MoneySuperMarket

HOUSEHOLD MONEY INDEX QUARTERLY UPDATE

JULY 2026

FOREWORD

We're pleased to share the latest findings from MoneySuperMarket's Household Money Index (HMI), our quarterly barometer of the UK's daily spending.

MoneySuperMarket's Household Money Index shows UK households' disposable income has fallen by 7% just as families head into the summer holidays. The index tracks spending across 31 categories, drawing on more than two years of insight from 8,000 people across the UK, alongside MoneySuperMarket's own data and analysis.

The report shows that despite spending £23 less on bills than three months ago, households are still £56 worse off. And while some have managed to make savings in areas like energy and water, people are anticipating price rises to continue for the next 12 months.

Nearly four in five people (78%) think grocery costs will keep rising, and around three in four (73%) anticipate energy prices going up in the next year.

And these concerns are having an impact on people's discretionary spending this summer. More than one in three (37%) families say they are not going on a summer holiday this year with almost three in four of those saying the reason is to save money (72%).

For many of those who are getting away, planning ahead has become essential. Two out of five people (44%) who are going on holiday this summer have been saving for it for more than six months.

Others are using discounts, deals and reward schemes like SuperSaveClub - where over two and a half million members are already earning extra cash rewards by switching through MoneySuperMarket - to help make their summer holidays more affordable.

For families concerned about how they will manage future cost increases, having the tools to save money and manage it more easily day to day has never been more important. Savings by MoneySuperMarket, which includes the SuperSave account with over 4% interest, is designed to help these families to make confident decisions and feel better off.

Welcome to the Summer MoneySuperMarket Household Money Index.

Kara Gammell
Personal Finance Expert at MoneySuperMarket

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SUMMER HMI BY NUMBERS

The latest MoneySuperMarket HMI shows that reported spending on 31 essential bills and daily expenses has fallen to £48.48 per day - a 2% drop since last quarter. UK households now spend an average of £1,454.54 a month on bills and outgoings.

In our latest research, people reported a fall in spending in 20 of the 31 categories we track, including water, energy, broadband and phone bills, as well as health insurance.

However, a 3% drop in reported take home pay means that people still have slightly less money in their pockets after their bills are paid.

£48.48

The average amount Brits spent every day in June 2026.

GOING DOWN
Total monthly HMI

-£22.96

June 2026: £1,454.50
April 2026: £1,477.50

GOING DOWN
Disposable income (per month)

-£56.37

June 2026: £754.96
April 2026: £802.33

GOING UP
Committed spending (of income)

+1%

June 2026: 66%
April 2026: 65%

GOING UP
Daily cost

+£0.77

June 2026: £48.48
April 2026: £49.25

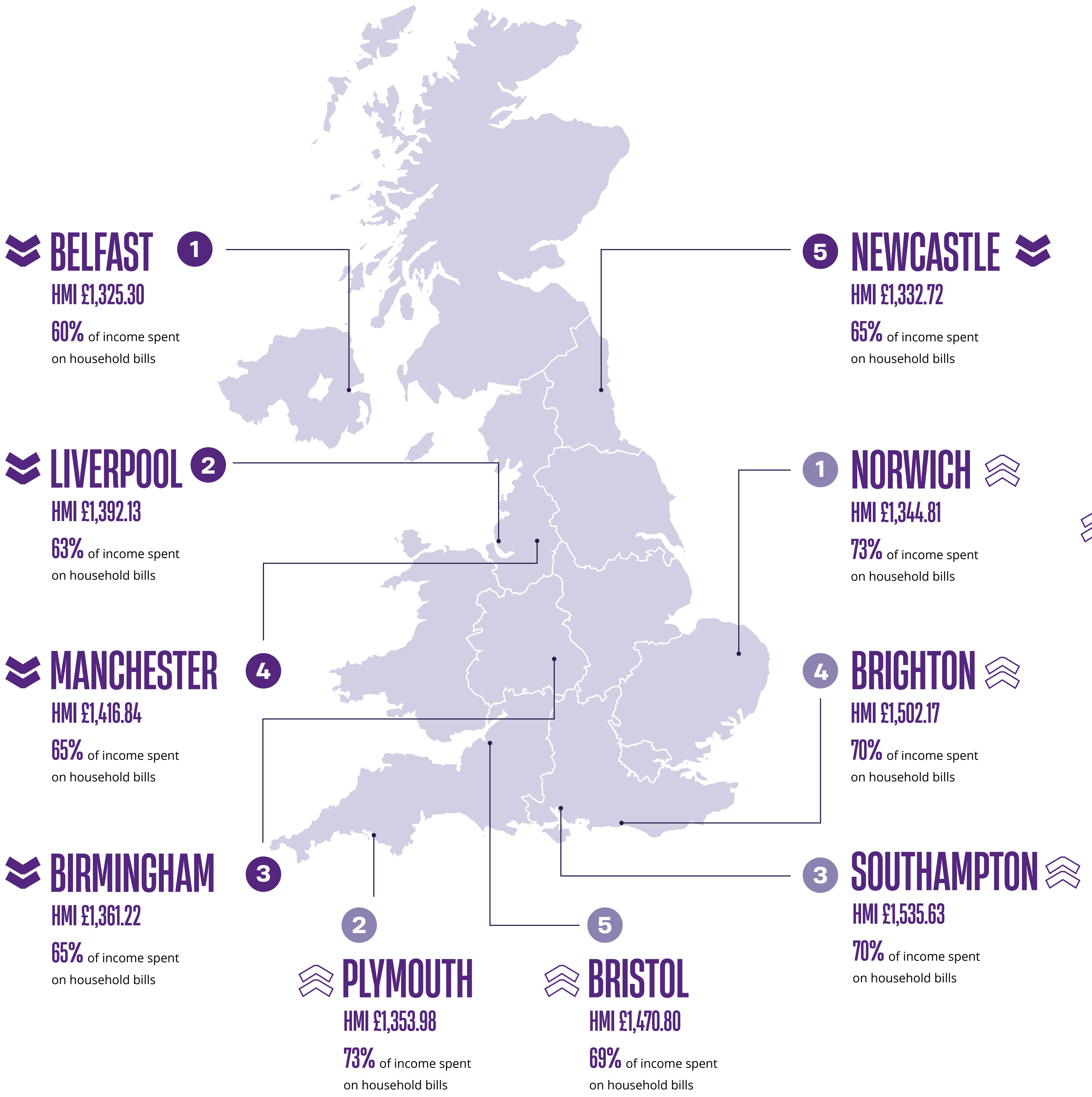
BRIGHTER BY THE SEA

Brighton is no longer the place where residents spend most of their income on bills and outgoings - after topping the table for three consecutive quarters. Brighton residents now spend approximately 70% of their income each month on bills compared to 75% three months ago.

The shift - which comes after a modest income increase and savings in key bill areas - means Brightonians now have £658.08 disposable income to spend per month, compared to £516.57 in April. And they now spend less of their income on bills than residents of Norwich, Plymouth and Southampton.

The city with the lowest spend on bills was Belfast.

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	60.4%	£1,325.30	£868.28
2. LIVERPOOL	62.9%	£1,392.13	£822.45
3. BIRMINGHAM	64.5%	£1,361.22	£750.03
4. MANCHESTER	64.6%	£1,416.84	£778.16
5. NEWCASTLE	65%	£1,332.72	£715.86

HIGH SPENDING AREAS IN THE UK	% of INCOME	TOTAL HMI	DISPOSABLE INCOME
1. NORWICH	72.8%	£1,344.81	£502.77
2. PLYMOUTH	72.5%	£1,353.98	£513.44
3. SOUTHAMPTON	70.3%	£1,535.63	£647.70
4. BRIGHTON	69.5%	£1,502.17	£658.08
5. BRISTOL	69.2%	£1,470.80	£655.37

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: 19/06/26 - 30/06/26. 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 April and June 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.

SOURCES & METHODOLOGY 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 13 July 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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