

NEW ZEALAND GOVERNMENT DEPARTMENT OF  
LABOUR.

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INQUIRY  
INTO THE  
COST OF LIVING IN NEW ZEALAND.  
1910-11.

By J. W. COLLINS (Editor, *Journal of the Department of Labour*).

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## PREFACE.

PRIOR to his retirement from office the Hon. J. A. Millar, then Minister of Labour, decided that the statistical information on the cost of living, collected by the Department of Labour last year, should be compiled and published. The Editor of the *Labour Journal* was deputed to do so, and the information is presented in this pamphlet.

Although the returns received from householders were comparatively few in number, considering the total number of booklets distributed, it was felt that in the absence of any prior statistics on the matter it would be best to publish what were obtained.

We consider that the results, now published in the following article, will be of considerable value to all those interested in economics. The figures certainly show that the data supplied has come almost exclusively from those workers who are thrifty and careful, and on this account they may therefore be considered of special interest, as the community generally is mainly concerned in "the struggle for existence" by those who practise economy in household and general expenditure.

To those families who have contributed towards the inquiry we have to express our sincere thanks. We are aware of the very great care and diligence necessary in keeping the record faithfully, and hope that should a similar inquiry be conducted on a future occasion the Department will receive the same ready assistance. The Department would be willing, if the promise of a more general support could be given, to undertake a similar inquiry covering not only the main centres, but the whole of the Dominion.

J. LOMAS,  
Secretary of Labour.

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## INQUIRY INTO THE COST OF LIVING IN NEW ZEALAND.\*

*Nature of Inquiry.*—For some years past the Department has been looking for guiding principles to enable it to present to the public reliable data as to the cost of living. As to whether or not the inquiry should be one of personal visitation to householders by departmental officers, or whether it would be best to obtain statistics from those who volunteered to help by keeping a record of weekly receipts and expenditure, was decided finally in favour of the latter method. This decision was largely influenced by the fact that the Commonwealth of Australia had put in hand an inquiry with the object of gaining comprehensive and reliable information in regard to the cost of living in Australia. Copies of small account-books were distributed among 1,500 householders throughout the Commonwealth, in which provision was made for weekly records to be kept of all receipts and expenditure for the twelve-monthly period 1st July, 1910, to 30th June, 1911.

The Commonwealth Statistician (Mr. G. H. Knibbs) very courteously supplied this Department with full information concerning the method employed, and, with some modifications, the same system was eventually followed in New Zealand. The Department, however, proposed to limit its inquiry to the four chief centres of New Zealand, and to endeavour, as far as possible, to seek the co-operation of *bona fide* workers only. The agents at Auckland, Wellington, Christchurch, and Dunedin were therefore instructed to eliminate as far as possible from the inquiry all persons such as (a) those who kept boarders, (b) those where there

\* Published first in the April number of the *Journal of the Department of Labour*. Since publication in that journal, the figures in some of the returns have been subject to minor amendments.

were breadwinners outside the father of the family, (c) those not paying rent, and (d) those whose incomes exceeded £250 per annum. Every publicity was given to the fact that such an inquiry was about to be made, and the Department received evidence of hearty support by trade-unionists and workers generally.

*Distribution of Account-books.*—A total of 2,000 books were sent to the agents in the four chief centres to distribute. The then Secretary for Labour (Mr. E. Tregear) issued the following instructions to the agents of the Department at the centres named:—

INSTRUCTIONS.

For some years it has been the desire of the Department to obtain some reliable statistics in regard to the cost of living, but the difficulty has been to get a method. In the Commonwealth of Australia inquiry has been instituted, and particulars have come to hand as to the means adopted. It is now proposed to conduct an inquiry here on somewhat similar lines, but on a more limited scale.

I enclose herewith a few sample booklets which it is proposed to issue to 750 workers in each of the four chief centres. These will be sent to you later for distribution. If possible, we wish to limit the inquiry to married men who are supporting children under, say, fourteen years of age, and *where the father is the sole breadwinner*, earning £250 per year or less. All odd cases such as where no rent is paid, where boarders are kept, or rooms rented, &c., should not be included. With the booklets will be issued circulars containing full instructions as to the method of keeping the book.

Will you please report to me promptly whether you anticipate any difficulty in distributing these 750 copies, and generally what steps you propose as to their distribution. I suggest that you obtain the co-operation of the union officials in this matter; but I would like you to consult other workers not connected with unions, such as persons engaged in clerical pursuits, either in the Civil Service or in private business concerns.

It should be understood that the whole of the information is to be treated as strictly confidential, and the names of the persons giving the information need not be entered on the booklets themselves; but it is advisable that you should keep a list showing all the persons supplied, so that the forms may be collected at the end of the twelve months.

The books sent were not all issued. Despite the efforts of the agents not more than 1,800 were distributed, but even if 50 per cent. of these had been returned to Wellington at the conclusion of the twelve months it would have enabled the Department to compile even more useful and interesting returns than those which follow. It is therefore a matter for very great regret that the actual response has been so disappointing. The number of account-books received of any practical use number only sixty-nine. Most of the householders concerned reported that the books had become disused after some weeks, while others had lost them. It was evident, however, that the long period over which the book had to be kept, combined with the work entailed, were responsible in

the main for the poor result. Several books outside the sixty-nine were rejected on account of their unreliability, a scrutiny showing that the figures were incorrect or exaggerated.

The period covered by the New Zealand returns was from the 1st October, 1910, to the 30th September, 1911, inclusive.

The weekly account-books issued by the Department provided a page for the receipts and expenditure to be entered weekly. Each page was in the following form:—

Week or Month ending		, 191		
INCOME.				
		£	s.	d.
From earnings of husband	.. .. .			
* From other receipts	.. .. .			
Total	.. .. .			
EXPENDITURE.				
Rent	.. .. .			
Food—Bread	.. .. .			
Meat	.. .. .			
Vegetables and fruit	.. .. .			
Milk	.. .. .			
Butter, cheese, &c.	.. .. .			
Sugar	.. .. .			
Tea, coffee, &c.	.. .. .			
Other food	.. .. .			
Other groceries (not food)	.. .. .			
Non-alcoholic beverages	.. .. .			
Alcoholic beverages	.. .. .			
Tobacco, cigars, cigarettes	.. .. .			
Clothing, drapery, boots, &c.	.. .. .			
Fuel and light	.. .. .			
Fares: Railway, tram, bus, &c.	.. .. .			
† Insurance: Fire, life, &c.	.. .. .			
† Contributions to benefit societies, &c.	.. .. .			
† Education: Fees, school materials, &c.	.. .. .			
Medical attendance, medicine, &c.	.. .. .			
† Rates and taxes	.. .. .			
Sport, amusements, club fees, &c.	.. .. .			
Sundry expenditure	.. .. .			
Total	.. .. .	£		

\* Specify "Sale of eggs, vegetables, &c.," as case may be. † These items should be entered for the particular week or month in which they are expended.

In addition, on the first page, householders were asked to give the town in which they resided, street address, number and ages of children, and occupation of husband. A specimen page, properly filled in, was printed and issued with each book, together with instructions for guidance of those helping with the inquiry.

Early in October, 1911, the books were called in, stamped envelopes being supplied to householders for the purpose of sending them to the Head Office.

The result of the Australian inquiry was published in December, 1911, and it was decided to follow as closely as possible the headings of the several returns compiled and published by the Commonwealth Statistician. For comparative purposes alone this course had much to commend it, although the divisions of family incomes could not be made in the same way. The Australian returns divide incomes into two classes—viz., over £200, and £200 and under. In the New Zealand statistics there are three divisions—viz., over £169, between £143 and £169, and under £143. With this exception most of the returns are similar to those published for the Australian Commonwealth.

#### FAMILY CONDITIONS.

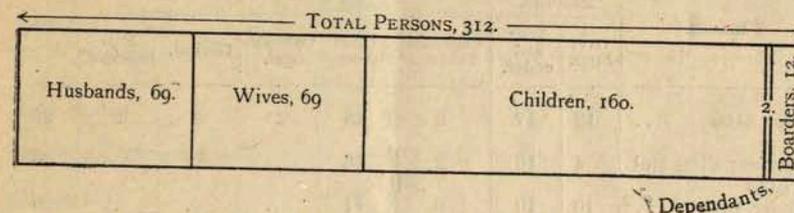
*Structure of Families.*—The first table shows the membership of families comprised in the returns. The total number dealt with is 312, and includes 12 boarders and 2 dependants, besides husbands, wives, and children. In every case it will be noted that the homes were complete as far as husbands and wives were concerned. In no instance were servants kept.

MEMBERSHIP OF FAMILIES COMPRISED IN RETURNS.

Income.	Number of Families.	Members over Four.	Members, Four and under.	Husbands.	Wives.	Children.	Dependants.	Boarders.	Totals.
Over £169 ..	29	12	17	29	29	81	1	5	145.
£169-£143 ..	20	4	16	20	20	33	1	4	78
Under £143 ..	20	10	10	20	20	46	..	3	89
Totals ..	69	26	43	69	69	160	2	12	312

In the 69 families dealt with 26 comprised over four members, and the remaining 43 had under four members. The children numbered 160, or an average of 2·32 per family. The Australian figures are, respectively, 107 with over four members and 105 under four members, whilst children total 522, or an average of 2·46.

CHART A.—MEMBERSHIP OF FAMILIES COMPRISED IN RETURNS ATTACHED.



In the following table the members of the families over the age of thirteen years are divided into sex groups, whilst the children are divided into ages only. It will be noted that children over the age of sixteen years come in one income section only—that over £169. The earnings of these children added to that of the father accounts in most instances for the extra earnings over those shown in the other groups where no such assistance is available. There is a total of 133 children shown in the lower-age groups and 27 in the higher—*i.e.*, over 80 per cent. of the children concerned in the New Zealand statistics are absolutely dependent on the parents for maintenance.

CONDITION OF FAMILIES AS TO CHILDREN.

Income.	Number of Families.	Members.		Males.		Females.		Children.				Totals.
		Over Four.	Four and under.	Thirteen to Sixteen.	Over.	Thirteen to Sixteen.	Over.	Under Two.	Two to Five.	Six to Nine.	Ten to Twelve.	
Over £169 ..	29	12	17	7	7	4	6	9	19	19	10	81
Between £169 and £143 ..	20	4	16	..	..	1	..	13	9	7	3	33
Under £143 ..	20	10	10	1	..	1	..	14	12	13	5	46
Totals ..	69	26	43	8	7	6	6	36	40	39	18	160

In order to show the class of workers concerned in the inquiry the next table is given. It classifies the occupations of heads of families into five broad divisions—(a) “Unskilled labour,” includes such persons as general labourers, porters, packers, &c.; (b) “Skilled labour,” artisans and tradesmen such as plumbers, tailors, bookbinders, &c.; (c) “Commercial,” those engaged in trade, such as shop-assistants; (d) “Clerical,” includes clerks; (e) “Professional,” detective and schoolmaster.

## OCCUPATIONS OF HEADS OF FAMILIES.

Income.	Number of Members.		Occupation of Head.					Totals.
	Over Four.	Four and under.	Unskilled Labour.	Skilled Labour.	Commercial.	Clerical.	Professional.	
Over £169 ..	12	17	2	19	2	4	2	29
Between £169 and £143	4	16	2	16	..	2	..	20
Under £143 ..	10	10	9	11	..	..	..	20
Totals ..	26	43	13	46	2	6	2	69

CHART B.—OCCUPATIONS OF HEADS OF FAMILIES.

← TOTAL HEADS, 69. →

Unskilled Labour, 13.	Skilled Labour, 46.	Commercial, 2.	Clerical, 6.	Professional, 2.
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## INCOMES.

*Sources of Incomes.*—This table shows from what sources the several incomes are derived. In 39 out of the 69 cases the earnings of the husband alone contributed to the upkeep of the family, whilst in the remaining 30 cases assistance is given by children and boarders. In 10 instances the family incomes are added to by the sale of eggs, vegetables, &c.

## SOURCES OF INCOMES.

Income.	Number of Members.		From Husband only.	From Husband and Boarders.	From Husband and Children.	Miscellaneous Additional Income.	Total Families.
	Over Four.	Four and under.					
Over £169 ..	12	17	13	5	10	1	29
Between £169 and £143	4	16	12	4	1	3	20
Under £143 ..	10	10	14	3	..	3	20
Totals ..	26	43	39	12	11	7	69

## AVERAGE INCOMES OF FAMILIES.

Income.	Members over Four.	Members, Four and under.	Average.	General Average.
Over £169 ..	£ s. d. 3 17 6	£ s. d. 3 17 10	£ s. d. 3 17 8	} 3 4 3
Between £169 and £143 ..	3 0 6	3 0 5	3 0 5	
Under £143 ..	2 9 0	2 8 0	2 8 6	

In the whole of the 69 returns the general average income per week is £3 4s. 3d. The actual lowest average is £2 8s. and the actual highest £3 17s. 10d. The Australian table shows a general average of £4 13s. 1d.; the lowest average income is quoted at £2 18s. 5d., and the highest £6 16s. 4d.

Dividing the incomes according to occupations, it is found that the weekly averages for each section are as follow:—

	£	s.	d.
Unskilled labourers (13) ..	2	10	8
Skilled labour (46) ..	2	18	3
Commercial (2) ..	3	5	4
Clerical (6) ..	3	13	8
Professional (2) ..	4	3	5

## EXPENDITURE.

The average income and expenditure in each group, and their relation, are given in the following table:—

## RELATION OF INCOME TO EXPENDITURE.

Particulars.	Families having Incomes over £169.		Families having Incomes £169-£143.		Families having Incomes under £143.		General Average.
	Over Four.	Four and under.	Over Four.	Four and under.	Over Four.	Four and under.	
Income ..	£ s. d. 3 17 6	£ s. d. 3 17 10	£ s. d. 3 0 6	£ s. d. 3 0 5	£ s. d. 2 9 0	£ s. d. 2 8 0	£ s. d. 3 4 3
Expenditure ..	3 13 7	3 6 8	2 18 5	2 13 3	2 11 6	2 5 8	2 19 1
Balance ..	0 3 11	0 11 2	0 2 1	0 7 2	*	0 2 4	0 5 2

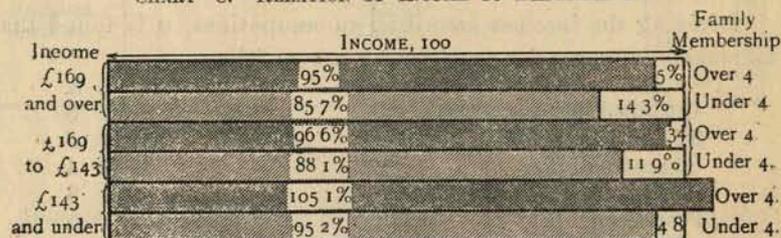
\* Expenditure exceeds income by 2s. 6d.

The figures plainly indicate that the smaller families have a greater surplus than the larger families. Calculated over a twelve-monthly period the actual savings are as follow:—

Membership	£169.	£169-£143.	£143.
Surplus per year ..	£10 3s. 8d.	£5 8s. 4d.	£6 10s. 0d.
Saving per cent. ..	5	3·4	(Loss) 5·1
Membership	£29 0s. 8d.	£18 12s. 8d.	£6 1s. 4d.
Surplus per year ..	14·3	11·9	4·8

It will be seen that the expenditure actually exceeds the income by 2s. 6d. weekly (or £6 10s. annually) in the group showing over four in family and receiving under £143 income. This result is obtained on the records of ten families, five of which show actual losses, and the remaining five surpluses. An illustration of the above figures is given by means of Chart C following:—

CHART C.—RELATION OF INCOME TO EXPENDITURE.



(Shaded portions show expenditure; white, saving.)

### General Analysis of Expenditure under Five Main Headings.

ANALYSIS OF AVERAGE WEEKLY EXPENDITURE PER FAMILY.

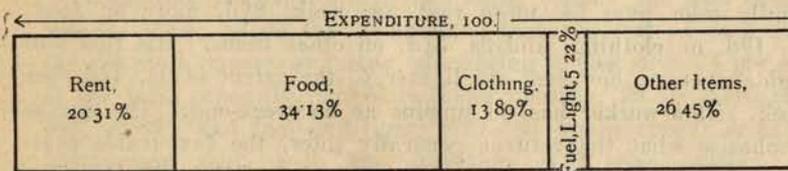
Income.	Members of Families.	Housing.		Food.		Clothing.		Fuel and Light.		Other Items.		Totals.				
		s.	d.	£	s.	d.	s.	d.	s.	d.	£	s.	d.			
Over £169 ..	Over four	12	0½	1	5	7½	10	10½	3	6½	1	1	6½	3	13	7
	Four and under	15	1½	0	19	8	9	4	3	3	0	19	3½	3	6	8
Between £169 and £143	Over four	8	2½	1	2	6	9	10½	3	7½	0	14	3	2	18	5
	Four and under	10	7½	0	19	0	7	4	2	8	0	13	7½	2	13	3
Under £143..	Over four	11	7	1	0	1	7	8	2	9	0	9	5	2	11	6
	Four and under	10	9	0	15	7½	5	3½	2	11½	0	11	0½	2	5	8
General average*	..	12	0	1	0	2	8	2½	3	1	0	15	7½	2	19	1

\* Distributed over all families under consideration.

PERCENTAGE OF MAIN ITEMS TO TOTAL EXPENDITURE.

Income.	Members of Families.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Totals.
Over £169 ..	Over four ..	16·37	34·80	14·75	4·81	29·27	100
	Four and under	22·68	29·50	14·00	4·88	28·94	100
Between £169 and £143	Over four ..	14·05	38·52	16·87	6·17	24·39	100
	Four and under	19·91	35·68	13·77	5·01	25·63	100
Under £143 ..	Over four ..	22·49	39·00	14·88	5·34	18·29	100
	Four and under	23·54	34·21	11·54	6·49	24·22	100
General average	..	20·31	34·13	13·89	5·22	26·45	100

CHART D.—PROPORTION OF MAIN ITEMS TO AVERAGE TOTAL WEEKLY EXPENDITURE.

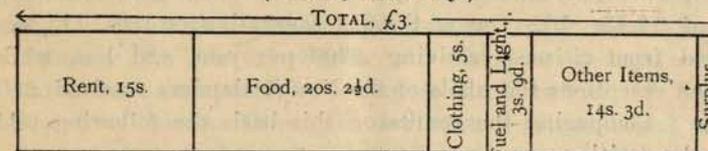


The four main items of expenditure are dealt with in the above tables—viz., housing, food, clothing, and fuel and light. The heading "Other Items" covers all expenditure that cannot be included under the four main headings, and is dealt with in detail in the table on page 25. The tables above are shown in two ways, both as to actual money-expenditure and as percentages of the total expenditure.

Comparing the expenditure, on the above lines, of two Wellington workers having somewhat similar incomes, but one having no family—simply husband and wife—and the other family comprising husband, wife, and four children, the chart herewith illustrates the position:—

CHART E.

EXPENDITURE OF FAMILY WITHOUT CHILDREN.  
(Income, £3 weekly.)



1s. 9½d.

EXPENDITURE OF FAMILY WITH FOUR CHILDREN.  
(Income, £3 7s. weekly.)

← TOTAL, £3 7s. →				
Rent, 20s.	Food, 20s. 11½d	Clothing 6s. 1½d	Fuel, Light, 2s. 4½	Other Items, 17s. 6½d.

The worker with no family spends very nearly the same sum weekly on food, but saves in rent, clothing, and other items, and at each week-end has a surplus of 1s. 9½d. Apparently he buys more luxuries in the way of food than his co-worker who has a family, and his average expenditure on clothing is also higher. The family man pays 5s. more rent per week, 8½d. more on food, 1s. 1½d. on clothing, and 3s. 3½d. on other items. His fuel and light expenses, however, are lighter to the extent of 1s. 4½d. per week. This worker has no surplus at the week-end. The figures emphasize what the returns generally show, the favourable position, as far as expenditure is concerned, occupied by the families possessing few, if any, children.

The general averages in the Australian inquiry are as follow :—

Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.
s. d. 10 10½	£ s. d. 1 3 3¼	s. d. 10 1½	s. d. 2 9	£ s. d. 1 12 5	£ s. d. 3 19 5
Percentage 13·70	29·30	12·72	3·46	40·82	100

Before considering the New Zealand and Australian figures from a comparative point of view it is expedient, perhaps, to bring the figures down to a more common basis. As previously explained, the New Zealand returns show a weekly average income of £3 4s. 3d., whilst the Australian returns deal with a general average wage of £4 13s. 1d. Out of the 212 Australian returns, 113 were received from citizens receiving £200 per year and less, whilst with ten exceptions the whole of the New-Zealanders received £200 or less. Comparing the results on this basis the following table shows the position :—

GENERAL NEW ZEALAND AVERAGE OF TOTAL EXPENDITURE COMPARED WITH AUSTRALIA.

	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.
	s. d.	£ s. d.	s. d.	s. d.	s. d.	£ s. d.
New Zealand incomes of (say) £200 and less (69 returns)	12 0	1 0 2	8 2½	3 1	15 7½	2 19 1
Australian incomes of £200 and less (113 returns)	8 5	0 19 1½	6 10½	2 1¾	17 7	2 14 1½
Percentages—						
New Zealand ..	20·31	34·13	13·89	5·22	26·45	100
Australian ..	15·55	35·31	12·67	3·97	32·50	100

Excluding the expenditure on "other items," the New Zealand returns show, as do the Australian, that the cost of food is by far the most important factor, amounting to just over 34 per cent. of the total expenditure. Next comes housing, 20·31, then, clothing, 13·89; and fuel and light, 5·22. It would appear from this comparison that, with the exception of "other items" and food, the expenditure of Australian citizens was less than that of New-Zealanders. It should be borne in mind, however, that the comparison, although based on a common income standard, goes no further. In New Zealand, town workers were dealt with only; in Australia the returns were taken from all classes living in large and small towns, and from dwellers in remote country places. In the 113 Australian returns dealt with, 62 dwelt in metropolitan areas and 51 in rural districts.

The expenditure on food in the three New Zealand income groups is remarkably close, any material difference being accounted for by the number of persons concerned, the expenditure, of course, being higher in the larger families. The general average expenditure on food for families in the three sections containing four and over is 37 per cent. on total expenditure, and in the small-family groups, four and under, 32·9. Besides the comparison with Australia, a further table might be given, including the United States and Germany. Any comparison is rendered unsatisfactory owing to the inquiries not being conducted on similar lines, nor are wages, prices, social classifications, and general economic conditions the same. In America the

inquiry dealt with the working-classes only, and dates back to 1902; and in Germany the average incomes are much lower than in either New Zealand, Australia, or in the United States. In dealing with foreign figures, however, family groups were selected by the Commonwealth Statistician to make the incomes approximate as closely as possible to the general Australian average. This average income, as indicated previously, is rather high, amounting to £4 13s. 1d. as against the New Zealand general average of £3 4s. 3d.

The three following returns therefore are given for what they are worth. They were quoted in Mr. Knibbs's statistics, and the New Zealand totals have simply been added.

COMPARISON OF GENERAL DISTRIBUTION OF EXPENDITURE IN NEW ZEALAND, AUSTRALIA, UNITED STATES, AND GERMANY.

Country.	Percentage of Total Expenditure of Cost of					Totals.	Date of Inquiry.
	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.		
New Zealand ..	20-31	34-13	13-89	5-22	26-45	100	1910-11
Australia .. ..	13-70	29-30	12-72	3-46	40-82	100	1910-11
United States America	17-40	36-45	15-72	5-03	25-40	100	1902
Germany .. ..	14-90	30-31	14-91	3-12	36-76	100	1907

The following table compares the above figures in another way. The New Zealand standard in each heading is taken as 100.

Country.	Percentage on Total Expenditure of Cost of					Date of Inquiry.
	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	
New Zealand .. ..	100	100	100	100	100	1910-11
Australia .. ..	67	86	92	66	154	1910-11
United States America	86	107	113	96	96	1902
Germany .. ..	73	89	107	60	139	1907

A somewhat better comparison can be given in the next return, showing the expenditure on food in the above countries, and, in addition, the United Kingdom, France, and Belgium. Special inquiries were made in these three latter countries by the British Board of Trade during 1907-10, and the figures relate to the working-classes only.

EXPENDITURE ON FOOD IN NEW ZEALAND COMPARED WITH THAT IN OTHER COUNTRIES.

Country.	Average Weekly Income per Family.	Average Number of Members per Family.	Average Weekly Expenditure on Food.	Percentage of Expenditure on Food on Average Income.	Weekly Cost of Food per Head.
	£ s. d.		£ s. d.		s. d.
New Zealand ..	*3 4 3 †2 12 3	4-52 5-57	1 0 2 1 3 0	31-39 44-02	4 5½ 3 8
Australia ..	*4 13 1 ‡3 1 11	4-71 5-60	1 3 3½ 1 2 3½	25 36	4 11½ 4 0½
United States ..	3 0 6	6	1 12 6	53-70	5 5
United Kingdom ..	2 12 0½	6-40	1 9 8	57	4 7½
Germany .. ..	2 8 8½	5-80	1 7 4½	54-40	4 8½
France .. ..	2 12 11	4-90	1 11 7¼	59-70	6 1¼
Belgium .. ..	2 12 1½	5-90	1 9 8½	56-90	4 9½

\* All groups.

† Groups having incomes of £169 and under and families of more than four members.

‡ Groups having incomes of £200 and under and families of more than four members.

On these figures New Zealand bears very favourable comparison. The weekly expenditure on food per head is lower than that of any other country compared, with the exception of Australia (£200 and under income group). The average percentage of expenditure on food on average income is also lowest with the exception of Australia.

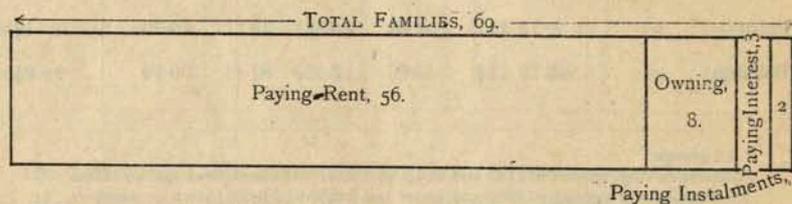
*Housing Accommodation.*—The following table gives particulars concerning the ownership, leasing, and renting of houses:—

## PARTICULARS OF FAMILIES OWNING, LEASING, AND RENTING HOUSES.

Income.	Number of Members.	Number of Families				Totals.
		Owning House.	Paying Interest on Mortgage.	Paying Instalment on Purchase.	Paying Rent.	
Over £169 ..	Over four ..	2	..	..	10	12
	Four and under	2	1	2	12	17
Between £169 and £143	Over four ..	1	..	..	3	4
	Four and under	2	1	..	13	16
Under £143 ..	Over four ..	..	..	..	10	10
	Four and under	1	1	..	8	10
Totals ..	..	8	3	2	56	69

Of the 69 householders, 56 (or 81 per cent.) are paying rent, 5 are either paying interest on mortgages or are purchasing their homes by instalments, and the remaining 8 own their houses.

CHART F.—PARTICULARS OF FAMILIES RENTING, OWNING, LEASING HOUSES, ETC.



The average comparative rent paid by those renting houses in the four chief centres is given hereunder. It emphasizes what departmental statistics have hitherto shown, that the rents paid in Wellington City are from 25 per cent. to 30 per cent. higher than in Auckland, Christchurch, and Dunedin. The return does not show the size, class, and locality of house concerned, but, as workers only have supplied the information, a general average has been struck for each centre.

## AVERAGE COMPARATIVE RENTS IN THE FOUR CHIEF CITIES.

(Those actually paying rent are included only.)

City.	Number of Families.	Average Rent.	General Average.
Auckland .. .. .	9	s. d. 11 8	} s. d. 13 4
Wellington .. .. .	24	15 8	
Christchurch .. .. .	15	12 1	
Dunedin .. .. .	8	10 7	

According to the results of the census taken in April, 1911, the average weekly rents paid for four-, five-, and six-roomed houses in the four chief centres of New Zealand were as follows (see parliamentary paper H.-14D):—

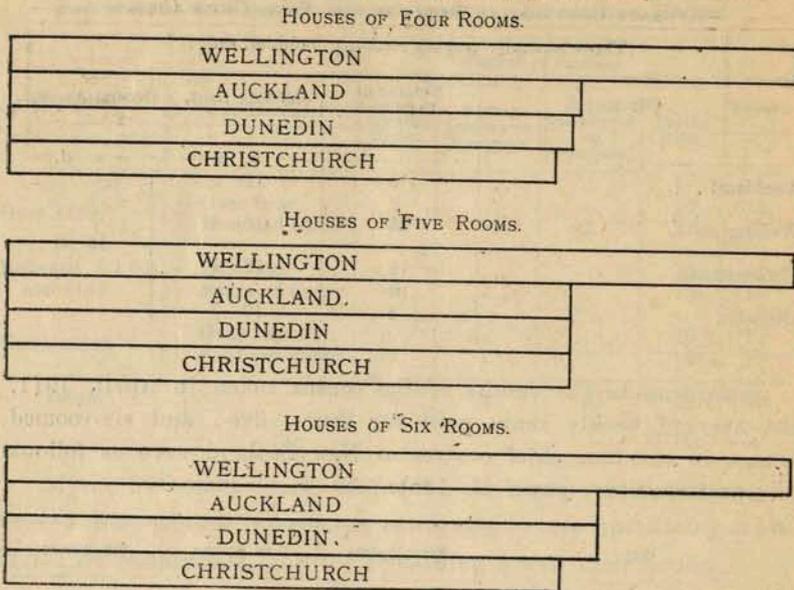
City.	Four Rooms.	Five Rooms.	Six Rooms.
Auckland .. .. .	s. d. 10 8	s. d. 13 0	£ s. d. 0 16 0
Wellington .. .. .	14 6	18 0	1 1 0
Christchurch .. .. .	10 3	13 0	0 15 0
Dunedin .. .. .	10 6	13 0	0 16 0

So that the figures quoted in the above return approximate very closely to this larger and more comprehensive one.

Taking the Wellington rents on the foregoing census returns as representing the index-number 100, the following table compares the position with the other centres:—

City.	Four Rooms.	Five Rooms.	Six Rooms.
Wellington .. .. .	100	100	100
Auckland .. .. .	73	72	76
Christchurch .. .. .	70	72	71
Dunedin .. .. .	72	72	76

CHART G.—COMPARATIVE RENTS IN THE FOUR CHIEF CITIES OF NEW ZEALAND.  
(Based on returns of Government Statistician.)



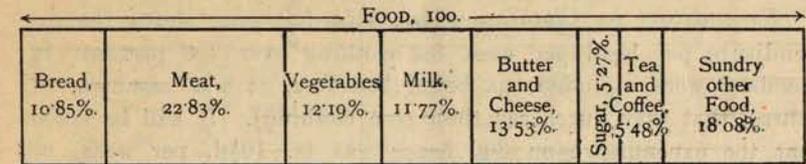
In Sydney and Melbourne, returns from 54 householders show that in the former city 25 paid an average weekly rent of 17s. 10d., whilst in the latter city 29 paid 14s. 10½d. As in neither case are the incomes shown, the figures can hardly be compared with those given for the New Zealand cities.

*Expenditure on Food.*—This table further classifies the expenditure on food items, and shows the average amount spent according to income and size of family. The heaviest item is meat; then follow in sequence "other items," butter and cheese, vegetables, milk, bread, tea and coffee, and sugar.

AVERAGE WEEKLY EXPENDITURE PER FAMILY ON VARIOUS ITEMS OF FOOD.

Income.	Number of Members.	Bread.		Meat.		Vegetables and Fruit.		Milk.		Butter and Cheese.		Sugar.		Tea and Coffee.		Other Items.		Totals.		
		s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	£	s.	s.	d.	
Over £169 ..	Over four ..	2	9½	5	8	3	1½	2	8½	3	11½	1	6	1	3	4	7½	1	5	7½
	Four and under	1	10	4	2½	2	7½	2	3½	2	7½	0	10½	1	1	4	1	0	19	8
Between £169 and £143	Over four ..	2	5½	6	7	1	10½	3	0½	2	11	1	8½	1	1½	2	9½	1	2	6
	Four and under	1	9½	4	6½	2	7	2	1½	2	5½	0	11	1	0½	3	6½	0	19	0
Under £143	Over four ..	2	9½	4	1½	2	7	2	10	2	10	1	1	1	3	2	7½	1	0	1
	Four and under	1	10½	3	9½	1	4½	1	9	1	9½	0	9½	0	10½	3	5	0	15	7½
General average	..	2	2½	4	7½	2	5½	2	4½	2	8½	1	0½	1	1	3	8	1	0	2

CHART H.—AVERAGE WEEKLY EXPENDITURE PER FAMILY ON VARIOUS ITEMS OF FOOD.



Comparing this result with the Australian returns (incomes under £200) the following result obtains:—

—	Bread.		Meat.		Vegetables and Fruit.		Milk.		Butter and Cheese.		Sugar.		Tea and Coffee.		Other Items.		Totals.		
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	£	s.	
New Zealand— General average 69 returns	2	2½	4	7½	2	5½	2	4½	2	8½	1	0½	1	1	3	8	1	0	2
Australia— General average 113 returns	2	1½	4	3½	2	5	2	1½	2	5½	1	2½	0	9½	3	9	0	19	2

The following return reduces the expenditure on food shown in the previous table to each unit in a family. It is valuable as showing the general average cost for food per member over 69 New Zealand families. A feature of the return is that in the smaller families the expenditure on many of the food items is greater in proportion than in the larger families, pointing to the conclusion hereinbefore expressed that the small families do not practise the same economy in food-supplies, and spend more on food other than prime necessities.

AVERAGE WEEKLY EXPENDITURE PER HEAD ON VARIOUS ITEMS OF FOOD.

Income.	Number of Members.	Number of Families.	Number of Heads.	Average Number per Family.	Expenditure per Head.											
					Bread.	Meat.	Vegetables and Fruit.	Milk.	Butter and Cheese.	Sugar.	Tea, &c.	Other Items.	Totals.			
Over £169 ..	Over four ..	12	85	7.08	4½	0	9½	5½	4½	6½	2½	2	0	7½	3	7
	Four and under	17	60	3.53	6½	1	2½	9	7½	9	3	3½	1	2	5	7
Between £169 and £143	Over four ..	4	23	5.75	5½	1	1½	4	6½	6	3½	2½	0	5½	3	11½
	Four and under	16	55	3.43	6½	1	4	9	7½	8½	3	3½	1	0½	5	6
Under £143	Over four ..	10	55	5.50	6	0	9	5½	6	6	2½	2½	0	5½	3	7½
	Four and under	10	34	3.40	6½	1	1½	4½	6	6½	3	3	1	0	4	7
General average	..	69	312	4.52	5½	1	0½	6½	6½	7½	2½	2½	0	9½	4	5½

*Expenditure on Clothing.*—The table following shows the expenditure per head per week for clothing over 300 persons (12 members were excluded, as being boarders, it was assumed, of course, that they purchased their own clothing). It will be noted that the expenditure on 300 heads was 1s. 10½d. per week, or £4 17s. 6d. per year, or £21 6s. 10d. per family. In Australia, taking those with incomes under £200 only, the figures are 1s. 9¼d. per head per week, or £4 12s. 1d. per head per year.

AVERAGE WEEKLY AND ANNUAL EXPENDITURE PER HEAD ON CLOTHING.

Income.	Members.	Number of Heads.	Expenditure.							
			Per Head per Week.		Per Head per Year.		Per Family per Year.			
Over £169 ..	Over four ..	85	s.	d.	£	s.	d.	£	s.	d.
	Four and under..	55	1	6½	3	19	1	28	4	5
Between £169 and £143	Over four ..	22	1	9½	4	13	2	25	12	5
	Four and under..	52	2	3	5	17	0	19	0	4
Under £143 ..	Over four ..	54	1	5	3	13	8	19	18	8
	Four and under..	32	1	8	4	6	8	13	15	2
General average	..	300	1	10½	4	17	6	21	6	10

*Expenditure on Other Items.*—This return shows the weekly expenditure on items other than housing, food, clothing, &c., each of which, with the exception of fuel and light, has been dealt with separately. The percentage of each item on the total expenditure is also shown. On examination of the general average it will be seen that, disregarding "other items," the greatest expenditure occurs in the following order: Groceries (not food), fares, insurance, friendly-society contributions, medical expenses, sport and amusement, tobacco, &c., education, rates and taxes, alcoholic beverages, and, finally, non-alcoholic beverages. Compared with the Australian return, the general averages make an interesting table, as follows:—

AVERAGE WEEKLY EXPENDITURE PER FAMILY ON ITEMS OTHER THAN HOUSING, FOOD, CLOTHING, FUEL, AND LIGHT.

Income.	Members.	Groceries not Food.		Non-alcoholic Beverages.		Alcoholic Beverages.		Tobacco and Cigars.		Fares.		Insurance.		Contributions, Benefit Society.		Education.		Medical Expenses.		Rates and Taxes.		Sports and Amusements.		Other Items.		Totals.			
		s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.		
Over £169 ..	Over four ..	4	0	0	1	0	7	0	7	1	10	1	6	0	9½	0	4	1	5	0	3½	1	0	9	11½	1	1	6½	
	Four and under	1	11	0	5	0	5½	0	7½	2	5½	2	2½	1	3½	1	1	3½	1	8½	0	8½	1	0	5	9½	0	19	3½
Between £169 and £143	Over four ..	2	2	0	2	0	1	0	5	1	1	0	10½	1	9½	0	7½	0	11½	0	6½	0	10½	4	8	0	14	3	
	Four and under	1	11	0	5½	0	3½	0	9½	1	8½	1	4	1	5½	0	2	0	10½	0	6½	1	5½	2	7	0	13	7½	
Under £143 ..	Over four ..	1	7½	0	1½	0	0½	0	6	0	11	0	10	0	10½	0	3	0	8½	0	1½	0	8½	2	8½	0	9	5	
	Four and under	1	2½	0	2½	0	3½	0	7½	1	0	1	3	1	0	..	..	1	3	0	3	0	5½	3	5½	0	11	0½	
General average...	..	2	2	0	3½	0	4	0	7½	1	8	1	5½	1	2	0	6½	1	1	0	5	0	11½	4	11	0	15	7½	

PERCENTAGE OF AVERAGE WEEKLY EXPENDITURE PER FAMILY ON ITEMS OTHER THAN HOUSING, FOOD, CLOTHING, FUEL AND LIGHT, ON TOTAL WEEKLY EXPENDITURE.

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Income.	Members.	Groceries other than Food.	Non-alcoholic Beverages.	Alcoholic Beverages.	Tobacco and Cigars.	Fares.	Insurance.	Contributions to Benefit Societies.	Education.	Medical Expenses.	Rates and Taxes.	Sports.	Other Items.	Total Weekly Expenditure on Items enumerated.	Gross Weekly Expenditure.
Over £169	(Over four { Four and under	5-44 2-88	0-11 0-63	0-79 0-69	0-79 0-94	2-49 3-69	2-04 3-28	1-08 1-94	0-45 1-72	1-92 1-90	0-40 1-03	1-36 1-56	12-40 8-69	29-27 28-94	100 100
Between £169 and £143	(Over four { Four and under	3-71 3-72	0-29 0-82	0-14 0-59	0-71 1-49	1-85 3-25	1-50 2-50	3-07 2-78	1-07 0-31	1-64 1-60	0-89 0-98	1-53 2-74	7-99 4-85	24-39 25-63	100 100
Under £143	(Over four { Four and under	3-11 2-60	0-28 0-45	0-04 0-64	0-97 1-32	1-78 2-19	1-62 2-74	1-66 2-24	0-49	1-42 2-74	0-28 0-68	1-34 1-05	5-30 7-57	18-29 24-22	100 100
General average ..	..	3-67	0-49	0-57	1-05	2-82	2-47	1-98	0-92	1-83	0-70	1-62	8-33	26-45	100

Compared with the Australian returns, the general averages are:—

	Groceries other than Food.	Non-Alcoholic Beverages.	Alcoholic Beverages.	Tobacco and Cigars.	Fares.	Insurance.	Contributions to Benefit Societies.	Education.	Medical Expenses.	Rates and Taxes.	Sports.	Other Items.	Totals.
Australian Incomes— Over £200	s. d. 2 6½	s. d. 0 3	s. d. 0 10½	s. d. 0 5¾	s. d. 4 0½	s. d. 5 11¾	s. d. 1 2½	s. d. 2 3¼	s. d. 3 6	s. d. 2 4½	s. d. 1 10½	s. d. £ 4 0½	s. d. £ 12 9 4½
Under £200	.. 1 9½	.. 0 1¾	.. 0 4	.. 0 6¼	.. 1 7	.. 1 9¾	.. 1 0¾	.. 0 4	.. 1 6¾	.. 0 10¼	.. 0 6 0	.. 7 2¼	.. 17 7¾
New Zealand Incomes— General average ..	.. 2 2	.. 0 3½	.. 0 4	.. 0 7¼	.. 1 8	.. 1 5½	.. 1 2	.. 0 6½	.. 1 1	.. 0 5	.. 0 11½	.. 4 11	.. 15 7½

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Some special notes might be made in respect to the averages shown in the preceding tables, especially in regard to those items of expenditure not spread over all the families concerned. In respect to alcoholic liquor, no less than 39, or 56 per cent., of the total of 69 families compared are teetotallers, and the average expenditure per week taken over the 30 is 9½d. as compared with the general average of 4d. In 10 cases the weekly expenditure on liquor was over 1s., whilst in 16 cases it was under 6d. As to tobacco and cigars, the average weekly expenditure is shown at 7½d., but, excluding the 26 non-smokers, it is found to be 1s. In 21 instances there is an expenditure of over 1s. per week, and in 9 cases the expenditure is less than 6d. A very high average weekly expenditure of 3s. 4d. is shown in one instance on tobacco, and, coincidentally, the man's calling is entered up as a "stoker." Six families only gave their expenses as "nil" for "sports and amusement," the average all round being almost 1s. per week. Friendly-society and trade-union contributions were paid by 63 families out of 69—an average of 91 per cent. As 33 families paid 1s. and over, it is presumed that in nearly 50 per cent. of the 69 families dealt with the father belonged to a friendly society. In 21 instances the expenditure is put down at 6d. or less per week. Medical expenses averaged 1s. 1d. per family, and all excepting eight books show expenditure under this heading. The highest expenditure for any one family averaged 4s. 4¾d. per week (illness of child), whilst another averaged 3s. 4¾d. (maternity). In 30 cases the expenditure exceeded 1s. per week, whilst in 31 it was below that sum. As most of the workers rent their houses and have comparatively small incomes, this possibly explains the low average (5d.) for rates and taxes. Out of 69 returns, 21 actually paid rates. Life and fire insurance was paid in all but 13 cases; in 20 cases 2s. per week and over was spent, whilst 24 paid under 1s. per week. It is obvious, therefore, that in these latter families the parents have made no life-insurance provision, but that the expenditure given merely insures their furniture against fire. The very large extent that the trams are used in our cities is perhaps responsible for the high average expenditure of 1s. 8d. weekly on fares. Every family but 2 shows expenditure under this head. In 25 cases the expenditure is 2s. or over, whilst in 34 instances 1s. 6d. or less is shown. As to

education fees, school materials, &c., this shows a very low average expenditure of 6½d. per family, accounted for by the fact, no doubt, that in the lower standards the school requisites are provided free by the State. In 29 instances no expenditure under this heading is given. In the 40 cases showing expenditure the average is 9½d. per week. The heading "Other Items" includes expenses not otherwise capable of classification, and covers the purchase of furniture, books, newspapers, garden-seeds, contributions to Church and charities, holiday expenses, wedding and funeral expenses, dentists' fees, &c.

*Conclusion.*—As has been stated, the usefulness of the foregoing facts and figures would undoubtedly have been greatly enhanced had the Department been able to collect more returns. It is possible that over a wider field the results in some of the headings would have been materially affected, as it is safe to assume that the returns received and reported upon emanated mainly from the more careful and thrifty members of the community. This deduction is borne out by the facts already noted in regard to the high average amounts expended on friendly-society contributions and the low averages recorded in respect to intoxicating liquors and sundry items. It will be generally admitted, however, that some very useful information has been given, and if the publication of these returns leads to the creation of a wider public interest in the question the Department may possibly at some future time see fit to try and secure more comprehensive data. Possibly some more simple method may be devised, so that the work entailed on householders will not be so great. Similar inquiries into the cost of living over thousands of families have already been made by the United States of America and Germany, whilst the British Board of Trade has published, on information collected by special agents, very complete statistics in regard to the cost of living in Great Britain itself, Germany, France, Belgium, and the United States of America. Owing to the small number of returns received the New Zealand and Australian statistics are not capable of being closely compared with the results obtained abroad, and the tables published in this report are given with some reluctance, as the basis of comparison is merely approximate, and therefore lose much of their value.

The following return shows details of weekly expenditure by workers receiving somewhat similar incomes in each of the four centres:—

City.	Income.			Heads in Family.	Rent.		Food.			Clothing.		Other Items.		Totals.			
	£	s.	d.		s.	d.	£	s.	d.	s.	d.	£	s.	d.	£	s.	d.
Auckland ..	3	3	0	4	14	0	1	5	3½	6	10	0	15	7½	3	1	8½
Wellington..	3	5	0	4	15	0	1	2	7½	5	10¾	1	1	1½	3	4	7½
Christchurch	3	4	10	5	10	0	1	5	6½	8	8½	0	18	3¾	3	2	6½
Dunedin ..	3	2	5	3	10	0	1	1	7½	6	10½	0	18	6½	2	17	0¾

Individual comparisons, however, are not satisfactory, as each family appears to differ in some respects in regard to the manner and mode of living. Some are vegetarians; some husbands smoke and drink; some mothers are able to make up most of the children's clothing, whilst others have to purchase ready-made things, &c. The above, however, is a fairly representative group taken from the whole returns, and is given for general information. It may be desirable to point out that the statistics presented may tell a wider story than the Department has set out in the text, but the object aimed at was to present the figures so that the public concerned might form its own conclusions. It is to be regretted that the object sought by the Department was so little understood and realized that only a few score workers of New Zealand came to its assistance.

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