

Statistical bulletin

Family spending in the UK: April 2024 to March 2025

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

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1 . Main points

In the financial year ending (FYE) 2025:

- Average weekly household expenditure increased to £676.60, a nominal increase of £53.30 (9%) from the previous year; after accounting for inflation there was a real-terms increase of £35.10 (5%).
- The largest contributors to increased weekly spending by UK households were real-terms increases in net rent (£3.30, 6%), second-hand car purchases (£5.50, 25%), on package holidays abroad (£4.10, 14%) and on energy (£2.20, 7%).
- The difference in weekly expenditure between the richest and poorest fifth of households increased from 2.5 times to 2.7 times, at £1,083.60 and £407.30, marking the largest increase since financial year ending (FYE) 2021.
- Since the peak in inflation rates in FYE 2023, the poorest fifth of households increased real-term spending in categories such as net rent, food and energy; while the richest fifth increased real-term spending in categories such as second hand cars, package holidays abroad, alongside nominal increases in mortgage interest payments.
- While sample sizes increased in FYE 2025, they remain small, and users should be aware that 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 the financial year ending (FYE) 2025, which is April 2024 to March 2025. These data do not capture more recent increases in fuel prices following the conflict in the Middle East. During FYE 2025, the [national minimum wage](#) increased by 9.8%, from £10.42 in FYE 2024 to £11.44 in FYE 2025 and median weekly earnings for all employees increased by 4.7% in nominal terms, [according to the Annual Survey of Hours and Earnings \(ASHE\)](#).

Changes in household spending can occur because of changes in prices of commodities and/or because of consumer behaviour or substitutional effect, where households spend less on quantity or switch to cheaper alternatives to manage rising prices. By adjusting for the rate at which 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 Price Index (CPI) in the UK rose by 2.6% in the 12 months to March 2025, as reported by the [CPI annual rate, UK time series](#). This means that weekly earnings growth outpaced inflation over this period. Housing (net), fuel and power and alcoholic drinks had the largest CPI growth in FYE 2025, both at 5.5%. This follows a period of inflationary pressure, with CPI rising by 10.1% in the 12 months to March 2023.

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 expenditure category or classification of individual consumption by purpose (COICOP) category, averaged across quarters within the financial year, rather than CPI at the time of data collection. Additionally for expenditure category 13 "Other expenditure items", Retail Prices Index (RPI) is also used to account for inflation in mortgage interest payments and Council Tax.

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 [Living Costs and Food Survey: technical report data tables](#).

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 2025

UK households spent an average of £676.60 per week in FYE 2025, a nominal increase of £53.30 (9%) from the previous year. After adjusting for inflation, this was a real-terms increase of £35.10 (5%).

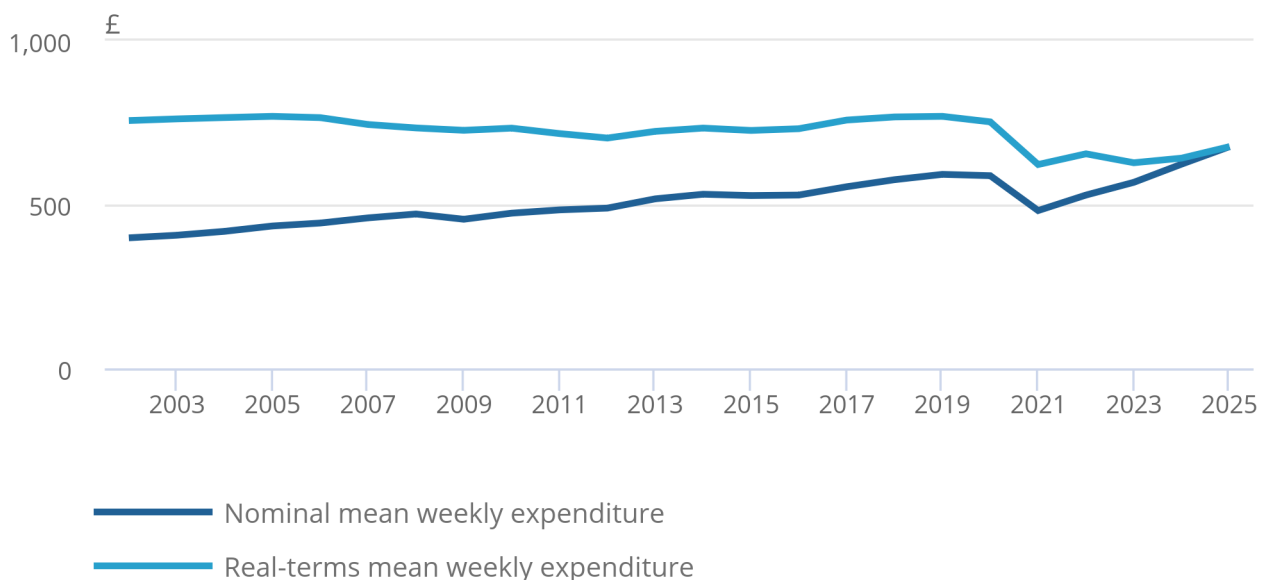
Despite this real-terms increase, total average weekly household expenditure in FYE 2025 remained £75.60 (10%) per week lower than FYE 2020.

Figure 1: After adjusting for inflation, average weekly household expenditure increased by 5% during FYE 2025

Average weekly household expenditure in nominal and real terms, UK, financial year ending (FYE) 2002 to FYE 2025

Figure 1: After adjusting for inflation, average weekly household expenditure increased by 5% during FYE 2025

Average weekly household expenditure in nominal and real terms, UK, financial year ending (FYE) 2002 to FYE 2025



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. Real-terms values are deflated to FYE 2025 prices.
2. 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 2025.

The expenditure categories that saw the largest increases in FYE 2025 were:

- transport £8.10, (9%)
- recreation and culture £6.70, (9%)
- restaurant and hotels £2.80, (6%)
- housing (net), fuel and power £5.60, (5%)

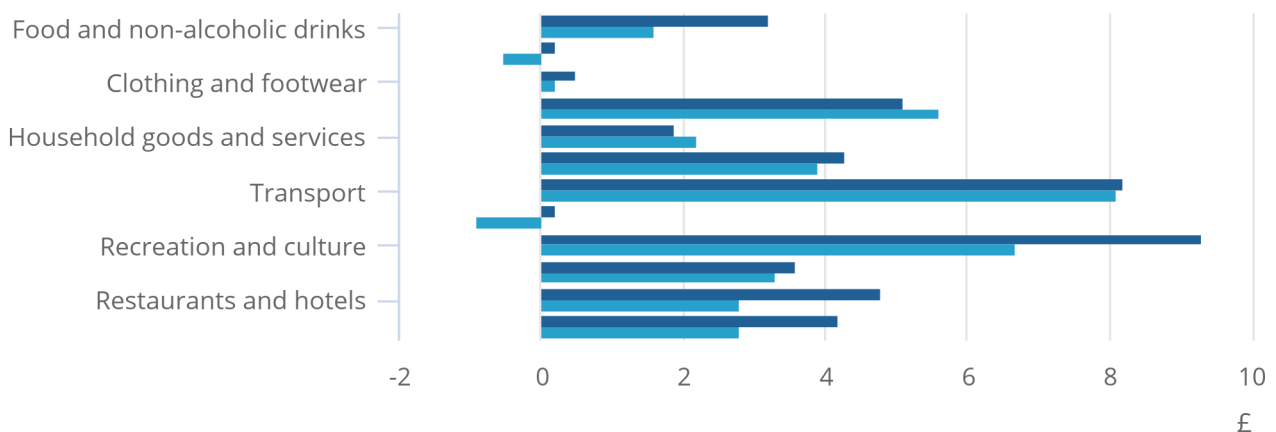
Spending on food and non-alcoholic drinks increased nominally by £3.20, (5%), although most of this increase reflected higher prices, with a real-terms increase of £1.60, (2%).

Figure 2: After adjusting for inflation, household spending has increased across most expenditure categories in FYE 2025

Change in average weekly household expenditure, by COICOP categories, UK, financial year ending (FYE) 2024 to FYE 2025 in nominal and real terms

Figure 2: After adjusting for inflation, household spending has increased across most expenditure categories in FYE 2025

Change in average weekly household expenditure, by COICOP categories, UK, financial year ending (FYE) 2024 to FYE 2025 in nominal and real terms



- Nominal change in average weekly expenditure between FYE 2024 and FYE 2025
- Real-terms change in average weekly expenditure between FYE 2024 and FYE 2025

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 2025 prices.
3. For clarity, not all family spending categories are presented.

Households continued to spend the highest proportion of their weekly expenditure on housing (net), fuel and power in FYE 2025

UK households continued to spend the highest proportion of their weekly expenditure on housing (net), fuel and power at 18% (£118.40), up by £5.60 (5%) a week since FYE 2024. Transport remains the second biggest proportional expense at 14% (£96.40), with spending up by £8.10 (9%) in FYE 2025.

Figure 3: Housing (net), fuel and power, and transport continued to be the highest expenditure categories for UK households in FYE 2025

Average weekly household expenditure in the UK, financial year ending (FYE) 2025

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.

UK Households in FYE 2025 spent more on car purchases, housing (net), fuel and power and holidays abroad

UK household expenditure increased in the FYE 2025, with higher expenditure on housing (net), fuel and power, transport and recreation and culture. Spending on car purchases increased, particularly on second-hand vehicles by £5.50 (25%) and £4.40 (19%) nominally, while spending on operating personal transport remained broadly in line with FYE 2024.

Expenditure on net rent increased by £7.00 (14%) in nominal terms, but only by £3.30 (6%) in real-terms, indicating that much of this rise was largely because of inflation. In the same period, nominal mortgage interest payments increased by £3.80 (14%), consistent with households continuing to move off lower fixed-rate mortgages.

Over the same period, energy expenditure increased by £2.20 (7%) in real terms despite a nominal decrease of £4.60 (11%), consistent with a reduction in [the Office of Gas and Electricity Markets \(OFGEM's\) Energy Price Cap](#) between FYE 2024 and FYE 2025.

Households also spent more on leisure and recreation. Spending on package holidays abroad increased by £5.80 (21%) nominally and £4.10 (14%) in real terms. This was accompanied by higher spending on sports admission, leisure subscriptions, classes and equipment hire, which increased by £2.00 (29%) and £2.30 (35%) nominally. Spending on restaurants and cafés also increased, rising by £1.40 (9%) and £2.10 (13%) nominally. While households are experiencing unavoidable rising prices, even after adjusting for inflation they are spending more on personal transport and leisure expenditure where they can.

The richest fifth of household's weekly expenditure is 2.7 times that of the poorest fifth in FYE 2025

In FYE 2025, the richest fifth of households' total expenditure was £1,083.60, which was over 2.7 times more than the poorest fifth of households at £407.30. This was an increase from around 2.5 times more in FYE 2024, the largest increase since FYE 2021 during the coronavirus (COVID-19) pandemic.

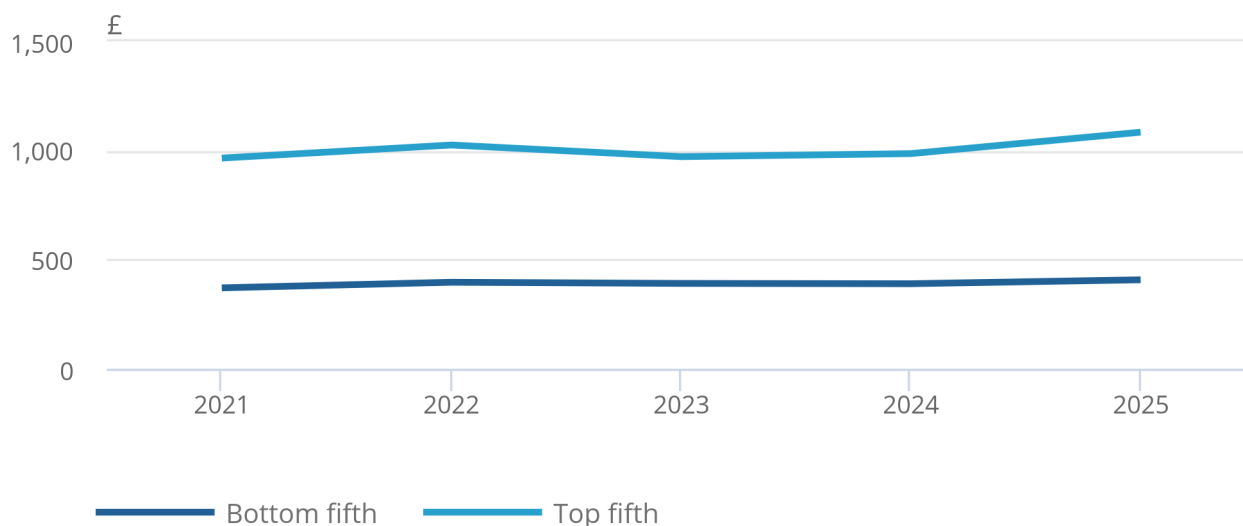
Furthermore, in FYE 2025, weekly spending for the richest fifth of households increased at twice the rate of the poorest fifth, rising by £98.10 (10%) to £1,083.60 compared with £18.10 (5%) to £407.30.

Figure 4: After adjusting for inflation, the difference in weekly expenditure between the richest and poorest fifth of households has widened in FYE 2025

Average weekly household expenditure for the poorest fifth and the richest fifth of households, UK, financial year ending (FYE) 2021 to FYE 2025

Figure 4: After adjusting for inflation, the difference in weekly expenditure between the richest and poorest fifth of households has widened in FYE 2025

Average weekly household expenditure for the poorest fifth and the richest fifth of households, UK, financial year ending (FYE) 2021 to FYE 2025



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. Real-terms values are deflated to FYE 2025 prices.

Figure 5: Poorer households spent proportionally more on housing (net), fuel and power than richer households in FYE 2025

Average weekly household expenditure by category as a percentage of total weekly expenditure, by quintile group, UK, financial year ending (FYE) 2025

Notes:

1. Individuals are ranked by their equivalised household disposable incomes, using the modified Organisation for Economic Co-operation and 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. For clarity, not all COICOP categories are presented separately.

Between FYE 2023 and FYE 2025, the increase in spending was greater for the richest fifth of households than for the poorest fifth

Since the height of inflationary price rises in FYE 2023, households across the income distribution have adjusted their spending differently. The following analysis is based on two-year comparisons of household spending.

The richest fifth of households had an increase in real-terms spending of £112.10 (12%), £226.30 (26%) nominally. This suggests that the richest fifth of households have increased spending on the quality and/or volume of goods and services compared with FYE 2023. In contrast, for the poorest fifth of households, total expenditure increased by £16.60 (4%) in real terms, but £50.40 (14%) nominally, indicating that much of the increase was caused by higher prices.

Since the peak of inflationary pressures in FYE 2023, the poorest fifth of households increased real-term spending on net rent, food and energy

For the poorest fifth of households, real-terms expenditure rose on housing (net), fuel and power by £5.90 (6%) and on food and non-alcoholic drinks by £3.20 (5%). This was largely because of price rises rather than consuming more or purchasing better quality. This remained relatively stable for the richest fifth.

For the poorest fifth of households, increases in housing (net), fuel and power spending were contributed by increases in net rent, which increased by £8.60 (18%) nominally, but only £1.90 (4%) in real terms. Meanwhile, the richest fifth of households faced differing housing cost pressures. Mortgage interest payments, which are captured in other expenditure, increased by £18.30 (34%) nominally compared with FYE 2023, reflecting the ending of lower fixed-rate mortgages.

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 [Family spending workbook 5: expenditure on housing dataset](#).

Energy expenditure followed a different trend. For the poorest fifth, real-terms spending on electricity, gas and other fuels increased by £4.20 (15%), despite a nominal decrease of £3.00 (9%). This reflects falling energy prices compared with FYE 2023. In contrast, the richest fifth's nominal expenditure remained stable at £0.10 (0%), but increased in real terms by £8.60 (26%).

Compared with FYE 2023, the richest fifth of households spent more on transport, clothing, and recreation and culture, but the poorest fifth of households saw limited increases.

Spending on clothing and footwear decreased by £0.90 (8%), while spending on restaurants and hotels increased by £3.80 (21%) nominally, but only by £1.40 (7%) in real terms. This suggests that lower-income households were reducing their spending and had limited capacity to adjust to price rises. However, spending on package holidays abroad increased by £4.00 (66%) to £10.10 per week, although this remained lower than for the richest fifth of households, which increased by £11.00 (22%), to £61.20 per week.

In contrast, the richest fifth of households increased spending on transport, where expenditure rose by £46.20 (36%). This included increased spending on second-hand cars, £25.00 (89%), alongside higher spending on transport services, £11.90 (31%). There were also increases in recreation and culture, £26.20 (22%), miscellaneous goods and services, £15.80 (24%), and clothing and footwear, £5.30 (23%).

This suggests that higher-income households were more able to increase both the volume and/or quality of goods and services consumed.

Figure 6: The richest fifth of households have experienced greater increases than the poorest fifth in both real terms and nominal spending across most COICOP categories since FYE 2023

Change in average weekly expenditure by COICOP category for the richest and poorest fifth of households, UK, financial year ending (FYE) 2023 to FYE 2025 in nominal and real terms

Notes:

1. Individuals are ranked by their equivalised household disposable incomes, using the modified Organisation for Economic Co-operation and Development (OECD) scale.
2. Spending is categorised using classification of individual consumption by purpose (COICOP) categories.
3. Real-terms expenditure figures are adjusted for inflation using the Consumer Prices Index (CPI) specific to the COICOP category. Values are deflated to FYE 2025 prices.
4. For clarity, not all expenditure categories are presented.

3 . Data on family spending

[Family spending workbook 1: detailed expenditure and trends](#)

Dataset | Released 11 June 2026

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 11 June 2026

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 11 June 2026

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 11 June 2026

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 11 June 2026

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 2020 to March 2022 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, acknowledging 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 [Organisation for Economic Co-operation and Development \(OECD\) scale](#).

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

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

"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 FYE 2025. Real estimates can also 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. Each individual in a selected household is asked to complete a household interview and then maintain a record of their spending for two weeks. The survey is continuous, interviews being spread evenly over the year ensuring that seasonal effects are covered.

Great care is taken to ensure complete confidentiality of 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), no formal significance testing has been undertaken at this stage. However, standard errors and confidence intervals have been published in our accompanying [Living Costs and Food Survey: technical report data tables](#).

As part of ongoing quality improvement work to better align our official accredited statistics on household income and household expenditure for comparability, in financial year ending (FYE) 2025, the method used to calculate equivalisation in our published tables has been updated. Equivalisation is based on the modified [Organisation for Economic Co-operation and Development \(OECD\) scale](#) using a two-person reference household, replacing the previous single-person reference household approach. This change reflects the average number of adult respondents per household (1.6). For FYE 2025, tables calculated using both methods are published side by side for comparison.

Under the revised two-person reference household, the lower boundaries of all income quintiles increased by 50%, while total expenditure within each quintile changed by less than 1%. Total expenditure for the top quintile increased by 0.2% (£2.00), while total expenditure for the bottom quintile decreased by 0.2% (£1.00). These small changes largely offset each other across the distribution, and result in no change to overall average weekly household spending.

The quintile and decile data tables in workbooks 1, 2 and 4 have been adapted to capture this methodological change. For these breakdowns you will find two tables, which is the distribution based on equivalised income using the updated OECD modified scale two-adult household reference. On the same tab there is a second table for continuity purpose, this distribution is based on equivalised income using the original OECD modified scale one-adult household reference.

This affects tables 3.1E, 3.1E5, 3.2E, 3.2E5, 3.3E, 3.7E, A18Eq and A19Eq.

For further details, please see our [Living Costs and Food Survey technical report: financial year ending March 2025 article](#).

The LCF achieved sample size for FYE 2025 is approximately 5,000 households, this is an increase of approximately 800 households compared with FYE 2024. For more detail around sample size and response rates, please see the LCF technical report.

Quality

Although the sample size has increased for FYE 2025, to ensure quality and align with the [Code of Practice for Statistics](#), we have continued the same process that was used in FYE 2024. All tables have been reviewed for robustness and as such, a small number of tables have been removed, and some additional suppression applied because of data volatility. As a result, tables A9, A10, A11, 3.12 have not been published for FYE 2025. 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
- purchase of motorcycles and other vehicles
- photographic, cine and optical equipment
- room hire
- alcopops
- money, cash gifts given to children

This affects tables A1, A4 to A12, A14 to A23, A26, A29, A32, A35, 3.1 to 3.3, 3.7 and 2.3 to 2.7. Additionally, the demographic "14 and under" has been suppressed in table A21: High level expenditure by age the HRP completed continuous full-time education. This is because of a drop in responding households leading to increased volatility in household response. The listed tables and data affected will be reviewed annually as the LCF sample boost takes effect.

Further data on sample characteristics are available in our [Living Costs and Food Survey technical report: financial year ending March 2025 article](#).

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 £0.10, therefore the sum of 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 Co-operation and Development (OECD) scale and then divided into five equal parts; quintiles or fifths. Households with the smallest income lie in the bottom fifth, and those with the largest income lie in the top fifth.

The expenditure statistics published in this bulletin are not directly comparable against our national income statistics published in our [Average household income, UK bulletin](#). One reason for this is the data sources used in our national income statistics are generated by inputting both the Living Costs and Food Survey (LCF) data and Household Finances Survey (HFS) data; while our expenditure statistics are generated using Living Costs and Food Survey data only.

Future developments

A series of improvements are planned for the LCF questionnaire to enhance data quality and improve sustainability. These align with the broader plans set out in the [ONS plan for Economic Statistics](#) and the [ONS Survey Improvement and Enhancement Plan for Economic Statistics](#). These enhancements include updates to the survey collection infrastructure to reflect COICOP 2018, the latest expenditure classification system. In addition, the issued sample size will be increased to 30,000 issued households from April 2026. Finally, processing infrastructure and data pipelines will be updated, to improve efficiency and reliability. Further information can be found in our [Living Costs and Food Survey technical report: financial year ending March 2025 article](#).

More quality and methodology information

Further quality and methodology information on strengths, limitations, response rates, changes to questionnaire and datasets is available in our [Living Costs and Food Survey technical report: financial year ending March 2025 article](#) and [Living Costs and Food Survey QMI](#).

Accredited official statistics

These accredited official statistics were independently reviewed by the Office for Statistics Regulation in February 2026. For further information, see the [Compliance review of Family Spending statistics](#). They comply with the standards of trustworthiness, quality and value set out in the [Code of Practice for Statistics](#) and should be labelled "accredited official statistics".

6 . Related links

[Consumer trends. UK: October to December 2025](#)

Bulletin | Released 31 March 2026

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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