# Cook Islands

# Household Expenditure Survey (HES)

# 2005-06

Recommended Retail Price \$NZ 10.00

# PREFACE

This report covers the results of the Cook Islands Household Expenditure Survey (HES) conducted in 2005-06. Funding and technical assistance for this survey is drawn from Asian Development Bank for the Cook Islands through the TA 6009-REG: Capacity Building and Regional Cooperation for Economic Statistics in Selected Pacific Developing Member Countries: RETA Poverty Strategies Initiatives (PSI) trust fund.

The publication of this report represents a further step by the Statistics Office in its attempt to provide a wider range of statistics for use by government and the public.

This report would not have materialised without the effort of the supervisors and enumerators who had the tough task of collecting information from individual households, and also to the staff of Statistics. Thanks also to Ms Michelle Aisake who was responsible for the overall co-ordination of the HES. Special mention should be made of Mr Chris Ryan and Mr Greg Keeble of the Statistics Programme of the Secretariat of the Pacific Communities (SPC) who provided technical assistance.

Taggy Tangimetua Government Statistician

# **STANDARDS**

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### **Symbols**

The following symbols have been used in this report and should be interpreted as follows:

- nil or zero
- .. not applicable
- ... not available
- -- too small to be disclosed

#### Values

All values are in New Zealand dollars (\$NZ) except where otherwise stated.

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# 1 SURVEY OVERVIEW

## 1.1 Background

The results of the Household Expenditure Survey (HES) provide major indicators of the economic health of a nation and the well being of its people. Cook Islands residents (as opposed to businesses, government or tourists) consume a significant proportion of goods and services available in the Cook Islands. Changes in consumer and household spending patterns reflect changes in the economy and in individual and social behaviour.

The overall level of activity in the economy is closely allied with domestic consumer activity. Two key factors determine the ability of individuals to consume goods and services. These are the availability of goods and services to the consumer, and the consumer having the means to acquire them. Among the factors influencing spending patterns are changes in government policies, income levels, consumer preferences, the types of goods and services available in the economy, and household and family structures.

The primary means for acquiring goods and services is by cash purchases, obtaining credit or exchanging other goods or services. Production for own use, and gifts from friends and relatives, are also important ways of getting consumable items.

The 2005 HES is the third comprehensive survey of household expenditure in the Cook Islands, following on from the 1986 and 1998 surveys. Previously HES were carried out in Rarotonga only.

## 1.2 Scope and Coverage

The scope of the Household Expenditure Survey (HES) was all private households that had been and intended to reside in the Cook Islands for 12 months or more. However not all households were covered in the survey due to the cost of enumeration in the outer islands. Remote islands that were not surveyed were represented in the survey by nearby islands.

The HES collects a wide range of demographic information, private dwelling information, as well as a fine level of detail on the expenditures of households. Unlike the previous survey the current HES excluded questions on income & time use due to the poor response from respondents. Further health information was collected in this survey. Literacy information was collected for the first time in this survey to gauge the need for further in-depth literacy surveys.

### 1.2.1 Sampling Frame

The frame used for the selection of households for the survey was based on the 2001 Census of Population and Dwellings. This list of dwellings was updated for all Census Districts to incorporate any changes that may have occurred between the Census and the time of survey.

## 1.2.2 Sample Selection

The sample strategy used for the survey was a stratified two-stage systematic sample. The first stage involved the stratified selection of islands, and the second stage involved the systematic selection of households within each selected island.

## 1.2.3 Stratification

Like the previous HES the plan was to conduct the survey for the three regions in the Cook Islands. Based on the characteristics of the islands, they were grouped (like with like) to form the following five strata:

1. Rarotonga

Southern Group

- 2. Aitutaki
- 3. Mangaia
- 4. Atiu, to represent the Ngaputoru islands this includes Mitiaro & Mauke

Northern Group

5. Penrhyn, Manihiki to represent Rakahanga, Pukapuka, Nassau and Suwarrow.

The original plans were to survey Pukapuka and have this island representing Nassau and Suwarrow. The five cyclones that hit Cook Islands in early 2005 left Pukapuka heavily damaged in turn significantly affecting expenditure patterns. As a result, Pukapuka was not enumerated and the Penrhyn and Manihiki samples were increased to cover all the Northern Group.

## 1.2.4 Replacement of Unoccupied Dwellings

A week before the survey start, enumerators went into the field to verify the status of selected dwellings. Attempts were made to replace selected private dwellings that were:

- Converted to Non Private dwellings,
- Demolished,
- Dwellings that were selected but do not physically exist and
- Vacant but Unfit for Living

For dwellings that were Vacant but Fit for Living they were not replaced. Where the supervisors informed us sample households were going overseas for the duration of the survey periods, these dwellings were replaced.

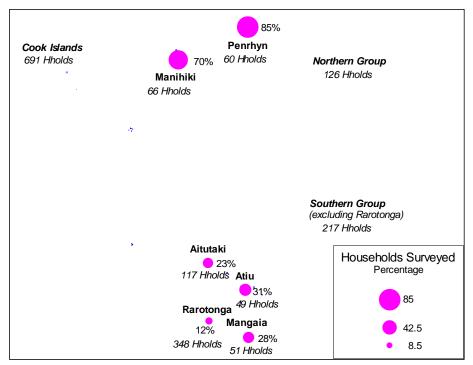
#### Figure 1: Grossing up factors

	No. of Occupied Dwellings				
		Southern	Northern		
	Rarotonga	Group	Group	Total	
October 2004 Update	2775	953	318	4046	
Sampling fraction	16%	29%	56%	23%	
Selected Dwellings	454	281	178	913	
of which: Vacant	47	43	50	140	
Occupied	407	238	128	773	
Household located	407	238	128	773	
of which: Ineligible	7	3	0	10	
Refusals	12	1	0	13	
Other	40	17	2	59	
Achieved sample	348	217	126	691	
Grossing up factors					
From sample to population	7.974	4.392	2.524		
From individual sample					
average to population to total	2775	953	318	4046	

## 1.3 Survey Response

A total of 913 households were randomly selected from 4,046 households to participate in the survey. Only 773 were eligible with the overall response rate of 89%. The distribution of responding households is shown in the map below:

Figure 2: HES Sample Households



Ideally the fieldwork for an expenditure survey should be spread out over a period of 12 months to take into account of any seasonal variations in expenditure in particular items such as fruits and vegetables. However it was felt that it would be difficult to maintain interviewer and respondent

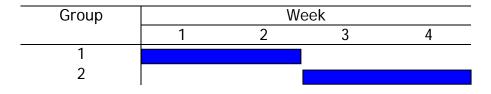
participation for the survey over such a long period and not to mention the cost involved.

The dates of the survey periods were as follows:

- 1. Southern Group: 30 May 2005 12 June 2005
- 2. Rarotonga: 20 June 2005 17 July 2005
- 3. Penrhyn: 28 March 2006 11 April 2006
- 4. Manihiki: 26 June 2006 10 July 2006

Households in the sample were asked to provide information over just a twoweek period. For Rarotonga the sample was divided in two groups as indicated in Figure 3.

#### Figure 3: Organisation of Fieldwork



The main advantage of spreading the fieldwork over this longer period was that it ensured that the overall expenditure data referred to a full four-week period (week 1 being equivalent to week 4), which should help eliminate any distortions, which might have risen within a month. For instance the monthly payment of rent or telephone bills or the monthly bulk purchases of food items.

Households in the Southern Group and the Northern and Southern Group were surveyed over a two-week period.

Different reference periods were used for different items. Detailed information on daily purchases by all household members was collected over a two-week period for each household, while information on items purchased infrequently (e.g. annual licenses, insurance premium, consumer durable, etc.) were collected in respect of a 12 months period.

## 1.4 Survey Objectives

The objectives of the HES are as follows:

- To construct a revised weighting pattern for the Consumer Price Index
- To provide data regarding the distribution of expenditure and wealth within the Cook Islands.
- To provide information on subsistence economic activities and other unpaid work in the household.

- To provide a gender-specific database to determine the level of men and women's participation in economic activities.
- To provide information for the estimation of the household consumption in the national accounts.
- To undertake some poverty analysis and measure relevant Millennium Development Goals (MDGs), where applicable.

## 1.5 Questionnaire

Four types of questionnaires were used for this survey:

HES04/1: Field Control List - this is to indicate households to be contacted by enumerators, and to record all visits made by the enumerator.

HES04/2: Household Control List - provides details of the household members (age, sex, relationship activity status, etc).

HES04/3: Weekly Diary - two books are given to each household. This consists of sections for items bought, home consumption of own produce, gifts of cash and goods given and received by the household.

HES04/4: Expenditure Questionnaire - consist of sixteen sections on various expenditure items.

## 1.6 Fieldwork

The overall organisation and control of the HES was carried out under the Statistics Act 1966, under the authority of the Government Statistician.

The Government Statistician appointed supervisors for each Census District surveyed. In total there were 16 supervisors, 10 of whom were in Rarotonga. Supervisors in turn appointed enumerators for their areas. There were 41 enumerators in Rarotonga and 40 in the outer islands.

In Rarotonga, the supervisors for the Northern Group were trained in the conduct of the HES survey and in the administration of the questionnaires. After returning to their home islands, the supervisors trained the enumerators in the administration of the questionnaires.

A list of households was provided to each enumerator, which they asked to record their daily expenditure and their annual expenditure. A detailed instruction manual for Supervisors and Enumerators was developed, including the Interviewer's Control Sheet and Field Book.

## 1.7 Data Processing

The completed HES questionnaire and diaries were returned to the Statistics Office by the supervisors, where they were manually checked by staff and codes allocated for each dairy item. The forms were checked for completeness, validity and consistency to ensure the data was 'fit for purpose'.

Trained data entry operators entered the completed HES forms into an Access database. The database form included range checks and lookup tables to ensure accuracy of the data entry operation. Corrections to the data were made according to the guidelines in the editing and coding manual.

Following completion of the data entry, check queries were run to ensure consistency of responses, and removing duplications between diary and household expenditure items. Derived variables, such as household weights and imputed rents, were also calculated and added to the database.

## 1.8 Data Analysis

The edited database was analysed using Excel pivot tables to create cross tabulations based on the household summary of items by expenditure groups. The tabulations were formatted for publication and graphs created to highlight the key results.

It should be noted that the data reported in this report is based on a sample survey; therefore all data are estimates of the true population value. These estimates are subject to sampling error as well as non-sampling error.

## 1.9 Sampling Error

A preliminary assessment of sampling error in the survey was made using the standard error calculation for a simple random sample. The final set of standard errors for key estimates using the calculation for the sampling method used in this survey will be produced at a later date.

The relative standard error (RSE) is likely to be less than five percent of the estimate of total expenditure for each island group, though the RSE for the southern and northern groups is likely to be larger than the RSE for Rarotonga. Overall the RSE for the main expenditure groups is likely to be less than the five percent threshold for reliable estimates.

### 1.9.1 Non-Sampling Error

In any survey, there are likely to be errors in the collection, processing and analysis of data. These errors may be caused by respondent misunderstanding of questions, mis-reporting of responses, questionnaire design problems, incorrect coding and inconsistent editing of responses, inaccurate data processing, and mis-applied analysis of data.

It is difficult to quantify the effect of these errors on the estimates produced, but the conduct of the survey followed standard procedures and best international practices in order to minimize these types of errors.

## 1.9.2 Under Reporting

Experience has shown that certain expenditure items are not well represented in HES data. These items include alcohol and tobacco, home consumption of own home grown fruits and vegetables etc, meals taken away from home, and expenditure on items for which children are typically responsible e.g. confectionery, ice cream and beverages.

Note that in this report, expenditure reported or recorded by households is given without adjustment for under reporting

# 2 SURVEY RESULTS

## 2.1 Demographic Profile

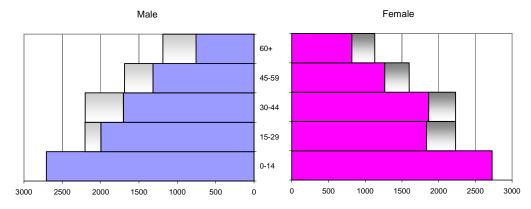
The HES 2005 population estimates show that the total resident population is approximately 17,000 persons (Table 1). The resident population is defined as persons who reside or intend to reside in the Cook Islands for 12 months or more. Compared to the 2006 population census, the HES produced higher population estimates for Rarotonga, and lower estimates for Southern and Northern groups. Overall, the average household size (4.2 persons) was higher than that reported in the census (4.0 persons).

Age	Cook Is	lands	Raroto	onga	Southern	Group	Northern	Group
	Census	HES	Census	HES	Census	HES	Census	HES
Households Average	4,308	4,046	2,964	2,775	1,018	953	326	318
Size	4	4.2	3.9	4.3	4	4	4.8	3.9
Population	17,230	16,990	11,560	11,930	4,070	3,810	1,570	1,240

#### Table 1: Total Private Households at Census 2006 & HES 2005-06

The distribution of the estimated population by age group and sex is shown in Figure 4. While the 2006 census reported higher numbers of persons in the older age group for the total population (including non-residents and residents living in non private dwellings), the HES recorded higher numbers of persons in the under 15 year age-group. Differences between the census and HES estimates may be due to the timing of the respective surveys, which may be attributable to the movements of young persons for education between overseas, Rarotonga and the other islands.

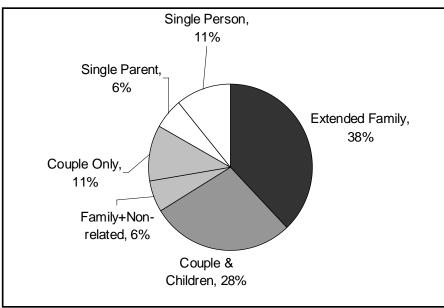
### Figure 4: HES Population by Age Group and by Sex



Note: lighter shaded areas are the differences between census counts and HES estimates

According to the HES estimates in Figure 5, almost two out five households consisted of an extended family (including relatives), more than a quarter comprised a couple and own children, more than 10% were couple only and

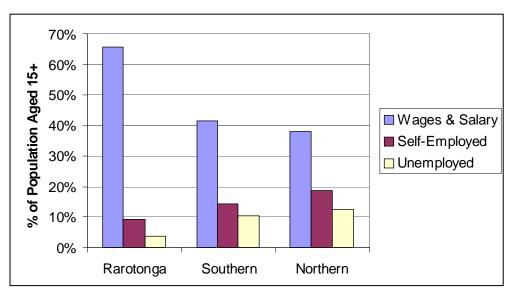
single person households, 6% were single parents (with children) and 6% were families including non-related persons. Approximately half of the population lived in extended family households.





In the Cook Islands, three-quarters of the population aged 15 years and over was economically active. More than 58% reported that they were in wage or salary employment: 51% were working full-time and seven percent worked part-time. Eleven percent of the population was self-employed or working in their own business, and six percent reported that they were unemployed. Almost 80 percent of the Rarotonga population aged 15 years and over were economically active compared to 70 percent in Northern group and 66 percent in the Southern group (Figure 6).





# 2.2 Household Expenditure

For the purposes of this report analysis will published at aggregated the regional levels as below:

- Rarotonga
- Southern Group and the
- Northern Group

Furthermore, data collected are too small to be disclosed at a more detailed level such as by Island or Census districts.

## 2.2.1 Expenditure Defined

Household expenditure is defined as expenditure on goods and services; home produce (goods and products such as handicrafts); cash and goods given as gifts; and major household purchases from the expenditure questionnaire. Expenditure was collected by 12-month recall, except for the last three months for hospital and doctor visits, clothing and footwear; latest payment for regular commitments (such as telephone, electricity, insurance, rent, mortgage interest payments); and 14-day diary keeping.

These different recall periods have been found to produce reliable estimates of average expenditure for large groups of households, but are not meant to provide an accurate account of an individual household's actual annual expenditure. Appropriate factors were used to rate up the data to annual amounts.

# 2.3 Total Household Expenditure

Figure 7 shows estimated annual total household expenditure stood at \$163.2 million for all households in the Cook Islands. Food expenditure on an annual basis for all Cook Islands households made up the largest portion of spending at \$45.3 million. Food expenditure is than followed by Housing expenditure at \$35.5 million. National level household expenditure on Transport and Household Operations were about the same at \$22.7 million and \$22.6 million respectively. Miscellaneous goods & services was \$16.9 million of total household expenditure whilst Payments of Credit Schemes & Loans,Clothing & Footwear and Tobacco & Alcohol had \$9.9 million, \$7.0 million and \$3.3 million respectively.

Expenditure Group	Total Expenditure (\$)
FOOD	45,279,800
HOUSING	35,545,300
HOUSEHOLD OPERATION	22,592,200
CLOTHING AND FOOTWEAR	6,999,200
TRANSPORT	22,692,300
TOBACCO AND ALCOHOL	3,278,000
PAYMENTS OF CREDIT SCHEMES AND LOANS	9,921,100
MISCELLANEOUS GOODS AND SERVICES	16,885,900
Total Expenditure	163,193,800

#### Table 2: Cook Islands Total Household Expenditure by Groups

Figure 7 shows the relative proportions of expenditure by group with about 28% of totalexpenditure spent on Food. About 22% is on Housing expenditure, followed by Transport and Household Operation expenditure with about the same proportions of 14%.

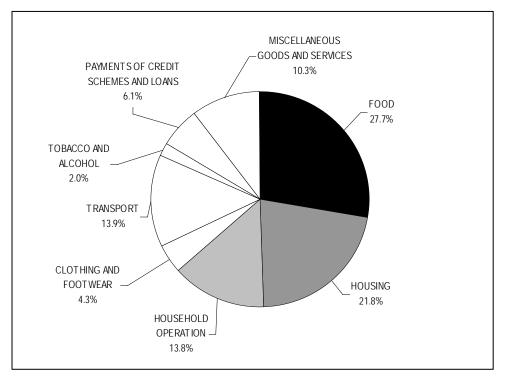


Figure 7: Cook Islands Total Household Expenditure by Groups

## 2.3.1 Total Household Expenditure by regions

Rarotonga made up \$128.4 million (78.7%) of overall total household expenditure while the Southern Group share was at \$25.7 million (15.8%) and for the Northern Group this was at \$9.1 million (5.5%) of overall household expenditure.

As shown in Figure 8, Rarotonga households also dominated all eight expenditure groups of national spending and far exceeds that of the Southern and Northern Group islands. The dominance of Rarotonga households in all expenditure categories and their vastly different spending patterns is as expected since it is the most populous island and most urban.

Rarotonga's spending levels in the Food and the Housing Groups were both outstandingly the highest, with individual shares of over \$30.0 million. Food expenditure made up the largest portion of spending for the three regions.

Expenditure in the Transport Group and the Household Operation Group were well over \$15.0 million respectively for Rarotonga households.

Except for food in the Southern Group, spending in each of the expenditure groups were under \$5.0 million for the Southern and Northern Groups. For the

Southern Group spending is less than 20% of national expenditure in each category while it is less than 10% for the Northern Group.

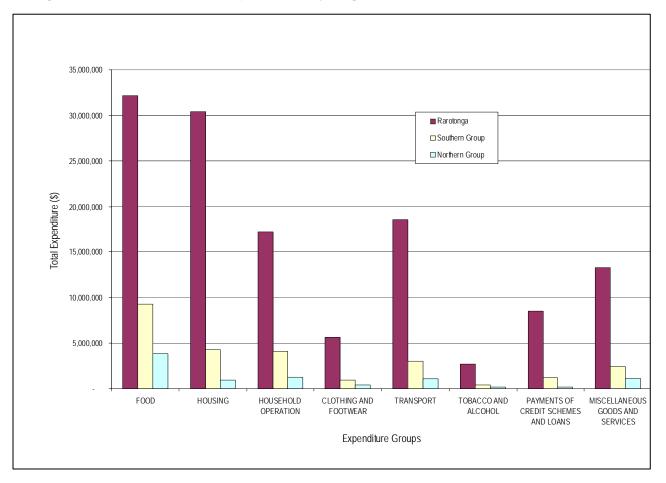


Figure 8: Total Household Expenditure by Regions

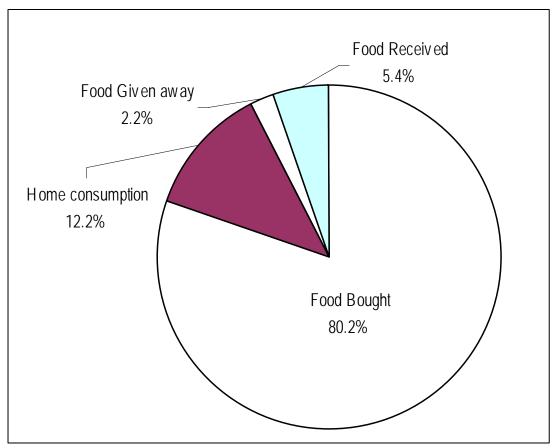
# 2.4 Cash and Non Cash Food Expenditure

Figure 9 shows cash and non cash Food expenditure made up of food bought, food consumed by the household from their own home gardens, poultry and livestock, own fish caught, food received and food given away.

For the Cook Islands, cash expenditure on food bought from retail outlets and persons selling food products amounted to \$36.3 million (80.2% of all food expenditure).

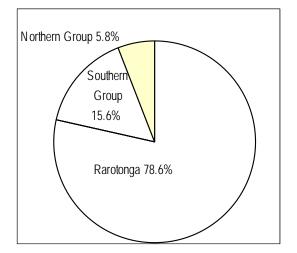
Non cash expenditure on the consumption of own home grown food, fish caught, and livestock raised was the second biggest portion of food expenditure at \$5.5 million (12.2%).

Around \$2.4 million (5.4%) of total food expenditure was from the consumption of food received from other households and almost \$1.0 million (2.2%) was spent on food that was given away to other households.



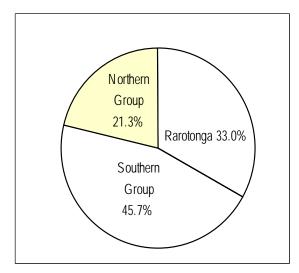
#### Figure 9: Cash and Non Cash Food Expenditure

Figure 9. 1: Food Bought by region



Food expenditure by region show that \$28.6 million (78.6%) of national expenditure on "*Food Bought" is* by Rarotonga households while this was \$5.7 million (15.6%) and \$2.1 million (5.8%) for households in the Southern and Northern Groups respectively (Figure 9.1).





However, Figure 9.2 show that *"consumption of own home grown fruits and vegetables, livestock and poultry and own fish caught"*, was highest in the Southern Group at \$2.5 million (45.7%) followed by Rarotonga at \$1.8 million (33.0%) and then the Northern Group at \$1.2 million (21.3%).

Figure 9.3 Food Given Away by region

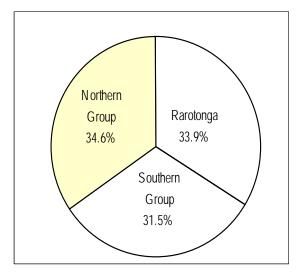


Figure 9.3 shows that "Food given away" to persons or households on the same island, another island(s) within the Cook Islands or overseas, was about the same share for all three regions.

The Northern Group recorded the highest expenditure on food given away at \$343,000 (34.6%) of national expenditure. Rarotonga household expenses on food given away were at \$335,500 (33.9%) while this was \$311,400 (31.5%) for the Southern Group households.

## 2.4.1 Total Food Expenditure by Food Subgroups

Food expenditure distributions by food, subgroups are shown in Figure 10.

"Meat and meat products" is the largest food sub-group for all Cook Islands households at \$6.0 million or 13.3% of total household food expenditure. Expenses in this category are mainly for red meat, be it bought from retail outlets, fresh from own stock raised, or given away or received from other households. Processed red meat like sausages and tinned meat also make up part of this food subgroup. The highest expense on an individual item in this category is for tinned corned beef.

In second and third highest preference in food expenditure are "Takeaways and food taken at eating places" and the "Bread and biscuits" subgroups at \$5.9 million (12.9%) and \$5.7 million (12.5%) respectively of total food expenditure. The highest expenses on an individual item in the "Takeaways and food taken at eating places" were for plates of food. In the "Bread and biscuits" subgroup the highest recorded expense for an individual item within the entire food group was for Bread (sliced, loaf, square, rolls, French stick and so worth).

It was not all just meat, takeaways and bread for Cook Islands households; the next two subgroups that make up the top five food expenditure subgroups are "Vegetables" and "Fish including shellfish" subgroups. The top most individual item of purchase in the "Vegetables" subgroup was for taro, be it raw or cooked, and is bought from outlets or consumed from own home gardens.

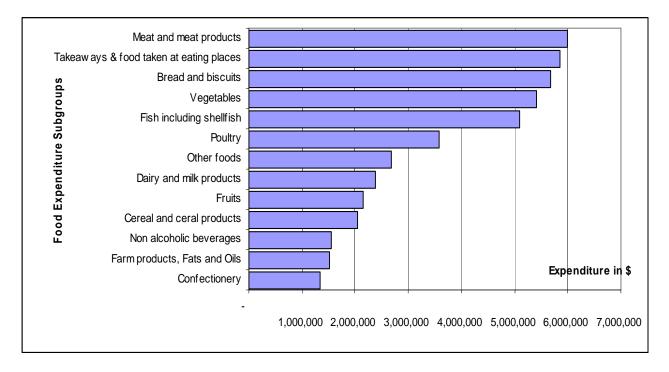


Figure 10: Total Household Food Expenditure by Subgroups

# 2.5 Housing Expenditure

The second largest annual national expenditure was for Housing with an estimated \$35.5 million (22%) of total household expenditure. Figure 11 shows that Payments for rents, mortgages insurances dominated housing expenses at \$14.8 million of national housing expenditure with a large portion of expenditure were towards repayments and interest payments for mortgages. Initial costs for constructing of new dwellings were the next largest expense within housing expenditure. Initial costs include materials used in the basic construction of the dwelling at \$3.6 million,

For households reporting mortgage repayments, these payments were treated as if households were paying rent to themselves.

To make comparisons with households who have expenditure on rent, rents were estimated and applied to households not reporting expenditure on rent or mortgages. Imputed rent for the Cook Islands stood at \$9.0 million.

This is not surprising, as the enormity of houses being built especially in Rarotonga is apparent. Other information such as the banking statistics shows increases in personal loans mainly for the construction of new private dwellings and the increasing number of residential building permits issued.

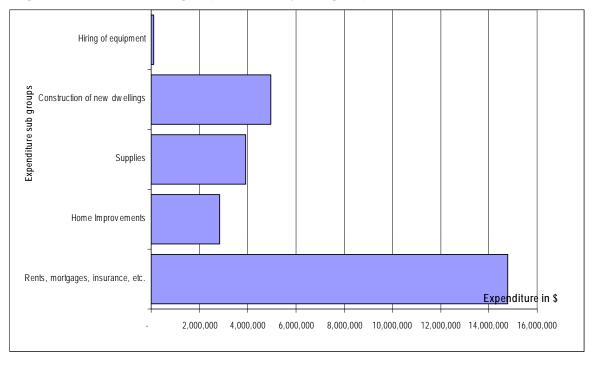


Figure 11: Total Housing Expenditure by Subgroups

# 2.6 Other Expenditure Groups

Figure 12 shows expenditure in the Transport group which includes overseas and internal travel.

In the Transport group expenditure on personal transport, such as motor vehicle and boats, is the most common subgroup accounting for \$9.0 million dollars or 5.5% of total expenditure. This is followed by expenditure on overseas travel (\$5.5 million), operating personal transport (\$4.0 million), transport services (\$1.7 million), internal travel (\$1.6 million), and transport equipment & hire (\$0.9 million).

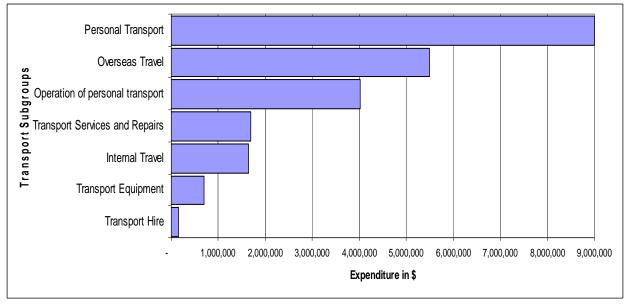


Figure 12: Total Transport Expenditure by Subgroups

Household Operation expenses include the payment of household accounts like electricity, gas and telecommunication expenses. Figure 13 shows that expenditure on fuel and energy is the most common subgroup accounting for \$6.8 million dollars or 4.1% of total expenditure. This is followed by household services (\$6.2 million), appliances (3.4 million) household supplies (\$2.2 million), furniture and furnishings (\$1.4 million), household equipment & repairs (\$1.2 million).

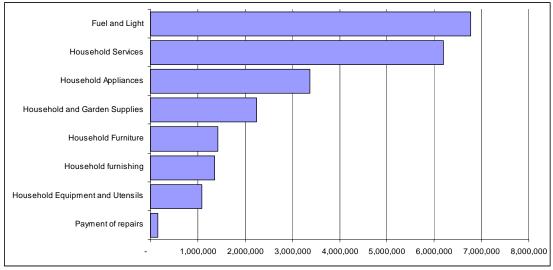


Figure 13: Total Household Operation by Subgroups

# 2.7 Distribution of Annual Household Expenditure

Figure 14 shows the distribution of annual household expenditure for the Cook Islands and Rarotonga separately. Overall the average household expenditure was \$40,300 per annum and the median household expenditure was \$31,500. However the average household expenditure between the main urban centre of Rarotonga and the outer island groups differed significantly. Excluding Rarotonga, households in the southern and northern groups spent on average \$27,000 and \$28,300 respectively.

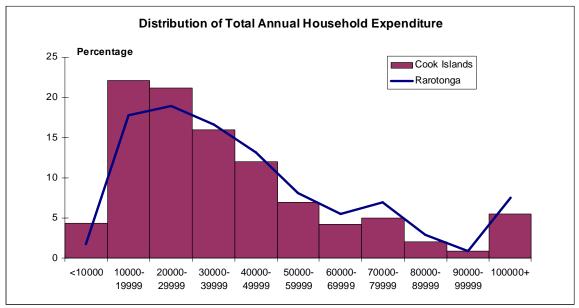


Figure 14: Distribution of Total Annual Household Expenditure

The distribution of per-capita expenditure for Cook Islands and Rarotonga is shown in Figure 15. For the Cook Islands as a whole, the average per capita expenditure was \$12,000 and the median per capita was \$8,600. For Rarotonga, the average per-capita expenditure was \$13,500, and for the outer groups the average per-capita expenditure was \$6,800 for southern group and \$7,400 for northern group.

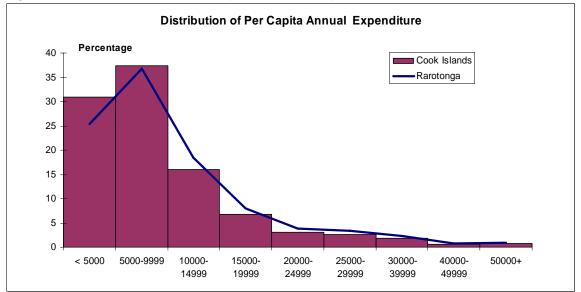


Figure 15: Distribution of Per Capita Annual Expenditure

## 2.8 Total Household Expenditure by Head of Household Characteristics

Of the 4,046 households in the Cook Islands, males head 75.0% and females head 25.0% of households. Over 78.7% of the national total annual expenditure was recorded for male headed households.

Table 3 shows that estimated average annual total expenditure for all maleheaded households stood at \$42,340. Average expenditure for male headed households in Rarotonga was highest overall at \$49,150 and is also well above that of the national average.

Average annual total expenditure for all female-headed households at \$34,330 was much lower then that of the national average. Female-headed households in the Southern group region have the lowest annual average expenditure at \$22,950.

Sex	Rarotonga	Southern Group	Northern Group	Cook Islands
Male	49,150	28,200	29,330	42,340
Female	38,400	22,950	23,930	34,330
Total	46,280	26,990	28,480	40,330

Table 3: Average Annual Total Expenditure by sex of Head of Household and by region

The average household size for male headed households was 4.4 persons at the national level. Male-headed households in Rarotonga had the highest average household size at 4.6 persons.

Female-headed households tend to have fewer household members with a national household size average of 3.5 persons and this may have been a contributing factor to lower total expenditure levels.

Almost 89% of heads of households have Cook Islands Maori ethnic origins and almost 60% of all Cook Islands Maori heads of households live in Rarotonga. The average household size for those headed by a Cook Islands Maori was 4.3 persons.

Table 4 this shows that the average total annual expenditure for Cook Islands Maori heads of household was the highest overall at \$39,530. Cook Islands Maori heads of households in Rarotonga have the highest average expenditure at \$45,700 while this was followed by part Cook Islands Maori heads of households in the Northern Group at \$42,500.

region				
Ethnic Origin	Rarotonga	Southern Group	Northern Group	Cook Islands
Cook Islands Maori	45,700	27,200	27,480	39,530
Part Cook Islands Maori	27,170	19,330	42,500	27,050
Total	46,280	26,990	28,480	40,330

Table 4: Average Annual Total Expenditure by Ethnic origin of Head of Household and by region

About 64% of all heads of households were either married or in a defacto relationship. The average household size for heads of households in this category was 4.8 nationally. Almost 23% heads of households were never married with an average household size of 3.1 persons at national levels.

The average household expenditure for heads of households with a married or in a defacto relationship status is \$45,070 as shown in Table 5. Average household expenditure for Rarotonga heads of households in this category was highest at \$52,830.

Table 5: Average Annual Total Expenditure by Marital Status of Head of Ho	usehold and by
region	

Marital Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Never Married	34,650	20,350	24,640	31,890
Married or Defacto relationship	52,830	29,760	30,870	45,070
Total	46,280	26,990	28,480	40,330
•···				<i></i> .

Of the 4,046 heads of households, 42.1% held secondary school qualifications, 26.3% had university or trade qualifications and 25.4% had no qualifications.

Average total household expenditure was highest in households were heads have university or trade qualifications as their highest educational qualifications. In Table 6, results in all three regions show that the higher the qualification of heads of households the higher the household expenditure.

ribuschold and by region				
Educational qualfications	Rarotonga	Southern Group	Northern Group	Cook Islands
No qualifications	30,220	22,630	23,550	26,570
Secondary School Qualfications	42,810	27,170	26,530	39,130
University or Trade qualifications	62,400	35,820	37,220	55,250
Total	46,280	26,990	28,480	40,330

Table 6: Average Annual Total Expenditure by Highest Educational Qualification of Head of Household and by region

The activity status of heads of households was classified as working, not working and unemployed. 'Working' heads of households are those who are self employed and working in their own business, plantations etc, either working full time or part time for wages or salary and those working as unpaid workers in the family business, plantations etc.

Those classified in the 'Not working' category are those staying at home doing domestic duties and persons who are unable to work because they are retired or are disabled.

In Table 7, households that have working heads of households recorded the highest average household expenditure of \$43,160 at the national level. For households where heads of households are unemployed the average household expenditure is lowest at \$27,310 nationally.

-				
Activity Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Working	48,740	28,330	31,050	43,160
Not Working	37,140	24,040	18,170	31,650
Unemployed	30,670	25,960	23,050	27,310
Total	46,280	26,990	28,480	40,330

Table 7: Average Annual Total Expenditure by Activity Status of Head of Household and by region

Table 1.1: Annual Household Expenditure by Expenditure Groups, Subgroups and by region

Expenditure Group	Cook Islands	Rarotonga	Southern Group	Northern Group	
	Total Expenditure (\$)				
FOOD	45,279,800	32,181,900	9,269,000	3,828,900	
HOUSING	35,545,300	30,365,800	4,250,600	928,800	
HOUSEHOLD OPERATION	22,592,200	17,169,500	4,120,500	1,302,200	
CLOTHING AND FOOTWEAR	6,999,200	5,633,400	971,900	393,800	
TRANSPORT	22,692,300	18,567,600	3,039,500	1,085,100	
TOBACCO AND ALCOHOL	3,278,000	2,719,500	386,200	172,300	
PAYMENTS OF CREDIT SCHEMES AND LOANS	9,921,100	8,503,300	1,241,300	176,500	
MISCELLANEOUS GOODS AND SERVICES	16,885,900	13,270,300	2,447,600	1,168,100	
Total Expenditure	163,193,800	128,411,300	25,726,600	9,055,700	
		Averag	e Expenditure (\$)		
FOOD	11,190	11,600	9,730	12,040	
HOUSING	8,790	10,940	4,460	2,920	
HOUSEHOLD OPERATION	5,580	6,190		4,090	
CLOTHING AND FOOTWEAR	1,730	2,030		1,240	
TRANSPORT	5,610	6,690	3,190	3,410	
TOBACCO AND ALCOHOL	810	980		540	
PAYMENTS OF CREDIT SCHEMES AND LOANS	2,450	3,060	1,300	560	
MISCELLANEOUS GOODS AND SERVICES	4,170	4,780	2,570	3,670	
Total Expenditure	40,330	46,270	27,000	28,480	
		Per Cap	ita Expenditure (\$)		
FOOD	2,700	2,700	2,500	3,100	
HOUSING	2,100	2,500		800	
HOUSEHOLD OPERATION	1,300	1,400	1,100	1,100	
CLOTHING AND FOOTWEAR	400	500	300	300	
TRANSPORT	1,300	1,500	800	900	
TOBACCO AND ALCOHOL	200	200	100	100	
PAYMENTS OF CREDIT SCHEMES AND LOANS	600	700	300	100	
MISCELLANEOUS GOODS AND SERVICES	1,000	1,100	700	900	
Total Expenditure	9,600	10,700	6,800	7,400	
	Pe	ercentage Distribu	ition by Total Expendi	ture (%)	
FOOD	27.7	25.1	36.0	42.3	
HOUSING	21.8	23.6	16.5	10.3	
HOUSEHOLD OPERATION	13.8	13.4	16.0	14.4	
CLOTHING AND FOOTWEAR	4.3	4.4		4.3	
TRANSPORT	13.9	14.5		12.0	
TOBACCO AND ALCOHOL	2.0	2.1	1.5	1.9	
PAYMENTS OF CREDIT SCHEMES AND LOANS	6.1	6.6			
MISCELLANEOUS GOODS AND SERVICES	10.3	10.3		12.9	
Total Expenditure	100	100		100	

Table 1.1: Annual Household Expenditure by Expenditure Groups, Subgroups and by region

Expenditure Group	Cook Islands	Rarotonga	Southern Group	Northern Group
	Percentage Distribution by Expenditure Groups (%)			
FOOD	100.0	71.1	20.5	5 8.5
HOUSING	100.0	85.4	12.0	) 2.6
HOUSEHOLD OPERATION	100.0	76.0	) 18.2	2 5.8
CLOTHING AND FOOTWEAR	100.0	80.5	13.9	9 5.6
TRANSPORT	100.0	81.8	3 13.4	4.8
TOBACCO AND ALCOHOL	100.0	83.0	) 11.8	3 5.3
PAYMENTS OF CREDIT SCHEMES AND LOANS	100.0	85.7	12.5	5 1.8
MISCELLANEOUS GOODS AND SERVICES	100.0	78.6	o 14.5	5 6.9
Total Expenditure	100.0	78.7	15.8	3 5.5
	Per Adult Equivalence (\$)			
FOOD	3,200	3,200	3,000	3,700
HOUSING	2,500	3,000	1,400	900
HOUSEHOLD OPERATION	1,600	1,700	1,300	1,300
CLOTHING AND FOOTWEAR	500	600	300	400
TRANSPORT	1,600	1,800	1,000	1,100
TOBACCO AND ALCOHOL	200	300	100	200
PAYMENTS OF CREDIT SCHEMES AND LOANS	700	800	400	200
MISCELLANEOUS GOODS AND SERVICES	1,200	1,300	800	1,100
Total Expenditure	11,400	12,700	8,200	8,800

Table 1.2: Annual Expenditure of all Households, by Group and sub group and by Region

Group and Sub group description	Cook Islands	Rarotonga	Southern Group	Northern Group
	\$	\$	Group	GIOUP \$
FOOD	45,279,800	32,181,900	9,268,900	3,828,800
Fruits	2,148,400	1,263,600	508,500	376,300
Vegetables	5,408,700	3,648,800	1,561,100	198,800
Meat and meat products	6,000,300	4,198,500	1,381,500	420,300
Poultry	3,586,000	2,788,900	661,600	135,500
Fish including shellfish	5,091,800	2,558,000	1,453,700	1,080,200
Bread and biscuits	5,676,400	4,179,100	1,313,300	184,000
Cereal and ceral products	2,036,600	1,093,200	321,100	622,200
Dairy and milk products	2,387,000	1,795,400	400,500	191,100
Farm products, Fats and Oils	1,525,000	1,150,200	280,400	94,300
Non alcoholic beverages	1,552,800	1,321,800	171,500	59,400
Confectionery	1,337,000	860,900	253,100	223,000
Other foods	2,679,500	2,016,600	458,600	204,300
Takeaways & food taken at eating places	5,850,300	5,306,900	504,000	39,400
HOUSING	35,545,300	30,365,800	4,250,600	928,800
Rents, mortgages, insurance, etc.	23,728,500	20,046,300	3,035,300	646,800
Home Improvements	2,832,100	2,460,800	337,100	34,200
Supplies	3,911,500	2,918,900	753,500	239,200
Construction of new dwellings	4,970,600	4,895,500	68,700	6,300
Hiring of equipment	102,600	44,300	56,000	2,300
HOUSEHOLD OPERATION	22,592,200	17,169,400	4,120,700	1,302,200
Household Furniture	1,421,300	1,253,100	152,000	16,300
Household furnishing	1,360,800	846,400	481,700	32,700
Household Appliances	3,365,300	2,616,800	567,100	181,400
Household Equipment and Utensils	1,085,800	795,200	269,400	21,200
Household and Garden Supplies	2,242,200	1,578,700	491,600	171,900
Household Services	6,193,700	5,038,900	783,200	371,600
Fuel and Light	6,770,200	4,904,500	1,368,700	497,000
Payment of repairs	152,900	135,800	7,000	10,100
CLOTHING AND FOOTWEAR	6,999,300	5,633,500	971,900	393,800
Clothing	5,469,200	4,374,300	798,000	296,800
Footwear	1,501,600	1,235,700	169,100	96,700
Methods of purchases	28,500	23,500	4,800	300
TRANSPORT	22,692,300	18,567,500	3,039,500	1,085,200
Personal Transport	8,994,900	7,489,000	1,332,500	173,400
Loans on vehicles	7,900	7,900	-	-
Transport Equipment	698,600	573,800	100,400	24,400
Operation of personal transport	4,011,300	3,135,800	425,400	450,100
Transport Services and Repairs	1,686,200	1,581,000	92,800	12,400
Transport Hire	159,900	120,000	37,900	2,000
Internal Travel	1,643,000	977,200	370,500	295,200
Overseas Travel	5,490,500	4,682,800	680,000	127,700

Table 1.2: Annual Expenditure of all Households, by Group and sub group and by Region

Group and Sub group description	Cook Islands	Rarotonga	Southern Group	Northern Group
	\$	\$	\$	\$
TOBACCO AND ALCOHOL	3,278,000	2,719,600	386,200	172,300
Торассо	1,391,900	1,145,300	139,700	107,000
Alcohol	1,886,100	1,574,300	246,500	65,300
PAYMENTS OF CREDIT SCHEMES AND				
LOANS	9,921,100	8,503,400	1,241,200	176,500
Miscellaneous loans	5,052,000	4,181,800	792,400	77,800
Credit charges	241,400	225,700	15,700	-
Personal Benefits	2,411,800	2,020,400	311,400	80,000
Miscellaneous payments	2,215,900	2,075,500	121,700	18,700
MISCELLANEOUS GOODS AND SERVICES	16,885,900	13,270,200	2,447,800	1,168,000
Medical, cosmetics and toiletries	1,175,200	956,000	160,900	58,300
Personal care and Services	90,700	90,400	400	-
Personal care and Services	657,800	616,500	37,900	3,500
Health Services	691,600	588,900	19,300	83,300
Leisure and Recreational Goods	293,300	270,800	15,100	7,400
Educational Services	1,204,800	950,900	194,500	59,400
Other Goods	1,050,200	971,100	72,000	7,100
Leisure Services	1,962,500	1,591,600	347,800	23,100
Payment of miscellaneous Services	2,179,600	1,855,100	255,800	68,700
Payment of miscellaneous Goods	7,580,200	5,378,900	1,344,100	857,200
TOTAL EXPENDITURE	163,193,900	128,411,300	25,726,800	9,055,600

Code Description	Open Internals	Danstaura	Southern	Northern
	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
FOOD				
Apples	331,400	287,500	43,900	-
Avocado	1,600	1,200	300	-
Bananas	96,700	24,000	39,200	33,500
Chestnuts	2,200	400	1,800	-
coconut (drinking nut)	260,000	42,300	66,200	151,600
Coconut (dry nut)	240,900	60,900	112,300	67,700
Guava	2,300	800	1,500	-
Lemons	40,200	24,900	6,300	8,900
Mangoes	500	-	-	500
Oranges	161,900	128,900	33,000	-
Pawpaws	37,500	6,300	10,100	21,100
Peaches	10,200	9,800	-	300
Pears	59,700	49,200	10,500	-
Pineapples	12,500	4,500	4,600	3,400
Plums	1,800	1,800	-	-
Watermelon	75,400	6,900	68,500	-
Tinned Fruit Salad	91,700	78,100	6,800	6,800
Tinned Peaches	22,300	16,800	4,100	1,400
Tinned Pears	8,200	6,200	1,700	300
Tinned Pineapples	28,500	22,600	4,700	1,200
Dried Fruits	26,100	22,500	3,500	-
Fruit Juices	413,200	357,900	50,700	4,700
Nono and Nono juice	6,400	4,000	2,400	-
Berries (strawberries, venevene etc)	3,900	3,900	_,	-
Cherries	3,200	3,200	-	-
Mandarin	3,000	1,900	1,100	-
Other fresh fruits n.e.c	33,400	25,400	7,500	500
Carambola	15,300	2,800	12,500	-
Uto and uto drink	92,000	12,500	5,100	74,400
Custard Apple	2,700	2,500	200	-
Grapes	51,200	44,300	6,900	_
Other tinned and bottled fruits n.e.c	8,500	6,100	2,500	_
Fruits or fruit products n.e.c	3,700	3,400	300	_
Fruits	2,148,100	1,263,500	508,200	376,300
Breadfruit	152,700	17,400	60,300	75,000
Rukau (taro leaves)	385,100	233,400	140,500	11,200
Cabbage	306,500	231,000	75,100	500
Lettuce	153,500	116,500	26,600	10,400
Carrots	98,800	93,100	5,300	400
Courgettes and marrows	3,000	3,000	-	-
Cucumber	90,600	58,800	20,300	11,600
Pumpkin	30,600	20,800	9,500	300
Arrowroot (incl. cooked)	372,400	176,200	194,400	1,800
Kumara	103,900	68,600	35,300	1,800
Potatoes	385,800	317,700	53,500 53,500	14,600

#### Table 1.3: Annual Expenditure of all Households, by Group, sub group and Item and by Region

	<b>.</b>	<b>-</b>	Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Grou
	\$	\$	\$	\$
Taro (incl. cooked)	1,636,900	932,700	672,300	31,900
Tarotarua	25,900	8,800	16,800	300
Yam	11,500	5,100	6,400	-
Onions and shallots	179,800	139,400	29,700	10,700
Peas and beans	44,700	42,900	1,200	500
Tomatoes	533,200	481,700	48,500	2,900
Other fresh vegetables	44,400	37,700	5,200	1,500
Frozen/mixed Vegetables incl. Stirfry	229,100	159,800	59,400	9,900
Tinned and bottled vegetables	5,900	4,000	600	1,300
Dried Vegetables	3,000	3,000	-	-
Vegetable Juices	800	-	800	-
Tinned Beetroot	26,000	22,400	1,100	2,500
Tinned Tomato Savoury, paste, puree	51,400	40,500	6,600	4,300
Bowl Salad	88,700	85,800	3,000	-
Chinese Cabbage/spinach	105,400	80,600	21,200	3,600
Celery	17,600	17,600	-	-
Rukau viti	44,000	18,600	24,200	1,100
Capsicum	50,400	45,200	5,100	-
Mushroom	47,800	47,400	400	-
Broccoli	19,000	17,600	1,000	400
Cauliflower	16,600	7,900	8,400	400
Corn	33,800	20,000	13,700	200
Water Cress	9,400	500	8,900	
Ginger (renga or tumerick) fresh	3,600	3,200	400	-
Tinned asparagus	5,000	5,000	-	-
Tinned Sweet corn	5,000	4,300	600	200
Garlic fresh	23,900	20,900	1,600	1,500
Silverbeet	32,200	31,300	1,000	-
Tinned mushroom	5,200	4,900	300	-
Eggplants	5,400	3,900	1,400	-
Parsley, basil, etc	4,900	4,900	-	-
Vegetables n.e.c	15,200	14,800	400	_
Vegetables	5,408,600	3,648,900	1,561,000	199,100
Beef fresh	72,400	61,600	10,800	-
Lamb chops	1,172,900	925,900	184,200	62,800
Meat in brine (puakatoro miti)	34,900	31,100	1,100	2,600
Mince	256,200	222,500	30,800	2,900
Pork fresh,chops,diced	558,900	197,800	309,800	51,300
Sausages	596,100	449,400	109,700	37,000
Steak	591,100	554,200	28,500	8,400
Other fresh/frozen meat	307,600	257,500	47,500	2,600
corned beef	2,068,300	1,215,400	603,000	249,900
Tinned Lamb Tongue	3,500	900	2,600	-
Tinned Casserole	600	-	600	-
Tinned Irish Stew	21,600	12,700	7,700	1,200
Bacon	75,700	61,100	14,000	700

#### Table 1.3: Annual Expenditure of all Households, by Group, sub group and Item and by Region

		<b>.</b> .	Southern	Northerr
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Luncheon/hummas/salami	40,700	40,700	-	-
Goat meat	20,000	6,200	13,700	-
Ham	100,500	92,300	8,200	-
Other meat n.e.c (tinned mutton)	79,500	69,200	9,300	900
Meat and meat products	6,000,500	4,198,500	1,381,500	420,300
Chicken (fresh incl. Frozen, pieces, etc)	3,578,600	2,788,900	659,300	130,300
Moakirikiri (bat)	2,300	-	2,300	-
Other birds	5,200	-	-	5,200
Poultry	3,586,100	2,788,900	661,600	135,500
Tuna	1,212,600	591,600	264,000	357,000
Flying fish	28,100	16,200	10,200	1,700
Frozen fish	91,600	45,600	-	46,100
Other fresh and frozen fish	2,131,600	790,000	770,900	570,700
Tinned Fish Sardines	54,500	45,400	8,700	500
Tinned Fish (in oil or tomato sauce)	343,900	184,600	123,800	35,500
Tinned Fish Tuna	113,900	91,900	16,100	6,000
Other Tinned fish	250,700	170,900	76,200	3,600
Paua	220,800	128,100	47,100	45,700
Vussels	76,800	75,800	1,000	-
Octopus, Squids	94,600	67,300	25,300	2,000
Crabs (tupa, crayfish, lobster, etc)	130,300	60,800	65,800	3,700
Seaweed (remu)	48,700	21,400	27,300	-
Kina	1,000	1,000	-	_
Smoked Fish	9,800	2,600	_	7,200
Filleted fish (salmon)	45,800	45,800	_	7,200
Snapper	33,900	33,500	_	300
Other shell fish n.e.c	203,100	185,500	17,300	300
Fish including shellfish	5,091,700	2,558,000	1,453,700	1,080,300
Bread (sliced, loaf, square, rolls, French)	3,636,900	2,728,700	817,100	91,100
Cabin bread	177,000	57,400	110,800	8,900
Cream cracker	179,500	85,000	60,700	33,700
Biscuits	329,700	251,000	53,300	25,500
Doughnuts	706,100	522,600	182,400	1,100
Cakes incl. Pastries, buns, etc	466,000	392,100	60,600	13,300
Meringue pie, cheesecakes etc	57,800	50,000	6,800	1,100
Puddings incl. Poke	101,200	71,500	20,800	8,900
Other bread and biscuits	22,200	20,800	800	500
Bread and biscuits	5,676,400	4,179,100	1,313,300	<b>184,100</b>
Ricies	43,500	20,800	5,800	16,800
Cornflakes	74,400	55,700	11,800	6,900
Weetbix	127,100	91,400	21,500	14,200
Rolled Oats	7,400	6,400	21,500 1,000	14,200
	7,400	0,400	1,000	-

	<b>a</b>	<b>D</b> :	Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Noodles	455,500	306,700	110,300	38,600
Rice	743,700	308,800	86,600	348,300
Pasta	27,300	23,500	3,500	300
Flour	339,000	109,900	35,900	193,100
Starch (Pia)	13,400	2,800	10,600	-
Cornflour	5,400	4,200	1,200	-
Cake Mix or Pancake Mix (powder)	14,200	11,400	2,700	-
Baking Soda; Baking Powder	4,700	3,500	700	500
Custard powder	15,000	11,200	2,900	1,000
Other Cereal and cereal Products n.e.c	89,700	79,300	9,700	700
Cereal and cereal products	2,056,200	1,107,900	324,600	623,600
Milk powder	657,400	360,200	180,000	117,300
Infant formula milk	73,900	66,600	7,000	300
Fresh milk incl UHT milk	351,600	328,400	18,300	4,900
Other milk (flavoured, zap)	222,200	203,200	13,200	5,700
Cheese/includes cream cheese	200,900	161,200	35,200	4,500
Yoghurt/yoplait	138,000	132,900	5,100	-
Sour cream & dips	26,500	26,500	-	-
Ice cream (in bowl, cone or on sticks)	592,500	408,400	127,100	57,000
Whipped Cream	51,600	46,200	5,500	-
Flavoured Ice blocks-Tip Top	30,000	24,900	5,100	_
Reduced Cream	10,500	8,600	800	1,200
Condensed milk	8,100	5,800	2,300	1,200
Milk Shake	14,200	13,400	800	-
Other dairy and milk products n.e.c	9,600	9,200	000	400
Dairy and milk products	2,387,000	9,200 1,795,500	400,400	191,300
Colord oil	104 200	114 000	40.000	20.200
Salad oil	194,300	114,900	40,200	39,300
Butter	222,900	169,900	46,400	6,700
Margarine-polyunsaturated	326,800	228,600	90,700	7,600
Egg	779,600	636,300	102,600	40,800
Dripping	1,200	600	600	-
Farm products, Fats and Oils	1,524,800	1,150,300	280,500	94,400
Fizzy drinks -locally made	320,200	306,800	8,000	5,400
Mineral water, spring & filtered	318,300	306,900	10,900	500
Fizzy drinks -imported	864,900	659,900	151,400	53,500
Other beverages n.e.c	49,400	48,200	1,200	-
Non alcoholic beverages	1,552,800	1,321,800	171,500	59,400
Sugar	523,600	219,500	115,800	188,400
Twisties, rashuns, chips, Cc's, popcorns	340,300	267,900	48,700	23,800
Lollies	106,600	83,400	21,100	2,100
Chewing gum	66,100	44,300	18,700	3,100
Chocolate bars	210,900	168,600	37,700	4,600
	-,	37,200		, 0

Code Description	Cook John da	Devotor	Southern	Norther
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
cing Sugar, Castor sugar	3,200	2,500	200	500
Other confectionery goods n.e.c	38,100	37,600	-	500
Confectionery	1,336,800	861,000	253,100	223,000
Coffee	240,100	171,400	35,700	32,900
Сосоа	15,100	11,000	2,200	2,000
Vilo	152,400	97,500	46,500	8,500
Γea including lemon leaves, Ti varani	120,600	83,000	18,500	19,100
Jam	68,600	42,900	17,700	8,100
Peanut Butter	51,800	40,800	10,300	700
Marmite, nutella, etc	21,700	17,800	2,900	1,000
Curry powder	24,700	18,800	4,500	1,400
Prepared Spices (pepper, stock, etc)	49,900	41,800	6,200	1,900
Soya, oyster sauce, etc	115,100	84,800	20,600	9,700
Tomato Sauce in cans and bottles	141,700	96,900	23,000	21,800
Best Food	230,200	181,900	41,600	6,700
Chow chow	15,600	11,400	2,800	1,300
Baby food	85,000	80,100	4,800	-
Coconut cream and moina tai	178,500	153,700	20,600	4,300
Spaghetti	302,100	193,500	71,900	36,700
Salt	43,700	17,400	12,800	13,500
Soup sachets	40,200	34,100	5,300	800
Drink mix (refresh, vita fresh)	196,500	155,100	26,700	14,700
Party ice	22,200	20,800	700	700
ce cream cones	29,600	21,500	5,900	2,200
Vitiore	37,300	28,700	8,600	-
Maniota uki	78,000	57,800	20,200	-
Baked Beans	30,600	28,500	700	1,500
Golden Syrup	8,100	5,500	2,700	-
Freacle syrup	7,400	7,400	-	-
/inegar	10,200	7,200	800	2,200
Salad mixes, dressings, etc	26,500	23,700	1,900	900
Creamed Rice	25,700	17,500	8,200	-
Chilli Sauce	8,200	5,300	2,200	700
Chutney	1,100	1,100	-	-
Honey	29,500	27,900	1,700	-
lelly	3,200	2,900	300	-
Malt, Maltexo	2,900	-	2,900	-
/east	9,900	5,500	2,500	1,800
Breadcrumbs	10,300	10,100	200	-
Pate	5,000	4,800	-	200
/anilla,Cinnamon, Nutmeg essence etc	16,100	16,100	-	-
Chicken nuggets, pizza, sausage roll, etc	108,000	100,500	1,800	5,600
Local herbs	3,400	2,800	600	-
Other Foods n.e.c	93,000	72,400	18,700	1,900
Other foods	2,659,700	2,001,900	455,200	202,800

			Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Chips	180,400	170,800	9,600	-
Fish (prepared and ready to eat)	187,900	154,700	23,000	10,200
Burgers	271,200	245,500	25,800	-
Chicken roast, fried, etc	424,500	394,700	29,800	-
Pizza, quiche	93,300	93,300	-	-
Hot dogs	55,700	53,500	2,200	-
Meat pies	254,800	210,600	37,800	6,400
Sandwiches, filled rolls	257,000	237,100	19,900	-
Plate of food	1,476,500	1,276,800	180,500	19,200
School lunches	352,400	305,000	47,400	-
Cup of Coffee, tea, milo	56,300	54,400	900	1,000
Alcoholic drinks at eating places	327,300	299,400	27,900	-
Non Alcoholic drinks at eating places	26,200	25,100	1,100	-
Snack pack, twin pack, family pack etc	365,200	347,300	17,900	-
Dinner Out	517,700	458,400	59,400	-
Varaoa Karo	9,300	9,300	-	-
Sausage Roll	21,400	21,200	200	-
Steak and mushroom roll	29,100	29,100	-	-
Kebab Wraps	36,500	36,500	-	-
Kebab on a Stick	19,500	19,500	-	-
Roti	53,400	53,100	300	-
Lunch out	562,900	553,400	9,600	-
Other prepared food ready for takeaway	271,700	258,300	10,700	2,600
Takeaways and foods taken	,		-,	,
at eating places	5,850,200	5,307,000	504,000	39,400
TOTAL - FOOD	45,278,900	32,182,300	9,268,600	3,829,500
HOUSING				
Imputed rents	8,953,900	6,315,400	2,075,200	563,200
Rent including property rent	2,743,800	2,644,400	61,800	37,500
Bond for house	22,000	22,000	-	57,500
Bond for electricity	4,500	4,500	_	_
Administration charges	58,400	58,400	_	_
Interest rate	4,075,400	3,793,500	272,100	9,800
House insurance	454,000	435,500	18,500	7,000
Contents insurance	45,100	45,100	10,500	-
Other Insurance n.o.d	7,000	2,600	4,400	-
	7,360,700	6,721,200	603,200	36,200
Amount of latest payment Payment of Hotel/Motel room	2,800	2,800	003,200	30,200
5	800	800	-	-
Other payments n.e.c Rents, mortgages, insurance, etc.	23,728,400	20,046,200	3,035,200	646,700
Densire, renovatione or improvements		2 107 700	217 000	21 000
Repairs, renovations or improvements	2,445,500	2,196,600	217,900	31,000
Structural additions or alterations	238,100	116,100	119,200	2,800
Build a garage or other building	145,500	145,100	-	400
Other home improvement payments n.e.c	3,000	3,000	-	-
Home Improvements	2,832,100	2,460,800	337,100	34,200

	<b>.</b>	_	Southern	Northerr
Code Description	Cook Islands	Rarotonga	Group	Grou
	\$	\$	\$	\$
Paint	393,400	329,100	51,700	12,500
Framing timber	313,400	245,800	44,400	23,100
Flooring timber	156,000	107,200	48,800	-
Timber rafters	175,800	106,400	55,900	13,500
Plywood boards	191,700	126,000	37,100	28,600
Hardboard	88,200	68,000	16,700	3,500
Flooring boards	31,500	30,600	900	-
External & internal boards coverings	2,200	400	1,800	-
Piping	45,400	37,100	3,100	5,100
Water supply tanks	129,300	65,000	44,800	19,400
Septic tanks	45,500	45,300	300	-
Bathroom vanity unit	52,300	48,200	2,500	1,500
Shower unit	18,300	15,300	2,100	900
Toilet unit	28,700	21,200	4,900	2,500
Nails	58,400	34,800	17,500	6,000
Reinforcing steel mesh	29,800	18,300	10,800	700
Cement	218,000	110,500	82,800	24,700
Roofing Iron, tiles, or plastic	946,800	641,700	253,200	51,900
Spouting	37,000	13,100	6,800	17,200
Window frames & louvers or glass	384,700	330,600	31,700	22,400
Doors	113,900	103,700	9,200	1,000
Kitchen bench top & sink	98,900	89,100	5,900	3,800
Cupboards	28,200	27,900	400	-
Water heating unit	127,500	117,100	10,100	200
Water Pump and Fittings	3,100	-	3,100	-
Sand fill	9,000	9,000	-	-
Metal fill (kirikiri)	3,200	3,200	-	-
Other payments on supplies n.e.c	141,100	133,700	6,900	400
Concrete Blocks	40,500	40,400	100	-
Supplies	3,911,800	2,918,700	753,500	238,900
Site preparation prior to construction	260,200	256,000	4,300	-
Surveying fees	69,300	61,400	7,900	-
Architectural or draughting fees	163,200	156,300	6,900	-
Building permit	4,900	4,900	-	-
Contract payments to builders	962,700	960,100	2,600	-
Contract payments to tradespeople	271,100	268,000	3,100	-
Materials used in the basic construction	3,156,500	3,106,200	43,900	6,300
Ministry of Health permits	2,000	2,000	-	-
Environment Service permits	1,300	1,300	-	-
Other costs of construction n.e.c	79,300	79,300	-	-
Construction of new dwellings	4,970,500	4,895,500	68,700	6,300
Cement Mixer	16,500	5,100	9,300	2,200
Drain Digger	9,700	9,700	-	100
Water Blaster	21,400	21,400	-	-

	<b>.</b>	<b>.</b> .	Southern	Northerr
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Chainsaw	5,400	5,300	100	-
Other Equipments on Hire	49,600	2,800	46,700	100
Hiring of equipment	102,600	44,300	56,100	2,400
TOTAL - HOUSING	35,545,400	30,365,500	4,250,600	928,500
HOUSEHOLD OPERATION				
Beds incl. Mattress (set), baby cots	443,600	394,900	45,000	3,700
Lounge chair	146,200	141,800	4,400	-
Sofa, couch	266,100	223,600	38,200	4,300
Mattresses	168,000	130,500	30,500	6,900
Dining table	94,700	85,700	8,900	100
Dining chairs	76,400	65,900	9,700	800
Dressing table	51,600	51,000	500	-
Chest of drawers	37,400	34,700	2,200	500
Desk, bureau	11,600	11,200	400	-
Outdoor furniture	46,600	34,800	11,900	-
Glory Box	3,800	3,800	-	-
Wardrobe	17,500	17,500	-	-
Mattress protector	100	100	-	-
TV/Stereo Cabinet	7,500	7,500	-	-
Other items of furniture n.e.c	50,400	50,100	200	-
Household Furniture	1,421,500	1,253,100	151,900	16,300
Blankets/bed spread	412,800	105,300	303,300	4,200
Sheets (flora/plain)	112,800	81,000	30,100	1,700
Pillow cases, protectors	47,700	43,700	2,400	1,600
Pillow	28,700	25,700	2,400	800
Light fittings	53,600	46,400	3,800	3,300
Standard lamp	11,700	11,200	500	3,300
•	116,300	104,200	9,100	2,900
Curtains, drapes Painting	125,300	119,500	5,500	2,900
0		25,500	4,800	300
Carpet, floor rug	30,300	50,600		-
Vinyl (linoleum) Ceramic tiles	75,300		20,200	4,500
	143,400	121,100	10,800	11,500
Towels	82,300	57,900	23,500	1,000
Tea towels, table cloths	37,600	24,100	12,600	800
Clothes Airer/Lines	2,200	-	2,200	-
Photo Frame	23,200	21,800	1,300	-
Other items of furnishing n.e.c	57,700	8,200	49,500	-
Household furnishing	1,360,900	846,200	481,700	32,600
Washing machine	392,100	298,900	78,900	14,300
Refrigerator	358,300	319,800	30,300	8,200
Freezer	199,200	119,100	50,200	29,800
Electric jug	36,100	25,400	9,500	1,300
Gas & electric stove	264,400	227,500	28,200	8,700
Television/video set	584,500	468,600	87,300	28,600

			Southern	Northerr
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Vacuum cleaner	69,400	64,200	5,200	-
Sewing machine	69,100	53,400	12,800	2,900
Food processor	17,400	15,600	1,600	100
Radio/Stereo equipment	296,800	239,100	50,500	7,200
Home computer	400,200	274,300	62,600	63,400
Electric Frying Pan	29,100	10,600	16,500	1,900
Microwave Oven	114,200	56,100	54,700	3,400
Blender/Juicer/Processor	6,900	800	6,200	-
Coffee Percolator	600	600	-	-
Rice Cooker	19,900	8,500	10,300	1,100
Pressure Cooker	500	-	500	-
Electric toaster	23,000	18,200	4,100	700
Electric Fan	4,800	4,800	-	-
DVD/VCD/CD/MP3 player	214,800	176,100	28,900	9,800
Mobile phone	196,800	180,200	16,600	-
Water Cooler	20,200	19,800	400	-
Television antenna	7,800	7,800	-	-
Electric Iron	13,500	1,800	11,700	-
Coffee grinder	600	600	-	-
Chilly Bin, Esky, Ice box	16,600	16,600	-	-
Water Pump/ Water tank pump	8,600	8,600	-	-
Household Appliances	3,365,400	2,617,000	567,000	181,400
Dinner set	44,900	41,500	2,500	900
Cutlery set	27,400	25,400	1,700	300
Saucepans	19,700	16,700	2,500	600
Barbecue plate, smoker	51,100	49,800	1,300	-
Knives	23,000	12,500	8,300	2,100
Tupperware	1,100	-	1,100	-
Glass Set	4,500	4,500	-	-
Can Opener, corkscrew	600	600	-	-
Baby's bottle, teats	5,700	5,700	-	-
Home brewing Kit	1,400	-	1,400	-
Laundry basket	14,400	14,400	-	-
Plastic ware (plates, forks, glasses etc)	32,600	20,100	12,400	-
Basins, bowl	12,700	9,900	2,800	-
Grater	2,300	2,300		-
Lawn mower	150,800	95,800	55,100	-
Weed eater/brush/grass cutter	302,700	234,800	63,600	4,300
Rakes	31,900	25,200	6,100	600
Chainsaw	88,000	61,200	24,200	2,600
Rotary hoe	23,500	23,500	-	-
Power tools	83,400	66,000	14,200	3,200
Hammer	7,000	4,600	1,600	3,200 800
Spade	3,500	2,800	700	
Shovel	9,700	7,500	1,400	- 800
	9,700	7,300	1,400	000

			Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Grou
	\$	\$	\$	\$
Hand Saw	9,500	6,000	2,200	1,400
Hack Blade	1,100	500	-	600
Scrubbing Brush	3,200	3,200	-	-
Umbrella	1,100	1,100	-	-
Other equipments and utensils n.e.c	86,900	28,300	57,900	600
Household Equipment and Utensils	1,085,900	795,300	269,300	21,200
Batteries	60,900	27,500	24,600	8,700
Bleaching fluids (Janola), dyeing chemicals	115,400	71,800	25,900	17,800
Candles	28,400	21,100	7,300	-
Clothes conditioner	9,900	9,900	-	-
Clothes pins, hangers, pegs	16,400	11,800	4,300	300
Dish cloth, sponge, scourer & chux wipes	37,600	31,200	5,100	1,300
Disinfectants, Exit mold	25,500	22,800	2,100	600
Dishwashing liquid, sunlight liquid	131,400	85,500	32,400	13,500
Fly spray	34,000	29,200	2,000	2,800
Lunch wrappers, foil, glad wrap	65,600	55,500	10,100	-
Matches, lighters	39,300	23,800	10,500	5,000
Mosquito coil	150,400	78,000	62,300	10,200
Soap cake/liquid, sunlight soap	48,500	24,200	17,000	7,300
Soap powder	510,000	362,500	116,100	31,300
	630,800	471,000	102,400	
Toilet paper Jiff				57,400
	28,600	19,500	7,800	1,300
Harpic, duck, etc (Cleaning detergents)	56,400	45,800	10,000	600
Light bulb	14,200	6,500	5,400	2,300
Stove Parts	100	-	-	100
Sandpaper	300	300	-	-
Torch	800	800	-	-
Glues (Super)	1,100	900	200	-
Mop head	2,400	-	2,400	-
Ropes	13,700	13,500	200	-
Line(nylon) for weedeater	13,300	10,300	3,000	-
Insulating Tape	9,800	7,500	2,300	-
Padlock	9,000	6,400	2,600	-
Buckets	8,800	7,900	900	-
Brooms & kikau broom incl. duster & dustpan	24,600	13,600	4,100	6,900
Insecticide	11,100	8,700	2,100	300
Herbicides (Paraquat)	19,400	5,100	14,300	-
Garden supplies	54,800	52,100	2,700	-
Other home appliances n.e.c	10,500	7,600	2,800	-
Garden fertilizers	6,700	6,700	-	-
Paintbrush/paint trays & rollers	7,300	7,200	-	100
Scissors	3,500	3,500	-	-
Water bottle	15,900	14,300	1,600	-
Rubbish or Trash bags (paper or plastic)	4,900	3,300	-	1,600
Wheelie Bins/Drums for Garbage disposal	3,200	3,200	-	-
Other household supplies n.e.c	17,700	8,000	7,000	2,600

Code Description	Cook Islands	Rarotonga	Southern Group	Northern Group
	\$	\$	\$	\$
Household and Garden Supplies	2,242,200	1,578,500	491,500	172,000
Telephone charges (including fax)	4,596,100	3,516,000	718,800	361,200
Cell phone/prepaid mobile	594,200	569,000	25,200	-
Email or internet charges	308,600	271,900	32,200	4,500
Post Office box rental	96,700	90,600	2,700	3,300
Babysitting	490,400	490,100	-	300
Housecleaning	6,200	6,200	-	-
Lawn mowing	11,100	8,800	2,300	-
Hire of tractor	2,500	400	1,700	400
Laundry Services	49,800	49,800	-	-
Drainage of Septic Tank	2,800	2,800	-	-
Labour on Taro Patch, gardens, etc	8,300	8,300	-	-
Other household services n.e.c	27,100	24,900	200	2,000
Household Services	6,193,800	5,038,800	783,100	371,700
Electricity	5,179,400	3,885,800	1,046,200	247,400
Cooking gas	1,567,100	1,018,000	315,600	233,500
Kerosene	6,000	-	6,000	-
Other fuel and light	17,700	700	900	16,100
Fuel and Light	6,770,200	4,904,500	1,368,700	497,000
Repairs to television	5,600	5,600	-	-
Repairs to video/dvd players	6,100	6,100	-	-
Repairs to computer	11,600	8,800	2,800	-
Repairs to telephone	3,900	3,700	200	-
Electrical faults/wiring, etc.	70,900	69,600	-	1,300
Repairs to Washing Machine	20,700	16,800	4,000	-
Repairs to stereo	1,400	1,400	-	-
Repairs to Lawn Mower	2,900	2,900	-	-
Repairs to Chainsaw	2,700	2,700	-	-
Other repairs n.e.c	27,000	18,200	-	8,800
Payment of repairs	152,800	135,800	7,000	10,100
TOTAL - HOUSEHOLD OPERATION	20,350,500	15,590,700	3,628,700	1,130,300
CLOTHING AND FOOTWEAR				
Shirts	360,200	274,600	55,400	30,200
T/Shirts	530,800	410,600	78,500	41,600
Casual shorts	419,300	329,900	67,600	21,800
Work shorts	153,000	127,500	11,400	14,100
trousers/jeans	280,100	246,400	17,600	16,100
suits/clothes set	166,700	154,500	8,200	4,000
casual/formal dress	301,000	238,900	59,300	2,800
Underwear/lingerie, briefs, scanties	421,600	356,000	49,800	15,900
Tie dye or hand painted pareu locally made	249,400	158,400	71,400	19,600
Skirts	188,300	161,100	21,800	5,500
Pareu printed material	197,200	138,200	33,100	25,900

		<b>.</b> .	Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Fabric for clothes	173,100	130,100	41,100	2,000
Cotton thread and needles, elastics	40,100	31,700	7,700	700
Zipper	5,000	4,600	400	-
Buttons	1,200	800	400	-
Nappies (plastic & cloth)	512,000	394,900	102,600	14,500
School Uniforms	312,400	245,900	40,500	26,000
Raincoats	46,700	37,900	5,500	3,200
Children's and baby clothes	471,700	405,600	41,400	24,700
Rugby Shorts	33,900	27,600	2,200	4,100
Socks, Stockings, Pantyhose	89,300	73,400	13,400	2,400
Swimming togs	32,000	26,500	5,500	-
Caps	8,000	4,800	-	3,200
Overalls	24,500	15,000	7,800	1,700
Blouse	123,400	105,800	14,000	3,600
Sports Clothing	195,700	179,400	8,800	7,600
Jackets	41,800	41,800	-	-
Other clothing n.e.c	90,800	52,500	32,600	5,600
Clothing	5,469,200	4,374,400	798,000	296,800
Sports shoes	518,000	441,900	40,100	36,000
Dress shoes	408,600	349,700	49,300	9,600
Jandals	207,900	147,300	37,800	22,800
Children's shoes	150,400	122,900	18,700	8,800
Slippers and slip ons	96,900	68,800	17,800	10,200
Boots incl rugby and soccer boots	116,600	101,800	5,500	9,300
Other shoes n.e.c	3,200	3,200	-	-
Footwear	1,501,600	1,235,600	169,200	96,700
Latest payment on Layby	28,500	23,500	4,800	300
Methods of purchases	28,500	23,500	4,800	300
TOTAL - CLOTHING & FOOTWEAR				
TRANSPORT				
Car/station wagon	2,750,200	2,516,900	233,300	-
Van, utility, jeep	1,753,300	1,552,500	200,800	-
Truck	1,575,800	1,328,800	171,300	75,700
Motorcycle, motor scooter	2,630,800	1,984,700	548,400	97,700
Tractor	143,600	90,900	52,700	-
Boat, Yacht, canoe	123,000	-	123,000	-
Bicycles	15,300	12,300	3,000	-
Other vehicles n.e.c	2,800	2,800	-	-
Personal Transport	8,994,800	7,488,900	1,332,500	173,400
Insurance on Motor Vehicle	7,900	7,900		_
Loans on vehicles	7,900 7,900	7,900 7,900	-	-
Charles and the			1 000	
Starter motor	27,300	26,100	1,200	-

			Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Tyres and tubes	361,000	281,900	65,100	13,900
Alloy wheels	5,500	1,200	3,500	800
Shock absorbers	17,200	16,500	200	500
Muffler	23,200	17,100	2,700	3,400
Engine, outboard	104,700	101,300	-	3,400
Car radio/stereo	13,700	13,700	-	-
Number plates	300	100	100	-
Seat covers	18,300	17,000	1,200	100
Tow bar	7,100	7,100	-	-
Patches	1,000	100	-	900
Shoe brake	4,900	4,300	700	-
Air pump	1,300	-	1,300	-
Disc brake pads	8,300	8,300	-	-
Side lights	400	400	-	-
Spark plugs	8,000	6,300	1,700	-
Cable Clutch	100	-	100	-
Seat of motor vehicle	3,100	2,600	500	-
Batteries for cars, trucks and etc	11,100	8,200	2,900	-
Pump	1,200	1,200	-	-
Vehicle battery charger	19,200	18,700	500	-
Vehicle rear vision mirror	1,000	1,000	-	-
Other vehicle accessories	60,600	40,700	18,700	1,200
Transport Equipment	698,500	573,800	100,400	24,200
Petrol	3,085,800	2,304,900	337,800	443,100
Diesel	855,700	783,000	72,800	-
Hydraulic brake fluid	4,700	3,300	1,400	-
Other fuel and oil	65,100	44,600	13,400	7,000
Operation of personal transport	4,011,300	3,135,800	425,400	450,100
Panel beating	147,700	147,700	_	-
Painting	69,100	64,800	4,200	100
Upholstering	3,300	3,300	-	-
Windscreen	21,200	21,000	200	-
Engine Repairs	176,500	171,400	3,900	1,200
Gearbox repairs	7,900	7,700	-	200
Exhaust pipes repairs	4,100	3,700	400	-
Electrical Repairs (wiring)	21,300	21,300	-	100
Rustproofing	25,300	24,300	600	400
Vehicle customising	8,900	8,900	-	-
Annual vehicle registration	207,300	156,400	44,400	6,500
Warrant of witness	6,800	6,800	-	-
Vehicle insurance	558,000	517,800	36,600	3,600
Bus Services	19,900	19,900	-	5,000
Drivers License	2,700	2,600	-	-
Tyres Repair	3,300	1,500	1,800	_
Undersealing	2,000	2,000	1,000	-
Undersealling	2,000	2,000	-	-

	_	_	Southern	Northerr
Code Description	Cook Islands	Rarotonga	Group	Grou
	\$	\$	\$	\$
Standard vehicle service	350,600	349,600	800	300
Other services n.e.c	50,200	50,200	-	-
Fransport Services and Repairs	1,686,100	1,580,900	92,900	12,400
Car/ stationwagon rental	67,600	59,200	7,600	800
/an, utility, jeep rental	9,900	9,700	200	-
Fruck rental	8,200	800	6,600	800
Motorcycle, motor scooter rental	50,000	30,500	19,100	400
Fractor rental	17,900	15,800	2,100	-
Boat, Yacht, Canoe Hire	4,000	4,000	-	-
Other transport Hire	2,300	-	2,300	-
Fransport Hire	159,900	120,000	37,900	2,000
Airfare, inter island	1,362,500	773,100	355,100	234,400
Sea fare, inter island	110,200	58,200	-	52,000
Accommodation expenses in the C.Is.	87,700	81,100	3,600	3,000
Fransport	45,500	36,000	8,700	900
Other inter island travel expenses	37,100	28,900	3,100	5,000
nternal Travel	1,643,000	977,300	370,500	295,300
Dverseas return airfare	4,429,500	3,712,800	596,400	120,400
Sea fare,	21,400	16,700	2,600	2,000
Departure Tax	130,900	113,000	14,600	3,200
Accommodation expenses overseas	370,000	325,400	42,600	2,000
ransport	96,100	88,000	8,000	100
Pocket money for Travel	325,800	310,000	15,800	-
Other expenses incurred while overseas	116,800	116,800	-	-
Overseas Travel	5,490,500	4,682,700	680,000	127,700
FOTAL - TRANSPORT	22,692,000	18,567,300	3,039,600	1,085,100
FOBACCO AND ALCOHOL				
Fobacco	214,700	77,600	58,200	78,800
Cigarettes	1,145,500	1,049,200	75,800	20,400
Zigzag paper	29,300	16,300	5,300	7,700
Cigar	300	-	300	-
Other tobacco products	2,100	2,100	-	-
Горассо	1,391,900	1,145,200	139,600	106,900
Jcoholic Drinks	169,300	164,700	4,500	-
Beer (imported e.g Fosters, VB)	999,300	757,000	181,600	60,600
Beer (local e.g Vaka)	7,100	7,100	-	-
Distilled Spirits	222,100	189,000	33,100	-
Homebrew drink	34,000	23,000	11,000	-
Vine	401,600	380,600	16,400	4,700
Dther alcoholic drinks	52,800	52,800	-	-
Alcohol	1,886,200	1,574,200	246,600	65,300
	1,000,200	1,07 4,200	240,000	00,000

		Dent	Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
PAYMENTS OF CREDIT SCHEMES AND LOANS				
Amount of latest Premium "Principal"	3,719,100	3,024,600	633,000	61,500
Amount of latest Interest paid "Interest"	1,332,900	1,157,200	159,500	16,300
Miscellaneous loans	5,052,000	4,181,800	792,500	77,800
Interest charged on charge account	8,800	8,400	400	-
Other charges on charge account	56,100	55,000	1,100	-
Interest charged on credit card	89,700	84,400	5,300	-
Other charges on credit card	44,200	39,200	5,000	-
Interest charged on cheque account	19,600	18,400	1,200	-
Other charges on cheque account	23,000	20,300	2,700	-
Credit charges	241,400	225,700	15,700	-
Endowment	70,700	66,900	-	3,800
Whole of life	410,700	400,400	8,800	1,500
Medical treatment incl Doctor's consultation	1,500	1,500	-	-
Superannuation	1,862,400	1,485,100	302,700	74,700
Other schemes n.e.c	66,500	66,500	-	-
Personal Benefits	2,411,800	2,020,400	311,500	80,000
Pocket money for children	331,900	311,700	20,200	-
Raffles, Lottos, etc less winnings	1,050,100	971,200	78,000	1,000
Housie costs less winnings	798,900	761,700	20,700	16,400
Gifts of money to religious organisations (See also Code	8,700	8,700	-	-
Contributions to other non profit organisations	1,600	1,000	500	-
Premiums for Life insurance, endowment, etc	4,800	4,800	-	-
Contributions to savings	16,300	16,300	-	-
Other payments n.e.c	3,600	-	2,300 <b>121,700</b>	1,300 <b>18,700</b>
Miscellaneous payments	2,215,900	2,075,400	1,241,400	
TOTAL - CREDIT SCHEMES & BENEFITS	9,921,100	8,503,300	1,241,400	176,500
Cough mixture	12,000	7,000	5,000	-
Panadol	41,900	26,600	14,200	1,000
Vicks (vaseline)	19,000	10,800	8,200	-
Medicines, antibiotics and others	306,900	280,500	18,400	8,000
Deodorant, body spray (rexona, impulse, etc)	138,100	110,100	16,300	11,800
Sanitary pads, Tampon	38,200	30,600	6,300	1,400
Toilet soap (bar/liquid)	285,600	204,800	54,300	26,500
Toothpaste,	137,900	114,000	17,900	6,000
Talcum Powder	34,500	30,600	3,800	-
Tiger balm	400	400	-	-
Band Aid	6,700	5,800	1,000	-
Tissue	12,800	12,800	-	-
Perfumes, Aftershaves, etc	78,500	61,000	15,500	2,000
Vitamins and Other Health supplements	6,800	6,800	-	-

Code Description	Cook Islands	Rarotonga	Southern Group	Northern Group
· · · ·	\$	\$	\$	\$
Other cosmetics and toiletries n.e.c	56,000	54,300	-	1,700
Medical, cosmetics and toiletries	1,175,300	956,100	160,900	58,400
Haircut	30,600	30,300	400	-
Hair grooming	31,300	31,300	-	-
Manicure	300	300	-	-
Other personal services	28,500	28,500	-	-
Personal care and Services	90,700	90,400	400	-
Cook Islands Newspaper, herald or Times	335,200	313,600	21,600	-
Overseas Newspaper, magazines, etc	95,700	90,800	1,400	3,500
Books, novels, etc	65,400	62,800	2,600	-
School books	4,500	3,900	600	-
Writing materials	20,800	18,400	2,400	-
Other stationery	62,200	57,000	5,200	-
Calculator	5,100	5,100	-	-
Personal Computers	12,000	12,000	-	-
Other office equipment for private use	42,400	39,400	3,000	-
Postage stamps	13,300	12,300	1,000	-
Post cards, ads, etc	1,200	1,200	-	-
Personal care and Services	657,800	616,500	37,800	3,500
Doctor's/dentist fees	417,400	380,600	16,900	19,900
Hospital charges	106,600	86,100	2,400	18,000
Ambulance charges	2,400	1,400	-	1,000
Traditional health service (masseurs)	2,500	2,500	-	-
Other health services n.e.c	162,700	118,300	-	44,400
Health Services	691,600	588,900	19,300	83,300
Photographic equipment	400	400	-	-
Ping-Pong, Tennis ball, etc.	4,100	1,500	-	2,600
Sports goods n.e.c	15,400	15,200	-	200
Video tapes	82,300	81,200	1,100	-
Toys	37,500	35,900	1,600	-
Records, cassettes, CD's	47,400	37,000	7,700	2,600
Films	39,800	39,500	400	-
Playing Cards	4,600	4,600	-	-
Blank cassettes/cds	37,300	36,600	700	-
Other leisure materials and supplies n.e.c	24,600	19,000	3,500	2,000
Leisure and Recreational Goods	293,400	270,900	15,000	7,400
Formal education fees and related charges	716,800	600,500	59,100	57,300
Tertiary education fees (e.g. USP)	194,200	168,000	24,200	2,000
Fees charged for private tuition	142,900	32,900	109,900	100
School transports (bus fare)	118,100	118,100	-	-
Fees charged for hobby classes	32,400	31,100	1,300	-
Other educational services n.e.c	400	400	-	-

Code Description	Cook Islands	Rarotonga	Southern Group	Northern Group
	\$	\$	\$	\$
Educational Services	1,204,800	951,000	۰ 194,500	ۍ 59,400
Fishing equipment and supplies	36,400	13,900	22,500	-
Birthday presents n.o.d	31,300	31,300	-	-
Cat Food	155,300	140,900	14,300	-
Dog Food	192,400	189,300	3,000	-
Pig Food	338,900	326,100	5,700	7,100
Chicken Food	5,200	5,200	-	-
Birthday, Anniversary, Get Well cards etc	6,200	6,200	-	-
Groceries	280,900	254,500	26,300	-
Goods n.e.c	3,700	3,700	-	-
Other Goods	1,050,300	971,100	71,800	7,100
Contributions to religious organisations	985,100	694,100	269,600	21,400
Subscriptions levied by clubs or leisure groups	114,600	99,300	15,000	300
Television hire	100	-	-	100
Video tape player	24,500	24,500	-	-
Cinema admission, Entry fee to games	76,900	76,900	-	-
Video arcade games(spacies)	7,100	5,200	700	1,200
/ideo Tape Hire incl VCD, DVD disk hire	666,800	609,900	56,900	-
DVD player	22,300	19,400	2,900	-
Payments to recreational services	57,500	57,500	-	-
Other services n.e.c	7,500	4,800	2,700	-
Leisure Services	1,962,500	1,962,500	1,962,500	1,962,500
Jnion fees (PSA, CIWA, CITI, etc.)	21,400	17,900	3,400	100
Professional society subscriptions	10,600	10,500	100	-
Professional license fees (candidate fees)	5,700	4,700	100	1,000
Cartage, freight	302,300	229,800	52,800	19,700
Printing(e.g. invitations)	32,700	30,100	2,600	-
Catering expenses	124,300	95,700	28,500	-
/et fees	10,000	9,900	100	-
Money sent overseas	1,017,000	927,100	54,400	35,600
Funeral expenses	253,800	155,300	93,600	4,900
Fines	12,700	9,400	3,400	-
_egal expenses	308,900	303,100	5,800	-
Hire of premises	16,800	16,800	-	-
Photographers fees	7,200	6,700	400	-
Maintenance to ex-spouse	4,300	1,600	-	2,700
Animal Medication	1,400	1,400	-	-
Airport Parking fee	800	800	-	-
Payment of labouring services	11,400	800	10,700	-
Other Miscellaneous Services	38,200	33,400	-	4,800
Payment of miscellaneous Services	2,179,500	1,855,100	255,800	68,700
Jewellery	321,900	295,500	16,700	9,800
Trees, shrubs	73,700	63,700	10,000	-

			Southern	Northern
Code Description	Cook Islands	Rarotonga	Group	Group
	\$	\$	\$	\$
Topsoil	107,700	106,800	900	-
Watch and accessories	95,000	68,100	24,700	2,100
Pearls	45,300	42,300	2,300	800
Suitcase	29,900	28,900	1,000	100
Floral tributes	84,300	81,100	2,900	400
Trophy	17,400	17,100	300	-
Donation, cash gift (not recorded elsewhere)	5,126,900	3,300,400	1,057,600	769,000
Rings	2,400	2,400	-	-
Sunglasses	3,500	2,900	700	-
Eis (flower, shell)	69,400	43,800	15,400	10,200
Handbags, Backpack, school bags	36,400	27,500	6,600	2,300
Tooth brush	16,900	11,200	5,400	300
Hair accessories (pins, comb, etc)	23,800	21,300	2,500	-
Hair colour	27,200	27,200	2,000	-
Hair conditioner	70,500	65,700	4,800	-
Hair shampoo	145,900	123,200	18,000	4,700
Hair spray, mousse, gel, etc	28,400	24,900	3,500	4,700
Lipstick	9,500	9,500	5,500	
Moisturisers and other skin creams	16,300	15,600	700	
Razor, blades, tweezers etc	32,400	30,200	1,400	700
Paper tissues	6,500	5,300	1,400	700
Other personal goods n.e.c	17,500	17,100	500	-
Monoi oil	21,400	11,500	7,300	2,600
Donations for funeral	15,500	12,900	2,600	2,000
Rito made craft	75,400	56,400	2,000	- 19,100
			2 800	19,100
Cotton buds, wipes, cotton wool	37,400	34,600	2,800	-
Air freshner for car and rooms	21,200	16,700	4,500	-
Family Function expenses	13,800	2,800	11,000	-
Passports, BDM certificates	1,800	100	1,700	-
Reading Glasses	3,300	3,300	-	-
Pareu kiriau /Dance skirt	34,300	34,300	-	-
Rauara crafts	1,900	-	1,900	-
Photos, or pictures	21,100	19,200	2,000	-
Fridge Magnets	2,700	2,700	-	-
Phone Card (Pre-paid card, Kia Orana Card)	465,800	404,400	31,800	29,600
Purchase of live animal eg pigs, goats, etc	196,900	118,500	78,400	-
Payment of kaiou	122,800	122,800	-	-
Morning Tea or Social Club Fund	8,100	8,100	-	-
Pearls	10,400	10,400	-	-
Other handicrafts	23,100	-	23,100	-
Other payments of goods	94,300	88,700	-	5,600
Payment of miscellaneous Goods	7,579,900	5,379,100	1,344,200	857,300
TOTAL - MISC. Goods and Services	16,885,800	13,641,600	4,062,200	3,107,600
TOTAL EXPENDITURE	163,193,300	128,782,100	27,340,800	10,995,500

# Table 2.1: Annual Total Cash Expenditure, by Expenditure Groups and Subgroups

Description of Group, and sub-group	Cook Islands	Rarotonga	Southern Group	Northern Group
	\$	\$	\$	\$
FOOD	36,333,400	28,556,700	5,681,100	2,095,600
Fruits	1,314,700	1,064,100	211,900	38,700
Vegetables	2,767,200	2,328,500	384,200	54,400
Meat and meat products	5,020,800	3,843,600	848,300	328,900
Poultry	3,152,800	2,652,500	385,600	114,700
Fish including shellfish	1,933,500	1,457,100	412,900	63,500
Bread and biscuits	5,460,600	4,066,200	1,241,400	153,000
Cereal and ceral products	1,945,700	1,081,300	284,600	579,800
Dairy and milk products	2,353,400	1,779,900	387,300	186,100
Farm products, Fats and Oils	1,493,700	1,142,800	267,100	83,800
Non alcoholic beverages	1,533,900	1,310,300	168,300	55,300
Confectionery	1,259,700	833,200	213,000	213,600
Other foods	2,476,400	1,867,900	413,800	194,800
Takeaways and foods taken at eating places	5,621,000	5,129,300	462,700	29,000
HOUSING	26,591,400	24,050,400	2,175,400	365,600
Rents, mortgages, insurance, etc.	14,774,600	13,730,900	960,100	83,600
Home Improvements	2,832,100	2,460,800	337,100	34,200
Supplies	3,911,500	2,918,900	753,500	239,200
Construction of new dwellings	4,970,600	4,895,500	68,700	6,300
Hiring of equipment	102,600	44,300	56,000	2,300
HOUSEHOLD OPERATION	21,835,800	16,920,500	3,620,600	1,294,700
Household Furniture	1,359,000	1,190,700	152,000	16,300
Household furnishing	944,700	812,100	99,900	32,700
Household Appliances	3,235,000	2,554,500	499,100	181,400
Household Equipment and Utensils	1,008,800	752,600	235,000	21,200
Household and Garden Supplies	2,190,200	1,550,100	475,700	164,400
Household Services	6,175,000	5,020,200	783,200	371,600
Fuel and Light	6,770,200	4,904,500	1,368,700	497,000
Payment of repairs	152,900	135,800	7,000	10,100
CLOTHING AND FOOTWEAR	6,687,600	5,473,100	845,600	368,900
Clothing	5,180,600	4,234,700	674,000	271,900
Footwear	1,478,500	1,214,900	166,800	96,700
Methods of purchases	28,500	23,500	4,800	300
TRANSPORT	22,622,500	18,567,500	3,039,500	1,015,400
Personal Transport	8,994,900	7,489,000	1,332,500	173,400
Loans on vehicles	7,900	7,900	-	-
Transport Equipment	698,600	573,800	100,400	24,400
Operation of personal transport	3,941,500	3,135,800	425,400	380,300
Transport Services and Repairs	1,686,200	1,581,000	92,800	12,400
Transport Hire	159,900	120,000	37,900	2,000
Internal Travel	1,643,000	977,200	370,500	295,200
Overseas Travel	5,490,500	4,682,800	680,000	127,700

# Table 2.1: Annual Total Cash Expenditure, by Expenditure Groups and Subgroups

Description of Group, and sub-group	Cook Islands	Rarotonga	Southern Group	Northern Group
	\$	\$	\$	\$
TOBBACCO & ALCOHOL	3,211,200	2,661,700	380,900	168,600
Торассо	1,361,200	1,121,300	136,600	103,300
Alcohol	1,850,000	1,540,400	244,300	65,300
CREDIT SCHEMES AND BENEFITS	5,293,400	4,407,500	808,100	77,800
Miscellaneous loans	5,052,000	4,181,800	792,400	77,800
Credit charges	241,400	225,700	15,700	-
MISCELLANEOUS GOODS AND SERVICES	11,280,200	9,626,200	1,296,700	357,400
Medical, cosmetics and toiletries	1,086,800	885,400	145,100	56,300
Personal care and Services	90,700	90,400	400	-
Personal care and Services	633,600	596,100	37,300	200
Health Services	691,600	588,900	19,300	83,300
Leisure and Recreational Goods	291,300	270,800	15,100	5,500
Educational Services	1,204,800	950,900	194,500	59,400
Other Goods	1,010,500	937,100	66,300	7,100
Leisure Services	1,962,500	1,591,600	347,800	23,100
Payment of miscellaneous Services	2,179,600	1,855,100	255,800	68,700
Payment of miscellaneous Goods	2,128,800	1,859,900	215,100	53,800
TOTAL EXPENDITURE	133,855,500	110,263,600	17,847,900	5,744,000

Description of Group and Sub group	Cook Islands	Rarotonga	Southern Group	Northern Group
	No.	No.	No.	No.
FOOD	4018	2775	940	303
Fruits	2617	2049	505	63
Vegetables	3290	2536	646	109
Meat and meat products	3613	2552	821	240
Poultry	2513	1962	466	86
Fish including shellfish	2704	1914	690	101
Bread and biscuits	3841	2751	914	177
Cereal and ceral products	3223	2257	698	268
Dairy and milk products	3368	2496	668	204
Farm products, Fats and Oils	3088	2336	628	124
Non alcoholic beverages	2835	2217	492	126
Confectionery	3271	2297	760	215
Other foods	3647	2584	826	237
Takeaways and foods taken at eating places	2933	2368	531	33
HOUSING	4046	2775	953	318
Rents, mortgages, insurance, etc.	4046	2775	953	318
Home Improvements	575	478	83	13
Supplies	1688	1236	386	66
Construction of new dwellings	225	191	31	3
Hiring of equipment	189	112	57	20
5 1 1	66			
HOUSEHOLD OPERATION	4044	2775	953	316
Household Furniture	1211	1005	176	30
Household furnishing	1874	1467	334	73
Household Appliances	2316	1746	461	109
Household Equipment and Utensils	1927	1499	365	63
Household and Garden Supplies	3343	2368	755	220
Household Services	3429	2472	725	232
Fuel and Light	3950	2703	944	303
Payment of repairs	387	351	31	5
CLOTHING AND FOOTWEAR	3111	2241	663	207
Clothing	2954	2177	593	184
Footwear	2345	1746	452	146
Methods of purchases	140	120	18	3
TRANSPORT	3848	2703	887	257
Personal Transport	1356	1053	250	53
Loans on vehicles	16	16	0	0
Transport Equipment	1773	1268	417	88
Operation of personal transport	2375	1866	430	78
Transport Services and Repairs	3418	2440	804	174
Transport Hire	566	343	211	13
Internal Travel	1872	1188	540	144
Overseas Travel	1904	1507	316	81

Table 2.2: Number of households by Annual Total Cash Expenditure, by Expenditure Groups and Subgroups

Description of Group and Sub group	Cook Islands	Rarotonga	Southern Group	Northern Group
	No.	No.	No.	No.
TOBACCO & ALCOHOL	1755	1324	303	129
Tobacco	1255	941	198	116
Alcohol	1054	845	189	20
CREDIT SCHEMES AND BENEFITS	2230	1675	452	103
Credit charges	367	319	48	0
Personal Benefits	1308	949	281	78
MISCELLANEOUS GOODS AND SERVICES	3795	2751	799	245
Medical, cosmetics and toiletries	2696	2033	501	162
Personal care and Services	124	120	4	0
Personal Goods	1936	1762	171	3
Health Services	1595	1483	97	15
Leisure and Recreational Goods	418	367	44	8
Educational Services	1734	1483	228	23
Other Goods	950	877	70	3
Leisure Services	2082	1611	408	63
Payment of miscellaneous Services	1533	1140	312	81
Payment of miscellaneous Goods	2591	2049	426	116
TOTAL HOUSEHOLDS	4046	2775	953	318

Table 2.2: Number of households by Annual Total Cash Expenditure, by Expenditure Groups and Subgroups

Description of Group and Sub Group	Cook Islands	Rarotonga	Southern Group	Northern Group
	No.	No.	No.	No.
FOOD	9040	10290	6040	6920
Fruits	500	520	420	610
Vegetables	840	920	600	500
Meat and meat products	1390	1510	1030	1370
Poultry	1250	1350	830	1340
Fish including shellfish	710	760	600	630
Bread and biscuits	1420	1480	1360	870
Cereal and ceral products	600	480	410	2170
Dairy and milk products	700	710	580	910
Farm products, Fats and Oils	480	490	430	680
Non alcoholic beverages	540	590	340	440
Confectionery	390	360	280	1000
Other foods	680	720	500	820
Takeaways and foods taken at eating places	1920	2170	870	880
HOUSING	6570	8670	2280	1150
Rents, mortgages, insurance, etc.	3650	4950	1010	260
Home Improvements	4930	5140	4040	2710
Supplies	2320	2360	1950	3650
Construction of new dwellings	22130	25580	2230	2500
Hiring of equipment	540	400	980	110
HOUSEHOLD OPERATION	5400	6100	3800	4100
Household Furniture	1120	1190	870	540
Household furnishing	500	550	300	450
Household Appliances	1400	1460	1080	1670
Household Equipment and Utensils	520	500	640	340
Household and Garden Supplies	660	650	630	750
Household Services	1800	2030	1080	1600
Fuel and Light	1710	1810	1450	1640
Payment of repairs	400	390	230	2000
CLOTHING AND FOOTWEAR	2150	2440	1280	1780
Clothing	1750	1950	1140	1480
Footwear	630	700	370	660
Methods of purchases	200	200	270	120
TRANSPORT	5880	6870	3430	3940
Personal Transport	6630	7110	5320	3270
Loans on vehicles	500	500	0	0
Transport Equipment	390	450	240	280
Operation of personal transport	1660	1680	990	4860
Transport Services and Repairs	490	650	120	70
Transport Hire	280	350	180	160
Internal Travel	880	820	690	2050
Overseas Travel	2880	3110	2150	1580

# Table 2.3: Average Annual Total Cash Expenditure, by Expenditure Groups and Subgroups

Description of Group and Sub Group	Cook Islands	Rarotonga	Southern Group	Northern Group
	No.	No.	No.	No.
TOBACCO & ALCOHOL	1830	2010	1260	1310
Tobacco	1080	1190	690	890
Alcohol	1750	1820	1290	3230
CREDIT SCHEMES AND BENEFITS	2370	2630	1790	750
Credit charges	13760	13110	16400	0
Personal Benefits	180	240	60	0
MISCELLANEOUS GOODS AND SERVICES	2970	3500	1620	1460
Medical, cosmetics and toiletries	400	440	290	350
Personal care and Services	730	760	90	0
Personal care and Services	330	340	220	80
Health Services	430	400	200	5500
Leisure and Recreational Goods	700	740	340	730
Educational Services	690	640	850	2610
Other Goods	1060	1070	940	2810
Leisure Services	940	990	850	370
Payment of miscellaneous Services	1420	1630	820	850
Payment of miscellaneous Goods	820	910	500	460
TOTAL HOUSEHOLDS	33080	39730	18730	18060

Table 2.3: Average Annual Total Cash Expenditure, by Expenditure Groups and Subgroups

Description of Group and Subgroup	Cook Islands	Rarotonga	Southern Group	Northern Group
	%	%	%	%
FOOD	99.3	100.0	98.6	95.2
Fruits	64.7	73.8	53.0	19.8
Vegetables	81.3	91.4	67.7	34.1
Meat and meat products	89.3	92.0	86.2	75.4
Poultry	62.1	70.7	48.9	27.0
Fish including shellfish	66.8	69.0	72.4	31.7
Bread and biscuits	94.9	99.1	95.9	55.6
Cereal and ceral products	79.6	81.3	73.3	84.1
Dairy and milk products	83.2	89.9	70.1	64.3
Farm products, Fats and Oils	76.3	84.2	65.9	38.9
Non alcoholic beverages	70.1	79.9	51.6	39.7
Confectionery	80.8	82.8	79.7	67.5
Other foods	90.1	93.1	86.6	74.6
Takeaways and foods taken at eating places	72.5	85.3	55.8	10.3
HOUSING	100.0	100.0	100.0	100.0
Rents, mortgages, insurance, etc.	100.0	100.0	100.0	100.0
Home Improvements	14.2	17.2	8.8	4.0
Supplies	41.7	44.5	40.6	20.6
Construction of new dwellings	5.6	6.9	3.2	0.8
Hiring of equipment	4.7	4.0	6.0	6.3
HOUSEHOLD OPERATION	99.9	100.0	100.0	99.2
Household Furniture	29.9	36.2	18.4	9.5
Household furnishing	46.3	52.9	35.0	23.0
Household Appliances	57.2	62.9	48.4	34.1
Household Equipment and Utensils	47.6	54.0	38.3	19.8
Household and Garden Supplies	82.6	85.3	79.3	69.1
Household Services	84.7	89.1	76.0	73.0
Fuel and Light	97.6	97.4	99.1	95.2
Payment of repairs	9.6	12.6	3.2	1.6
CLOTHING AND FOOTWEAR	76.9	80.7	69.6	65.1
Clothing	73.0	78.4	62.2	57.9
Footwear	58.0	62.9	47.5	46.0
Methods of purchases	3.5	4.3	1.8	0.8
TRANSPORT	95.1	97.4	93.1	81.0
Personal Transport	33.5	37.9	26.3	16.7
Loans on vehicles	0.4	0.6	0.0	0.0
Transport Equipment	43.8	45.7	43.8	27.8
Operation of personal transport	58.7	67.2	45.2	24.6
Transport Services and Repairs	84.5	87.9	84.3	54.8
Transport Hire	14.0	12.4	22.1	4.0
Internal Travel	46.3	42.8	56.7	45.2
Overseas Travel	47.1	54.3	33.2	25.4

# Table 2.4: Annual Total Cash Expenditure as a Percentage of Expenditure Group andSubgroups an by region

Description of Group and Subgroup	Cook Islands	Rarotonga	Southern Group	Northern Group
	%	%	%	%
TOBACCO & ALCOHOL	43.4	47.7	31.8	40.5
Tobacco	31.0	33.9	20.7	36.5
Alcohol	26.1	30.5	19.8	6.3
CREDIT SCHEMES AND BENEFITS	55.1	60.3	47.5	32.5
Credit charges	9.1	11.5	5.1	0.0
Personal Benefits	32.3	34.2	29.5	24.6
MISCELLANEOUS GOODS AND SERVICES	93.8	99.1	83.9	77.0
Medical, cosmetics and toiletries	66.6	73.3	52.5	50.8
Personal care and Services	3.1	4.3	0.5	0.0
Personal Goods	47.9	63.5	18.0	0.8
Health Services	39.4	53.4	10.1	4.8
Leisure and Recreational Goods	10.3	13.2	4.6	2.4
Educational Services	42.9	53.4	24.0	7.1
Other Goods	23.5	31.6	7.4	0.8
Leisure Services	51.5	58.0	42.9	19.8
Payment of miscellaneous Services	37.9	41.1	32.7	25.4
Payment of miscellaneous Goods	64.0	73.8	44.7	36.5
TOTAL HOUSEHOLDS	100.0	100.0	100.0	100.0

Table 2.4: Annual Total Cash Expenditure as a Percentage of Expenditure Group and Subgroups an by region

Table 3.1: Total Annual Expenditure by Sex of Head of Household and region

Sex	Rarotonga	Southern Group	Northern Group	Cook Islands
Male	99,934,100	20,686,000	7,848,000	128,468,100
Female	28,477,300	5,040,700	1,207,800	34,725,800
Total	128,411,400	25,726,600	9,055,800	163,193,800

Table 3.2: Percentage Distribution of Total Annual Expenditure by Sex of Head of Household and region

Sex	Rarotonga	Southern Group	Northern Group	Cook Islands
Male	77.8	80.4	86.7	78.7
Female	22.2	19.6	13.3	21.3
Total	100.0	100.0	100.0	100.0

Table 3.3: Number of Households by Sex of Head of Household and by region

Table 3.3. Number of Households by Sex of Head of Household and by region					
Sex	Rarotonga	Southern Group	Northern Group	Cook Islands	
Male	2,033	733	268	3,034	
Female	742	220	50	1,012	
Total	2,775	953	318	4,046	

Average Household Size by Sex of Head of Household and by region

Average nousenous size by sex of nead of nousenous and by region						
Sex	Rarotonga	Southern Group	Northei	n Group	Cook Islands	
Male	4	.6	4.1	4.1		4.4
Female	3	.5	3.5	2.8		3.5
Total	4	.3	3.9	3.9		4.2

Table 3.4: Resident Population by Sex of Head of Household and region

Sex	Rarotonga	Southern Group	Northern Group	Cook Islands
Male	9,380	3,000	1,100	13,470
Female	2,620	760	140	3,520
Total	12,000	3,760	1,230	17,000

Table 3.5: Per Ca	apita Expenditure b	v Sex of Head of	f Household and by	reaion

Sex	Rarotonga	Southern Group	Northern Group	Cook Islands
Male	10,700	6,900	7,100	9,500
Female	10,900	6,600	8,600	9,900
Total	10,700	6,800	7,400	9,600

Table 4.1: Annual Total Ex	penditure by Ethnic (	Drigin of Head of Housel	hold and region

Ethnic Origin	Rarotonga	Southern Group	Northern Group	Cook Islands
Cook Islands Maori	108,967,700	24,970,800	7,768,600	141,707,100
Part Cook Islands Maori	1,950,100	509,300	536,300	2,995,700
Total	128,411,400	25,726,600	9,055,800	163,193,800

Table 4.2: Number of Households by Ethnic Origin of Head of Household and region

Ethnic Origin	Rarotonga	Southern Group	Northern Group	Cook Islands
Cook Islands Maori	2,384	918	283	3,585
Part Cook Islands Maori	72	26	13	111
Total	2,775	953	318	4,046

Ethnic Origin	Rarotonga	Southern Group	Northern Group	Cook Islands
Cook Islands Maori	10,680	3,620	1,130	15,430
Part Cook Islands Maori	220	120	60	400
Total	12,000	3,760	1,230	17,000

Table 4.4: Average Household Size by Ethnic Origin of Head of Household and by region

Ethnic Origin	Rarotonga	Southern Group	Northern Group	Cook Islands
Cook Islands Maori	4.5	3.9	4.0	4.3
Part Cook Islands Maori	3.1	4.6	4.8	3.6
Total	4.3	3.9	3.9	4.2

Table 4.5: Per Capita Expenditure by Ehtnic Origin of Head of Household and by region

Ethnic Origin	Rarotonga	Southern Group	Northern Group	Cook Islands
Cook Islands Maori	10,200	6,900	6,900	9,200
Part Cook Islands Maori	8,900	4,200	8,900	7,500
Total	10,700	6,800	7,400	9,600

Marital Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Never Married	24,868,600	2,502,570	1,928,140	29,299,710
Married or Defacto relationship	90,567,900	19,868,340	6,700,340	117,140,850
Total	128,411,400	25,726,600	9,055,800	163,193,800

Table 5.2: Number of Households by Heads of Households Marital Status and by region

Marital Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Never Married	718	123	78	919
Married or Defacto relationship	1,714	668	217	2,599
Total	2,775	953	318	4,046

Table 5.3: Resident Population by Marital Status of Head of Household and by region

Marital Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Never Married	2,304	307	207	2,819
Married or Defacto relationship	8,492	2,916	974	12,383
Total	12,000	3,760	1,230	17,000

Table 5.4: Average Household Size by Sex of Head of Household and by region

Marital Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Never Married	3.2	2.5	2.6	3.1
Married or Defacto relationship	5.0	4.4	4.5	4.8
Total	12,000	3,760	1,230	17,000

Table 5.5: Per Capita Expenditure by Sex of Head of Household and by region

Marital Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Never Married	10,800	8,100	9,300	10,400
Married or Defacto relationship	10,700	6,800	6,900	9,500
Total	10,700	6,800	7,400	9,600

Table 6.1: Annual Total Expenditure by Highest Educational Qualifications of Head of Household and by region
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Educational qualfications	Rarotonga	Southern Group	Northern Group	Cook Islands
No qualifications	15,662,300	8,746,300	2,853,600	27,262,300
Secondary School Qualfications	55,984,300	8,472,600	2,277,000	66,733,800
University or Trade qualifications	48,262,300	7,078,700	3,475,800	58,816,900
Total	128,411,400	25,726,600	9,055,800	163,193,800

#### Table 6.2: Population by Highest Educational Qualifications of Head of Household and by region

Educational qualfications	Rarotonga	Southern Group	Northern Group	Cook Islands
No qualifications	2,304	1,555	477	4,336
Secondary School Qualifications	5,550	1,243	358	7,151
University or Trade qualifications	3,341	799	303	4,443
Total	12,000	3,760	1,230	17,000

#### Table 6.3: Per Capita Expenditure by Highest Educational Qualification of Head of Household and by region

Educational qualifications	Rarotonga	Southern Group	Northern Group	Cook Islands
No qualifications	6,800	5,630	5,980	6,290
Secondary School Qualifications	10,090	6,820	6,350	9,330
University or Trade qualifications	14,450	8,860	11,480	13,240
Total	10,700	6,840	7,360	9,600

#### Table 6..4: Number of Households by Highest Educational Qualifications of Head of Household and by region

Educational qualfications	Rarotonga	Southern Group	Northern Group	Cook Islands
No qualifications	518	386	121	1,026
Secondary School Qualfications	1,308	312	86	1,705
University or Trade qualifications	773	198	93	1,065
Total	2,775	953	318	4,046

#### Table 6.5: Average Household size by Highest Educational Qualifications of Head of Household and by region

Educational qualfications	Rarotonga	Southern Group	Northern Group	Cook Islands
No qualifications	4.4	4.0	3.9	4.2
Secondary School Qualfications	4.2	4.0	4.2	4.2
University or Trade qualifications	4.3	4.0	3.2	4.2
Total	4.3	3.9	3.9	4.2

Table 7.1: Annual Total Expenditure by Activity Status of Head of Household and by region

Activity Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Working	108,831,300	18,168,200	7,602,000	134,601,600
Not Working	15,696,100	5,384,600	825,400	21,906,100
Unemployed	1,956,500	2,052,400	581,700	4,590,600
Total	128,411,400	25,726,600	9,055,800	163,193,800

Table 7.2: Population by Activity Status of Head of Household and by region

Activity Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Working	9,513	2,416	1,000	12,928
Not Working	1,866	940	124	2,929
Unemployed	375	373	93	841
Total	12,000	3,760	1,230	17,000

Table 7.3: Per Capita Expenditure by Activity Status of Head of Household and by region

Activity Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Working	11,440	7,520	7,610	10,410
Not Working	8,410	5,730	6,670	7,480
Unemployed	5,220	5,500	6,230	5,460
Total	10,700	6,800	7,400	9,600

Table 7.4: Number of Households by Activity Status of Head of Household and by region

		1		<u> </u>
Activity Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Working	2,233	641	245	3,119
Not Working	423	224	45	692
Unemployed	64	79	25	168
Total	2,775	953	318	4,046

Table 7.5: Average Household size by Activity Status of Head of Household and by region

3	J			<u> </u>
Activity Status	Rarotonga	Southern Group	Northern Group	Cook Islands
Working	4.3	3.8	4.1	4.1
Not Working	4.4	4.2	2.7	4.2
Unemployed	5.9	4.7	3.7	5.0
Total	4.3	3.9	3.9	4.2

				Ab	le to speak, rea	d and write in Coo	k Islands Maori	and English					
Age Group	С	Cook Islands			Rarotonga		Sou	Southern Group			Northern Group		
	Male	Female	TOTAL	Male	Female	TOTAL	Male	Female	TOTAL	Male	Female	TOTAL	
15-19	570	537	1,107	375	335	710	163	167	329	33	35	68	
20-24	488	503	990	391	407	797	61	66	127	35	30	66	
25-29	381	388	768	319	303	622	44	57	101	18	28	45	
30-34	403	649	1,051	311	526	837	61	110	171	30	13	43	
35-39	476	492	968	351	367	718	92	92	184	33	33	66	
40-44	454	436	891	287	295	582	132	101	233	35	40	76	
45-49	382	395	777	287	247	534	57	110	167	38	38	76	
50-54	323	320	643	207	239	447	88	70	158	28	10	38	
55-59	342	337	679	231	239	470	88	88	176	23	10	33	
60-64	230	227	456	136	159	295	79	57	136	15	10	25	
>64	314	356	670	207	223	431	97	123	220	10	10	20	
TOTAL	4,362	4,639	9,001	3,102	3,341	6,443	962	1,041	2,003	298	257	555	

Table 8.1: Cook Islands Maori and English Language Status by Persons age 15 years and over, by Five Year age group, by Sex and by region

Table 8.2: Cook Islands Maori Language Status by Persons age 15 years and over, by Five Year age group, by Sex and by region

					Able to Spe	eak, read and write	e Cook Islands N	<i>l</i> laori				
Age Group	С	ook Islands		ł	Rarotonga		Sou	uthern Group		Northern Group		
-	Male	Female	TOTAL	Male	Female	TOTAL	Male	Female	TOTAL	Male	Female	TOTAL
15-19	617	545	1,161	375	335	710	189	167	356	53	43	96
20-24	499	517	1,016	391	407	797	70	70	141	38	40	78
25-29	411	401	812	335	311	646	48	57	105	28	33	61
30-34	428	670	1,098	327	542	869	66	110	176	35	18	53
35-39	496	507	1,003	351	375	726	110	97	206	35	35	71
40-44	474	457	932	295	311	606	136	101	237	43	45	88
45-49	409	410	819	303	255	558	66	114	180	40	40	81
50-54	327	342	670	207	255	462	92	75	167	28	13	40
55-59	388	352	740	255	247	502	105	92	198	28	13	40
60-64	238	254	492	144	175	319	79	66	145	15	13	28
>64	386	459	845	239	279	518	114	149	264	33	30	63
TOTAL	4,674	4,914	9,587	3,221	3,493	6,714	1,076	1,098	2,174	376	323	699

Table 8.3: English Language Status by Persons age 15 years and over, by Five Year age group, by Sex and by region

					Able	to Speak, read ar	nd write English						
Age Group	С	ook Islands		I	Rarotonga		Sou	Southern Group			Northern Group		
	Male	Female	TOTAL	Male	Female	TOTAL	Male	Female	TOTAL	Male	Female	TOTAL	
15-19	674	619	1,293	478	399	877	163	180	343	33	40	73	
20-24	575	582	1,156	470	478	949	61	70	132	43	33	76	
25-29	482	460	942	407	359	766	53	66	119	23	35	58	
30-34	456	697	1,152	359	574	933	61	110	171	35	13	48	
35-39	575	575	1,149	439	431	869	101	101	202	35	43	78	
40-44	575	447	1,022	399	303	702	136	101	237	40	43	83	
45-49	445	489	934	343	327	670	61	114	176	40	48	88	
50-54	389	348	737	271	263	534	88	75	163	30	10	40	
55-59	391	373	765	271	271	542	92	92	184	28	10	38	
60-64	266	246	512	167	167	335	83	66	149	15	13	28	
>64	358	381	739	247	239	486	101	132	233	10	10	20	
TOTAL	5,186	5,216	10,402	3,851	3,812	7,663	1,001	1,107	2,108	333	298	631	