

Statistical bulletin

Household Costs Indices for UK household groups: January to March 2026

Household Costs Indices, 12-month growth rates, expenditure shares, and contributions for UK household groups and all households.

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1 . Main points

- Overall UK household costs, as measured by the Household Costs Index (HCI), rose by 3.6% in the year to March 2026; this is the same inflation rate seen in December 2025.
- Private renter households and social and other renter households each had the highest annual inflation rate of all tenure types, of 3.7% in the year to March 2026; both household types saw a decrease in the annual inflation rate since December 2025, from 3.8% and 3.9%, respectively.
- Mortgagees and outright owner occupiers each had the lowest annual inflation rate of all tenure types, of 3.6% in the year to March 2026; mortgagees saw a slight decrease, from 3.7%, while outright owner occupiers saw an increase, from 3.4%, compared with December 2025.
- Costs for low-income (decile 2) and high-income households (decile 9) increased by 3.7% and 3.5%, respectively, in the year to March 2026.
- Non-retired households experienced a higher annual rate of inflation (3.7%) in March 2026 than retired households (3.6%); non-retired households remained the same, while retired households saw a slight increase, from 3.5%, compared with December 2025.
- Households with children and without children saw annual inflation rates of 3.5% and 3.7%, respectively, in the year to March 2026, compared with 3.6% for both groups in December 2025.

These are [official statistics in development](#). We advise caution when using these data, as estimates may be revised because of methodological improvements. Priorities for development are discussed with our Advisory Panels. Read more in [Section 7: Data sources and quality](#).

2 . Overview of the Household Costs Indices inflation rate

The Household Costs Indices (HCIs) show how changing prices and costs affect different subgroups of the population. They are different from the Consumer Prices Index including owner occupiers' housing costs (CPIH) and the Consumer Prices Index (CPI), which show how the prices of goods and services consumed by all households in the UK change over time. The HCIs are intended to complement our lead measures of inflation, CPIH and CPI, by providing insight into the inflationary experience of different household subgroups.

Consumer price statistics measure the change in price of a "fixed basket" of goods and services, as described in our [Consumer prices indices technical guide](#). For the HCIs, the weight of each component in a household subgroup's "fixed basket" is based on the average household's share of expenditure ("democratic" weights). By contrast, the CPIH and CPI baskets reflect the total share of expenditure across all households in the UK ("plutocratic" weights).

The HCIs also include changes in mortgage interest rates, stamp duty and other costs related to the purchase of a dwelling. These are omitted from CPI and estimated using equivalent rental prices in CPIH, reflecting its different use case (see our [Measuring changing prices and costs for consumers and households article](#)). Further differences are described in our [Calculating the Household Cost Indices supporting methodology article](#).

HCIs annual inflation rates for March 2025 and the most recent four months are presented in Table 1.

Table 1: Household Costs Indices annual inflation rates, per cent, UK, March and December 2025 to March 2026

Category	Mar 2025	Dec 2025	Jan 2026	Feb 2026	Mar 2026
All Households	2.7	3.6	3.3	3.2	3.6
Income Decile 2	2.6	3.7	3.3	3.3	3.7
Income Decile 3	2.5	3.6	3.3	3.2	3.6
Income Decile 4	2.6	3.6	3.3	3.2	3.7
Income Decile 5	2.6	3.6	3.3	3.2	3.6
Income Decile 6	2.7	3.7	3.3	3.3	3.7
Income Decile 7	2.6	3.6	3.3	3.2	3.6
Income Decile 8	2.6	3.6	3.3	3.3	3.7
Income Decile 9	2.8	3.5	3.2	3.2	3.5
Mortgagor and other owner occupier	2.9	3.7	3.3	3.3	3.6
Outright owner occupier	1.9	3.4	3.1	3.1	3.6
Private renter	3.7	3.8	3.4	3.4	3.7
Social and other renter	3.1	3.9	3.5	3.4	3.7
Non-Retired	2.9	3.7	3.3	3.3	3.7
Retired	2.1	3.5	3.2	3.2	3.6
With children	2.9	3.6	3.2	3.1	3.5
Without children	2.6	3.6	3.3	3.3	3.7

Source: Household Costs Indices from the Office for National Statistics

Notes

1. The first- and tenth-income deciles are not included in this table. This is because the composition of these groups can be unusual and may therefore be influenced by unrepresentative expenditures.

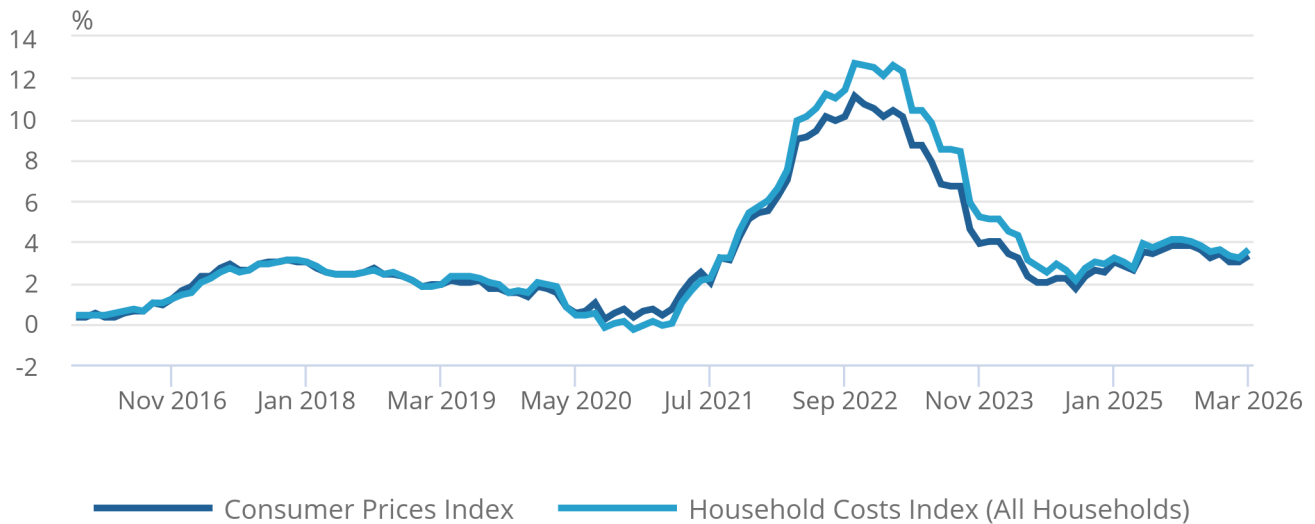
The all-household HCI annual rate was 3.6% in March 2026, compared with 2.7% in March 2025. The annual inflation rate in CPI in the year to March 2026 was 3.3%, compared with 2.6% in March 2025 (Figure 1).

Figure 1: Household costs rose by 3.6% in the 12 months to March 2026

Consumer Price Index and Household Costs Index annual inflation rates for all households, per cent, UK, January 2016 to March 2026

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Consumer Price Index and Household Costs Index annual inflation rates for all households, per cent, UK, January 2016 to March 2026



Source: Household Costs Indices and Consumer Prices Index from the Office for National Statistics

Contributions to the annual HCI inflation rate from costs in motor fuels increased from 0.02 to 0.14 percentage points between December 2025 and March 2026. Increases were also seen in contributions from electricity, gas and other fuels, from 0.10 to 0.20 percentage points between December 2025 and March 2026.

This increase was partially offset by decreased contributions from food and non-alcoholic beverages and alcoholic beverages and tobacco, which decreased by 0.11 and 0.06 percentage points, from 0.56 and 0.19 percentage points, respectively, between December 2025 and March 2026.

Figure 2 shows contributions to differences in annual inflation rates between the all-households HCI and CPI from January 2024 to March 2026.

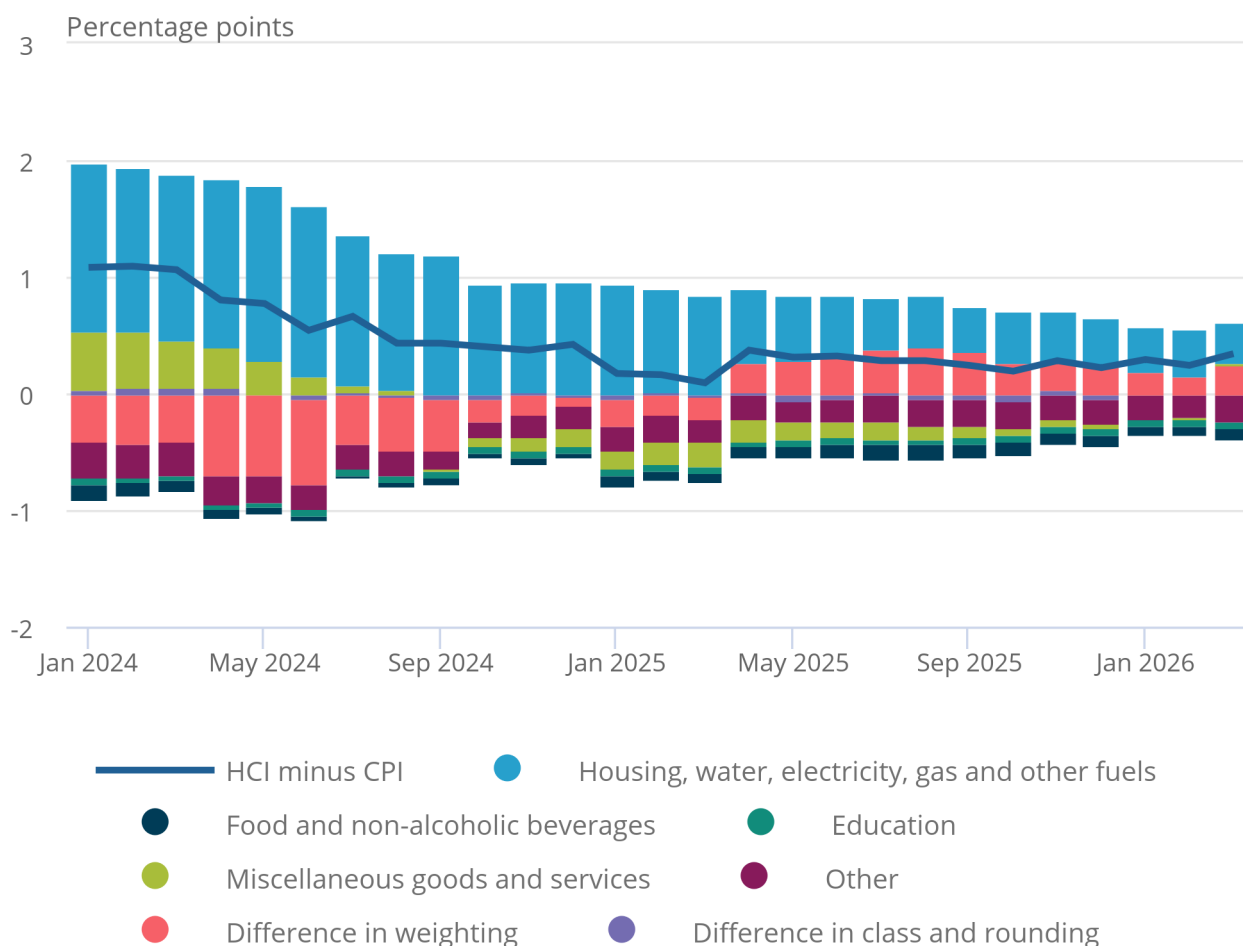
The difference in contributions between HCI and CPI for housing and household services have gradually decreased since October 2025. This is because of the falling growth rate of owner occupiers' housing costs, which are only included in the HCIs. Within housing and household services, Council Tax and other rates saw the largest difference, contributing 0.22 percentage points more to the HCI annual rate than to the CPI.

Figure 2: Housing and household services was the largest difference between growth in the Household Costs Index and the Consumer Prices Index in March 2026

Contributions to the difference in annual inflation rates, all-households Household Costs Index (HCI) less Consumer Prices Index (CPI), UK, January 2024 to March 2026

Figure 2: Housing and household services was the largest difference between growth in the Household Costs Index and the Consumer Prices Index in March 2026

Contributions to the difference in annual inflation rates, all-households Household Costs Index (HCI) less Consumer Prices Index (CPI), UK, January 2024 to March 2026



Source: Household Costs Indices and Consumer Prices Index from the Office for National Statistics

Notes:

1. The sum of individual contributions may not exactly equal the difference between the CPI and all-households HCI annual inflation rates because of rounding.
2. Differences in classification and rounding arise from the use of unrounded weights and price uprating at the class level for HCIs, compared with subclasses for CPI.
3. Differences in weighting arise from the use of democratic weights, compared with plutocratic weights for CPI.
4. Differences in classification and rounding from January 2026 to March 2026 are not currently available because of a lack of data availability. For more information, see [Section 7: Data sources and quality](#).
5. Positive contributions are contributing to higher inflation for HCIs, or lower inflation for CPI.
6. Negative contributions are contributing to higher inflation for CPI, or lower inflation for HCIs.

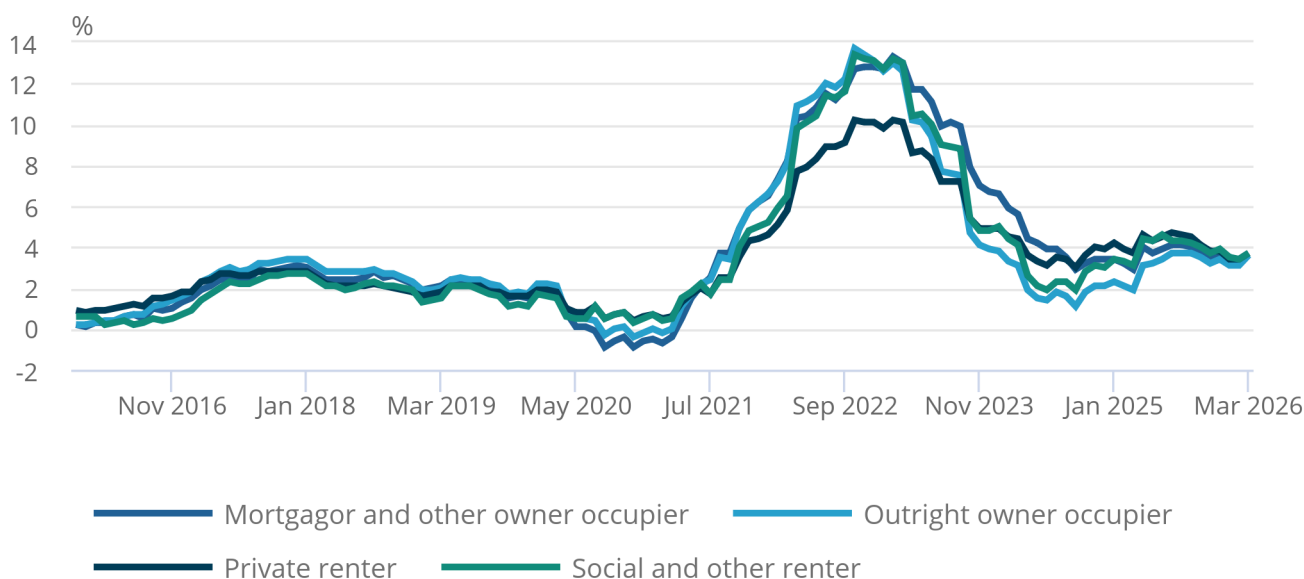
3 . Household Costs Indices by tenure type

Figure 3: Both private renter and social and other renter households saw an annual inflation rate of 3.7% in the 12 months to March 2026

Household Costs Indices (HCIs) annual inflation rates by tenure type, per cent, UK, January 2016 to March 2026

Figure 3: Both private renter and social and other renter households saw an annual inflation rate of 3.7% in the 12 months to March 2026

Household Costs Indices (HCIs) annual inflation rates by tenure type, per cent, UK, January 2016 to March 2026



Source: Household Costs Indices from the Office for National Statistics

Figure 3 shows the annual inflation rates for the different housing tenure groups between January 2016 and March 2026. The highest inflation rate in March was seen in private and social and other renter households, with both experiencing an annual rate of 3.7%. Outright owner occupier and mortgagor households experienced the lowest inflation rate over the same period, with an annual rate of 3.6% in the year to March 2026. This is a decrease from 3.7% for mortgagors and an increase from 3.4% for outright owner occupier households in December 2025.

Mortgage interest payments and food and non-alcoholic beverages contributed 0.37 and 0.40 percentage points to the annual rate for mortgagor households in March 2026, respectively. Both saw a reduction in contributions, from 0.50 percentage points in December 2025. These decreases were partially offset by increased contributions from electricity, gas and other fuels (up from 0.08 to 0.14 percentage points), and motor fuels (up from 0.03 to 0.16 percentage points), between December 2025 and March 2026.

Electricity, gas and other fuels contributed 0.29 percentage points to the annual rate for outright owner occupier households in March 2026, rising from 0.12 percentage points in December 2025. Outright owner occupiers have the second largest expenditure weight for electricity, gas and other fuels of all tenure types, which is reflected in the size of the contribution. Motor fuels also contributed more to the annual rate, rising from 0.03 to 0.16 percentage points between December 2025 and March 2026. These increases were partially offset by a decreased contribution from food and non-alcoholic beverages, which fell from 0.59 to 0.49 percentage points over the same period.

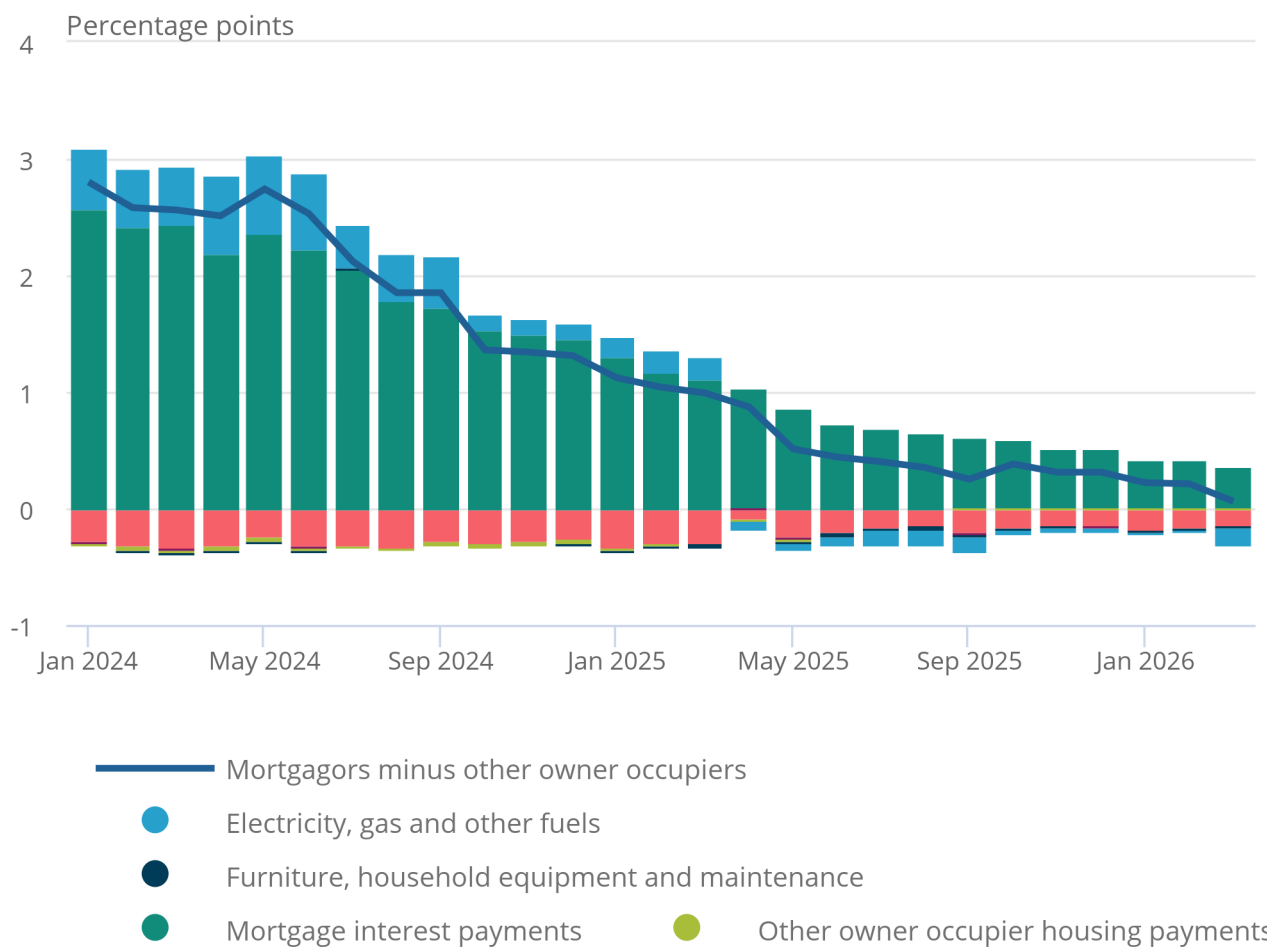
However, different outcomes are seen when looking at household costs over a longer period. Over the past five years, private renters faced the lowest cumulative HCI inflation rate, at 30.7%. This is followed by outright owner occupiers, at 32.4%, social and other renters, at 33.9%, and mortgagor households, at 37.6%.

Figure 4: Mortgage interest payments contributed to higher inflation for mortgagor households in March 2026

Contributions to the difference between the Household Costs Indices annual rate, mortgagor households minus outright owner occupier households, UK, January 2024 to March 2026

Figure 4: Mortgage interest payments contributed to higher inflation for mortgagor households in March 2026

Contributions to the difference between the Household Costs Indices annual rate, mortgagor households minus outright owner occupier households, UK, January 2024 to March 2026



Source: Household Costs Indices from the Office for National Statistics

Notes:

- Contributions to the difference between subgroups may not sum to the overall difference because of rounding.
- The "Other" category contains all the remaining divisions measured in the HCI that are not explicitly listed as a category in this chart.
- Positive contributions are contributing to higher inflation for mortgagor households, or lower inflation for owner occupier households.
- Negative contributions are contributing to higher inflation for owner occupier households, or lower inflation for mortgagor households.

Differences between groups are influenced by the interaction between price movements and expenditure weights. Differences in spending patterns mean that if a particular group of households spends more on a product with a relatively high inflation rate, they will experience a greater increase in costs relative to other households.

4 . Household Costs Indices across the household groups

The factors influencing the Household Costs Indices (HCI) inflation rates by tenure type also affected other household groups. Households without children and non-retired households both experienced higher annual inflation rates, of 3.7%, in the year to March 2026, compared with 3.6% for retired households and 3.5% for households with children (Table 1).

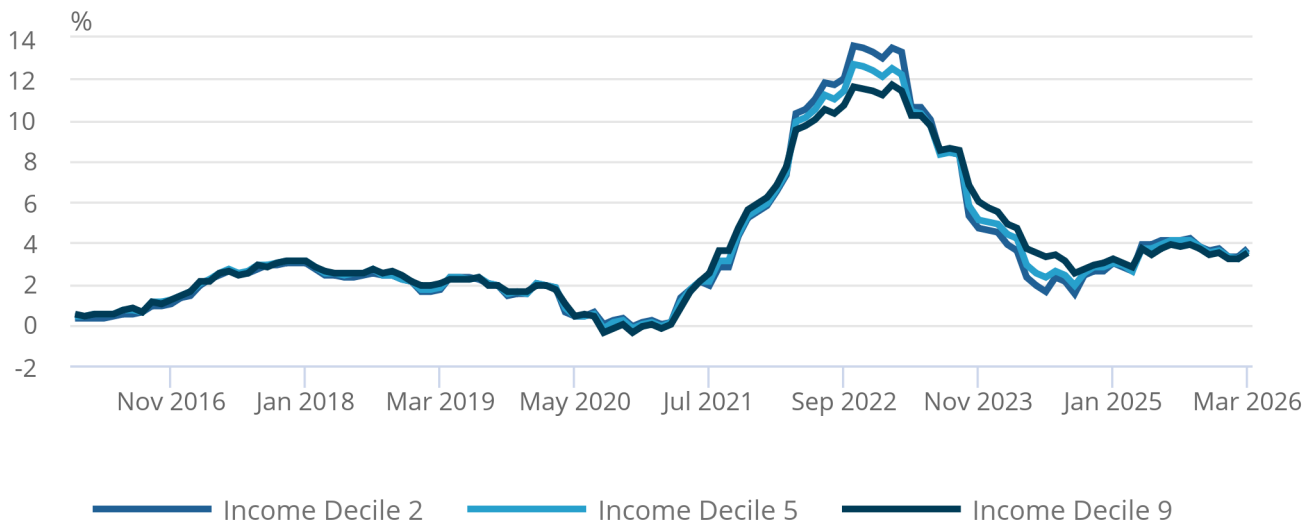
Over the past five years, non-retired households saw a higher cumulative HCI inflation rate than retired households, at 34.1% and 33.4%, respectively. Over the same period, households with children and households without children saw an inflation rate of 34.0% and 33.9%, respectively.

Figure 5: Low-income households saw an annual inflation rate of 3.7% in March 2026

Household Costs Indices (HCI) annual inflation rates, per cent, by income decile, UK, January 2016 to March 2026

Figure 5: Low-income households saw an annual inflation rate of 3.7% in March 2026

Household Costs Indices (HCI) annual inflation rates, per cent, by income decile, UK, January 2016 to March 2026



Source: Household Costs Indices from the Office for National Statistics

Notes:

1. The second and ninth deciles are used to represent low- and high-income households rather than the first- and tenth-income deciles, as the composition of these groups can be unusual and may therefore be influenced by unrepresentative expenditures.

Annual inflation for low-income households was slightly higher than for high-income households in the year to March 2026, at 3.7% and 3.5%, respectively. Both rates were the same as in December 2025 (Figure 5).

Since October 2025, inflation rates for the two household types have been broadly similar, following a period of higher inflation for low-income households that began in April 2025.

Low-income households saw a greater increase because of the weight that electricity, gas, and other fuels have for these households. Contributions from motor fuel costs also increased by 0.12 and 0.11 percentage points for low-income and high-income households, respectively (Table 2).

These increases were partially offset by lower contributions from food and non-alcoholic beverages. These contributions reduced by 0.14 percentage points for low-income households and 0.08 percentage points for high-income households.

Cumulative inflation has also been similar for both groups over the past five years, at 33.6% for high-income households and 33.9% for low-income households.

Table 2: Household Costs Indices contributions (percentage points) to the annual inflation rate (per cent) for low-income and high-income households, December 2025 and March 2026

	Income Decile 2		Income Decile 9		Differences (Income Decile 2 less Income Decile 9)	
	Dec 2025	Mar 2026	Dec 2025	Mar 2026	Dec 2025	Mar 2026
Overall growth rate	3.7	3.7	3.5	3.5	0.2	0.2
Food and non-alcoholic beverages	0.71	0.57	0.43	0.35	0.29	0.22
Private rentals	0.20	0.18	0.19	0.17	0.01	0.01
Social and other rentals	0.22	0.19	0.02	0.02	0.20	0.17
Mortgage interest payments	0.06	0.05	0.24	0.18	-0.18	-0.13
Electricity, gas and other fuels	0.14	0.26	0.07	0.13	0.07	0.13
Transport costs	0.38	0.51	0.47	0.61	-0.10	-0.09
Motor fuels (of which)	0.03	0.15	0.02	0.13	0.00	0.02
Restaurants and hotels	0.32	0.32	0.55	0.59	-0.23	-0.26
Insurance	-0.05	0.02	-0.04	0.03	-0.01	-0.01
Other	1.72	1.60	1.57	1.42	0.15	0.16

Source: Household Costs Indices from the Office for National Statistics

Notes

1. Contributions to the difference between income deciles may not sum to the overall difference because of rounding.
2. The full breakdown of contributions by category and subgroup can be found in our accompanying dataset.
3. The "Other" category contains all the remaining divisions measured in the Household Costs Index that are not explicitly listed as a category in this table.

5 . Data on Household Costs Indices

[Household Costs Indices \(HCI\) for UK household groups](#)

Dataset | Released 28 May 2026

Household Costs Indices inflation rates, indices, weights and contributions for income deciles, tenure types, retirement status and households with and without children, monthly data.

6 . Glossary

Disposable income

Disposable income is money available for spending after taxes. It includes earnings from work, self-employment, pensions, investments, and benefits.

Equivalised

Equivalisation is the process of accounting for the fact that households with many members are more likely to need a higher income to achieve the same standard of living as households with fewer members. It considers the number of people living in the household and their ages, recognising that a two-person household is unlikely to need double the income of a single-person household. This analysis uses the [modified Organisation for Economic Co-operation and Development \(OECD's\) equivalisation scale \(PDF, 165KB\)](#).

Income deciles

Households are grouped into deciles (or tenths) based on equivalised disposable income. The highest income decile (decile 10) is the 10% of households with the highest equivalised disposable income. Similarly, the lowest income decile (decile 1) is the 10% of households with the lowest equivalised disposable income. Deciles 2 and 9 are more stable and useful for analyses.

Households with children

A child is defined as any person aged under 16 years. People who are aged under 18 years and unmarried are also classed as children for the purposes of the family spending report, as described in our [Living Costs and Food Survey methodology](#). A household is classified as a household with children if at least one member of the household is a child.

Owner-occupier households

Outright owner-occupier households are defined as any household in which the residents own the property outright and use it as their primary or non-primary residence.

Mortgagor and other owner-occupier households are defined as any household that is buying their primary or non-primary residence property with a mortgage, or owning part of the property (for example, paying both rent and mortgage).

Renter households

Private renter households are defined as any household that rents their property from a private sector landlord. This excludes households who live in their property rent-free.

Social and other renter households are defined as any household that rents their property from a council or a registered social landlord or lives in their property rent-free.

Retired people and households

A retired person is defined as anyone who describes themselves in the Living Costs and Food Survey (LCF) as "retired", or anyone over minimum National Insurance Pension age describing themselves as "unoccupied" or "sick or injured but not intending to seek work". A retired household is defined as one where the combined income of retired members contributes at least half the total gross income of the household.

7 . Data sources and quality

Changes to this bulletin

This bulletin uses updated 2025 weights, which improves the accuracy of comparisons within the Household Costs Indices (HCIs) for UK household groups. This update has led to minor revisions in previously published comparisons.

The HCIs have been updated using revised 2025 weights. This led to small changes in the all-households HCI. The only revision was in June 2025, with a decrease of 0.1 percentage points with the inclusion of the 2025 weights. Similar impacts were seen across all household groups.

Further data improvements

2026 Weights update

It has not been possible to update the weights for 2026 because of delays in processing the underlying survey data and the need for further quality assurance. Instead, the most recent estimates have been compiled using the weights for February to December 2025. We will update the weights as soon as the data are available to use.

Inclusion of groceries and scanner data

We introduced scanner data for approximately 50% of the grocery market with the February 2026 index, published on 25 March 2026. Instead of collecting 25,000 prices per month directly from shops by price collectors, we are now using approximately 300 million price points derived from sales of over a billion units of products per month, collected directly from supermarket scanners at the checkouts or online. For the remaining 50% of the groceries market, we continue to manually collect prices in-store and online.

You can find more about this change and how it affects our headline measures of inflation in our [Impact analysis on transformation of UK consumer price statistics: January 2026 article](#).

Our [Overview of how we use scanner data in consumer price inflation statistics: January 2026 article](#) and our [How multilateral index methods help us understand grocery scanner data article](#) also provide more information on how we use these data.

Personal Inflation and Price Comparison Tool

To help people understand how the rise in inflation affects their expenditure, we have produced a [Personal inflation calculator](#). The calculator allows users to enter the amount they spend to produce an estimate of their personal inflation based on those spending patterns.

Our [Shopping prices comparison tool](#) shows how the average prices of items have changed over time.

Quality

More quality and methodology information on strengths, limitations, appropriate uses, and how the data were created is available in our [Household Costs Indices for UK household groups quality and methodology information \(QMI\)](#).

More detail on the concepts and methodologies supporting the indices is available in our [Calculating the Household Cost Indices supporting methodology article](#).

Household-specific prices

Data constraints make the estimation of inflation rates for different household groups challenging in practice. An analysis of household group-specific inflation rates would ideally use price indices specific to each household group, as we do for expenditure weights. This would reflect the fact that different households purchase goods and services from different outlets and therefore face different prices.

However, such data are not available, so we have used national price indices as a proxy. There are also challenges that arise from the data sources that we use to calculate the expenditure shares. These limitations do not affect the validity of the chosen methodology, or its robustness. For more information, please see our [Methodology to calculate CPIH-consistent inflation rates for UK household groups](#).

Feedback

Please share your feedback by completing this short [questionnaire](#).

8 . Related links

[Consumer price inflation, UK: April 2026](#)

Bulletin | Released 20 May 2026

Price indices, percentage changes, and weights for the different measures of consumer price inflation.

[Private rents and house prices, UK: May 2026](#)

Bulletin | Released 20 May 2026

Price Index of Private Rents (PIPR) measures private rent inflation for new and existing tenancies. UK House Price Index measures house price inflation.

[Role of owner occupiers' housing costs in the Household Cost Indices, UK: 2023](#)

Article | Released 26 February 2024

The impact of higher mortgage interest rates on household costs, on average and by different household subgroup.

[Average household income, UK: financial year ending 2024](#)

Bulletin | Released 2 May 2025

Final estimates of average household income in the UK, with analysis of how these measures have changed over time, accounting for inflation and household composition.

[Shopping prices comparison tool](#)

Interactive tool | Updated 20 May 2026

Search the tool to see how the average prices of hundreds of shopping items are changing.

[Personal inflation calculator](#)

Interactive tool | Updated 20 May 2026

Use our inflation calculator to see how increases in the cost of living have affected you in the past year.

9 . Cite this statistical bulletin

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