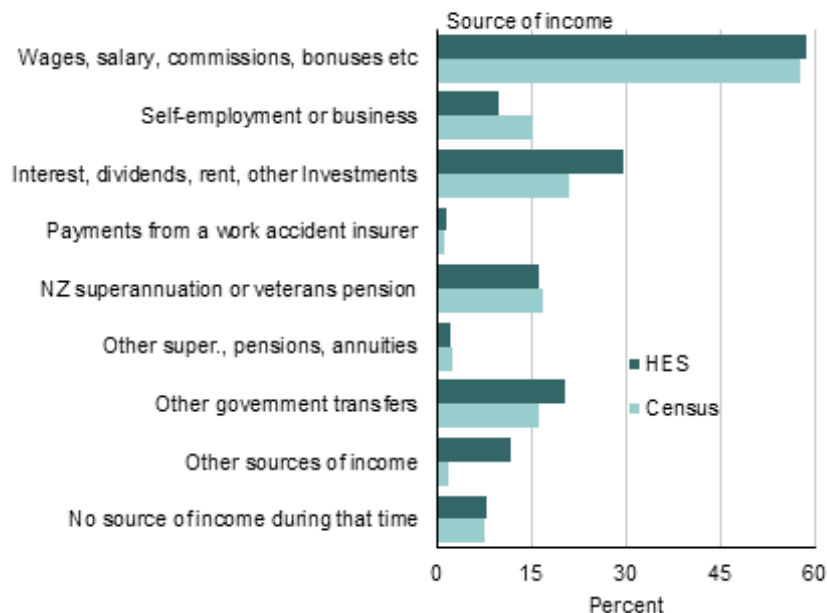
## Sources of income counts from census and the Household Economic Survey (HES)

As census is not the only source of income data provided by Statistics NZ, we have provided a comparison between the 2013 Census sources of income counts and the [Household Economic Survey: Year ended 30 June 2013](#).

HES and census match fairly well, especially for 'wages, salary, commissions, bonuses, etc' and 'NZ superannuation or veterans pension'. HES reports more people receiving investments, other government benefits, and other sources of income. This may be because with the HES, interviewers work with respondents to identify all income sources, but in the census, income is self-reported. See Section 16: Definitions and information about the data for details.

### Comparison of Household Economic Survey (HES) and census

For selected sources of personal income<sup>(1)</sup>  
2013 Census and 2012/13 HES<sup>(2)</sup>



1. Includes all people that stated each source of personal income, whether as their only source or as one of several. Where a person reported more than one source of personal income, they have been counted in each applicable group.

2. 2013 Census data is for all sources of income in the year ending 5 March 2013. 2012/13 HES data is from the *Household Economic Survey: Year ended 30 June 2013*.

Source: Statistics New Zealand



### 3 Sources of personal income by sex and age

#### Men more likely than women to receive personal income from self-employment

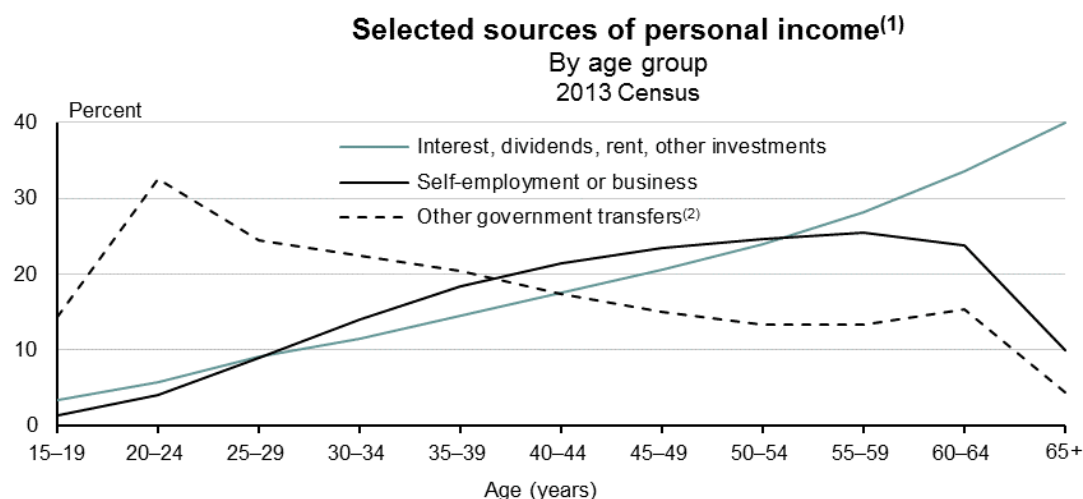
- 19.7 percent of men and 11.5 percent of women received personal income from self-employment or business.
- 15.8 percent of men and 17.7 percent of women received personal income from NZ superannuation or veterans pension.
- 12.7 percent of men and 19.4 percent of women received personal income from 'other government transfers'. This higher rate for women was partly accounted for by the domestic purposes benefit (90.0 percent of recipients were female) and 'other government benefits, payments, or pension' (75.4 percent were female).

#### Proportion of people receiving personal income from investments increases with age group

The proportion of people reporting income from interest, dividends, rent, and other investments steadily increased with age group. This income source was:

- least common for people in the 15 to 19 years age group (3.4 percent)
- most common for people aged 65 years or over (40.0 percent).

The proportion of people reporting income from self-employment and business also steadily increased by age group, until peaking with the 55 to 59 years age group (25.6 percent).



1. Includes all people that stated each source of personal income, whether as their only source or as one of several. Where a person reported more than one source of personal income, they have been counted in each applicable group.

2. Consists of unemployment benefit, sickness benefit, domestic purposes benefit, invalids benefit, student allowance, and other government benefits, payments, or pensions.

Source: Statistics New Zealand



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## 4 Sources of personal income by area

### Wellington region has highest proportion of wage and salary earners

As a source of income in regional council areas, wages, salary, commissions, bonuses, etc, was:

- most common in Wellington (62.1 percent)
- least common in Northland (47.0 percent).

Self-employment and business income was:

- most common in Tasman (21.9 percent)
- least common in Gisborne (13.8 percent).

Interest, dividends, rent, and other investments income was:

- most common in Tasman (27.3 percent)
- least common in West Coast (16.7 percent).

Other government transfers income was:

- most common in Gisborne (22.4 percent)
- least common in Marlborough (11.9 percent).

'Other government transfers' comprises unemployment benefit, sickness benefit, domestic purposes benefit, invalids benefit, student allowance, and other government benefits, payments, or pensions.

NZ superannuation or veterans pension income was:

- most common in Marlborough (23.7 percent)
- least common in Auckland (12.9 percent).

## 5 Sources of personal income by total income

### Proportion of people with investment income higher for those with higher income

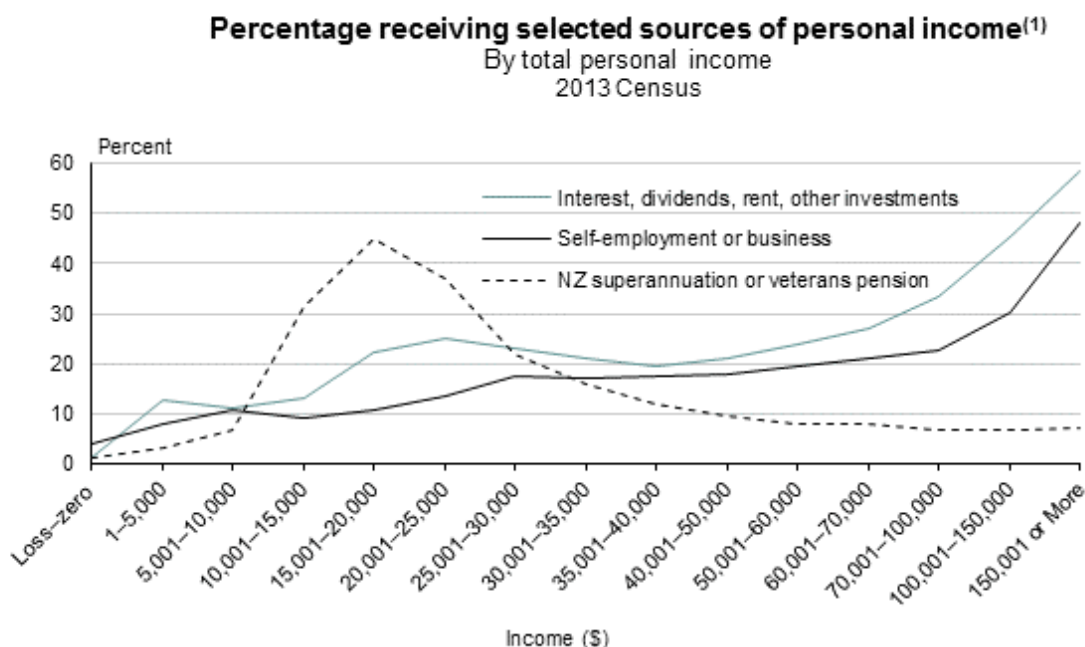
The proportion of people receiving some income from investments was higher for those with higher income. Of those reporting their total personal income was:

- \$100,001 or more, 50.3 percent received at least some income from interest, dividends, rent, or other investments at some point in the previous 12 months
- \$15,000 or less, 9.2 percent received at least some income from interest, dividends, rent, or other investments at some point in the previous 12 months.

The proportion of people receiving some income from self-employment or business was higher for those with higher income. Of those reporting their total personal income was:

- \$100,001 or more, 37.1 percent received at least some income from self-employment or business at some point in the previous 12 months
- \$15,000 or less, 7.7 percent received at least some income from self-employment or business at some point in the previous 12 months.

Be cautious when cross-tabulating sources of income with total personal income, as people may obtain income from more than one source and for different periods of time.



1. Includes all people that stated each source of personal income, whether as their only source or as one of several. Where a person reported more than one source of personal income, they have been counted in each applicable group.

Source: Statistics New Zealand



## 6 Personal income

Total personal income information was collected for people aged 15 years and over, who usually live in New Zealand and were present on census night. It includes those who stated not receiving any income. It relates to the 12 months ending 31 March, and includes income from all sources. All income data is gross (before-tax) and has not been adjusted for inflation or other factors.

The census is self-administered, based on recall, and asks for income in broad bands, so take care when interpreting results.

### Median personal income increases, but rate of increase slows

The median (half receive more, and half receive less than this amount) gross personal income from all sources for the census usually resident population count aged 15 years and over was:

- \$28,500 in 2013
- \$24,400 in 2006
- \$18,500 in 2001.

Median personal incomes increased by:

- 16.8 percent between 2006 and 2013
- 31.9 percent between 2001 and 2006.

### \$70,001–\$100,000 income bracket experiences largest increase

Between 2006 and 2013, the number of New Zealand adults (aged 15 years and over) in the \$70,001–\$100,000 income bracket increased by 90.4 percent. The proportion of New Zealand adults in this income bracket was:

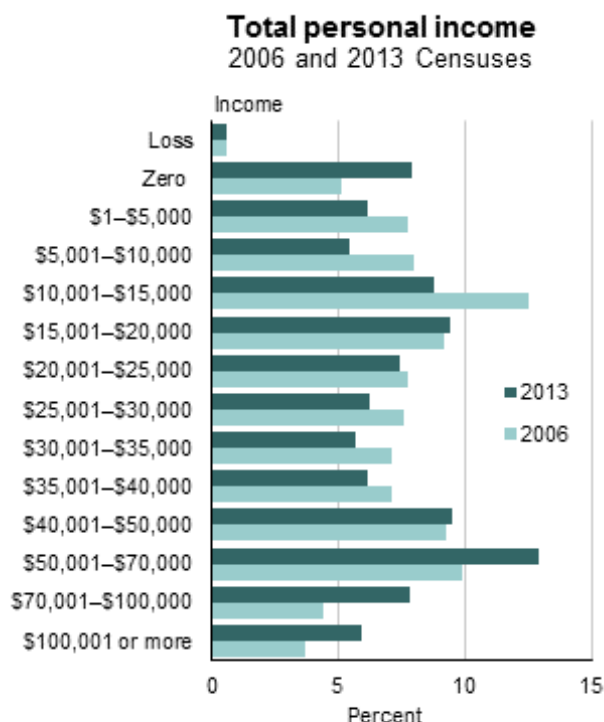
- 7.8 percent in 2013 (238,215 people)
- 4.4 percent in 2006 (125,115 people).

The second-biggest increase was in the \$100,001 or more income bracket (71.7 percent). The proportion in this income bracket was:

- 5.9 percent in 2013 (181,170 people)
- 3.7 percent in 2006 (105,525 people).

The number of New Zealand adults in the \$10,001–\$15,000 band declined by 24.8 percent between 2006 and 2013. The proportion in this income bracket was:

- 8.8 percent in 2013 (267,585 people)
- 12.5 percent in 2006 (355,899 people).



Source: Statistics New Zealand

### Comparison of median personal income from census and the Household Economic Survey (HES)

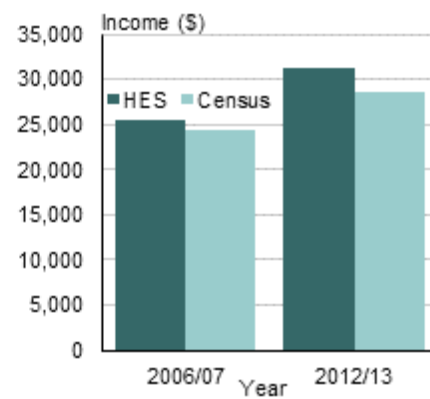
As census is not the only source of income data Statistics NZ produces, we compared the 2006 and 2013 Census median personal income with the HES for the years ended 30 June 2007 and 30 June 2013.

The median figures in the two measures were closer for 2006/07 than they were for 2012/13. The percentage change in median incomes was quite a bit higher for HES (22.3 percent) than for census (16.8 percent). An increase in the number of people with zero incomes in the 2013 Census may partly explain this, as zero incomes drag the median down.

See Section 16: Definitions and information about the data for more on the differences between these measures.

### Comparison of Household Economic Survey (HES) and census

For median personal income  
2006 and 2013 Censuses<sup>(1)</sup> and 2006/7 and 2012/13 HES<sup>(2)</sup>



1. Census data is for income in the years ended 31 March 2006 and 31 March 2013.

2. HES data is for income in year ended 30 June 2007 and year ended 30 June 2013.

Source: Statistics New Zealand



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## 7 Personal income by area

### New Zealand's three most populous regions have the highest median personal incomes

The regional council areas with the highest gross median incomes from all sources were:

- Wellington (\$32,700)
- Canterbury (\$30,100)
- Auckland (\$29,600).

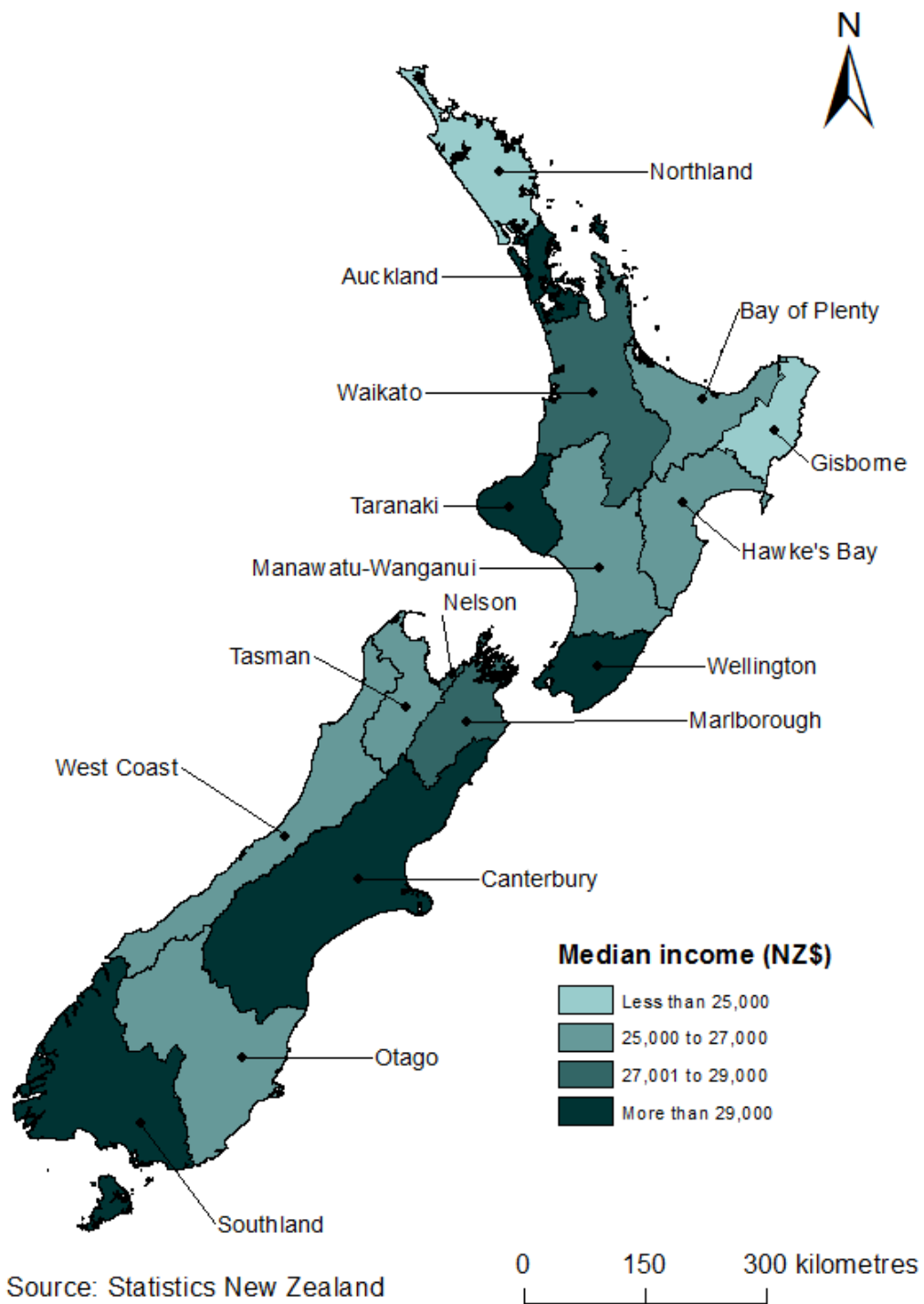
Regional council areas with the lowest gross median incomes from all sources were:

- Northland (\$23,400)
- Gisborne (\$24,400)
- Manawatu-Wanganui (\$25,000).

For detailed information on median income in local areas, down to very detailed (meshblock) level, see [StatsMaps: 2013 Census map](#) – [QuickStats about a place](#)

## Median personal income

By regional council area  
2013 Census





## Wellington city has the highest median personal income of all territorial authorities

Of the 67 territorial authority areas, median personal incomes were highest in:

- Wellington city (\$37,900)
- Selwyn district (\$36,100)
- Queenstown-Lakes district (\$35,200).

Territorial authority areas with the lowest median personal incomes were:

- Kawerau district (\$18,700)
- Opotiki district (\$20,700)
- Far North district (\$21,500).

Of the 21 Auckland local board areas, median personal incomes were highest in:

- Orakei (\$42,700)
- Devonport-Takapuna (\$35,300)
- Waitemata (\$34,700).

Auckland local board areas with the lowest median personal incomes were:

- Great Barrier (\$19,100)
- Mangere-Otahuhu (\$19,700)
- Otara-Papatoetoe (\$21,100).

## Auckland region has highest proportion of adults who receive personal income of \$15,000 or less

In 2013, 28.8 percent of the census usually resident population count aged 15 years and over received an annual personal income from all sources of \$15,000 or less.

Of the 16 regional council areas, the regions with the highest proportion of people having an annual income of \$15,000 or less were:

- Auckland (31.3 percent)
- Northland (31.1 percent)
- Gisborne (30.6 percent).

The territorial authority areas with the highest proportion of people having an annual income of \$15,000 or less were:

- Kawerau district (39.1 percent)
- Opotiki district (35.3 percent)
- Dunedin city (34.7 percent).

In Auckland, the local board areas with the highest proportion of people having an annual income of \$15,000 or less were:

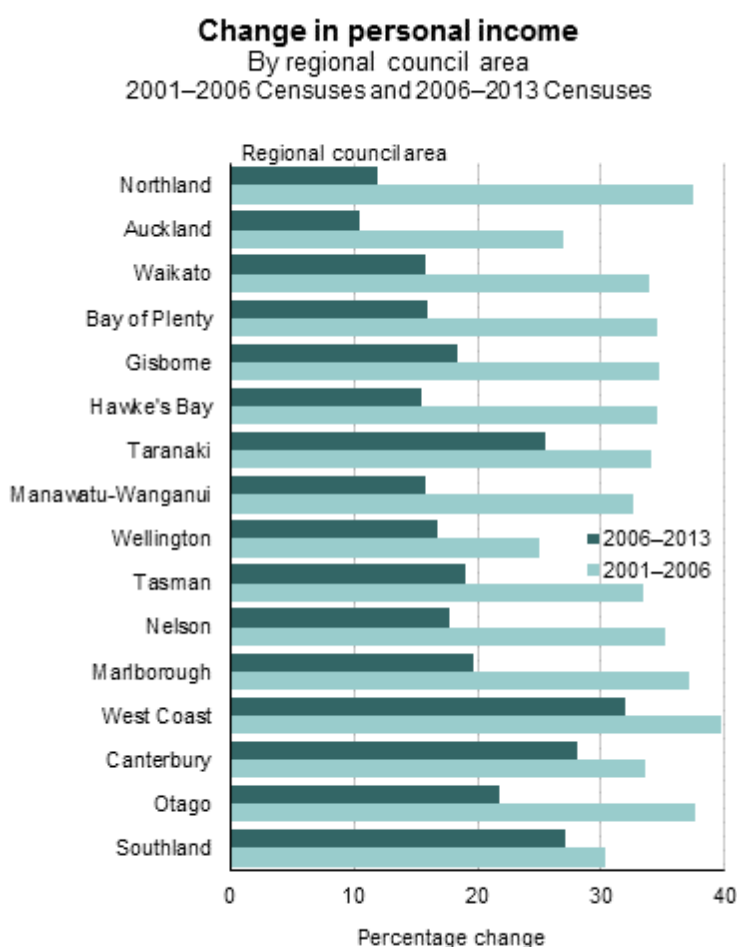
- Mangere-Otahuhu (42.2 percent)
- Otara-Papatoetoe (40.1 percent)
- Great Barrier (37.5 percent).

## Growth in median personal income continues to be higher in the South Island

In the seven years from the 2006 Census to the 2013 Census, median personal income from all sources grew by:

- 24.9 percent in the South Island (compared with 34.7 percent in the five years from the 2001 to the 2006 Census)
- 13.6 percent in the North Island (compared with 30.9 percent in the five years from the 2001 to the 2006 Census).

The regions with the largest increase in the seven years from the 2006 to the 2013 Census were the West Coast (up \$6,500, or 31.9 percent) and Canterbury (up \$6,600, or 28.1 percent). The lowest was Northland, where the median personal income from all sources increased by only \$2,500 (12.0 percent).



Source: Statistics New Zealand



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## 8 Personal income by age

### Young adult median personal incomes drop

In 2013 compared with 2006, for people in the 15–19-year age group:

- median personal income from all sources dropped 74.2 percent – from \$3,100 to \$800
- the proportion stating they had no source of income increased – from one-quarter (28.8 percent) in 2006, to almost half (43.8 percent) in 2013
- employment decreased 30.9 percent – from 136,980 (47.2 percent) employed part- or full-time in 2006, to 94,596 (33.7 percent) in 2013.

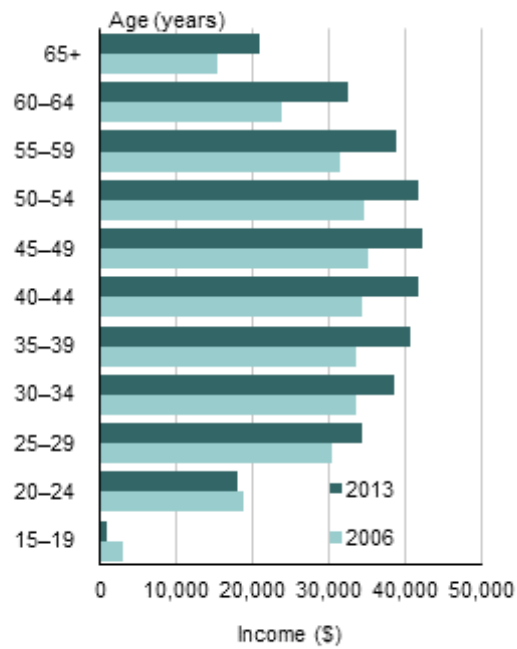
The only other decrease in median personal income between the 2006 and 2013 Censuses was for the 20–24-year-old age group (a 4.8 percent decrease).

Note: In 2013, people who selected 'No source of income' but did not answer the total income question were allocated 'zero income'. Previously, these people would have been classified as 'not stated'. This change in editing may account for some (but not all) of the apparent increase in people with zero income.

## Highest personal income received by those in 35–54-year age groups

People in the 35–54-year age groups had median personal incomes above \$40,000, while the median for people in other age groups was less than this.

**Median personal income**  
By age group  
2006 and 2013 Censuses



Source: Statistics New Zealand



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## 9 Personal income by sex

### Large median income gap between men and women remains

In 2013, the median personal income from all sources for the census usually resident population count aged 15 years and over was \$36,500 for men, compared with \$23,100 for women.

In 2006, the median personal income of New Zealand men was \$31,500, compared with \$19,100 for women.

In other words, women received:

- \$13,400 less than men in 2013 from all sources (or 63.3 percent of men's income)
- \$12,400 less than men in 2006 from all sources (or 60.6 percent of men's income).

The increase in the number of people with an income of \$70,001 or more between 2006 and 2013 was:

- 128.5 percent for women – from 57,759 in 2006 to 131,997 in 2013
- 66.2 percent for men – from 172,881 in 2006 to 287,391 in 2013.

### Of those receiving income over \$70,000, percentage of females increases slightly

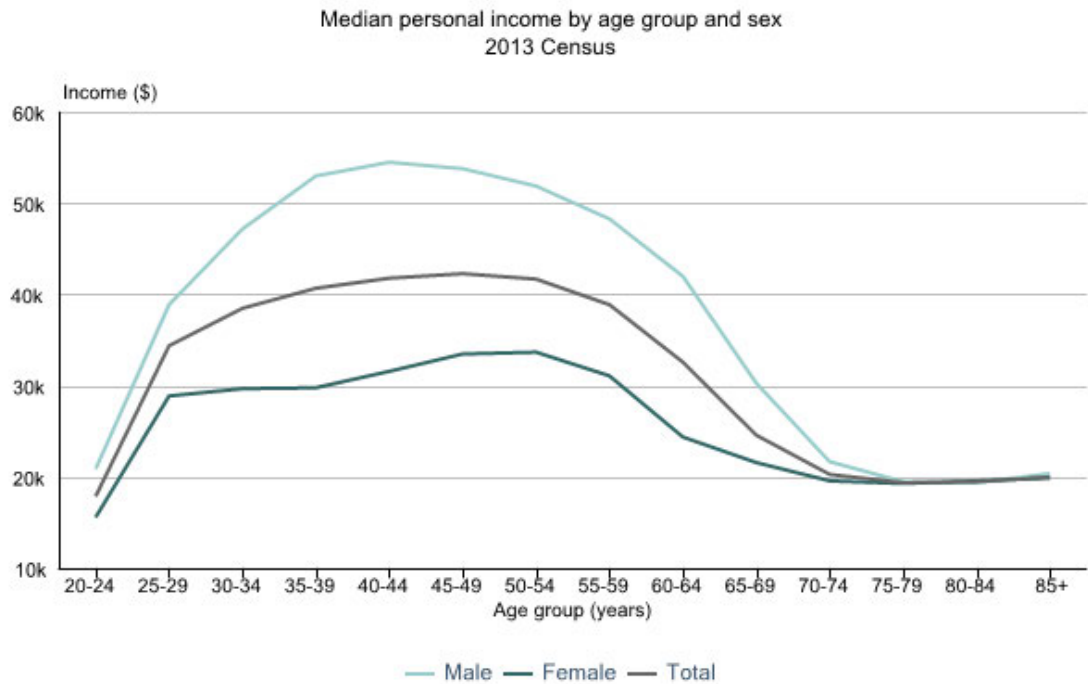
The percentage of those receiving personal income of \$70,001 or more who were female was:

- 31.5 percent in 2013
- 25.0 percent in 2006.

The decrease in the number of people receiving an income of \$15,000 or less between 2006 and 2013 was:

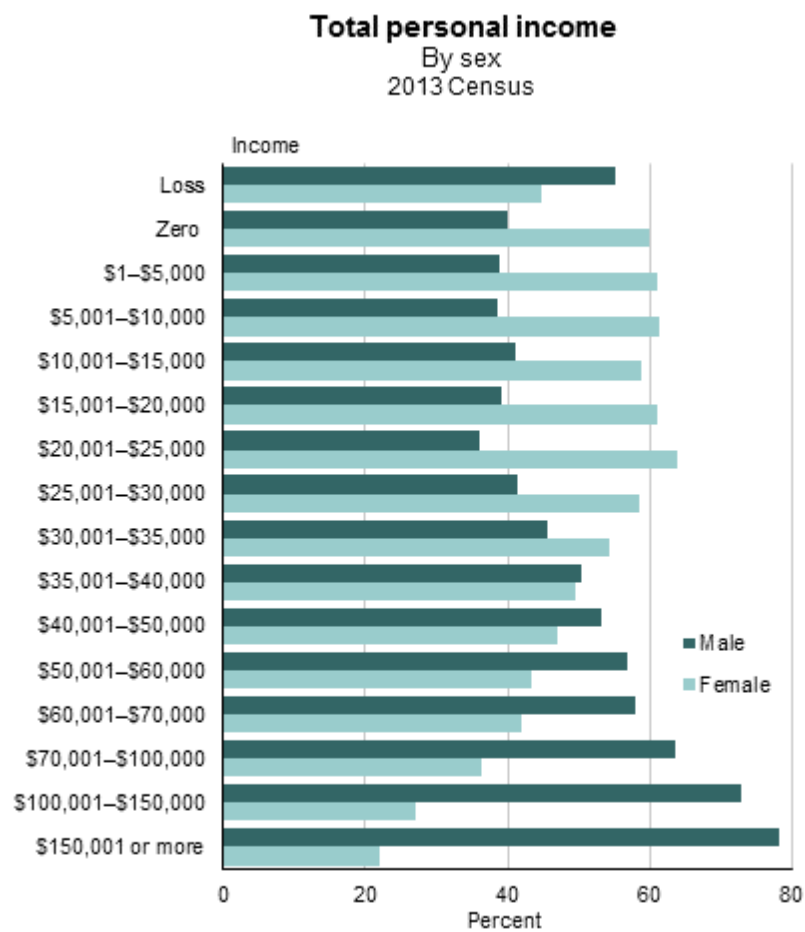
- 11.8 percent for women – from 596,514 in 2006 to 526,326 in 2013
- 4.6 percent for men – from 369,756 in 2006 to 352,698 in 2013.

Along with other factors, personal income is related to employment. Men are more likely than women to be in paid work, work full-time, and work longer hours. Data from the [New Zealand Income Survey](#) shows that, in the year to June 2013, median hourly earnings for those receiving wage and salary income was similar for males and females.



Source: Statistics New Zealand

Note: Data on 15–19-year-olds is not shown because of issues with displaying some information in these graphs.



Source: Statistics New Zealand



## 10 Personal income by ethnic group

While several differences between the median personal incomes for the major ethnic groups are shown in the table below, part of this difference may be explained by differences in median age between these groups. See Section 8: 'Personal income by age'.

### Europeans have highest median personal income of the major ethnic groups

In the 2013 Census, the median personal incomes for the major ethnic groups were:

- \$37,100 for 'Other ethnicity' (includes 'New Zealander')
- \$30,900 for European
- \$22,500 for Māori
- \$20,100 for Asian
- \$19,800 for Middle Eastern/Latin American/African (MELAA)
- \$19,700 for Pacific peoples.

### Gap between major ethnic groups' median personal income remains

The gap between the national (total) median personal income and the median personal income for Māori increased. The median personal income for Māori was:

- \$6,000 less than the \$28,500 national median income in 2013 (and was 78.9 percent of the national median income)
- \$3,500 less than the \$24,400 national median income in 2006 (and was 85.7 percent of the national median income).

The gap between national median personal income and median personal income for Pacific peoples also increased. The median personal income for Pacific peoples was:

- \$8,800 less than the \$28,500 national median income in 2013 (and was 69.1 percent of the national median income)
- \$3,900 less than the \$24,400 national median income in 2006 (and was 84.0 percent of the national median income).

Note: People were able to identify with more than one ethnic group. Be cautious when analysing income data by ethnic group because of the high non-response rate of certain ethnic groups. The non-response rate for income was highest for Pacific peoples and lowest for European.

Data from the [New Zealand Income Survey](#) shows that, from the year to June 2008 until the year to June 2013, median weekly incomes for all people aged 15 years and over show similar ethnicity trends to this census data.

**Median personal income and median age**By ethnic group<sup>(1)</sup>

2006 and 2013 Censuses

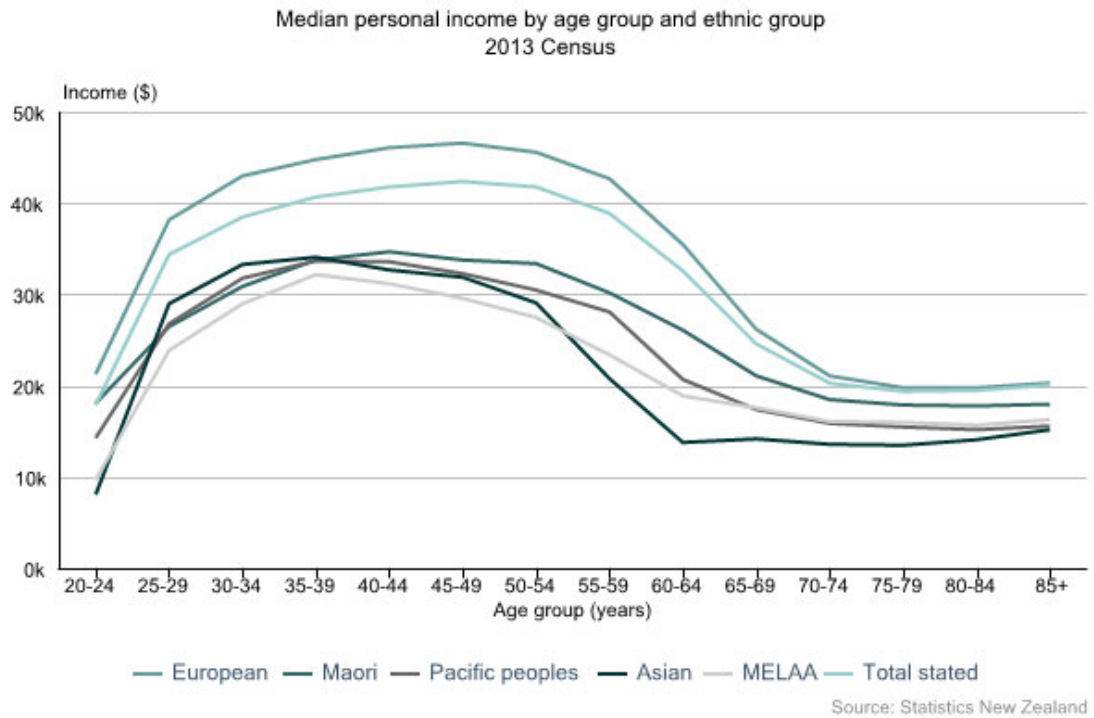
Ethnic group	Median income (\$) <sup>(2)</sup>		Median age (years)	
	2006 Census	2013 Census	2006 Census	2013 Census
Total population <sup>(3)</sup>	24,400	28,500	35.9	38.0
European	25,400	30,900	38.1	41.0
Māori	20,900	22,500	22.7	23.9
Pacific peoples	20,500	19,700	21.1	22.1
Asian	14,500	20,100	28.3	30.6
Middle Eastern/Latin American/African	16,100	19,800	26.5	28.6
Other ethnicity <sup>(4)</sup>	31,200	37,100	40.2	41.8
<p>1. Includes all people who stated each ethnic group, whether as their only ethnic group or as one of several. Where a person reported more than one ethnic group, they were counted in each applicable group.</p> <p>2. Median personal income is rounded to the nearest \$100.</p> <p>3. Census usually resident population count aged 15 years and over.</p> <p>4. Consists of responses for a number of small ethnic groups and for New Zealander.</p> <p><b>Source:</b> Statistics New Zealand</p>				

**Difference in median personal income from total population**By ethnic group<sup>(1)</sup>

2006 and 2013 Censuses

Ethnic group	Difference between total population and ethnic group median income (\$) <sup>(2)</sup>		Proportion of total population median income by ethnic group (%)	
	2006 Census	2013 Census	2006 Census	2013 Census
Total population	...	...	100.0	100.0
European	1,000	2,400	104.1	108.4
Māori	-3,500	-6,000	85.7	78.9
Pacific peoples	-3,900	-8,800	84.0	69.1
Asian	-9,900	-8,400	59.4	70.5
Middle Eastern/Latin American/African	-8,300	-8,700	66.0	69.5
Other ethnicity <sup>(3)</sup>	6,800	8,600	127.9	130.2
<p>1. Includes all people who stated each ethnic group, whether as their only ethnic group or as one of several. Where a person reported more than one ethnic group, they were counted in each applicable group.</p> <p>2. Median personal income is rounded to the nearest \$100.</p> <p>3. Consists of responses for a number of small ethnic groups and for New Zealander.</p> <p><b>Symbol:</b> ... not applicable</p> <p><b>Source:</b> Statistics New Zealand</p>				





Note: Data on 15–19-year-olds is not shown because of issues with displaying some information in these graphs.

Includes all people who stated each ethnic group, whether as their only ethnic group or as one of several. Where a person reported more than one ethnic group, they were counted in each applicable group.

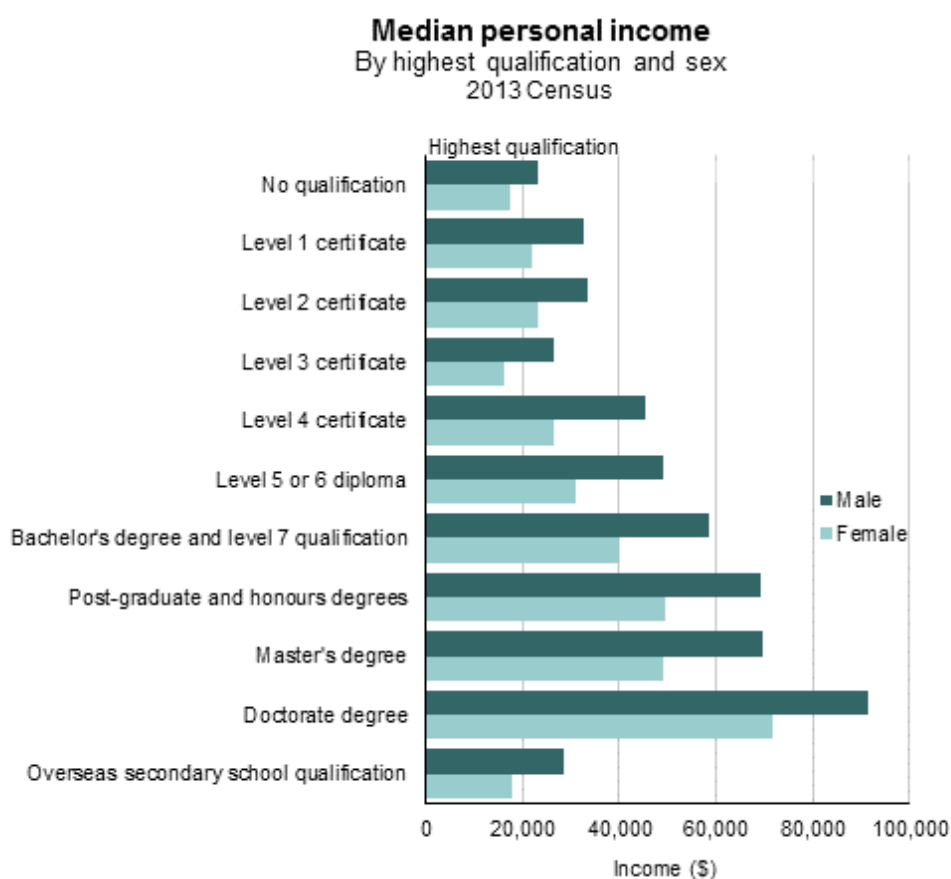
MELAA refers to Middle Eastern/Latin American/African ethnic groups.

## 11 Personal income by qualification

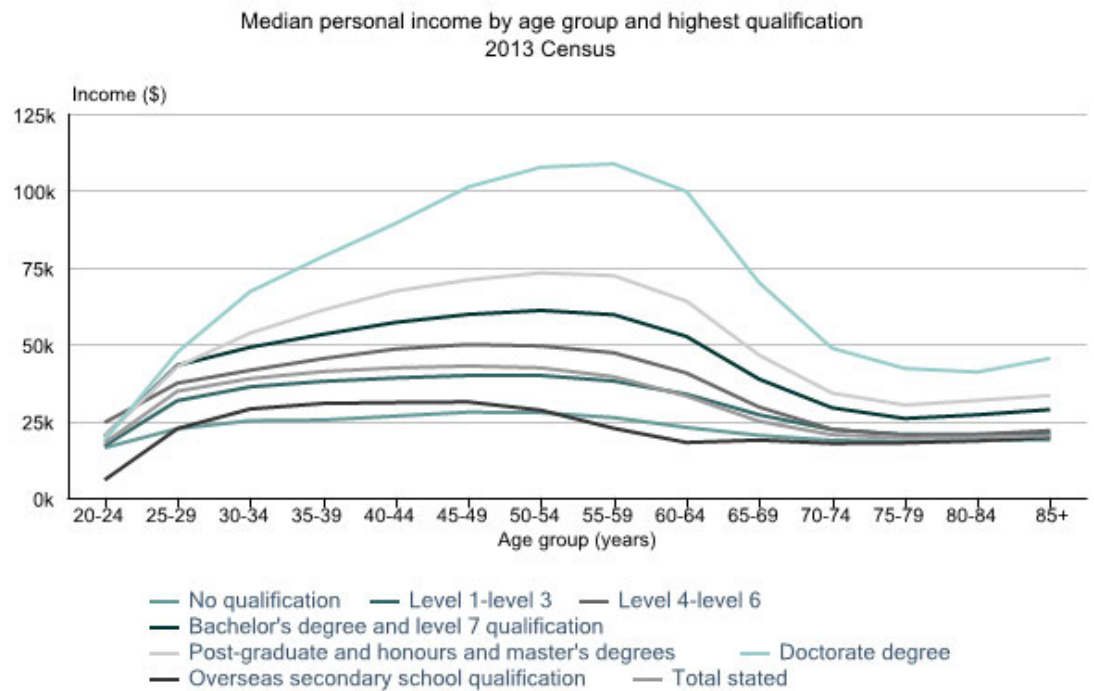
### Median personal income higher for people with a higher qualification

According to the 2013 Census, people with a higher qualification were more likely to have a higher median personal income. Selected median incomes were:

- \$19,400 for people with no qualifications
- \$25,500 for people with level 1 certificate
- \$37,400 for people with level 5 or 6 diploma
- \$46,700 for people with bachelor's degree and level 7 qualification
- \$56,100 for people with post-graduate and honours degrees
- \$58,300 for people with a master's degree
- \$83,600 for people with a doctorate degree.



Source: Statistics New Zealand



Note: Data on 15–19-year-olds is not shown because of issues with displaying some information in these graphs.



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## 12 Personal income by occupation

Comparisons between personal income and occupation should be made with care, as total personal income will include income from all sources and not just from wages and salaries. Also, time periods for the data are different:

- total personal income relates to the 12 months ending 31 March 2013
- occupation relates to the week ending 3 March 2013.

You can't assume that someone in a certain occupation in the previous week has been in that occupation all year and only received income from wages and salary.

### People in 'professionals' occupation have highest median personal income

People in the following occupation groupings in the week before census reported the highest median personal incomes from all sources:

- professionals (\$59,400 in 2013 and \$47,200 in 2006)
- managers (\$57,000 in 2013 and \$45,800 in 2006).

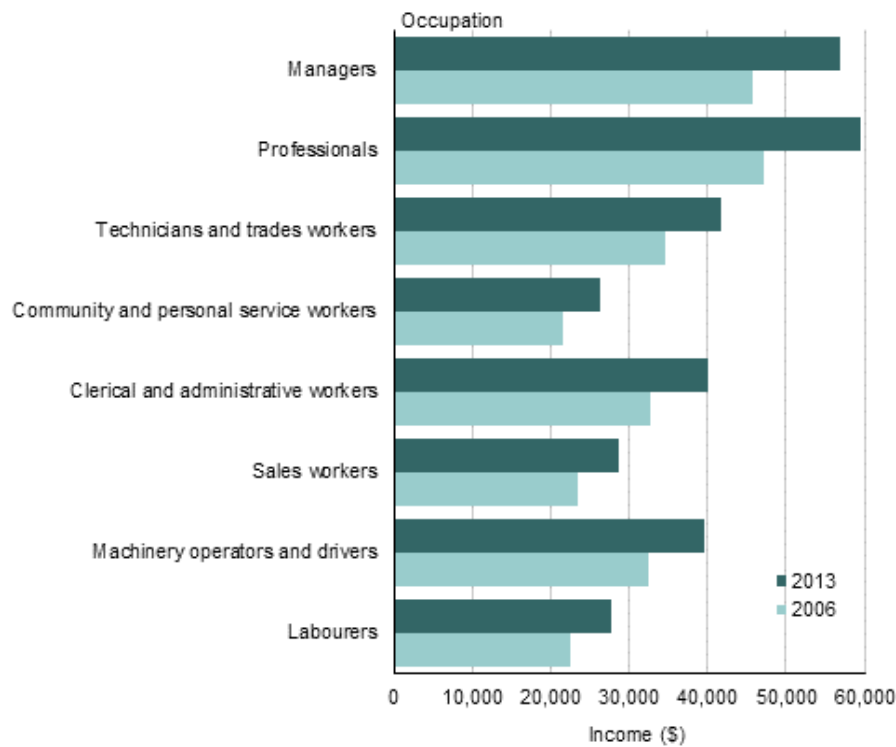
People in the 'professionals' occupational grouping also reported the largest percentage increase in total personal income from 2006 to 2013 (25.8 percent).

People in the following occupational groupings in the week before census reported the lowest median personal incomes from all sources:

- community and personal service workers (\$26,400 in 2013 and \$21,500 in 2006)
- labourers (\$27,800 in 2013 and \$22,500 in 2006).

People in the 'technicians and trades workers' occupational grouping in the week before census reported the smallest percentage increase in median personal income from all sources from 2006 to 2013 (20.2 percent).

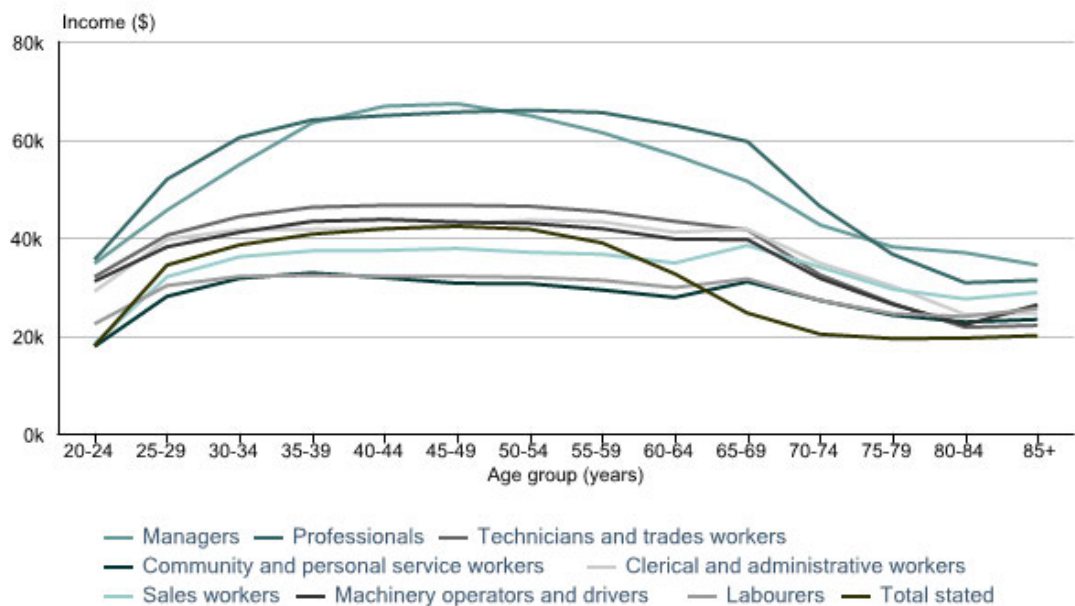
### Median personal income By occupation 2006 and 2013 Censuses



Note: Comparisons between income and occupation should be made with care.

Source: Statistics New Zealand

### Median personal income by age group and occupation 2013 Census



Source: Statistics New Zealand

A person's total personal income from all sources in the 12 months ending 31 March 2013.

Note: Comparisons between income and occupation should be made with care.

Data on 15–19-year-olds is not shown because of issues with displaying some information in these graphs.



## 13 Sources of family income

Families include: couples with child(ren), couples without child(ren), and one parent with child(ren). Total family income is calculated by adding together the total personal income of each member of the family aged 15 years and over, who stated their income, and was at home on census night.

A family was counted as receiving a source of income if one or more family members aged 15 years and over who were at home on census night reported receiving that source of income. Family members' sources of income relate to the 12 months ending 5 March 2013. Many families will have received income from more than one source during the year. The main source of income cannot be identified.

### One-quarter of families receive income from some form of government transfer

At some time in the 12 months ending 31 March 2013:

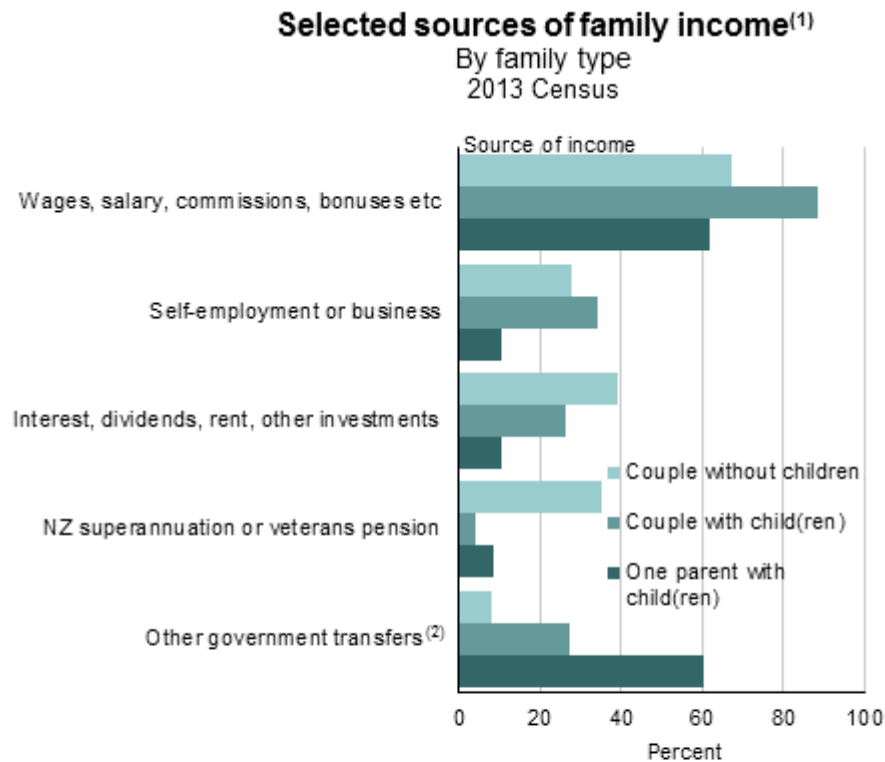
- 25.1 percent of families received income from an 'other government transfer' (up from 23.2 percent in 2006)
- 17.5 percent of families received income from NZ superannuation or veterans pension (up from 14.8 percent in 2006)
- 75.0 percent of families received income from wages and salary.

The proportion of families receiving income from interest, dividends, rent, and other investments at some time in the previous 12 months decreased:

- 35.1 percent of families received income from this source in 2001
- 33.0 percent of families received income from this source in 2006
- 28.7 percent of families received income from this source in 2013.

At some time in the previous 12 months, in one parent with child(ren) families:

- 61.7 percent received income from wages and salary
- 60.4 percent received income from 'other government transfer', including 34.2 percent that received income from the domestic purposes benefit.



1. Includes all families that stated each source of family income, whether as their only source of family income or as one of several. Where a family reported more than one source of family income, they have been counted in each applicable group.

2. Consists of unemployment benefit, sickness benefit, domestic purposes benefit, invalids benefit, student allowance, and other government benefits, payments, or pensions.

Source: Statistics New Zealand



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## 14 Total family income

### Growth in median family income slows

The median family income from all sources was:

- \$72,700 in 2013
- \$59,000 in 2006
- \$46,100 in 2001.

This means that median family income from all sources increased by:

- 23.2 percent in the seven years from 2006 to 2013
- 28.0 percent in the five years from 2001 to 2006.

The median family income from all sources varied by family type:

- couples without children had a median family income of \$70,900
- one-parent families had a median family income of \$33,100
- couples with child(ren) had a median family income of \$92,000.

For family types that include children, the children can be of any age, so could include adult children living at home and contributing to the total family income.

### Over half of one-parent families receive an annual income of \$40,000 or less

In 2013, the percentages of families receiving a family income from all sources of \$40,000 or less were:

- 24.7 percent for couples without children
- 60.6 percent for one-parent families
- 10.2 percent for couples with child(ren).

### North Island home to regions with highest and lowest median family incomes

In the regional council areas, the highest median family incomes from all sources were in:

- Wellington (\$85,600)
- Auckland (\$78,600)
- Canterbury (\$75,900).

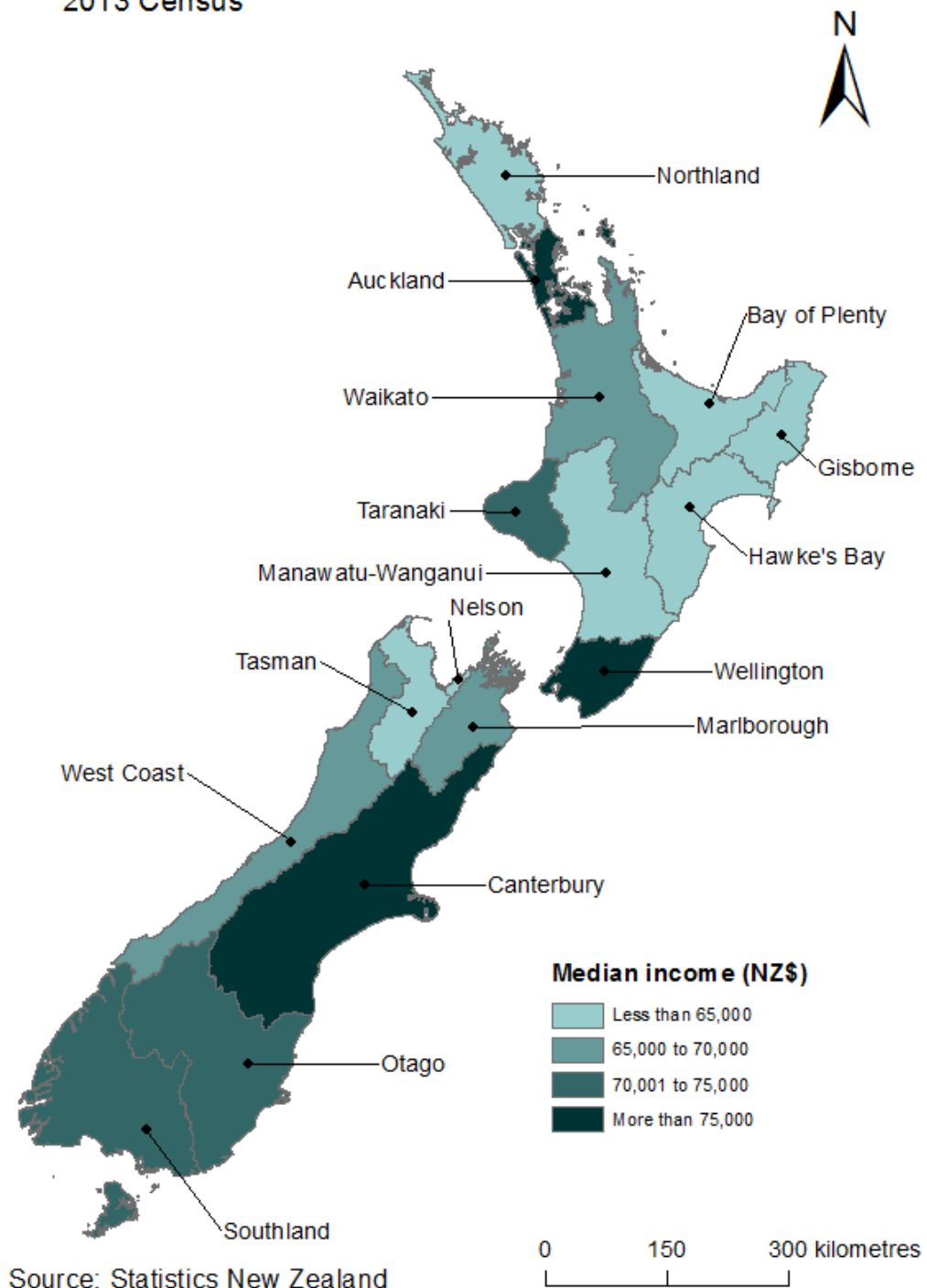
The regional council areas with the lowest median family income from all sources were:

- Northland (\$56,100)
- Gisborne (\$57,300)
- Manawatu-Wanganui (\$61,400).



## Median family income

By regional council area  
2013 Census



## Wellington city has highest median family income

Of the territorial authority areas, the highest median family incomes from all sources were in:

- Wellington city (\$103,600)
- Selwyn district (\$90,000)
- Porirua city (\$82,300).

Of the territorial authority areas, the lowest median family incomes from all sources were in:

- Kawerau district (\$41,500)
- Opotiki district (\$48,400)
- Wairoa district (\$49,200)

Of the Auckland local board areas, the highest median family incomes from all sources were in:

- Orakei (\$123,900)
- Waitemata (\$98,600)
- Devonport-Takapuna (\$96,900).

Of the Auckland local board areas, the lowest median family incomes from all sources were in:

- Great Barrier (\$40,700)
- Mangere-Otahuhu (\$50,700)
- Otara-Papatoetoe (\$52,500).

Note: Use caution when interpreting family income data because of the relatively high percentage in the 'not stated' category. High non-response rates can lead to bias in the data. This bias affects the aggregates and the distribution, with the proportion of people in low-income bands being under-counted. The bias means the data is not fit for use for certain purposes. The [2013 Census information by variable](#) has more data quality information.



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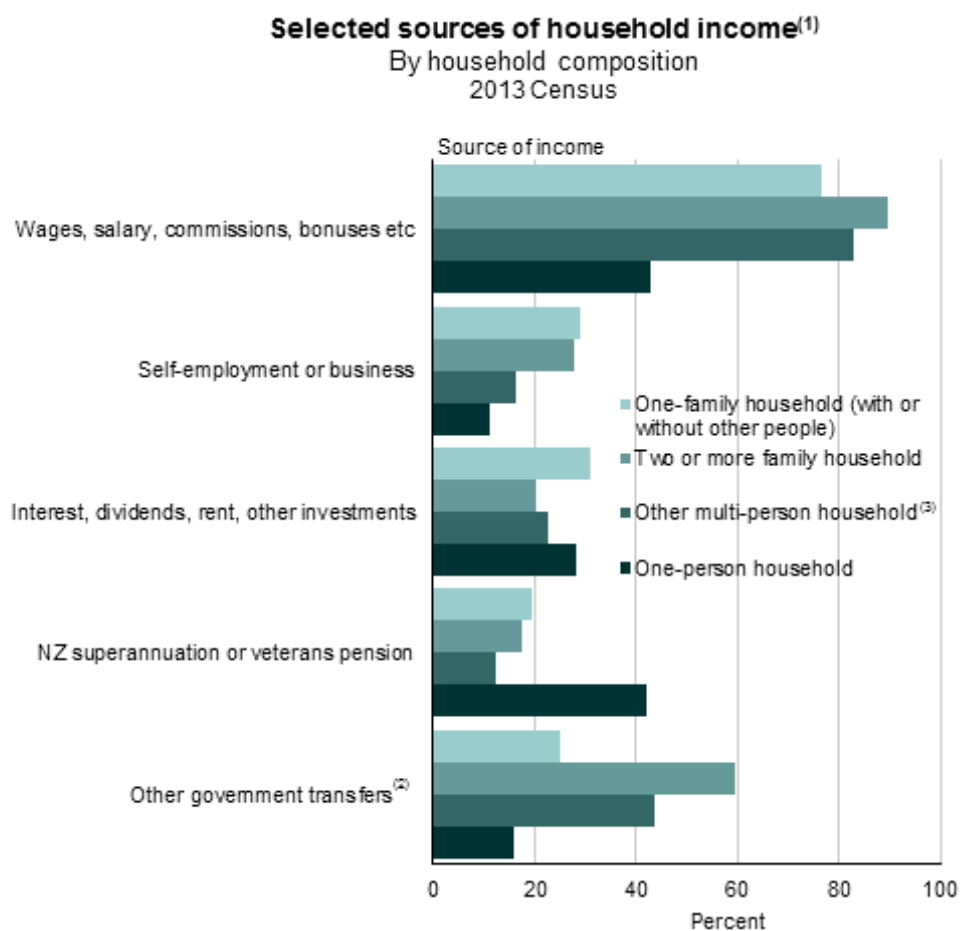
## 15 Household income

A household is either one person who usually resides alone, or two or more people who usually reside together and share facilities (such as for eating, cooking, or a living area; and bathroom and toilet) in a private dwelling.

A household was counted as receiving a source of income if one or more household members aged 15 years and over who were at home on census night reported receiving that source of income. Household members' sources of income relate to the 12 months ending 5 March 2013. Many households will have received income from more than one source during the year. The main source of income cannot be identified.

### High proportion of one-person households receive NZ superannuation or veterans pension

- Wages and salaries were the most common source of income for all household types (69.6 percent of households received this type of income).
- Of one-person households, at some point in the previous 12 months:
  - 43.0 percent received some income from wages and salaries
  - 42.1 percent received some income from NZ superannuation or veterans pension.
- In two or more family households, while 89.4 percent of households received income from wages and salaries, 59.7 percent also received some income from government transfers. This includes 24.2 percent receiving income from the domestic purposes benefit at some point in the previous 12 months.



1. Includes all households that stated each source of household income, whether as their only source of household income or as one of several. Where a household reported more than one source of household income, they have been counted in each applicable group.

2. Consists of unemployment benefit, sickness benefit, domestic purposes benefit, invalids benefit, student allowance, and other government benefits, payments, or pensions.

3. Groups of related or unrelated people living together, such as unrelated people 'flatting' together, or siblings living together.

Source: Statistics New Zealand

## Growth in household income slows

The median household income from all sources was:

- \$63,800 in 2013
- \$51,400 in 2006
- \$39,600 in 2001.

This means that median household annual income from all sources grew by:

- 24.1 percent in the seven years from 2006 to 2013
- 29.8 percent in the five years from 2001 to 2006.

## Median household income highest in the Auckland region

In the regional council areas, highest median household income from all sources was in:

- Auckland (\$76,500)
- Wellington (\$74,300)
- Canterbury (\$65,000).

In the regional council areas, lowest median household income from all sources was in:

- Northland (\$46,900)
- Manawatu-Wanganui (\$50,000)
- Gisborne (\$50,500).

## Half of one-family households receive an income of over \$70,000

The proportion of households receiving an annual income of \$70,001 or more was:

- 56.1 percent for one-family households
- 78.2 percent for two or more family households
- 45.8 percent for other multi-person households
- 11.9 percent for one-person households.

Note: Because of high non-response rates, be cautious when using household income data. High non-response rates can lead to bias in the data. This bias affects the aggregates and the distribution, with the proportion of people in low-income bands being under-counted. The bias means the data is not fit for use for certain purposes. The [2013 Census information by variable](#) has more data quality information.



## 16 Definitions and information about the data

### Definitions

**Adult:** a person aged 15 years or over.

**Census usually resident population count:** a count of all people who usually live in, and were present in, New Zealand on census night.

**Family:** a familial relationship is one in which a person is related to another person by birth/biology, or by registered marriage or civil union, de facto union, fostering or adoption. Families include couples with child(ren), couples without child(ren), and one parent with child(ren).

**Family income:** calculated by adding together the total personal income of each member of the family aged 15 years and over who stated their income and was at home on census night. If someone in the family did not answer the income question, or they were absent on census night, and the combined total income of the people who did answer did not reach \$150,001 (\$100,001 or more in the 2001 and 2006 Censuses) then family income was set to 'not stated'. Family income relates to income from all sources in the 12 months ending 31 March 2001, 31 March 2006, and 31 March 2013.

**Family income source:** a family was counted as receiving a source of income if one or more family members aged 15 years and over who were at home on census night reported receiving that source of income at any time in the 12 months ending 6 March 2001, 7 March 2006, and 5 March 2013. Many families will have received income from more than one source during the year. The main source of income cannot be identified.

**Household:** either one person who usually resides alone, or two or more people who usually reside together and share facilities (such as for eating, cooking, or a living area; and bathroom and toilet) in a private dwelling.

**Household Economic Survey (HES):** conducted every three years, HES collects information on household expenditure and income, and demographic information. The HES collects expenditure information, including purchases of food, clothing, and household items. An expenditure diary is used to collect some of this detailed information in addition to the questionnaire. The HES survey sample contains about 5,000 private households. Households are sampled from rural and urban areas throughout New Zealand on a statistically representative basis, and information is obtained for each household member.

**Household income:** calculated by adding together the total personal income of each member of the household aged 15 years and over who stated their income and was at home on census night. If someone in the household did not answer the income question, or they were absent on census night, and the combined total income of the people who did answer did not reach \$150,001 (\$100,001 or more in the 2001 and 2006 Censuses) then household income was set to 'not stated'. Household income relates to income from all sources in the 12 months ending 31 March 2001, 31 March 2006, and 31 March 2013.

**Household income source:** a household was counted as receiving a source of income if one or more household members aged 15 years and over who were at home on census night reported receiving that source of income. Household members' sources of income relate to the 12 months ending 6 March 2001, 7 March 2006, and 5 March 2013. Many households will have received income from more than one source during the year. The main source of income cannot be identified.

**Median income:** half receive more and half receive less than this amount. The median is calculated on the census usually resident population count aged 15 years and over.

**Nominal income:** income that is unadjusted for the effects of inflation. This is the income data collected in the 2013 Census. Real median income, on the other hand, has been adjusted for inflation.

**Other government transfers:** comprises unemployment benefit, sickness benefit, domestic purposes benefit, invalids benefit, student allowance, and other government benefits, payments, or pensions. It does not include NZ superannuation or veterans pension.

**Other multi-person households:** groups of related or unrelated people living together, such as unrelated people 'flatting' together, or siblings living together.

**Sources of personal income:** people were asked to record their sources of income at any time during the year ending 6 March 2001, 7 March 2006, and 5 March 2013. Many people recorded more than one source of income and were counted in each category they recorded, therefore totals may add up to more than 100 percent. For people who received income from more than one source, the main source of income cannot be identified.

**Total personal income:** income before the deduction of income tax, levies, or withholding payments, and includes such items as income sourced from wages and salaries, self-employed income, property and rental income, dividends and investments, social insurance, superannuation, government assistance schemes, and private transfers such as child support.

It does not include social transfers in kind such as public education or government subsidised health care services. Also excluded are reimbursement of expenses, money received from borrowing, contingent income and unrealised income. Irregular payments such as lump sum inheritance payments are excluded.

Total personal income received is the before-tax income of a person in the 12 months ending 31 March 2001, 31 March 2006, and 31 March 2013. The information is collected as income bands rather than in actual dollars.

## Information about the data

### Sources of income

In the 2013 Census, people were asked to record their sources of income "...in the 12 months ending today" (5 March 2013). Many people stated more than one source of income and were counted in each category they stated, therefore percentages will not add to 100. For those classified as receiving 'Other government transfers', a person was counted only once if they had received income from multiple sources of other government transfers.

Our overall quality assessment of sources of income data was:

- High: fit for use – with minor data quality issues only.

### Total income

Be cautious when interpreting income data, because of the relatively high percentage in the 'not stated' category. Our overall quality assessment of total income data was:

- Moderate: fit for use – with some data quality issues to be aware of.

Because of high non-response rates, total household income is considered:

- Poor: fit for use – but use with caution due to some significant data quality issues.

The [2013 Census variable quality rating scale](#) gives more detail.

High non-response rates can lead to bias in the data. This bias affects the aggregates and the distribution with the proportion of people in low-income bands being under-counted. The bias means the data is not fit for use for certain purposes. The [2013 Census information by variable](#) has more data-quality information.

Where medians are provided, use them with caution so as not to give an impression that they are precise figures – they are not. Medians are calculated for those that stated an income. Census only outputs median incomes to the nearest \$100.

The reference periods are different for income variables and for other variables that may be cross-tabulated with income variables. For example:

- 'occupation' relates to the week before census day
- 'sources of personal income' relates to the previous 12 months ending on census day
- 'total personal income' relates to the 12 months ending on 31 March 2013.

You can't assume, for example, that someone employed as a labourer in the previous week has been a labourer all year and received only wage and salary income.

### **Ethnic group responses**

People could give more than one response on their individual census form for their ethnic group. Where a person reported more than one ethnic group, they were counted in each applicable group. Be cautious when analysing income data by ethnic group, because of the high non-response rate of certain ethnic groups. The non-response rate was highest for Pacific peoples and lowest for European.

While differences exist between median personal incomes for the major ethnic groups, part of this difference may be explained by differences in median age between these groups. Use caution when interpreting income data by ethnicity.

### **Comparability with past censuses**

Because the 2011 Census was cancelled after the Canterbury earthquake on 22 February 2011, the gap between this census and the last one is seven years. The change in the data between 2006 and 2013 may be greater than in the usual five-year gap between censuses. Be careful when comparing trends.

In 2013, data was collected for the income categories \$50,001–\$60,000 and \$60,001–\$70,000, but for comparability with 2001 and 2006 these have been merged. Similarly, in 2013, data was collected for the income categories \$100,001–\$150,000 and \$150,001 or more, but for comparability with 2001 and 2006 these have been merged.

Non-response rates were lower in 2013 because we have allocated people who selected 'no source of income', but did not answer the total income question, to the 'zero income' category. This edit was not carried out in previous years. This change in processing may partly explain increases in the proportion of people reporting zero income in 2013. The increase in the number of people reporting zero income in 2013 will decrease the overall median slightly, relative to the median that would be reported without this new edit.

The [2013 Census information by variable](#) has more information on data quality and comparability over time.



## Comparing this data with data from other sources

Census is the only information source that provides comprehensive information for small areas and small populations. However, alternative sources of information are available that are more suited to examining annual measures of household and personal income in New Zealand and are used for official income statistics:

- Household Economic Survey (HES)
- New Zealand Income Survey (NZIS)
- Linked Employer-Employee Database (LEED)
- Quarterly Employment Survey (QES)
- New Zealand General Social Survey (NZGSS).

The [User guide for wage and income measures](#) sets out each measure's design and purpose.

Data from these alternative sources may show differences from census data for several reasons. These could be due to differences in scope, coverage, non-response rates, data being collected at different periods of time, alternative sources being sample surveys and as such subject to sampling errors, or differences in question wordings and method of delivery (self-administered versus interviewer-administered). Familiarise yourself with the strengths and limitations of individual data sources before comparing with census data.

## Calculation of percentages

Unless otherwise stated, all percentages and ratios in this report exclude responses that cannot be classified (eg 'not stated', 'response unidentifiable', 'response outside scope').

## Confidentiality

The data in this report has been randomly rounded to protect confidentiality. Individual figures may not add up to totals, and values for the same data may vary in different tables, text, graphs, and maps.

Further information on income and other variables reported in this QuickStat is available from [2013 Census information by variable](#).



## 17 List of available tables

The following tables are available in Excel format from the 'Available files' box. If you have problems viewing the files, see [opening files and PDFs](#).

1. Total personal income, 2013 Census
2. Total personal income, 2001, 2006, and 2013 Censuses
3. Total personal income by sex, 2006 and 2013 Censuses
4. Total personal income by age group, 2006 and 2013 Censuses
5. Total personal income by age group and sex, 2013 Census
6. Total personal income by regional council area, 2013 Census
7. Total personal income by territorial authority area and Auckland local board area, 2013 Census
8. Total personal income by ethnic group (grouped total responses), 2013 Census
9. Total personal income by highest qualification and sex, 2013 Census
10. Total personal income by regional council area and highest qualification, 2013 Census
11. Total personal income by occupation (ANZSCO major group), 2013 Census
12. Sources of personal income, 2001, 2006, and 2013 Censuses
13. Sources of personal income by age group and sex, 2013 Census
14. Sources of personal income by regional council area, 2013 Census
15. Sources of personal income by territorial authority area and Auckland local board area, 2013 Census
16. Sources of personal income by ethnic group (grouped total responses), 2013 Census
17. Number of sources of personal income, 2001, 2006, and 2013 Censuses
18. Total family income, 2001, 2006, and 2013 Censuses
19. Total family income by regional council area, 2013 Census
20. Total family income by territorial authority area and Auckland local board area, 2013 Census
21. Total family income by family type, 2013 Census
22. Sources of family income, 2001, 2006, and 2013 Censuses
23. Sources of family income by regional council area, 2013 Census
24. Sources of family income by territorial authority area and Auckland board area, 2013 Census
25. Sources of family income by family type, 2013 Census
26. Total household income, 2001, 2006, and 2013 Censuses
27. Total household income by regional council area, 2013 Census
28. Total household income by territorial authority area and Auckland local board area, 2013 Census
29. Total household income by household composition, 2013 Census
30. Sources of household income, 2001, 2006, and 2013 Censuses
31. Sources of household income by regional council area, 2013 Census
32. Sources of household income by territorial authority area and Auckland local board area, 2013 Census
33. Sources of household income by household composition, 2013 Census

## 18 More information

- [2013 Census](#)
- [2013 Census products and services release schedule](#)
- [Statistics New Zealand income portal](#)
- [User guide for wage and income measures](#)

Several Census StatsMaps include median personal income data:

- [2013 Census QuickStats about a place map](#)
- [2013 Census map – general electorates](#)
- [2013 Census map – Māori electorates](#)

**For more information contact our Information Centre:**

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Phone: 0508 525 525 (toll-free in New Zealand)

+64 4 931 4600 (outside New Zealand)