

Statistical bulletin

Family spending in the UK: April 2023 to March 2024

Average weekly household expenditure on goods and services in the UK, by age, income, economic status, socio-economic class, household composition and region.

Contact:
Family Spending team
family.spending@ons.gov.uk
+44 345 601 3034

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1. Main points

In financial year ending (FYE) 2024:

- Average weekly household expenditure was £623.30, a nominal increase of £55.60 (10%) from the previous year; after accounting for inflation there was a real-terms increase of £15.40 (3%).
- The richest fifth of households' weekly expenditure remains stable at more than twice that of the poorest fifth of households, at £948.70 and £378.60, respectively.
- The proportions of total expenditure spent on restaurants and hotels (7%) remain below FYE 2020 precoronavirus (COVID-19) pandemic levels (9%), while all other classification of individual consumption by purpose (COICOP) categories have recovered.
- Expenditure on electricity, gas and other fuels increased in real-terms by £5.10 (15%), yet remained £3.50 (8%) below FYE 2022, when energy prices started to see rapid increases.
- Users should be aware that because of a relatively small sample size for FYE 2024, estimates for lower-level expenditure categories in the underlying data are subject to greater uncertainty; please see Section 5:
 Data sources and quality for more details.

2. Family spending in the UK

Data in this bulletin cover financial year ending (FYE) 2024, which is April 2023 to March 2024. During this period, the median household equivalised disposable income remained consistent with FYE 2023, while mean household equivalised disposable income decreased by 1.2% as reported in our <u>Average household income</u>, <u>UK:</u> Financial Year Ending 2024 bulletin.

Changes in household spending can occur because of changes in the price of commodities. They can also happen because of consumer behavior, or a substitutional effect, where households spend less on quantity or switch to cheaper commodities to manage rising prices. By adjusting for the rate that prices of goods and services bought by households rise or fall (consumer price inflation), we can better identify trends in the quantity of goods and services purchased.

The Consumer Prices Index (CPI) in the UK rose by 3.2% in the 12 months to March 2024, as reported by the CPI annual rate, UK time series. When drawing comparisons between CPI and the real-terms data in this release (which has been adjusted for inflation), there are some differences based on our methods. Real-terms expenditure figures are adjusted for inflation using the CPI specific to the classification of individual consumption by purpose (COICOP) category, averaged across quarters within the financial year, rather than CPI at time of data collection. Additionally for expenditure category 13 "Other expenditure items" RPI is also used to account for inflation in mortgage interest payments and Council Tax.

The average annual energy bills decreased from FYE 2023 because of a decline in the OFGEM price cap. This decrease is also because of a reduction in the wholesale cost of electricity, as reported by the Department for Energy Security & Net Zero's Quarterly Energy Prices statistical release (PDF, 1,447 KB). As a result, the CPI for energy decreased by 18.2% in FYE 2024 from the highs of 2023, as reported by our CPI annual rate for electricity, gas and other fuel time series.

The prices of food and non-alcoholic drinks were affected by a 4% increase in the <u>CPI annual rate for food and non-alcoholic beverages time series</u> in FYE 2024. This means that the average cost of a basket of food items was more expensive.

Users should note that, because of the complexity of the data, no formal significance testing has been undertaken at this stage. Standard errors and confidence intervals by expenditure category are available as part of our accompanying <u>Living Costs and Food Survey: technical report data tables</u>.

Unless otherwise stated, both absolute and relative year-on-year changes in spending presented in this bulletin are adjusted for inflation and are presented in real terms.

UK households increased their average weekly expenditure in FYE 2024

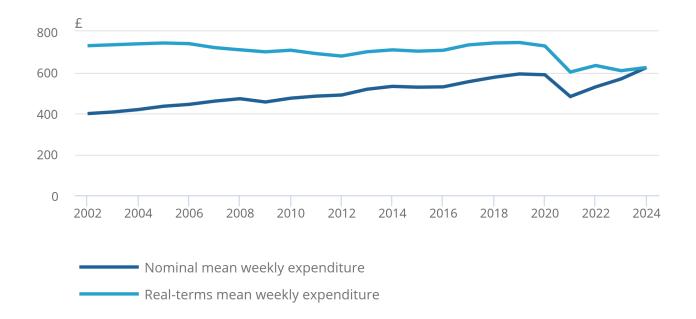
UK households spent £623.30 per week on average in FYE 2024, nominally £55.60 (10%) more than the previous year. After adjusting for inflation, this was a real-terms increase of £15.40 (3%) in FYE 2024, yet it remains £105.20 lower than in FYE 2020. The 95% confidence intervals for total expenditure puts the observed real-terms trend just outside the natural variance of 2%.

Figure 1: Average weekly household expenditure increased by 3% during FYE 2024

Average weekly household expenditure in nominal and real terms, UK, financial year ending (FYE) 2002 to FYE 2024

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Average weekly household expenditure in nominal and real terms, UK, financial year ending (FYE) 2002 to FYE 2024



Source: Living Costs and Food Survey from the Office for National Statistics

Notes:

- 1. Real-terms expenditure figures are adjusted for inflation using the Consumer Prices Index (CPI) specific to the classification of individual consumption by purpose (COICOP) category. Total real expenditure is generated as a sum of the deflated COICOP categories 1 to 13.
- 2. Real-terms values are deflated to FYE 2024 prices.
- 3. Household expenditure figures are on a financial year basis FYE 2002 to FYE 2006, calendar years 2007 to 2013, and financial years FYE 2015 to FYE 2024.

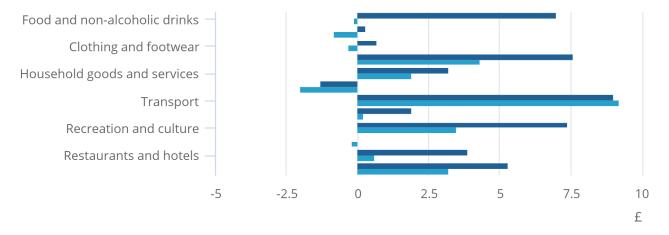
The <u>COICOP categories</u> that saw the biggest increases in FYE 2024 were transport (£9.20, 12%), and housing (net), fuel and power (£4.30, 4%). Spending on recreation and culture (£3.50, 5%), as well as on miscellaneous goods and services (£3.20, 8%) also rose. Food spending increased nominally by £7.00 (11%) but remained stable in real terms, meaning households paid more to maintain the same volume and/or quality as in FYE 2023.

Figure 2: Transport expenditure increased by £9.20, the largest real-terms increase in spending in FYE 2024

Change in average weekly household expenditure, by COICOP categories, UK, financial year ending (FYE) 2023 to FYE 2024 in nominal and real terms

Figure 2: Transport expenditure increased by £9.20, the largest real-terms increase in spending in FYE 2024

Change in average weekly household expenditure, by COICOP categories, UK, financial year ending (FYE) 2023 to FYE 2024 in nominal and real terms



- Nominal change in average weekly expenditure between FYE 2023 and FYE 2024
- Real-terms change in average weekly expenditure between FYE 2023 and FYE 2024

Source: Living Costs and Food Survey from the Office for National Statistics

Notes:

- 1. Spending is categorised using classification of individual consumption by purpose (COICOP) categories.
- 2. Real-terms expenditure figures are adjusted for inflation using the Consumer Prices Index (CPI) specific to the COICOP category. Values are deflated to FYE 2024 prices.
- 3. For clarity, not all family spending categories are presented.

Households continued to spend the highest proportion of their weekly expenditure on housing, fuel and power

UK households continued to spend the largest proportion of their weekly expenditure on housing (net), fuel and power at 18% (£113.30), up by £4.30 (4%) a week since FYE 2023. Transport was the second biggest proportional expense at 14% (£88.20), with spending up by £9.20 (12%) in FYE 2024.

Figure 3: Housing, fuel and power, and transport continued to be the highest expenditure categories for UK households in FYE 2024

Average weekly household expenditure in the UK, financial year ending (FYE) 2024

Notes:

- 1. Spending is categorised using classification of individual consumption by purpose (COICOP) categories. As such, mortgage interest payments, Council Tax and Northern Ireland rates are categorised as other expenditure items rather than Housing (net) fuel and power. Other expenditure items also include licenses, fines and transfers, holiday spending, and money transfers and credit.
- 2. Components of spending that are suppressed in table A1, or where the average rounds to 0, do not appear in the tree map.

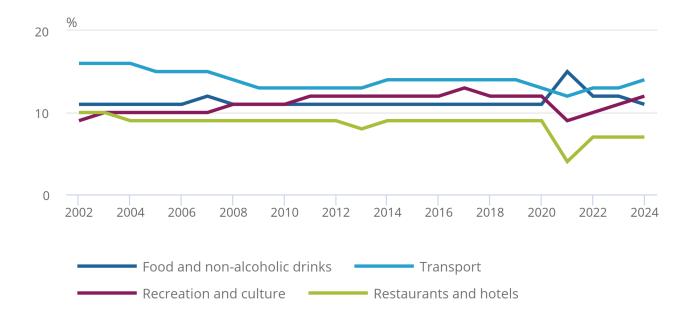
While most weekly spending has recovered from the impact of the coronavirus (COVID-19) pandemic, spending on restaurants and hotels remained at 7% of total expenditure in FYE 2024. This expenditure category has stayed at 2 percentage points below FYE 2020 levels.

Figure 4: Proportional expenditure on restaurants and hotels remains below the pre-coronavirus (COVID-19) pandemic (FYE 2020) levels, while most other categories have recovered

Average weekly household expenditure as a percentage of total expenditure, UK, financial year ending (FYE) 2002 to FYE 2024 at FYE 2024 prices

Figure 4: Proportional expenditure on restaurants and hotels remains below the pre-coronavirus (COVID-19) pandemic (FYE 2020) levels, while most other categories have recovered

Average weekly household expenditure as a percentage of total expenditure, UK, financial year ending (FYE) 2002 to FYE 2024 at FYE 2024 prices



Source: Living Costs and Food Survey from the Office for National Statistics

Notes:

- 1. Spending is categorised using classification of individual consumption by purpose (COICOP)categories.
- 2. Real-terms expenditure figures are adjusted for inflation using the Consumer Prices Index (CPI) specific to the COICOP category. Values are deflated to FYE 2024 prices.
- 3. Household expenditure figures are on a financial year basis FYE 2002 to FYE 2006, calendar years 2007 to 2013, and financial years FYE 2015 to FYE 2024.
- 4. For clarity, not all family spending categories are presented.

The poorest fifth of households continued to adjust spending choices, while the richest fifth increased their expenditure

The richest fifth of households increased their expenditure in both real and nominal terms in FYE 2024, showing that they are buying more or higher quality items. The poorest fifth continued to make compromises on their spending, as shown by real-terms spending being consistent with FYE 2023, with a 0% change, despite a nominal increase.

The richest fifth's weekly spending had a small £22.00 (2%) real-terms increase from £926.70 to £948.70. Meanwhile, the poorest fifth of households spent £378.60, consistent with FYE 2023.

The poorest fifth continued to spend the largest proportion of their total expenditure (27%) on housing (net), fuel and power. This is mainly because they spent 13% on net rent. In contrast, the richest fifth of households spent the largest proportion of their total expenditure on "other expenditure", mostly because of mortgage interest payments, which make up 7% of total expenditure.

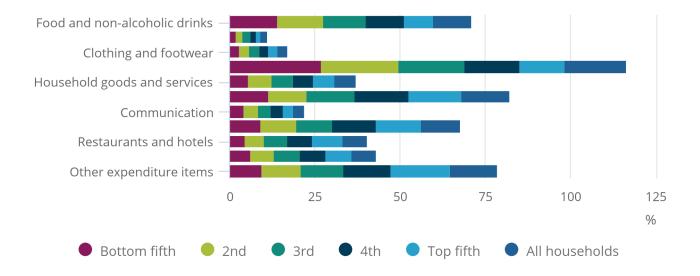
Mortgage interest payments are included as "other expenditure items" according to the classification of individual consumption by purpose (COICOP). By COICOP definition, capital repayments are not included within owner-occupier expenditure as they are classified as an accrual of wealth. However, expenditure on both interest and capital payments can be found in our <u>Family spending workbook 5</u>: expenditure on housing dataset.

Figure 5: Poorer households spent proportionally more on housing, fuel and power than richer households in FYE 2024

Average weekly household expenditure as a percentage of total weekly expenditure, by quintile group, UK, financial year ending (FYE) 2024

Figure 5: Poorer households spent proportionally more on housing, fuel and power than richer households in FYE 2024

Average weekly household expenditure as a percentage of total weekly expenditure, by quintile group, UK, financial year ending (FYE) 2024



Source: Living Costs and Food Survey from the Office for National Statistics

Notes:

- 1. Individuals are ranked by their equivalised household disposable incomes, using the modified Organisation for Economic Co-operation Development (OECD) scale.
- 2. Spending is categorised using classification of individual consumption by purpose (COICOP) categories. As such, mortgage interest payments, Council Tax and Northern Ireland rates are categorised as other expenditure items rather than housing (net) fuel and power. Other expenditure items also include licences, fines and transfers, holiday spending, and money transfers and credit.
- 3. Because of low sample sizes, not all COICOP categories are presented.

The poorest fifth of households continued to adjust spending patterns on food to accommodate rising prices

UK households spent £70.50 per week on food and alcoholic drinks in FYE 2024; a nominal increase of £7.00 (11%) per week, but in real terms, this was consistent with FYE 2023. This suggests that households spent more to maintain the same volume and quality as in FYE 2023.

The poorest fifth of households spent £2.80 (5%) more on food in nominal terms, but a £3.10 (5%) reduction after adjusting for inflation. This continues the trend from FYE 2023 that poorer households either consumed less, or where applicable, switched to lower cost or quality alternatives.

Meanwhile, the richest fifth of households maintained their expenditure in FYE 2024, with a nominal increase in average weekly expenditure of £8.10 (11%). After adjusting for the effects of inflation, this is consistent with FYE 2023 spending (0% change).

Household nominal spending on energy continues to increase in FYE 2024

UK households spent an average of £40.50 a week on electricity, gas and other fuel. This was a nominal increase of £3.40 (9%) and a larger real-terms increase of £5.10 (15%) compared with FYE 2023. This is consistent with a decrease in energy prices towards the end of 2023, allowing people to use more energy for less money. However, after adjusting for inflation, households still spent less than they did in FYE 2022, when energy prices began rising quickly.

Households have nominally increased their weekly spending on energy and fuel by £14.80 (58%) since FYE 2022. However, after adjusting for inflation, households decreased their weekly spending by £3.50 (8%). This suggests that households aimed to offset increased energy prices since FYE 2022 by using less energy or, where applicable, switching to lower-cost energy tariffs.

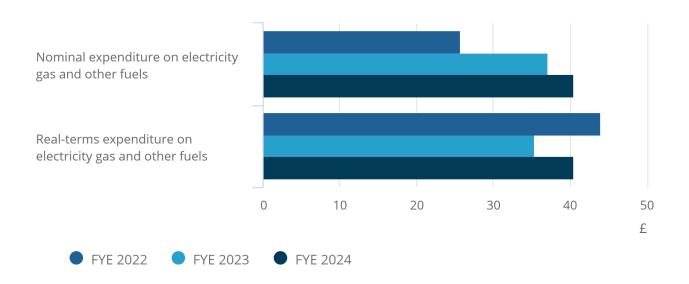
Both the richest and poorest fifth increased their year-on-year nominal and real-terms spending on energy and fuel in FYE 2024. The poorest fifth consistently spent double the proportion of total expenditure on energy and fuel since FYE 2022, spending 10% in FYE 2024, while the richest fifth spent 5%.

Figure 6: All households have experienced nominal increases but real-terms decreases in spending on electricity, gas and other fuels since FYE 2022

Average weekly expenditure on electricity, gas and other fuels in nominal and real terms, UK, financial year ending (FYE) 2022 to FYE 2024

Figure 6: All households have experienced nominal increases but real-terms decreases in spending on electricity, gas and other fuels since FYE 2022

Average weekly expenditure on electricity, gas and other fuels in nominal and real terms, UK, financial year ending (FYE) 2022 to FYE 2024



Source: Living Costs and Food Survey from the Office for National Statistics

Notes:

 Real-terms expenditure figures are adjusted for inflation using the Consumer Prices Index (CPI) specific to the classification of individual consumption by purpose (COICOP) category. Values are deflated to FYE 2024 prices.

The richest fifth of households spent more on second hand car purchases, while poorer households spent less in FYE 2024

UK households spent more on purchasing of vehicles in FYE 2024, with average spending increasing by £3.20 (11%) both nominally and in real terms. The majority of this rise came from purchasing second hand cars which saw a £3.20 (16%) real-terms increase.

The richest fifth of households spent more on vehicle purchases, with a £7.50 (16%) increase between FYE 2023 and FYE 2024, while the poorest fifth spent £2.00 (13%) less.

Spending on petrol, diesel and other motor oils, decreased by £1.30 (6%) in nominal terms but increased by £1.40 (7%) in real terms in FYE 2024. This is because fuel prices decreased during FYE 2024, meaning that people could buy more fuel for less money. Both the richest and poorest fifth increased their real-terms spending on fuel by £0.60 (3%) and £1.20 (11%), respectively.

UK households spent £2.30 (22%) more nominally on vehicle insurance including boats, but this was a £2.20 (15%) decrease after adjusting for inflation. The poorest fifth reduced their spending on vehicle insurance the most, cutting £0.80 (9%) nominally and £4.90 (36%) in real-terms. This means the poorest fifth either switched to cheaper alternatives, reduced the number of insured drivers, or insured fewer vehicles. In contrast, the richest fifth reduced their spending by £2.40 (14%) in real-terms.

Households at both ends of the income distribution spent more on holidays abroad

On average, UK households spent more on holidays abroad, both in nominal and real terms, consistent with our <u>Travel trends: 2023 article</u>. Spending on international flights increased by £2.70 (37%), package holidays abroad rose by £3.30 (14%), and holiday spending money went up by £2.00 (35%). This continued the increases seen across these categories, both in nominal and real terms since FYE 2022.

The poorest fifth of households spent £3.00 (52%) more a week on package holidays abroad in real terms, while the richest fifth increased their real-terms spending on package holidays abroad by £4.10 (9%). At the same time, UK households spent less on package holidays and accommodation within the UK, both nominally and in real terms.

3. Data on family spending

Family spending workbook 1: detailed expenditure and trends

Dataset | Released 10 September 2025

Detailed breakdown of average weekly household expenditure on goods and services in the UK. Data are shown by place of purchase, income group (deciles) and age of household reference person.

Family spending workbook 2: expenditure by income

Dataset | Released 10 September 2025

Data are shown by region, age, income (including equivalised) group (deciles and quintiles), economic status, socio-economic class, housing tenure, output area classification, urban and rural areas (Great Britain only), place of purchase and household composition.

Family spending workbook 3: expenditure by region

Dataset | Released 10 September 2025

Data are shown by region, age, income (including equivalised) group (deciles and quintiles), economic status, socio-economic class, housing tenure, output area classification, urban and rural areas (Great Britain only), place of purchase and household composition.

Family spending workbook 4: expenditure by household characteristic

Dataset | Released 10 September 2025

Data are shown by region, age, income (including equivalised) group (deciles and quintiles), economic status, socio-economic class, housing tenure, output area classification, urban and rural areas (Great Britain only), place of purchase and household composition.

Family spending workbook 5: expenditure on housing

Dataset | Released 10 September 2025

Data are shown by region, age, income (including equivalised) group (deciles and quintiles), economic status, socio-economic class, housing tenure, output area classification, urban and rural areas (Great Britain only), place of purchase and household composition.

Definition of household expenditure

Dataset | Released 19 March 2020

Provides a detailed breakdown on the definition of household expenditure.

4. Glossary

COICOP categories

Spending is presented using classification of individual consumption by purpose (COICOP) categories, unless otherwise stated. COICOP is an internationally recognised classification system consistent with that used by the UK National Accounts. It does not include all types of payments, for example, capital mortgage repayments are excluded, as they are not a consumable item, and instead add to personal wealth. More information is available in our Household total wealth in Great Britain: April 2018 to March 2020 bulletin.

Disposable income

Disposable income is the amount of money that households have available for spending and saving after direct taxes (such as Income Tax, National Insurance and Council Tax) have been accounted for. It includes earnings from employment, private pensions and investments, as well as cash benefits provided by the state.

Equivalisation

Equivalisation is the process of accounting for the fact that households with many members are likely to need a higher income to achieve the same standard of living as households with fewer members. Equivalisation considers the number of people living in the household and their ages. It acknowledges that while a household with two people in it will need more money to sustain the same living standards as one with a single person, the two-person household is unlikely to need double the income.

This analysis uses the modified <u>Organisation for Economic Co-operation and Development (OECD) scale (PDF, 166KB)</u>.

Mean expenditure

The mean measure of expenditure divides the total expenditure of households by the number of households. When considering changes in expenditure by COICOP expenditure categories, the mean allows for these changes to be analysed in an additive way.

Nominal change

Estimates of economic activity are typically available in "nominal" or "real" terms.

"Nominal" estimates reflect the cash value of expenditure, such as the amount consumers would have spent in a shop at the time of purchase. These can change over time, reflecting movements in prices and quantities purchased.

Real change

"Real" estimates take into account how the average prices of items change over time and are adjusted to the price-levels captured in the most recent data point. For example, in this bulletin, the prices of goods and services are adjusted to the average prices in financial year ending (FYE) 2023. Real estimates also can change over time, reflecting only the movements in the quantities purchased.

Real-terms changes in Family spending categories 1 to 12 are generated using the Consumer Prices Index (CPI) specific to the Classification of individual consumption by purpose (COICOP) category. Real-terms estimates for category 13 are generated using the Retail Prices Index (RPI) and the CPI for "all expenditure items".

5. Data sources and quality

Survey description

All the findings in this bulletin are taken from data collected on the Living Costs and Food Survey (LCF). The LCF is a UK household survey designed to provide information on household expenditure patterns and food consumption.

The LCF is a voluntary sample survey of private households. Individuals in a selected household are asked to complete a household interview and then an expenditure diary for two weeks. The survey is continuous and interviews are spread evenly over the year to ensure that seasonal effects are covered.

Great care is taken to ensure the complete confidentiality of the information and to protect the identity of LCF households. Only anonymised data are supplied to users. The LCF is reviewed every year and changes are made to keep it up to date. Therefore, year-on-year changes should be interpreted with caution. Because of the complexity of the data (such as complex sampling, weighting, and imputation methods), we have not undertaken any formal significance testing at this stage. However, we have published standard errors and confidence intervals in our accompanying Living Costs and Food Survey: technical report data tables.

For financial year ending (FYE) 2024, we updated our LCF non-response weights and population totals in line with Census 2021, so they more accurately represent the composition of the UK population. Exploratory analysis showed that the necessary update to weights reduced average household total expenditure by approximately 1.5%, with variation across high-level Classification of Individual Consumption According to Purpose (COICOP) categories within margins of error. The LCF achieved sample size for FYE 2024 is approximately 4,210 households. For more detail on sample size and response rates, please see our LCF technical report.

Quality

We have reviewed all our tables to ensure quality and align with the <u>Code of Practice for Statistics</u>. This has led to a small number of tables being removed, and some additional suppression applied because of data volatility. As a result, the following tables have not been published for FYE 2024:

- A9
- A10
- A11
- 3.12

Tables A9 to A11 provide single-year age-group breakdowns. However three-year averages of the same age-group breakdowns remain available in tables A12 to A16. The following expenditure categories have had additional suppression applied because of volatility:

- Education
- Health
- · Second dwelling
- Windfall receipts from gambling
- Hospital services other
- Repair of audio-visual, photographic and information processing
- Purchase of caravans, mobile homes (including decoration)
- Alcopops

This affects the following tables:

- A1
- A4 to A8
- A12 to A23
- A26
- A29
- A32
- A35
- A56
- A57
- 2.3 to 2.7
- 3.1 to 3.3
- 3.7

Additionally, the category "14 and under" has been suppressed in table A21: High level expenditure by age the household reference person (HRP) completed continuous full-time education. This is because a decrease in responding households has led to increased volatility in household response.

Further data on sample characteristics are available in our LCF technical report.

Values reported in this statistical bulletin

This bulletin uses the mean when referring to averages unless stated otherwise. Therefore, total average weekly household expenditure is equal to the total weekly expenditure of households, divided by the number of households. All spending estimates are rounded to the nearest 10 pence. Therefore the sum of the component items does not necessarily add to the totals shown. This bulletin provides deflated expenditure values, allowing year-on-year changes to be presented in both nominal and real terms.

This release compares household expenditure across the income distribution. Households have been ranked in ascending order of equivalised household disposable income using the modified Organisation for Economic Cooperation and Development (OECD) scale and then divided into fifths or "quintiles". Households with the smallest income are in the bottom fifth, and those with the largest income are in the top fifth.

The expenditure statistics published in this bulletin are not directly comparable with the national income statistics published in our <u>Average household income</u>, <u>UK bulletin</u>. One reason for this is the data sources used in our national income statistics are generated using both the LCF data and Household Finances Survey (HFS) data, while our expenditure statistics are generated using LCF data alone.

Forward look

The COICOP underpins some of the main statistics produced by the Office for National Statistics (ONS). The classification has been updated in recent years in recent years to reflect changes in household expenditure patterns since it was introduced in the late 1990s. More information is available in the COICOP 2018 white cover publication (PDF, 2.51MB). The UK currently uses the version of COICOP introduced in 1999.

We will aim to introduce the new classification (COICOP 2018) as soon as possible, as part of our wider plans to implement the updated System of National Accounts (SNA25), while also taking into consideration other ONS priorities around the transformation of our main statistics. This, however, is likely to be later than the date for implementation in some other countries. We will share our implementation plan in due course.

We also have wider improvements planned for the LCF questionnaire to enhance data quality and improve sustainability. These are strategically aligned with wider plans, as published in the ONS plan for economic statistics and the ONS survey improvement and enhancement plan for economic statistics. These improvements include:

- updates to the survey collection infrastructure to support the introduction of COICOP 2018
- updating processing infrastructure and pipelines
- a further sample boost to 30,000 households from April 2026 (pending financial approvals)

More quality and methodology information

Further quality and methodology information on strengths, limitations, response rates, changes to questionnaire and datasets is available in our <u>LCF technical report</u> and <u>LCF quality and methodology information (QMI)</u>.

Accredited official statistics

These accredited official statistics were independently reviewed by the Office for Statistics Regulation in October 2022. They comply with the standards of trustworthiness, quality and value in the Code of Practice for Statistics and should be labelled "accredited official statistics".

6. Related links

Consumer trends, UK: January to March 2025

Bulletin | Released 30 June 2025

Household final consumption expenditure (HHFCE) for the UK, as a measure of economic growth. Includes all spending on goods and services by members of UK households.

7. Cite this statistical bulletin

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