

MONEYSUPERMARKET

HOUSEHOLD MONEY INDEX
QUARTERLY UPDATE

JULY 2025

FOREWORD

Welcome to the summer edition of MoneySuperMarket’s Household Money Index (HMI), our barometer of the UK’s daily spending. In this edition, we find household bills continue to rise, with people increasingly looking to make savings where they can.

Across 31 everyday expenses that we analysed, Brits are spending an average of £52.14 a day - the highest daily figure recorded by the HMI to date.

Our figures show that the average person spends three quarters of their income on this basket of daily costs, from energy and insurance through to groceries, broadband and subscriptions.

Every day we’re working hard to help people make savings on their household bills. As well as making sure our customers are getting the best value deals, we’ve made our SuperSaveClub even more rewarding. Today over 1.5 million members are earning cash rewards and other perks when they use MoneySuperMarket to compare and save.

These savings are crucial when people have seen their disposable income fall by 33% since April. Our data found people have less spare cash in

their pockets after increased household spending on essentials such as water bills, groceries, broadband, car, pet, health and life insurance. Spending on non-essentials including gym memberships, TV streaming subscriptions and gaming also rose.

However, there were savings to be found in energy, with spending falling by 9% after the announcement in May that the price cap would be lowered - indicating a period of proactive switching triggered by greater consumer awareness. Respondents also reported savings in loan repayments, pet costs and news subscriptions.

In this edition, we will analyse these findings in detail, examining the picture they paint of the average household’s finances and showing how important it is that our customers continue to search out the best deals in order to make their money go further.



Lis Barton
Chief Customer Officer
of MONY Group

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SUMMER HMI BY NUMBERS

The latest Household Money Index, MoneySuperMarket's barometer of UK daily spending, reveals households are now spending a total of £1,564.25 a month on essential bills and daily expenses. This equates to £52.14 a day in a 30 day month.

With an annual gross income of £29,632, UK adults take home £24,855 after tax, or £2,078 a month.

Based on these figures, 75% of the average earner's income is spent on bills and outgoings, leaving an average disposable income of £513.75 per month.

⬆️ WHAT'S GONE UP?

Average spending on monthly household bills went up this year, adding pressure to people's budgets:

- Water bills increased by 11% from £39.30 to £44.10
- Groceries went up by 4% from £164 to £171.50
- Broadband also increased by 8%, rising from £39.10 to £42.70

⬆️ WHAT'S GONE DOWN?

Despite rising costs in some areas, people are still saving in others:

- Energy spending fell by 9%, from £110.20 to £100.20
- Mortgage costs fell by 11%, from £248.40 to £223.50
- Contribution to private pensions also fell by 11%, from £59.10 to £53.40

INCOME SNAPSHOT

Gross income has declined, while household costs have risen in some areas - putting people under more pressure.

- Gross annual income fell from £31,889 to £29,632
- Annual income after tax dropped from £26,479.68 to £24,855
- Monthly income after tax fell from £2,206.64 to £2,078

REGIONAL HIGHLIGHTS

The MoneySuperMarket Household Money Index tracks how much of their income UK families are spending on essential bills and daily outgoings. Based on these figures, 75% of the average earner’s income is spent on bills and outgoings.

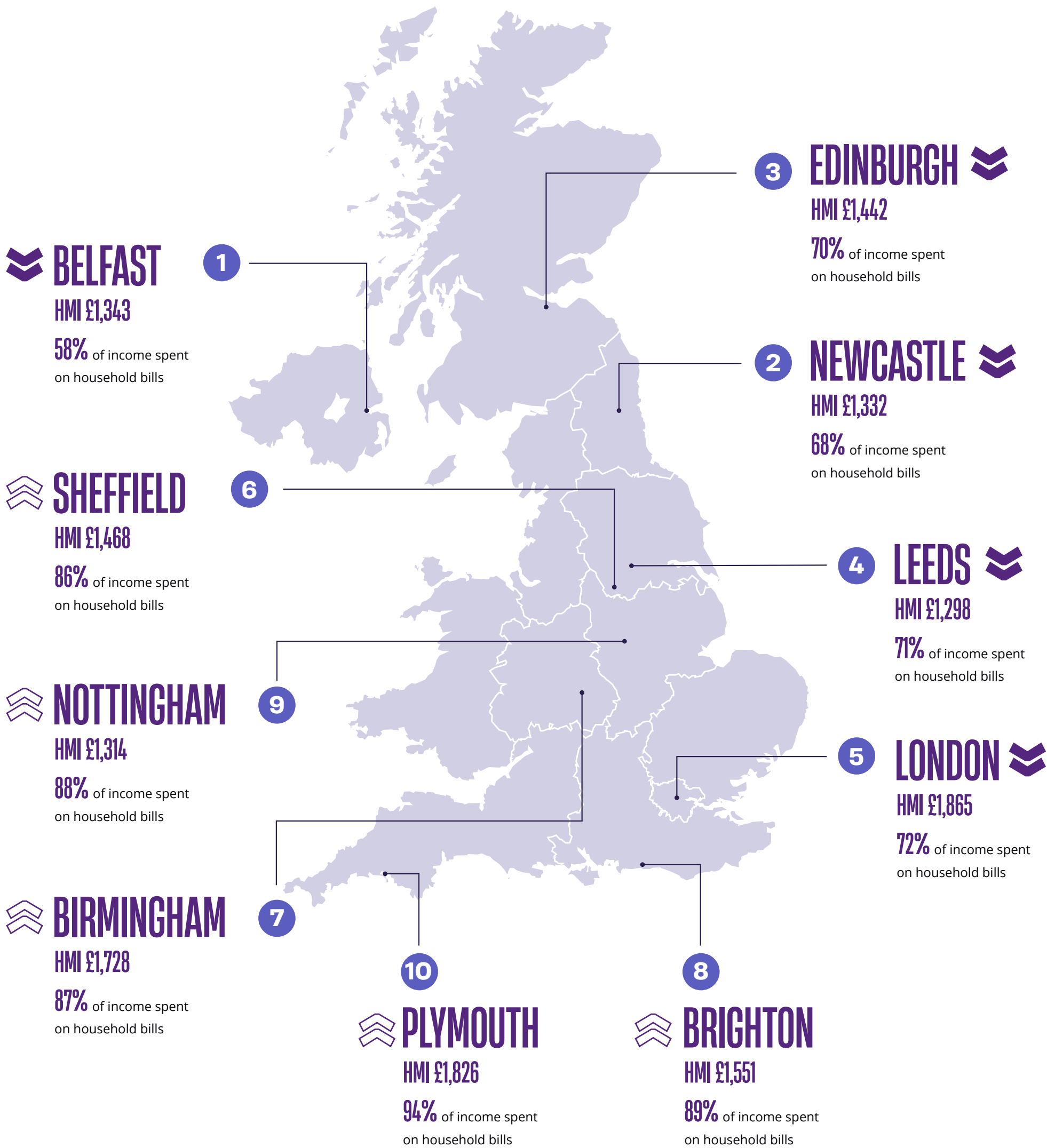
But where you live can make a big difference to the disposable income you take home each month.

In Plymouth, residents are spending roughly 94% of their income (£1,825.88 per month) on essential bills and outgoings - the highest in the UK.

At the other end of the scale, people in Belfast spend just 58% on their bills and outgoings, (£1,343.47 per month) making it the city where your money goes furthest.

Norwich was the city with the lowest spend, with people reporting their bills and essential payments come to a total of £1,280.76. But the data showed Norwich residents are paid less, and so spend around 77% of their income on everyday costs.

AREAS OF THE UK SPENDING THE LOWEST AND HIGHEST PERCENTAGE OF INCOME ON HOUSEHOLD BILLS



LOW SPENDING AREAS IN THE UK	% of INCOME	TOTAL HMI	DISPOSABLE INCOME
1. BELFAST	58%	£1,343	£973
2. NEWCASTLE	68%	£1,332	£630
3. EDINBURGH	70%	£1,442	£632
4. LEEDS	71%	£1,298	£535
5. LONDON	72%	£1,865	£712

HIGH SPENDING AREAS IN THE UK	% of INCOME	TOTAL HMI	DISPOSABLE INCOME
6. SHEFFIELD	86%	£1,468	£245
7. BIRMINGHAM	87%	£1,728	£268
8. BRIGHTON	89%	£1,551	£235
9. NOTTINGHAM	88%	£1,314	£176
10. PLYMOUTH	94%	£1,826	£117

SOURCES & METHODOLOGY

POLLING

All consumer polling figures ‘unless otherwise stated’ are from a poll of 2,000 adults carried out on behalf of MONY Group by Opinium on the following dates: 27th June 2025 - 1st July 2025.

Opinium are company partners of the MRS and abide by its code of conduct and guidelines for best practice when carrying out research for clients, ensuring results are accurate, impartial and fair to both clients and participants.

The core Household Money Index (“HMI”) was calculated from the replies of 2,000 adults self-reporting how much they spend in the average month on 27 different categories. Four categories: car, life, home and pet insurance have been rebased with MoneySuperMarket’s data on average premium prices between April and June 2025.

The categories were determined by MONY Group experts to represent a ‘basket’ of common household bills and expenditures. Results have been weighted to be nationally representative.

Polling data was subjected to statistical analysis, including cross-tabulations and sentiment analysis. These analyses allowed for the identification of significant trends, preferences, and consumer sentiments pertaining to the HMI.

EXPERTISE INTEGRATION

MoneySuperMarket’s three decades of experience and expertise in the finance sector played a pivotal role in the analysis process. Subject matter experts with a deep understanding of financial services were actively involved in interpreting the data, providing insights, and contextualising findings.

SYNTHESIS OF FINDINGS

The insights derived from website data analysis, consumer polling, and the invaluable input of MONY Group’s seasoned experts were meticulously synthesised. This synthesis encompassed identifying key trends, challenges, opportunities, and actionable recommendations to produce the results throughout the Index and accompanying report.

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FACT CHECKING

All information in the index and accompanying report has been professionally fact-checked and is correct to the best of MONY Group’s knowledge at the time of publication 21 July 2025.

PROPRIETARY DATA

MoneySuperMarket.com is a price comparison site processing millions of quotes per month on over 40 financial products and services. These millions of quotes provide a rich source of data from which MoneySuperMarket has determined historic policy prices for the insights throughout this document.





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