

Differences between ONS household expenditure statistics

Explanation of the main differences between ONS statistics on household expenditure, which are published within our Consumer trends and Family spending bulletins.

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Release date:
6 March 2026

Next release:
To be announced

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1 . Overview

We publish two major releases on household expenditure: our [Family spending in the UK bulletin](#) and our [Consumer trends, UK bulletin](#). Although these are complementary publications, they differ significantly in conceptual framework, definitions, coverage, data sources, and methodology, as well as serving distinct analytical purposes.

Our Family spending bulletin is an annual publication, focusing on providing detailed information on household-level spending patterns. This includes breakdowns by income group, household composition, and region. Its focus is on actual out-of-pocket expenditure rather than the broader concept of consumption, used in National accounts, and is compiled entirely from results of our [Living Costs and Food Survey](#).

Our Consumer trends bulletin is a quarterly publication, compiled from a wide range of data sources, that forms part of our [UK National accounts framework](#). It reports Household Final Consumption Expenditure (HHFCE), which is a major component of GDP, and its primary purpose is to measure total household consumption across the economy. It is aligned with the internationally agreed standards set out in the System of National Accounts (SNA).

Statistics measuring levels and patterns of household spending on goods and services are important metrics for measuring the health of households' finances. They are used to inform a wide range of government policies, economic analyses, and social research. Expenditure statistics are used within the compilation of important ONS economic indicators such as GDP and CPI, as well as providing insights into the changing cost of living and households' living standards.

2 . Main differences between Family spending and Consumer trends

Conceptual framework

Our Family spending bulletin measures household expenditure using a conceptual micro-framework. Statistics using the micro-framework are collected for individual people or households and aggregated to the area of interest. These statistics are often very rich, as they contain detailed socio-demographic information including age, sex, and household composition. Because of this, they enable detailed analyses comparing the lived experience of UK households with different demographics.

Our Consumer trends bulletin measures household expenditure using the System of National Accounts' (SNA) conceptual macro-framework. Statistics produced using a macro-framework focus on measuring the total activity of economic sectors to ensure completeness, coherence, and comparability across the whole economy. Because they focus on aggregate data, detailed socio-demographic breakdowns may not be available or easily derived from their data sources.

These different data frameworks and uses inform how we publish expenditure data. Family spending includes detailed tables of average weekly expenditure per household (in pounds), broken down by household characteristics and type of spend. Consumer trends instead includes total UK-level expenditure (in millions of pounds), broken down by expenditure categories, with a strong focus on measuring quarter-on-quarter and annual growth.

Comparability of expenditure definitions

Family spending statistics focus on measuring actual out-of-pocket expenditure, as in real monetary transactions made directly by households to purchase goods and services for consumption. They include all payments that households physically make themselves using cash or its electronic equivalents (for example, bank transfers or card payments). While the focus of Family spending is to measure out-of-pocket expenditure for consumption purposes, we also produce some statistics related to spending for investment (for example, capital repayments on mortgages).

Consumer trends statistics report on Household Final Consumption Expenditure (HHFCE), consisting of the expenditure, including imputed expenditure, incurred by resident households on goods and services for individual consumption.

While there are large overlaps between the definitions of expenditure used in both our Family spending and Consumer trends bulletins, there are also some significant differences. For example, some out-of-pocket items of expenditures are not classified as HHFCE, while some HHFCE goods and services are not classified as out-of-pocket expenditures.

Some of these differences can be substantial. For example, HHFCE includes the concept of imputed rental for owner-occupied dwellings, which is the estimated value of rent that a homeowner would pay a landlord if they did not own their home. In 2024, this amounted to almost 276 billion pounds in current prices, accounting for around 16% of total HHFCE.

Examples of definitional differences between the two bulletins

Imputed rental for owner-occupier dwellings:

- excluded from Family spending, as it is not an out-of-pocket expenditure
- included in Consumer trends (HHFCE)

Mortgage expenditure (interest repayments):

- included in Family spending
- excluded from Consumer trends (HHFCE), as it is classified as property income paid

Mortgage expenditure (capital repayments):

- excluded from Family spending because they are treated as investments
- excluded from Consumer trends (HHFCE), as they are classified as gross capital formation

Employer provided goods and services (for example, free or subsidised accommodation, or company cars):

- not included in Family spending
- included in Consumer trends (HHFCE)

Own account production (for example, agricultural goods for own consumption):

- not included in Family spending
- included in Consumer trends (HHFCE)

Life insurance premiums:

- the cost of the total premium is included in Family spending
- only the service charge is included in Consumer trends (HHFCE); the remaining part is treated as investments by households

General insurance premiums:

- the cost of the total premium is included in Family spending
- only the service charge is included in Consumer trends (HHFCE); the remaining part is treated as current transfers from households to insurance companies

Interest repayments on loans:

- included in Family spending
- only the implicit charge for financial services is included in Consumer trends (HHFCE)

Second-hand goods:

- included in Family spending
- only dealers' margins are included in Consumer trends (HHFCE)

Coverage, residence and accrual versus cash basis

Family spending covers only private household expenditure. HHFCE instead covers consumption of the entire National accounts household institutional sector, including both private and non-private households. Therefore, Consumer trends will also include expenditure of communal households, such as people living in care homes, boarding schools, and prisons.

The primary focus of both Consumer trends and Family spending is measuring UK-resident households' total expenditure in the UK and overseas (for both goods and services). In Consumer trends, this is the headline estimate of HHFCE national concept expenditure. In this bulletin, we also produce an estimate of HHFCE domestic expenditure, which covers expenditure by both UK-resident and foreign-resident households in the UK.

HHFCE uses an accrual basis in recording expenditure, in line with the requirements of the wider SNA. This means that the acquisition of goods and services for day-to-day living in HHFCE is measured when ownership transfers, or when services are completed, regardless of when cash payment is made. In contrast, in Family spending we use a cash basis, measuring the acquisition of goods and services when a cash payment is made.

Data sources

Family spending and Consumer trends use different data sources, reflecting their different purposes and frameworks.

Family spending estimates are based entirely on data from the Living Costs and Food (LCF) survey, which collects detailed expenditure data directly from households, alongside their socio-demographic and income information. These data enable rich and detailed distributional analyses of expenditure.

Consumer trends, in its compilation, prioritises expenditure coverage instead. This is to ensure that any substantial category of expenditure (as measured at the UK-aggregate level) is captured to produce the most accurate estimate of total HHFCE. As such, Consumer trends draws from a wide range of data sources, including the LCF, but also other social and business surveys, as well as non-survey data (for example, administrative or commercial data). These allow us to estimate total UK expenditure for a specific expenditure category without including detailed household information. All these sources are combined and adjusted to ensure their conceptual consistency with the SNA.

Differences in methodology

Consumer trends data undergo extensive processing to align with the National accounts framework. This includes seasonal adjustment, price deflation, and the application of the National accounts balancing process, which ensures consistency across all components of GDP.

Adjustments are made to reconcile data from multiple sources and meet the conceptual requirements of the SNA. We note that, as HHFCE also includes concepts which cannot be measured directly (such as imputed rental) or that are hard to measure (such as estimates of expenditure on illegal activities), some of the expenditure components may be modelled from other data. More detail can be found in our [Consumer trends QMI](#).

Family spending data, by contrast, are not seasonally adjusted and do not undergo balancing against other economic aggregates. They reflect actual household survey responses, and are published as collected, subject to standard survey processing, including imputation, outlier treatment, and weighting. More detail can be found in [Section 6: Methods used to produce the Living Costs and Food Survey \(LCF\) data](#) of our Living Costs and Food Survey QMI.

3 . Related links

[Consumer trends, UK](#) Bulletin | Updated quarterly Household final consumption expenditure (HHFCE) for the UK, as a measure of economic growth. Includes spending on goods and services by UK households as defined in the National Accounts.

[Family spending in the UK](#) Bulletin | Updated annually Average weekly household expenditure on goods and services in the UK, by age, income, economic status, socio-economic class, household composition and region.

[Consumer trends QMI](#) Methodology | Last revised 23 September 2025 Quality and Methodology Information for consumer trends and household final consumption expenditure in the UK, detailing the strengths and limitations of the data, methods used, and data uses and users.

[Living Costs and Food Survey QMI](#) Methodology | Last revised 1 August 2023 Details the strengths, limitations, uses, users and methods used for the Living Costs and Food Survey.

[User guide to consumer trends](#) Methodology | Last revised 14 October 2024 Guidance for users of our Consumer trends bulletin, which presents estimates of household final consumption expenditure.

4 . Cite this supporting methodology article

Office for National Statistics (ONS), released 6 March 2026, ONS website, supporting methodology article, [Differences between ONS household expenditure statistics](#)