



QuickStats About Incomes

2006 Census

QuickStats About Incomes looks at the income of adults (aged 15 years and over) who usually live in New Zealand, and the income of families. Information in this QuickStats is based on New Zealand's 2006 Census of Population and Dwellings, held on 7 March 2006. Some comparisons over time are also included.

QuickStats About Incomes focuses on the amount and sources of personal and family income, as well as a range of related factors. Factors such as where people live, their qualifications, whether they work (and if they do, whether they work part or full time), their sex, age, ethnicity, and occupation are all associated with the income people and families receive. All the factors must be considered when looking at information about income.

Percentages in the text have been rounded to whole numbers, while percentages in the tables have been rounded to one decimal place.

Personal income

Total personal income

Median personal income increased

The median annual personal income from all sources for people who were aged 15 years and over and living in New Zealand on census night was:

- \$24,400 in 2006
- \$18,500 in 2001
- \$15,600 in 1996.

Median income means half receive more, and half receive less, than this amount.

Therefore, the median annual personal income from all sources increased:

- 32 percent in the five years from 2001 to 2006
- 56 percent in the 10 years from 1996 to 2006.



Income increased more than the price of goods and services

The increase in the median annual income has been greater than the increase in the price of goods and services, as measured by the Consumers Price Index (CPI). The CPI increased:

- 13 percent in the five years from 2001 to 2006
- 22 percent in the 10 years from 1996 to 2006.

Biggest changes in income bands

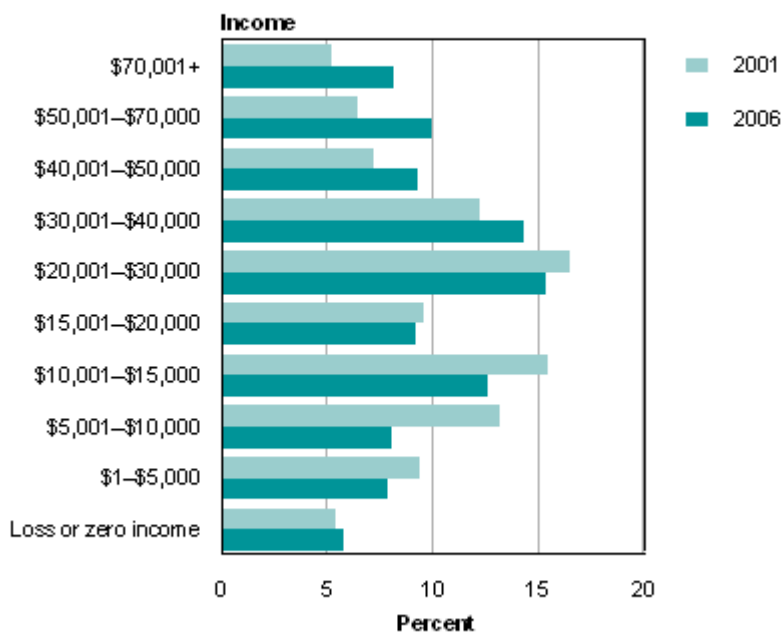
Proportionately, the income band with the biggest increase between 2001 and 2006 was the \$50,001–\$70,000 band:

- In 2006, nearly 10 percent of people aged 15 years and over received income between \$50,001 and \$70,000
- In 2001, 6 percent of people were in this income band.

The biggest decrease was for the \$5,001–\$10,000 income band:

- In 2006, 8 percent of people aged 15 years and over received income between \$5,001 and \$10,000
- In 2001, 13 percent of people were in this income band.

Total Annual Personal Income
For people aged 15 years and over
2001–2006 Censuses



Note: The income bands in this graph are not all the same size.

Note: In the 2006 Census, total personal income information was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 31 March, and includes income from all sources.

Personal income by area

Income and regions, cities and districts

Where people live is one of several factors associated with the amount and sources of income received by individuals.

Regional differences in median income

In 2006, the three regions with the highest median annual personal income from all sources were:

- Wellington (\$28,000)
- Auckland (\$26,800)
- Waikato (\$24,100).

Median income means half receive more, and half receive less, than this amount.

The three regions with the lowest median annual personal income were:

- West Coast (\$20,400)
- Gisborne (\$20,600)
- Northland (\$20,900).

People who receive more than \$50,000 per year

Looking at the proportions of people aged 15 years and over receiving more than \$50,000 a year in 2006, the region with the:

- Highest proportion was Wellington (24 percent)
- Lowest proportion was Gisborne (12 percent).

For the same population and income band, the city or district with the:

- Highest proportion was Wellington City (30 percent)
- Second-highest proportions were Auckland City and North Shore City (both at 25 percent).

People who receive \$20,000 or less per year

Looking at the proportions of people aged 15 years and over receiving \$20,000 or less a year in 2006, the region with the:

- Highest proportion was West Coast (49 percent)
- Lowest proportion was Wellington (39 percent).

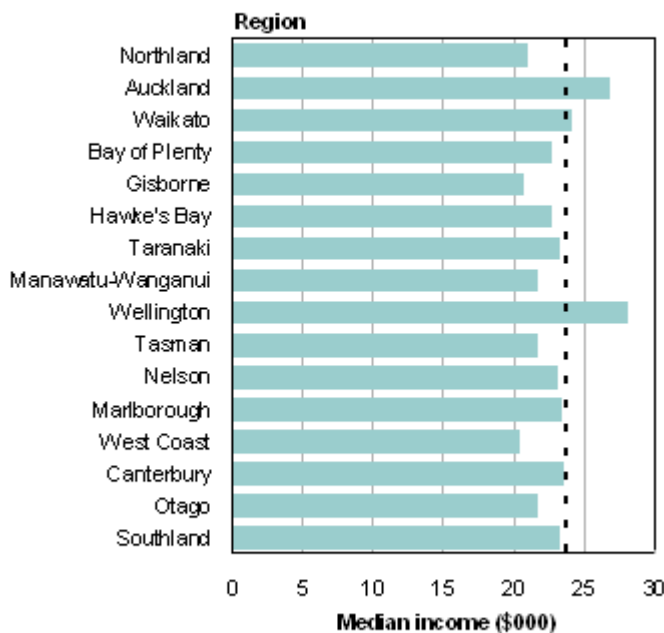
For the same population and income band, the city or district with the:

- Highest proportion was Kawerau District (57 percent)
- Second-highest proportion was Opotiki District (56 percent).

Median Annual Personal Income by Region

For people aged 15 years and over

2006 Census



Note: The dotted line on the graph shows the national median personal income, which is \$24,400.

Note: In the 2006 Census, total personal income information was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 31 March, and includes income from all sources.

Personal income by sex

Income and sex

Men received higher incomes than women

In 2006, the median annual personal income from all sources for people who were aged 15 years and over and living in New Zealand on census night was:

- \$31,500 for men
- \$19,100 for women.

Median income means half receive more, and half receive less, than this amount.

Along with other factors, income is related to employment. Men are more likely than women to be in paid work, work full time, and work longer hours.

Women's median income increased more than men's

Women's median annual personal income increased more than men's income between 2001 and 2006. However, men still receive higher personal incomes than women. Between 2001 and 2006, these increases were:

- 32 percent, from \$14,500 to \$19,100 for women
- 27 percent, from \$24,900 to \$31,500 for men.

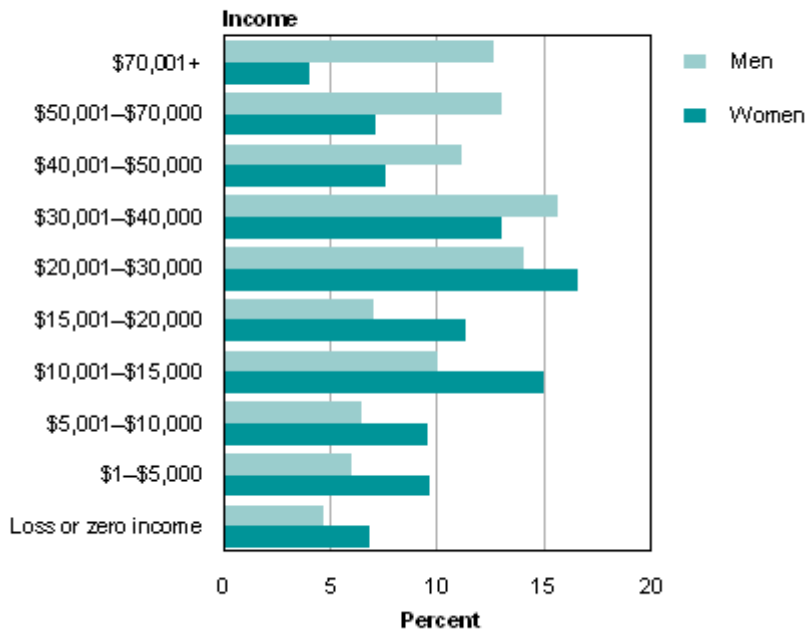
More men than women in high-income bracket

- In 2006, three-quarters of people (75 percent) whose personal income was over \$70,000 a year were men.
- Nearly two-thirds of people (63 percent) whose personal income was between \$1 and \$5,000 a year were women.

Total Annual Personal Income by Sex

For people aged 15 years and over

2006 Census



Note: The income bands in this graph are not all the same size.

Note: In the 2006 Census, total personal income information was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 31 March, and includes income from all sources.

Personal income by age

Income and age

Income differs with age

Those in the middle age groups tend to have higher median annual personal incomes (half receive more, and half receive less, than this amount) than those in other age groups.

In 2006, the age groups with the highest median annual personal incomes were:

- 45- to 49-year-olds with \$35,200
- 50- to 54-year-olds with \$34,600.

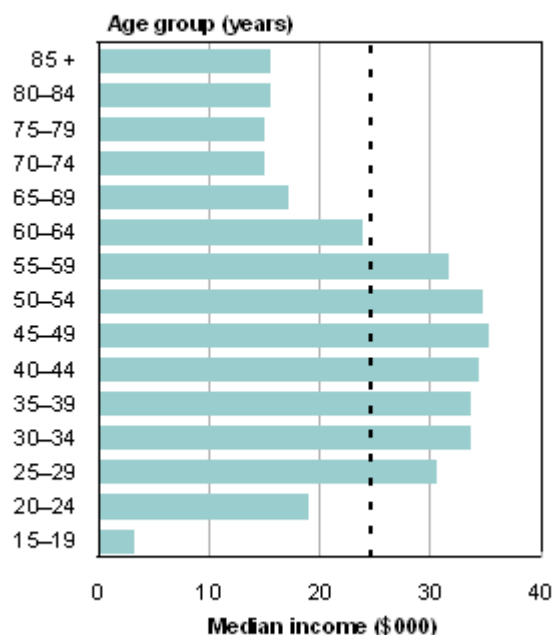
The age groups with the lowest median annual personal incomes in 2006 were:

- 15- to 19-year-olds with \$3,100
- 70- to 74-year-olds with \$14,800.

Median Annual Personal Income by Age Group

For people aged 15 years and over

2006 Census



Note: The dotted line on the graph shows the national median personal income, which is \$24,400.

The 60- to 64-year age group has changed most

The biggest percentage change in median annual personal income in the five years to 2006 was for those aged between 60 and 64 years:

- Up 59 percent, from \$14,900 in 2001 to \$23,700 in 2006.

Note: In the 2006 Census, total personal income information was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 31 March, and includes income from all sources.

Personal income by ethnic group

Income and ethnic groups

Ethnic group and highest incomes

In 2006, the highest median annual personal incomes for people who were aged 15 years and over and usually living in New Zealand on census night were for those who identified with the:

- Other Ethnicity category (\$31,200)
- European ethnic group (\$25,400).

Income is age-related and both these ethnic groups have higher proportions of people in the middle age groups (who tend to have higher incomes). Median income means half receive more, and half receive less, than this amount.

- Those identifying with the Other Ethnicity category had the highest proportion (25 percent) of people receiving over \$50,000 a year.

Ethnic group and lowest incomes

In 2006, the lowest median annual personal income for people aged 15 years and over was for those who identified with the:

- Asian ethnic group (\$14,500).

The Asian ethnic group has higher proportions of people in the younger age groups (who tend to have lower incomes).

- People identifying with the Asian ethnic group had the highest proportion (58 percent) of people receiving under \$20,000 a year.

Median Annual Personal Income by Ethnic Group⁽¹⁾ <i>2006 Census</i>	
	Median annual income
European	\$25,400
Māori	\$20,900
Pacific peoples	\$20,500
Asian	\$14,500
Middle Eastern, Latin American and African	\$16,100
Other Ethnicity	\$31,200

(1) People can choose to identify with more than one ethnic group, therefore percentages may not add up to 100. The 'Other Ethnicity' category includes responses for a number of small ethnic groups and for New Zealander. In 2006, 'New Zealander' responses made up the largest proportion of the 'Other Ethnicity' category.

Note: In the 2006 Census, total personal income information was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 31 March, and includes income from all sources.

Personal income by qualification

Income and highest qualification

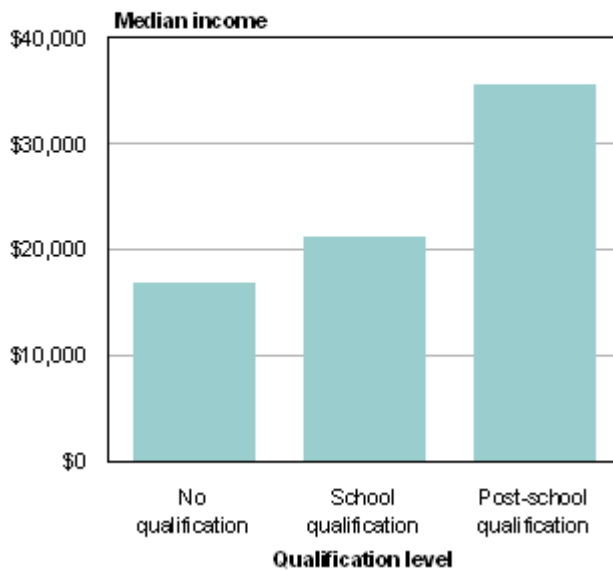
Median income and qualification

The level of income an individual receives is closely related to their level of educational qualification. Median annual personal incomes in 2006 were:

- Highest for those whose highest qualification was a doctorate degree (\$69,900 per year)
- Lowest for those with no qualifications (\$16,900 per year).

Median income means half receive more, and half receive less, than this amount.

**Median Annual Income and
Highest Qualification**
For people aged 15 years and over
2006 Census



Income differences for men and women with bachelors degrees or higher

Of those with a bachelors degree or higher, more men than women received an income of more than \$50,000:

- 53 percent of men received over \$50,000 a year
- 30 percent of women received over \$50,000 a year.

Note: In the 2006 Census, total personal income information was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 31 March, and includes income from all sources.

Personal income by work

Income and work

Total annual personal income collected from the census includes all income from all sources, not just from wages and salaries. Work and labour force status is one of several factors associated with the amount and sources of income received by individuals. This includes whether or not an individual works, and if so, whether they work part or full time.

Work and labour force status affects income

People's income is related to their work and labour force status.

As the table below shows, people who are employed full time are more likely to receive higher incomes. In census week 2006, nearly one-third (31 percent) of those employed full time received over \$50,000 per year. By comparison, one-quarter (26 percent) of those not in the labour force received \$5,000 or less per year.

Annual Personal Income by Work and Labour Force Status⁽¹⁾ for People Aged 15 years and Over 2006 Census				
Income band ⁽²⁾	Employed full time	Employed part time	Unemployed	Not in the labour force
	Percent of people			
\$5,000 or less	2.6	21.8	39.5	25.6
\$5,001–\$10,000	2.4	15.4	17.4	12.9
\$10,001–\$20,000	9.1	29.0	25.2	39.9
\$20,001–\$30,000	17.8	16.0	10.2	11.2
\$30,001–\$50,000	37.2	11.8	5.6	7.1
\$50,001 or more	30.9	5.9	2.2	3.2
Total	100.0	100.0	100.0	100.0

(1) Work and Labour Force Status refers to the week ending 5 March 2006.
(2) The income bands in the table are not all the same size.

Occupation

Median income also varies by occupation. In census week 2006, the occupational groupings with the highest median annual personal incomes for those employed were:

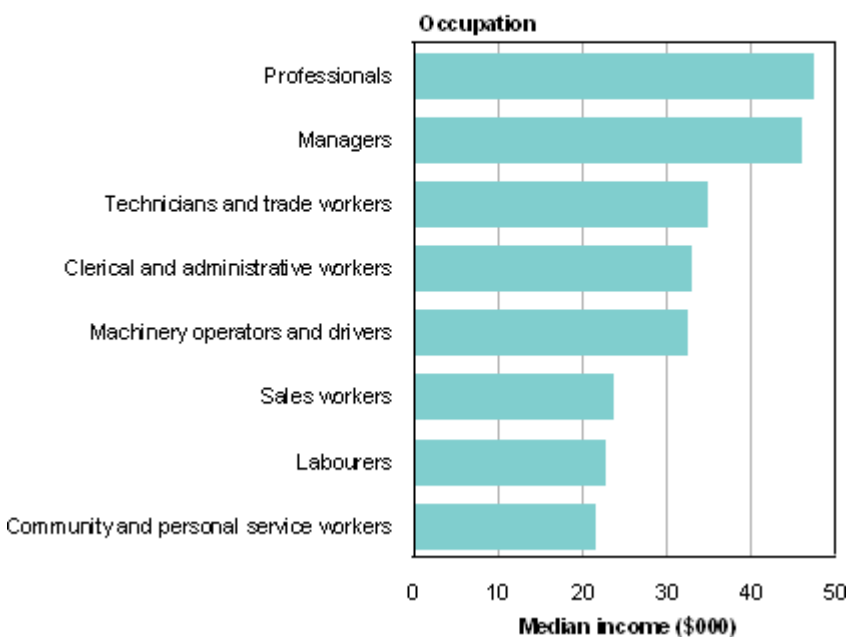
- \$47,200 for the 'professional' occupational grouping (which includes health and legal professionals)
- \$45,800 for 'managers' (which includes chief executives and general managers).

Median income means half receive more, and half receive less, than this amount.

Community and personal service workers (which include 'hospitality workers' and 'carers and aides') had the lowest median annual personal income of \$21,500.

Median Annual Personal Income by Occupation

For employed people aged 15 years and over
2006 Census



Note: People who are employed full time usually work 30 hours or more per week, while people who are employed part time usually work fewer than 30 hours per week.

People not in the labour force include those people aged 15 years and over who are neither employed nor unemployed (for example, retired people, students, people with personal and family responsibilities, people unable to work for medical reasons, and those not actively seeking work).

Comparisons between income and work and labour force status should be made with care, as time periods for the data are different:

- total personal income – relates to the 12 months ending 31 March 2006.
- work and labour force status and occupation – relate to the week ending 5 March 2006 (census week).

Sources of income

Sources of personal income

In the 2006 Census, people were asked to record their sources of income for the year ended 7 March 2006. 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 could not be identified.

Common sources of income relatively unchanged

The three most common sources of income reported by people aged 15 years and over in 2001 and 2006 were:

Selected Sources of Annual Personal Income <i>2001 and 2006 Censuses</i>		
Income source	2001	2006
	Percent of people	
Wages and salaries	56.7	59.9
Interest and investments	25.9	24.1
Self-employment	16.7	16.6

Proportion with no source of income unchanged

The proportion of people with no source of income stayed the same in 2001 and 2006, at 6 percent.

Fewer people received income from unemployment benefit

The number of people who received income from the unemployment benefit at some time during the 12 months ending census night decreased:

- 48 percent, from 178,377 people in 2001 to 92,169 people in 2006.

More people received income from sickness benefit

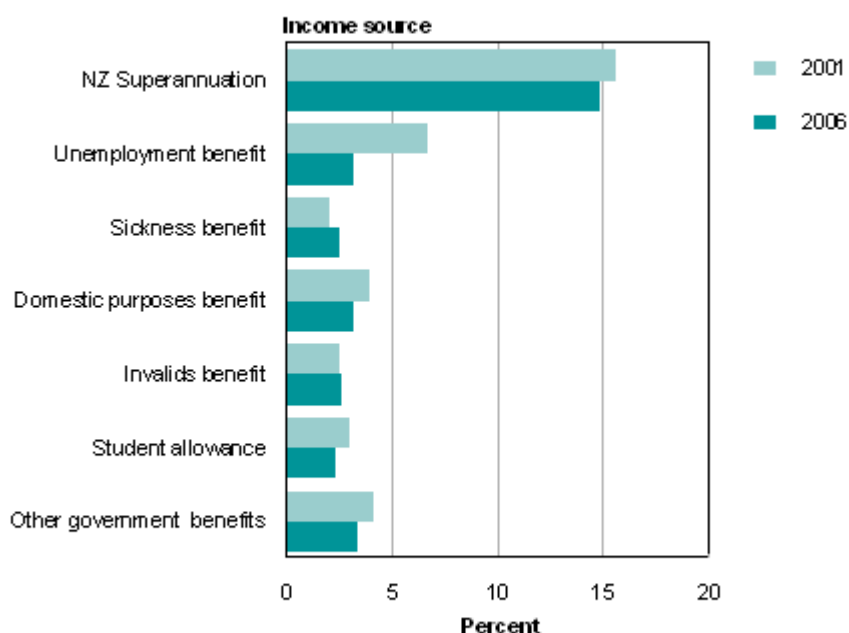
Although just 2 percent of those aged 15 years and over received income from a sickness benefit at some time during the 12 months ending census night in 2006, this source had the largest percentage increase of:

- 32 percent over five years, from 53,460 people in 2001 to 70,551 people in 2006.

Sources of Income Received from Government Transfers⁽¹⁾

For people aged 15 years and over

2001–2006 Censuses



(1) Income from government transfers includes New Zealand Superannuation, unemployment benefit, sickness benefit, domestic purposes benefit, invalids benefit, student allowance and other government benefits.

Income sources vary by region

Sources of income varied across regions. The highest proportion of people receiving:

- Wages and salaries was in the Wellington Region (64 percent)
- Interest and investments was in the Tasman Region (29 percent).

Number of income sources

Most people who reported that they received an income, received income from only one source.

Number of Income Sources 2006 Census	
Number of sources	Percent
One	61.8
Two	29.9
Three or more	8.2

Note: In the 2006 Census, sources of personal income was collected for people who were aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 7 March 2006.

Sources of income by sex

Sources of income vary for men and women

Information was collected about the different sources of income people received in the year ending 7 March 2006. There were differences in the proportion of men and women recording each income source.

Selected Sources of Personal Income by Sex 2006 Census		
Sources of personal income	Men	Women
	Percent	
Wages and salaries	62.0	58.0
Interest and investments	25.2	23.2
Self-employment	21.5	12.1
NZ Superannuation	13.5	16.1
No source of income	4.6	7.2
Other superannuation	3.3	2.3
Other government benefits	1.8	4.6
Other sources of income	1.5	2.9
Domestic purposes benefit	0.6	5.5

Unemployment benefit

The numbers of both men and women receiving the unemployment benefit at some time within the year prior to census day decreased between 2001 and 2006.

Between 2001 and 2006, the number of men receiving the unemployment benefit at some time within the year prior to census day was:

- Down 50 percent, from 96,111 men in 2001 to 47,613 men in 2006.

Between 2001 and 2006, the number of women receiving the unemployment benefit at some time within the year prior to census day was:

- Down 46 percent, from 82,263 women in 2001 to 44,559 women in 2006.

Note: In the 2006 Census, information on sources of personal income was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 7 March 2006. Many people received income from more than one source during the year. Each source people recorded was counted in the appropriate category and so totals may add up to more than 100 percent. The main source of income could not be identified for people who received income from more than one source.

Sources of income by age

More younger people receive no source of income

The types of income sources people receive are related to their age. For example almost half (44 percent) of people aged 15 years and over who said they received no source of income were aged between 15 and 19 years.

Self-employment

Those aged between 30 and 64 years were more likely than any other age group to receive income from self-employment. Of those aged between 30 and 64 years, the five-year age groups reporting the highest and lowest proportions of self-employment were:

- 50- to 54-year-olds with 28 percent
- 30- to 34-year-olds with 16 percent.

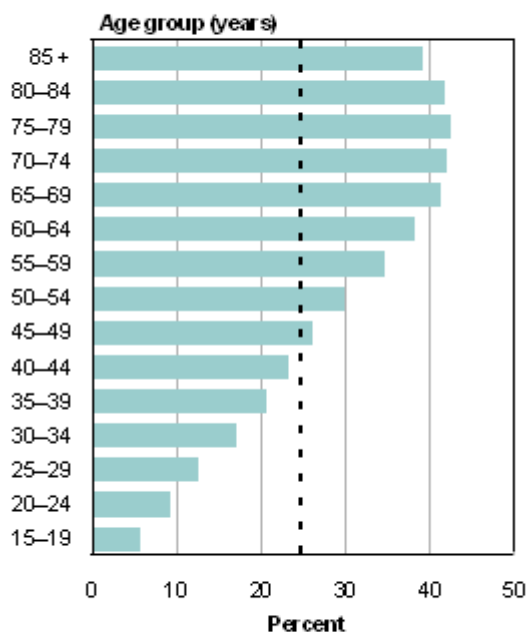
Interest and investments

Generally, as age increases, so does the proportion of people indicating they received income from interest and investments.

Proportion of People Receiving Income from Interest and Investments

For people aged 15 years and over

2006 Census



Note: The dotted line on the graph shows the national proportion of people receiving income from interest and investments, which is 24 percent.

Note: In the 2006 Census, information on sources of personal income was collected for people aged 15 years and over, who usually lived in New Zealand. It relates to the 12 months ending 7 March. Many people received income from more than one source during the year. Each source people recorded was counted in the appropriate category and so totals may add up to more than 100 percent. The main source of income could not be identified for people who received income from more than one source.

Family income

Annual family income

Total annual family income

Families include: couples with child(ren), couples without child(ren), and one parent with child(ren). Total annual 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.

Median annual family income increased

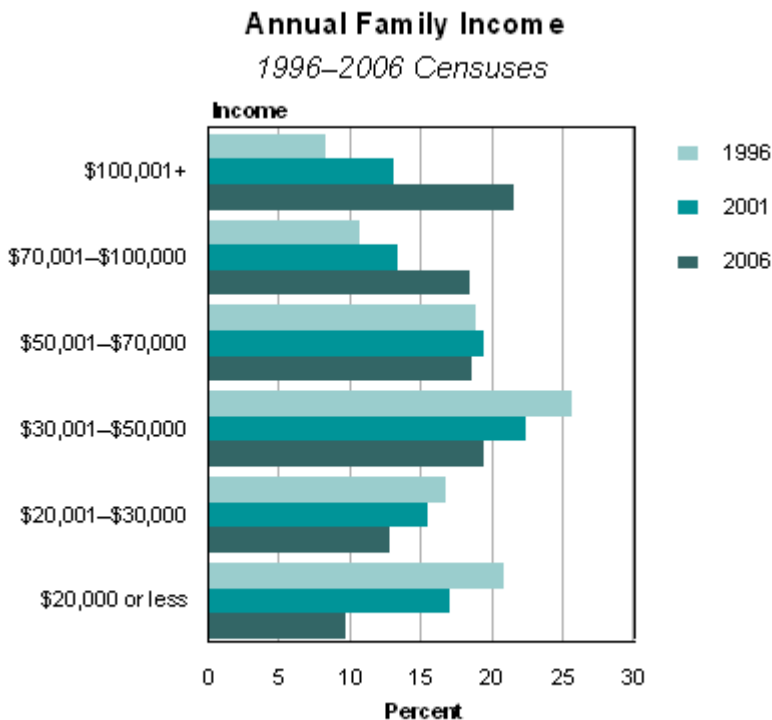
In 2006, the median annual family income from all sources was:

- \$59,000 in 2006
- \$46,100 in 2001
- \$39,200 in 1996.

Median income means half receive more, and half receive less, than this amount.

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

- 28 percent in the five years from 2001 to 2006
- 51 percent in the 10 years from 1996 to 2006.



Note: The income bands in this graph are not all the same size.

Median annual family income by family type

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

- \$75,600 for couple with child(ren) families
- \$57,200 for couple without children families
- \$27,400 for one parent with child(ren) families.

Annual Family Income by Family Type 2006 Census			
Family income ⁽¹⁾	Couple without children	Couple with child(ren)	One parent with child(ren)
	Percent		
\$20,000 or less	7.1	3.3	31.0
\$20,001–\$30,000	16.0	4.6	24.2
\$30,001–\$50,000	20.1	16.4	24.4
\$50,001–\$70,000	18.8	21.3	11.0
\$70,001–\$100,000	18.4	23.5	5.8
\$100,001 or more	19.5	30.9	3.5
Total	100.0	100.0	100.0

(1) The income bands in this table are not all the same size.

Note: For the family types 'couple with child(ren)' and 'one parent with child(ren)', the child(ren) can be of any age, so could include adult child(ren) living at home and contributing to the total family income.

Regional differences in income levels

Family income varied by region. The highest proportions of families with annual incomes above \$70,000 were in:

- Wellington Region with 49 percent
- Auckland Region with 47 percent.

The lowest proportions of families with annual incomes above \$70,000 were in:

- Gisborne Region with 27 percent
- West Coast Region with 28 percent.

Sources of family income

The three most common sources of income received by families in 2006 were from:

- Wages and salaries (75 percent)
- Interest and investments (33 percent)
- Self-employment (29 percent).

Note: 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 7 March. Many families will have received income from more than one source during the year. The main source of income could not be identified.

More information

More information on income is available from a variety of other sources including:
The New Zealand Income Survey
Household Economic Survey
Survey of Family, Income and Employment

For information on income, including links to the above surveys, go to
<http://www.stats.govt.nz/people/work-income/income.htm>

For information on census, go to
<http://www.stats.govt.nz/census/default.htm>

For further information ...

Email our information Centre: info@stats.govt.nz or phone toll free: 0508 525 525.

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Tables

The following tables are available on the Statistics New Zealand website (www.stats.govt.nz) in downloadable Microsoft Excel 97 format. If you do not have access to Excel 97 or higher, you may use the Excel file viewer to view, print and export the contents of this file.

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