



**MONEY SUPERMARKET**

**HOUSEHOLD MONEY INDEX  
QUARTERLY UPDATE**

**APRIL 2026**

# FOREWORD

We're pleased to share the latest findings from MoneySuperMarket's Household Money Index (HMI), which explores how families across the UK are managing and spending their money.

The MoneySuperMarket HMI tracks spending across 31 categories each quarter. Now supported by 24 months of insight from 8,000 people across the UK, alongside MoneySuperMarket's own data and expertise, the HMI provides a detailed picture of household finances.

The report shows that, while on average, UK households have seen a modest rise in disposable income, people are still spending almost two-thirds of what they earn on everyday bills and essentials. With nearly half of Brits expecting their bills and household costs to rise again this year, many are looking for ways to feel more in control of their finances.

We're seeing people take practical steps to try to set money aside, from building up savings to reviewing their regular outgoings to make their money go further. Using offerings like SuperSaveClub - where two million people are already earning extra cash rewards of up to £130 by switching through MoneySuperMarket, confident they've got the best deal with our price promise - people are making thoughtful choices about the things that matter to them, whether that's protecting their health, their family, or other spending choices.

The report reveals that eight in 10 families have used savings to cover everyday costs such as food and fuel. Once considered "rainy day funds", savings are now being used far more actively to support day-to-day living, as well as for long term goals.

For families worried about how they'll manage future bill increases, having the tools to save money and manage it more easily day-to-day has never been more important.

That's why we've launched Savings by MoneySuperMarket, which includes the SuperSave account with over 4% interest and is designed to help people make confident decisions and feel better off. Just a quarter of people say they know the interest rate on their savings, and the same proportion tell us they've never moved their money.

We hope the tips from our expert, Kara, alongside Savings by MoneySuperMarket, will make it easier to stay on top of your savings and earn more interest.

Welcome to the Spring MoneySuperMarket Household Money Index.



**Lis Barton**  
Chief Customer Officer  
of MONY Group

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# SPRING HMI BY NUMBERS

The latest MoneySuperMarket HMI shows that reported spending on 31 essential bills and daily expenses has risen to £49.25 - a 2% increase since last quarter.

UK households now spend an average of £1,477.50 a month on bills and outgoings.

In our latest research, people reported higher spending in 24 of the 31 categories we track, including water bills, TV licences, broadband and phone, and life insurance.

 **GOING UP**  
Total monthly HMI

+ £22.50

April 2026: £1,477.50  
January 2026: £1,455.00

 **GOING DOWN**  
Committed spending (of income)

-2%

April 2026: 65%  
January 2026: 67%

However, a 5% increase in reported take home pay means that people have slightly more money in their pockets after their bills are paid.

**£49.25**

The average amount Brits spent every day in April 2026.

 **GOING UP**  
Disposable income (per month)

+£86.41

April 2026: £802.33  
January 2026: £715.92

 **GOING UP**  
Daily cost

+£0.75

April 2026: £49.25  
January 2026: £48.50

# BRIGHTON SQUEEZE

Brighton has once again topped the table for the place where residents spend most of their income on bills and outgoings - with the average monthly spend on mortgages higher than in London.

Brighton residents now spend approximately 75% of their income each month on bills compared to 74% three months ago. Meanwhile, Glasgow shows the third lowest percentage in the UK, behind Nottingham and Belfast.

Londoners still have the highest overall household spend, paying out £55.66 each day on bills. Despite this, they have the most disposable income left at the end of the month - £427.32 more than those living in Brighton.

Brighton remains a popular place to live thanks to its seaside location and easy access to London - but the high demand comes at a cost, with rising living expenses putting increasing pressure on residents' budgets.

## 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	59%	£1,400.51	£954.66
2. NOTTINGHAM	61%	£1,312.28	£826.05
3. GLASGOW	62%	£1,413.63	£857.62
4. SHEFFIELD	63%	£1,273.85	£752.98
5. LEEDS	63%	£1,363.21	£800.37

HIGH SPENDING AREAS IN THE UK			
	% of INCOME	TOTAL HMI	DISPOSABLE INCOME
1. BRIGHTON	75%	£1,567.18	£516.57
2. EDINBURGH	70%	£1,489.91	£632.34
3. SOUTHAMPTON	69%	£1,470.36	£672.64
4. MANCHESTER	68%	£1,526.89	£724.69
5. BIRMINGHAM	67%	£1,446.39	£697.03

# SAVING THE DAY

**The 50-30-20 rule is now one of the best-known ways for UK households to budget, by splitting take-home pay into three simple categories.**

The model recommends families spend 50% of their income on 'needs' - that is everyday essentials like mortgage or rent, bills, food and travel - while 30% should go to 'wants' and 20% on savings or paying off debt.

This latest research shows that, for many families, the money that goes into their savings pot each month is increasingly being relied upon to pay everyday bills, as well as for longer term plans.

**8 IN 10** people have dipped into savings to pay for everyday costs and bills this year - including food (18%), fuel (11%) or car repairs (6%).

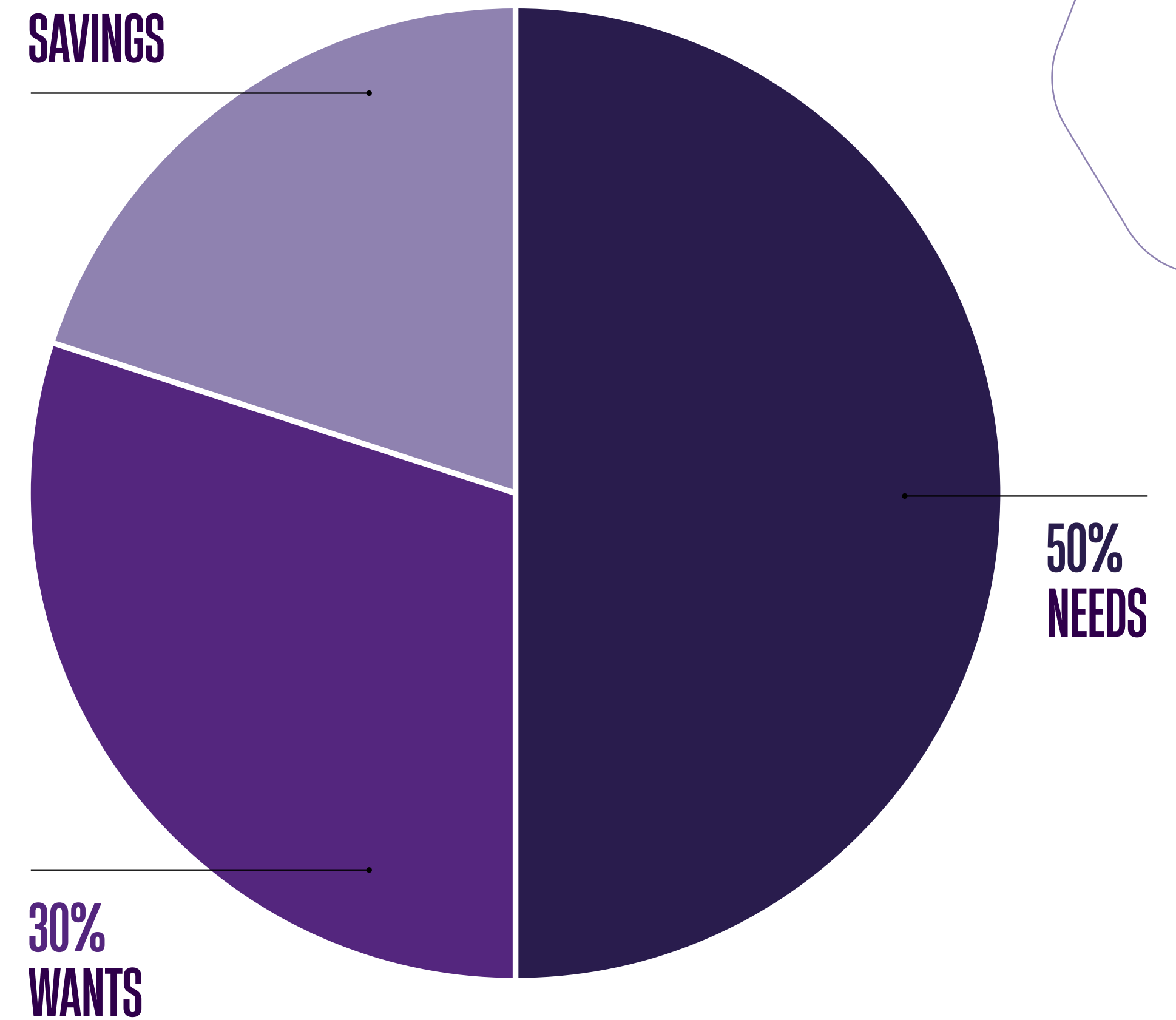
Despite this pressure on household finances, building and maintaining savings remains a priority for many people.

**4 OUT OF 10** households surveyed for this report keep their savings in multiple different pots, while three in four do not regularly assess the competitiveness of the interest on their savings accounts to maximise their money.

**A FURTHER 46%** have moved their savings for a more competitive deal, but do so once a year or less. However, more than one in four people (26%) have never moved their savings - meaning their money could be working harder by earning a better interest rate.

As household costs continue to rise, it has never been more important for families to have a plan to grow and manage their savings.

**20% SAVINGS**



**30% WANTS**

**50% NEEDS**

# SIX PRACTICAL WAYS TO BUILD UP YOUR SAVINGS

## 1 GIVE YOUR SAVINGS A CLEAR GOAL

Having a specific savings goal can make a big difference to how motivated you feel to put money aside. Whether it's building an emergency fund, saving for a holiday or working towards a longer-term aim, knowing what your money is for can help you stay focused and make saving feel more rewarding.

## 2 SPLIT YOUR SAVINGS INTO SPECIFIC ACCOUNTS

Separating your money into different savings accounts can make it much easier to stay on track. For example, you might have one account for emergencies, one for short-term goals like holidays, and another for longer-term savings.

Many savings platforms, including Savings by MoneySuperMarket, allow you to organise savings this way, making it easier to see what each account is for and track progress over time.

## 3 MATCH THE ACCOUNT TO YOUR GOAL

Not all savings accounts are designed for the same job. Easy-access accounts can be useful for emergency funds, while accounts with limited withdrawals or fixed terms may offer higher rates for money you know you won't need straight away. Choosing the right type of account for each savings pot can help your money work harder.

## 4 MAKE YOUR INTEREST RATE DO THE HEAVY LIFTING

One of the simplest ways to grow your savings is to make sure they're sitting in an account that pays a competitive rate. Even small differences in interest can add up over time, so it's worth reviewing your savings regularly and switching if better options are available.

Tools like Savings by MoneySuperMarket can help you compare accounts in one place, but it's important to check the terms, especially around withdrawals.

## 5 AUTOMATE SAVINGS SO THEY HAPPEN BY DEFAULT

Setting up regular transfers into your savings can take the effort out of putting money aside. Treating savings like a bill that gets paid automatically can help build the habit over time, even if you start with a small amount and increase it when you can.

Another option is to redirect any savings you make elsewhere - for example, if you switch a household bill and reduce your monthly cost, you could set up a standing order to move that difference straight into your savings. This can help turn everyday savings into longer-term progress without changing your day-to-day spending.

## 6 REVIEW LITTLE AND OFTEN

Savings shouldn't be a 'set and forget' exercise. Rates, accounts and personal circumstances can all change, so it's worth checking in regularly to make sure your savings are still working as hard as possible for you and still fit your goals.



**Kara Gammell,**  
**Personal Finance Expert at**  
**MoneySuperMarket.**

# “I’VE SAVED MORE THAN £60 A MONTH ALREADY”

MoneySuperMarket has teamed up with two families who are working hard to rebalance their finances after struggling to stick to a 50-30-20 budgeting plan.

Throughout 2026, both families are using MoneySuperMarket to save on their bills, build and manage their savings, and benefit from SuperSaveClub rewards.

This quarter they’ve started making savings by switching household bills, and building up their savings.

Charlie Shardlow lives in Stafford with her fiancé Jordan and their two children - Luna, three, and Rex, 10 months. The couple, both 30, have saved £60 per month this year after switching their pet insurance and broadband contracts, and changing their phone contract to a SIM only deal.

Charlie said: *“I’m a big advocate for saving. We bought our house recently and used our savings for things that needed attention and that we hadn’t accounted for.”*

***“ We’re planning to build our emergency fund back up. For us, there is a huge worry that our energy bills are going to sky-rocket, and could potentially triple in price this winter.”***

Charlie went on: *“I have set up around eight accounts I use for separate day to day spending, and six savings pots. The kids also have stocks and shares ISA accounts.”*

*“But I would love to know more about how to invest our savings.”*

Kelly Miles, 33, and husband Cameron, 32, live in Portsmouth, with their children Jensen, 11, and Lilah, nine. They have saved £63 per month this year by switching their energy provider and managing their supermarket shopping better. They used between £8,000 to £9,000 of their savings in the last year to cover unexpected costs - adding extra pressure to their house buying journey.

Kelly said: *“We currently have £18,000 saved for a deposit on our first house, but we’re still a way off from the amount we’re aiming for which is at least £30,000.”*

*“We also have an emergency savings pot - and thank goodness we do as both of our cars needed fixing last month. We have definitely ended up dipping into our savings more than we’d like but life just comes at you sometimes.”*



Kelly and Family

***“ We’ve already made great savings with MoneySuperMarket and we’ve now planned out when all our household bills and contracts come up for renewal throughout the rest of the year so we can switch and save on those too.”***



Charlie and Family

# SOURCES & METHODOLOGY

## POLLING

All consumer polling figures for 2026 (unless otherwise stated) are from a poll of 8,000 adults carried out on behalf of MONY Group by Opinium on the following dates: 31/03/2026 - 10/04/2026.

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 MoneySuperMarket Household Money Index (HMI) was calculated from the replies of 8,000 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 January and April 2026.

## SOURCES & METHODOLOGY

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.

## EXPERTISE INTEGRATION

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. 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.

## 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 27 April 2026.

## 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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