

Report on the  
Jersey Household  
Expenditure Survey  
2004/05



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## Introduction

This report presents the results from the 2004/5 Jersey Household Expenditure Survey (HES). The survey provides a detailed insight into the way Jersey residents live in terms of the range of goods and services purchased and how that differs by household structure, income and tenure.

The report has been produced by analysing detailed expenditure information from over 1,000 households covering in excess of 300,000 individual purchases. The detailed expenditure has then been grouped into broader headings in order to produce a breakdown of how, on average, a household spends their money. So whilst any individual household will spend different amounts of money on the wide range of goods and services that can be bought and as such their expenditure pattern may differ from the averages presented in the report, the data provides a valuable tool for examining expenditure patterns for typical households.

The information presented in the report has many uses. Firstly it is used to ensure that the Retail Prices Index (RPI), the official measure of how prices are changing in the Island, remains accurate. This means ensuring that the items included in the index continue to reflect the items that people are buying and that the weights (or relative importance of individual items in the index) accurately reflect their importance in households' budgets.

Secondly it allows analysis to be undertaken to look at how different household types spend their money and thus to understand the degree to which expenditure differs, whether for some households spending on essential items dominates their spending and whether there are certain household types that spend higher proportions of their money in specific areas. This type of analysis together with the insight into social issues provided by the Jersey Annual Social Survey (JASS) provides an extremely rich tool to better understand social issues.

In addition the results of the survey provide a means of estimating total consumer expenditure, which is a major element in measuring the size of the Jersey economy.

The remainder of the report is split into Chapters looking firstly at overall expenditure and then expenditure by income, household type, tenure, employment status and Parish. These Chapters are followed by a look at some of the more recent developments in household expenditure, comparisons with expenditure patterns in the UK and children's spending. Finally more technical Annexes explain the statistical background to the survey and some of the concepts used.

It has only been possible to produce this report because of the co-operation which the States of Jersey Statistics Unit received from around 2,000 individuals in the more than 1,000 households who kept a detailed expenditure diary during the survey period. We are extremely grateful for their input. Additionally without the professional work of the interviewers who worked on the survey, the results would not have been as robust; their work is equally appreciated.

Notes:

Throughout this report individual entries have been rounded independently and as a result columns may not appear to sum to column totals. This is simply a result of rounding and the un-rounded entries do sum correctly.

Monetary values are round to the nearest 10 pence and percentages are rounded to one decimal place. In the text, apart from bullets in Chapter 1, figures are rounded to the nearest whole pound and whole percentage.

In the tables the symbol – is used to represent a non-zero cell that is less than the smallest rounded value shown in the table. Zero (0) signifies a cell whose true value is zero. The term n.e.c. after the commodity or service stated corresponds to not elsewhere classified.

All entries unless stated otherwise represent average weekly household expenditure or percentages of total average weekly household expenditure. Percentages are shown in italics in the tables.

## Chapter 1: Overview of expenditure

This chapter presents an overview of average household expenditure broken down by category and introduces the main concepts used throughout the report.

### Data

The data underlying all of the tables in this report were collected from a random sample of 1,037 households across Jersey via the Household Expenditure Survey (HES). The survey operated for 12 months from September 2004 to September 2005 in order to capture differences in seasonal expenditure i.e. typically higher and different expenditure in the run up to Christmas and differences between goods and services bought in winter and summer.

Each member of the sampled household aged 16 and over kept a diary of all their expenditure for two weeks and also recorded larger personal purchases that they had made over the previous 12 months. The larger items of expenditure, such as cars, computers, audio visual equipment etc, are collected over a longer reference period to ensure that these infrequently purchased items are included as they would be very unlikely to be purchased during the two week reference period.

One member of the household (the self designated head of household or reference person) also completed a record of household expenditure (i.e. spending on items that are essentially made for the entire household, such as housing costs, utility bills, major DIY, etc). In addition, in the 2004/5 survey children in the household aged 11 to 15 could also choose to keep a small diary of their own expenditure.

Once the data collection phase of the survey was completed a detailed process of data checking (the survey generated more than 300,000 individual payments) and aggregation was undertaken. However, essentially all the latter means is that data collected from the daily diaries, where it is genuine regular weekly spending, were multiplied up by 26 to convert it into annual expenditure. The larger personal and household items were then added (these are by definition annual) and the total divided by 52 to obtain weekly expenditure. All of this process is of course undertaken at a very detailed item level.

Having calculated weekly expenditure by household, individual households are grouped together and the averages of their expenditure on all items are calculated to produce the data presented in this report. The aggregation can be at the whole household population level (e.g. the tables presented in this Chapter) or by different groupings of households such as by income, tenure etc as presented in later Chapters.

All expenditure is averaged across all households, including those reporting zero expenditure on a specific item. One consequence of this is that all households are deemed to pay a proportion of all costs whether or not an individual household actually uses a good or service. This is best illustrated by housing in that all sampled households are included when calculating both rent and mortgage interest, despite the fact that they are only actually likely to pay one or the other. However, as the survey and this report aims to show average spending by a given classification of households, this conceptual issue does not affect the relevance of the averages presented in terms of understanding expenditure.

As in all surveys there is sample variation around the estimates. The variation is smallest for whole population tables and largest when the estimates are for smaller groupings of the population. The sampling variation is quantified in Annex A and whilst it does mean that little significance should be placed on very small differences in expenditure, larger differences and higher level aggregations will be robust.

The sample of the population which participated in the survey was a very close match to the population profile in terms of Parish, household composition, etc; however, all results presented in this report are weighted to reflect the actual population profile. Full details are also given in Annex A.

### **Classification of spending**

Total expenditure is broken down into 13 groups broadly based on the Classification Of Individual Consumption by Purpose (COICOP), the classification system used on Household Budget Surveys (HBS) across the EU.

For many of the COICOP groups it is very clear what items are included within them, for example food and non-alcoholic drinks. However, for others it is a little less clear and whilst the detailed tables included in the report do provide more detail of the goods and services included in each group, table 1.1 below provides a broad overview of what each group contains.

Table 1.1 Broad definitions of COICOP expenditure groups

COICOP group number	Group name	Includes
1	Food and non-alcoholic drinks	All fresh, frozen and chilled food brought home, soft drinks brought home
2	Alcohol off sales and tobacco	All wine, beer and spirits brought home, cigarettes, cigars and other tobacco
3	Clothing and footwear	Clothing materials, garments for men women and children, accessories, haberdashery, footwear
4	Housing, water, electricity, gas and other fuels	Rent, materials and services for maintenance and repair of dwelling, household energy, water household services (e.g. rubbish collection)
5	Furnishings, household equipment and services	Furniture, ornaments, carpets, household textiles, household appliances, tools and cleaning materials, domestic services e.g. cleaners
6	Health	Pharmaceutical products, medicine and medical products, optician, doctor, dentist, hospital and other medical fees
7	Transport	Purchase of cars, motor cycles, bicycles and spare parts, motor fuels and lubricants, motor repairs and other services, parking and other motor fees, transport by railway, road, air and sea
8	Communication	Postal services, telephone (fixed and mobile) and telefax equipment and services
9	Recreation and culture	Audio visual, photographic and information processing equipment, recreational items and equipment, cultural services, newspapers and books, package holidays
10	Education	Pre-primary, primary, secondary, tertiary and other education
11	Restaurants and hotels	Catering services, food and drink (including alcohol) bought in restaurants, cafes and bars, accommodation services
12	Other goods and services	Personal care, personal effects, social protection, insurance, other services
13	Other non-consumption expenditure	Mortgage interest payments, rates, holiday spending, money gifts and transfers

Notes: Group 13 is simply a number given to all items outside the classification 1 – 12.

Capital improvements to property are classified as another item recorded in UK data and are one of a number of items not counted as any form of expenditure. The only item recorded in this way for the Jersey HES is contributions to pensions and other savings where reported, but it should be kept in mind that not all households reported savings and pensions and thus is likely to be an underestimate.

## Housing expenditure

Under the COICOP classification expenditure on housing costs is split up in the following way:

### Housing costs classified in COICOP category 'housing, fuel and power':

#### Actual rentals for housing

- net rent (gross rent less housing abatement)
- second dwelling rent

#### Maintenance and repair of dwelling

- central heating maintenance and repair
- paint, wallpaper, timber
- equipment hire, small materials

#### Water supply and miscellaneous services relating to dwelling

- water charges
- other regular housing payments including service charge for rent
- refuse collection, including skip hire.

### Housing costs found elsewhere in the COICOP Classification system:

- household insurance
- structural insurance
- contents insurance
- insurance for household appliances.

### Housing costs not classified under COICOP

#### Other expenditure items

##### Housing: mortgage interest payments etc

- mortgage interest payments
- mortgage protection premiums
- rates, mortgage, insurance (second dwelling).

#### Other items recorded

##### Purchase or alterations of dwellings (contracted out), mortgage capital payments

- outright purchase of houses, flats etc. including deposits
- capital repayment of mortgage
- central heating installation
- DIY improvements: double glazing, kitchen units, sheds etc
- home improvements (contracted out)
- bathroom fittings
- purchase of materials for capital improvements
- purchase of second dwelling.

So whilst COICOP provides an extremely useful means of classifying expenditure, like any definitional system it can lead to concepts that simply do not reflect real life. One such area is the treatment of mortgage payments and rates. Under COICOP as shown above these are treated as non-consumption expenditure (i.e. outside core COICOP groups). However, for any household paying a mortgage it is that single monthly payment that may have the most influence on how much money is left to spend on other items. Therefore, in this report we have included mortgage payments, along with rates and

endowment payments<sup>1</sup>, within the housing costs group. As a result groups 4 and 13 in the above table are redefined in the following way for this report.

**Table 1.2 Definitions of COICOP expenditure groups 4 and 13 used in this report**

COICOP group number	Group name	Includes
4	Housing, water, electricity, gas and other fuels	Rent, materials and services for maintenance and repair of dwelling, household energy, water, household services (e.g. rubbish collection), mortgage interest and capital payments, rates, endowments
13	Other non-consumption expenditure	Capital improvements to main dwelling, holiday spending, money gifts and transfers

In the detailed and summary tables throughout this report (except Chapter 8, see below) “total expenditure” is defined as the total of expenditure of groups 1 to 12 because these groups represent real or final expenditure by households. Group 13, which is essentially capital investments or money transfers and thus is not final expenditure, is then shown as a separate row or block of data below the total.

To enable direct comparisons with UK Household Expenditure data<sup>2</sup> the Jersey tables in Chapter 8 are shown on the same basis as UK data i.e. strictly following the COICOP breakdown. In these tables, to mirror the UK’s approach, “total expenditure” is still used as the total of groups 1 to 12, with the term “all expenditure” used to include expenditure group 13. In addition, in the detailed tables the major housing elements (where this reports mainly departs from COICOP) are shown separately within the Housing group.

### **COICOP and the RPI**

One of the main purposes of running the HES is to ensure that the 600 or so items included in the RPI, and the weights applied to each item in the overall index, continue to reflect actual spending patterns. The relevance of items is maintained by looking at the items that are purchased through the HES data and seeing if new items that are more representative or popular than existing items in the RPI list or new ways of buying goods have emerged (e.g. internet airfares were introduced to the RPI in 2003).

The weights (or proportions of every pound spent that is spent on each of the 600 or so items) are derived from the aggregate average household spending presented in this chapter. However, there is not a direct mapping between each COICOP group and each RPI group<sup>3</sup> and as such the proportions of expenditure spent on each group presented here will not quite be the group, section and items weights for the RPI. For example the RPI group “Alcohol” includes both off-sales which are in the COICOP group 2 “Alcoholic drinks and tobacco”, and on sales which are included in COICOP group 11 Restaurants and Hotels.

<sup>1</sup> Mortgage protection payments are included in group 12 which covers other forms of insurance.

<sup>2</sup> UK data are collected via the Expenditure and Food Survey and published by the ONS in an annual report called Family Spending.

<sup>3</sup> There is a closer mapping between COICOP and the Consumer Price Index produced by the ONS in the UK and other EU statistical offices. By classifying expenditure by COICOP it will be easier to investigate the possibility of producing a CPI for Jersey.

A more significant difference occurs for mortgage payments. As explained above in this report all mortgage payments have been included within the housing group. However, for RPI by definition it is only the mortgage interest payment (not the capital) that is included in the determination of the item weight. As a result, in the major tables, mortgage payments have been split between interest and capital.

### Average Household Expenditure

In 2004/5 an average Jersey household spent a total of £629 per week (table 1.3). This represents an average increase of around 26% on 1999 when the last Household Expenditure Survey was undertaken<sup>4</sup>. By means of comparison over the same time period the RPI increased by 27% and average earnings by 35%

Of total weekly expenditure 10% was spent on food, 29% on housing and 2% on education. However, as noted above these proportions are not the same as those used for the RPI, especially for housing expenditure where the definition is wider here. Approximating roughly to RPI weights<sup>5</sup>, by simply taking out capital payments, changes the percentages to 11% for food, 25% on housing and 2% on education.

Table 1.3 Average household expenditure, £ per week and percentage of total

COICOP group	Average weekly household spending (£)	Percentage of total expenditure
Food and non-alcoholic drinks	61.70	9.8
Alcohol off sales and tobacco	16.10	2.6
Clothing and footwear	24.80	3.9
Housing, water, electricity, gas and other fuels	184.00	29.2
Furnishings, household equipment and services	34.40	5.5
Health	14.70	2.3
Transport	72.80	11.6
Communication	15.20	2.4
Recreation and culture	89.60	14.2
Education	14.70	2.3
Restaurants and hotels	36.60	5.8
Other goods and services	65.00	10.3
<b>Total expenditure</b>	<b>629.40</b>	<i>100</i>
Other expenditure items	69.20	

Note: Mortgage payments made up £68.90 of the housing group (or 10.9% of total expenditure), of which capital payments accounted for around two-fifths.

Table 1.3 also shows the non-expenditure items that are captured in the survey. These are shown for completeness as they do represent an outgoing, but since they largely

<sup>4</sup> Comparisons with the 1998/99 survey results are for information only as no substantive report was published for the last survey. It is not possible to reconcile all the methodology or definitions used. The 26% change is based on the equivalent retrospective correctly tenure weighted estimate of total expenditure in 1999. A full reconciliation is not possible and thus the increase is best considered to be in the range of 25% to 30%.

<sup>5</sup> This is a very rough reconciliation and a full reconciliation between COICOP and RPI will be undertaken later in the year for the RPI.

relate to savings, money transfers or off Island spending (e.g. holiday spending) they are not included in the total expenditure and are not commented on throughout the report.

Another way to think of the breakdown in total average household spending is in terms of how each pound spent is split. So of every pound spent 10p goes on food, 29p on housing and fuel, 2p on communication and so on for all the groups. Chart 1.1 presents this information visually by splitting a notional one-pound coin into segments representing each of the expenditure groups.

Chart 1.1 Percentage breakdown of average weekly household expenditure

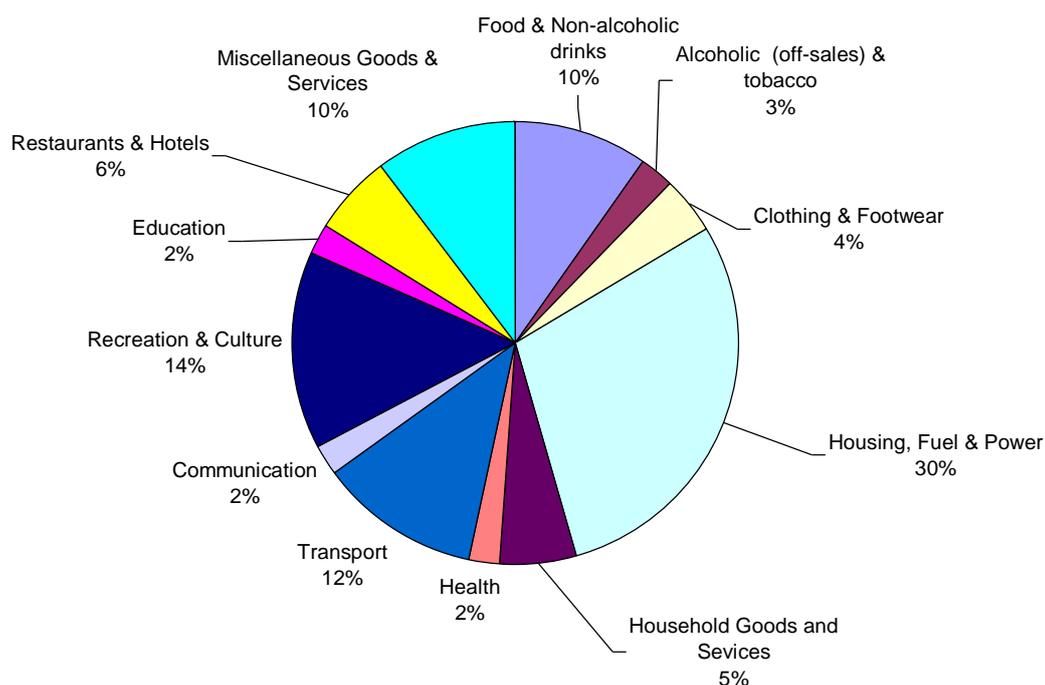


Table 1.4 provides the full breakdown of average household expenditure and thus gives a much more complete picture of how on average we spend our money when converted to a weekly basis. Overall, households spend around £7 per week on bread, rice and cereals and because these items are bought regularly this average spend is greater than the average weekly spend on TV's and videos (£6) which, though expensive, are bought far less frequently. Therefore, it is the combination of cost and frequency which determines the overall importance within a household budget.

Looking at the detailed expenditure shows many interesting features. For example:

- of total average expenditure on telephone services (£12.70), well over half (£7.30) is spent on mobile phones;
- an average households spends £2.30 per week on parking;
- around 60% of average spending on transport services is spent on air travel (£6.30 of £11.20);
- nearly three times as much is spent on women's clothes (£10.70) than men's clothes (£4.00);
- average weekly spending on fresh fruit and fresh vegetables is essentially the same at £4.70 on each; and

- an average Jersey household spends £7.70 per week on domestic services (cleaning etc) which equates to over 1% of total household spending.

The remainder of the report looks at household expenditure by different groupings of households and thus provides a greater insight into how different households, on average, purchase goods and services.

**Table 1.4 Average weekly household expenditure, £ per week**

Commodity or Service		Average Weekly Household Expenditure
<b>All Households</b>		
<b>1</b>	<b>Food &amp; Non-Alcoholic Drinks</b>	<b>61.70</b>
1.1	Food	56.30
1.1.1	Bread, rice, cereals	7.00
1.1.2	Pasta products	0.50
1.1.3	Pastry products	2.60
1.1.4	Beef	1.90
1.1.5	Pork	1.00
1.1.6	Lamb	0.80
1.1.7	Poultry	2.00
1.1.8	Bacon, ham, sausages, pate etc	2.90
1.1.9	Processed meat & meat n.e.c	4.40
1.1.10	Fish & fish products	3.60
1.1.11	Milk	2.50
1.1.12	Cheese & curd	2.00
1.1.13	Eggs	0.70
1.1.14	Other milk products	2.50
1.1.15	Butter	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.40
1.1.17	Cooking oils & fats	0.40
1.1.18	Fresh fruit (inc. frozen)	4.70
1.1.19	Dried fruit & nuts	0.60
1.1.20	Preserved fruit & fruit based products	0.10
1.1.21	Fresh vegetables	4.70
1.1.22	Preserved, processed or dried vegetables	1.60
1.1.23	Potatoes	1.10
1.1.24	Processed potatoes & potato products	1.30
1.1.25	Sugar & sugar products	0.40
1.1.26	Jams & marmalades	0.30
1.1.27	Chocolate	1.70
1.1.28	Confectionary products	0.70
1.1.29	Edible ices & ice cream	0.80
1.1.30	Other food products	2.70
1.2	Non-alcoholic drinks	5.30
1.2.1	Coffee	0.60
1.2.2	Tea	0.40
1.2.3	Cocoa & powdered chocolate	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	1.80
1.2.5	Mineral or spring waters	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.60

Commodity or Service	Average Weekly Household Expenditure
<b>All Households</b>	
<b>2 Alcoholic Drinks &amp; Tobacco</b>	<b>16.10</b>
2.1 Alcoholic drinks (off premises)	9.30
2.1.1 Spirits & liqueurs	2.10
2.1.2 Wines & fortified wines	5.40
2.1.3 Beer, lager, ciders & perry	1.70
2.1.4 Alcopops	-
2.2 Tobacco	6.90
2.2.1 Cigarettes	6.50
2.2.2 Cigars & other tobacco products	0.40
<b>3 Clothing &amp; Footwear</b>	<b>24.80</b>
3.1 Clothing	20.10
3.1.1 Men's outer	3.60
3.1.2 Men's under	0.40
3.1.3 Women's outer	9.00
3.1.4 Women's under	1.70
3.1.5 Boy's Outer	0.70
3.1.6 Girl's outer	1.00
3.1.7 Infant's outer	0.50
3.1.8 Children's under	0.70
3.1.9 Accessories & haberdashery	1.60
3.1.10 Dry cleaners, laundry & dyeing	0.90
3.2 Footwear	4.70
<b>4 Housing, Fuel &amp; Power</b>	<b>184.00</b>
4.1 Net rent paid, including 2nd dwelling rent	67.90
4.2 Materials for maintenance & repair of dwelling	1.90
4.3 Services for maintenance & repair of dwelling	10.70
4.4 Water supply	6.50
4.5 Sewerage & other services	1.40
4.6 Electricity, gas & other fuels	17.30
4.6.1 Electricity	9.80
4.6.2 Gas	2.20
4.6.3 Oil	4.60
4.6.4 Coal	0.80
4.7 House purchase costs	68.90
4.7.1 - interest payments	40.70
4.7.2 - capital payments	28.30
4.8 Rates	4.60
4.9 Mortgage endowment payments	4.80

Commodity or Service		Average Weekly Household Expenditure
<b>All Households</b>		
<b>5 Household Goods &amp; Services</b>		<b>34.40</b>
5.1 Furniture, furnishings, carpets & other floor coverings		10.20
5.1.1 Furniture & furnishings		8.30
5.1.2 Floor coverings		1.80
5.2 Household textiles		3.30
5.3 Household appliances		3.90
5.4 Glassware, tableware & household utensils		2.10
5.5 Tools & equipment for house & garden		2.90
5.6 Goods & services for routine household maintenance		12.00
5.6.1 Cleaning materials		3.10
5.6.2 Household goods & hardware		1.30
5.6.3 Domestic services, carpet cleaning, hire of furniture		7.70
<b>6 Health</b>		<b>14.70</b>
6.1 Pharmacy & other medical products		3.60
6.2 Doctors		3.00
6.3 Dentists		5.20
6.4 Opticians		1.80
6.5 Other medical related services (inc. hospital)		1.10
<b>7 Transport</b>		<b>72.80</b>
7.1 Purchase of vehicles		35.60
7.1.1 Purchase of new cars & vans		14.20
7.1.2 Purchase of second hand cars & vans		19.20
7.1.3 Purchase of motorcycles & other vehicles		2.20
7.2 Operation of personal transport equipment		26.00
7.2.1 Spares & accessories		0.80
7.2.2 Petrol, diesel & other motor oils		13.40
7.2.3 Repairs & servicing		6.20
7.2.4 Parking		2.30
7.2.5 Other motoring costs		3.30
7.3 Transport Services		11.20
7.3.1 Bus & coach fares		0.60
7.3.2 Taxi fares		1.10
7.3.3 Travel by air		6.30
7.3.4 Travel by sea		2.80
7.3.5 Other travel & transport		0.40

Commodity or Service	Average Weekly Household Expenditure
<b>All Households</b>	
<b>8 Communication</b>	<b>15.20</b>
8.1 Postal services	1.30
8.2 Telephone & telefax equipment	1.20
8.3 Telephone & telefax services	12.70
8.3.1 Fixed line	5.40
8.3.2 Mobile phone account	4.40
8.3.3 Mobile phone other	2.90
<b>9 Recreation &amp; Culture</b>	<b>89.60</b>
9.1 Audiovisual, photographic & information processing equipment	12.70
9.1.1 Audio equipment, accessories & CD players	1.00
9.1.2 TV & video	6.20
9.1.3 Computers	4.00
9.1.4 Photographic, cine, optical equipment & film processing	1.50
9.2 Other major durables for recreation & culture	3.70
9.3 Other recreational items & equipment, gardens & pets	11.70
9.3.1 Games, toys & hobbies	2.00
9.3.2 Computer software & games	0.30
9.3.3 Equipment for sport, camping & open air recreation	4.30
9.3.4 Horticultural goods	3.30
9.3.5 Pets & pet food	1.90
9.4 Recreational & cultural services	20.10
9.4.1 Sports admissions, subscriptions, leisure class fees & equipment hire	9.40
9.4.2 Cinema, museums, theatre etc	1.30
9.4.3 TV, video, satellite rental, cable subs, TV licences, internet	5.70
9.4.4 Internet subscriptions	1.20
9.4.5 Misc. entertainment	1.30
9.4.6 Gambling payments	1.00
9.5 Newspapers, books & stationery	8.70
9.5.1 Books	2.10
9.5.2 Diaries, address books, cards etc	2.70
9.5.3 Newspapers	2.80
9.5.4 Magazines & periodicals	1.20
9.6 Package Holidays	32.70
9.6.1 Package holidays (inc. cruises)	15.70
9.6.2 Non-package	17.00
<b>10 Education</b>	<b>14.70</b>
10.1 School fees	9.80
10.2 Higher education fees & maintenance	3.50
10.3 Other education costs (e.g. academic evening classes, school trips)	1.40

Commodity or Service	Average Weekly Household Expenditure
<b>All Households</b>	
<b>11 Restaurants &amp; Hotels</b>	<b>36.60</b>
11.1 Catering services	36.40
11.1.1 Restaurants	10.80
11.1.2 Cafes, bars etc.	25.10
11.1.3 Canteens (inc. school dinners)	0.50
11.2 Accommodation services	0.20
<b>12 Miscellaneous Goods &amp; Services</b>	<b>65.00</b>
12.1 Personal Care	14.30
12.1.1 Hairdressing & beauty treatments	4.90
12.1.2 Toiletries	0.90
12.1.3 Baby toiletries & accessories	0.50
12.1.4 Hair products, cosmetics & related electrical appliances	8.00
12.2 Personal effects n.e.c.	4.00
12.3 Home care	0.20
12.4 Nursery, crèche & childcare	6.90
12.5 Insurance	32.80
12.5.1 Household insurances - structure, contents & appliances	5.00
12.5.2 Medical insurance premiums (inc. sickness & redundancy)	7.00
12.5.3 Life insurance	10.60
12.5.4 Vehicle insurance (inc. boat insurance)	7.40
12.5.5 Non-package holiday & other travel insurance	1.20
12.5.6 Mortgage protection	1.60
12.6 Financial & other services n.e.c.	6.90
12.6.1 Bank, building society, post office & credit card charges	5.30
12.6.2 Other services & professional fees	1.60
<b>1-12 Expenditure Total</b>	<b>629.40</b>
<b>13 Other Expenditure Items</b>	<b>69.20</b>
13.1 Capital improvements, main dwelling	30.70
13.2 Second dwelling mortgage, rates etc.	1.20
13.3 Holiday expenditure	15.80
13.4 Money transfers & credit	21.20
13.4.1 - loan & credit payments	9.60
13.2 Licenses, fines & other non-consumption expenditure	0.50
<b>All Expenditure</b>	<b>698.60</b>
<b>14 Other items where recorded</b>	<b>5.50</b>
14.1 Pensions & related savings	5.50

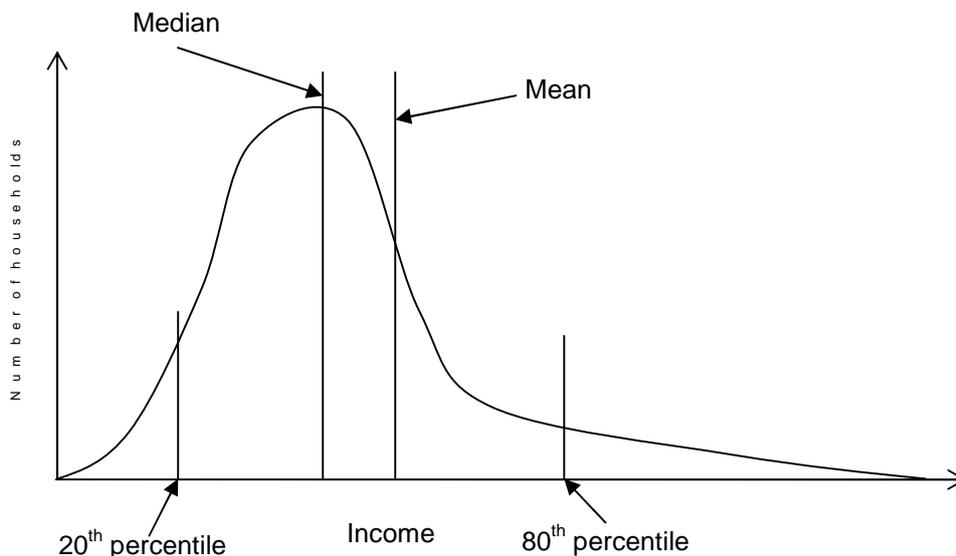


## Chapter 2: Household spending by income

Income is probably the key determinant on how households spend their money as it is intuitive that the higher a household's income the more they will be able to spend. Therefore, it is very informative to look at average spending by groupings of income. This is done by splitting the population of households into income quintiles, where each quintile represents 20% of households.

However, income distributions are not symmetric, as illustrated by the figure below. The long tail represents the small proportion of the population who have significantly higher incomes than the majority. As such, taking a simple arithmetic average (mean) of all incomes will not provide a number that represents a mid-point of the distribution. Thus for income distributions a more useful average is the median, the income level below which 50% of households are found and above which 50% of households are found. As a result the median is also known as the 50<sup>th</sup> percentile.

Chart 2.1: An illustrative income distribution



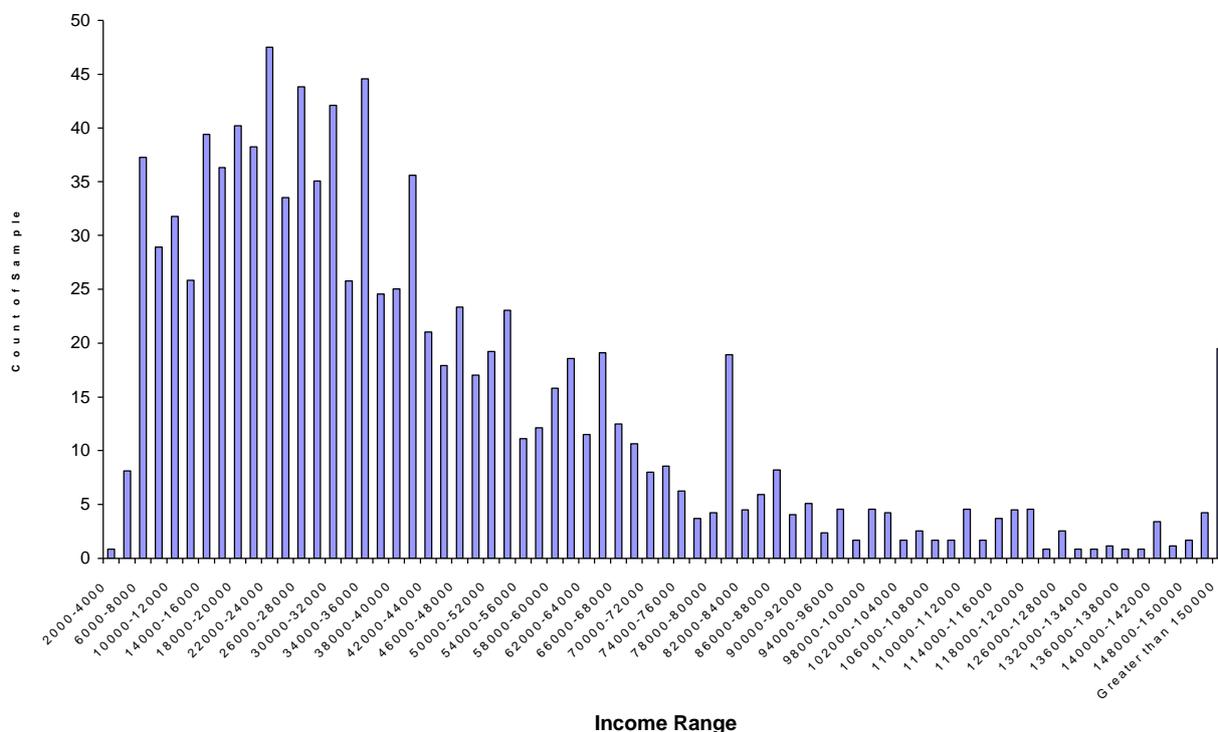
Using percentiles an income distribution can be split into equal components, in this case in terms of number of households, in order to analyse spending by household income. Thus the first group (or quintile) represents all households whose income lies below the 20<sup>th</sup> percentile, or the lowest 20% of household incomes. The next quintile covers households whose incomes are above the 20<sup>th</sup> percentile but below the 40<sup>th</sup> and so on up to the final group or 5<sup>th</sup> quintile which are those households whose incomes are above the 80<sup>th</sup> percentile.

The income distribution of households covered by the HES is shown in chart 2.2 below. In the HES household income is made up of income from employment and other sources of income (pensions, benefits and earnings from savings etc).

The overall shape of the distribution matches the stylised one presented in chart 2.1. The differences occur because higher incomes have been grouped together for presentational purposes, rather than showing a very long tail, and there are some spikes in the lower half of the distribution reflecting the fact that many pensioners on a State pension will

have a very similar household income, whereas individual earnings from employment for those in work will vary far more.

**Chart 2.2 Income distribution of households in the HES**



The median household total annual income is £34,000, of which on average about three quarters came from earned income and a quarter from other sources such as benefits and investments. However, the split between earned and unearned income varies a great deal and averaged 88% earned 12% unearned for households where the reference person was working and essentially the opposite, 13% earned 87% unearned, where the reference person was not working. In the latter group other household members were working in some households and hence income from employment was recorded.

The median earnings figure derived from this survey of only those households containing members in paid employment is £39,500. The estimate of average (mean) annual earnings per full time equivalent (FTE) employee, derived from the data underlying the index of average earnings<sup>6</sup>, is provisionally £520 per week for 2005, equating to £27,000 per year per FTE. However, census information shows that on average there are 1.25 FTE workers per household in Jersey, thus factoring up individual earnings to household level produces an average (mean) household earnings from employment of £33,800.

However, to compare the estimates derived from the HES with average earnings data, unearned income needs to be subtracted from the HES estimate. For those households with members in employment approximately 13% of total earnings came from other sources and thus median earnings from employment, from the HES, is estimated at £34,400. Whilst it would be expected that the mean would be slightly higher than the

<sup>6</sup> Average earnings data are published in the Jersey Economic Digest produced by the States of Jersey Statistics Unit

median, given the uncertainty<sup>7</sup> in both surveys the comparison is very good and shows that overall the income distribution and therefore quintile ranges of the HES are robust.

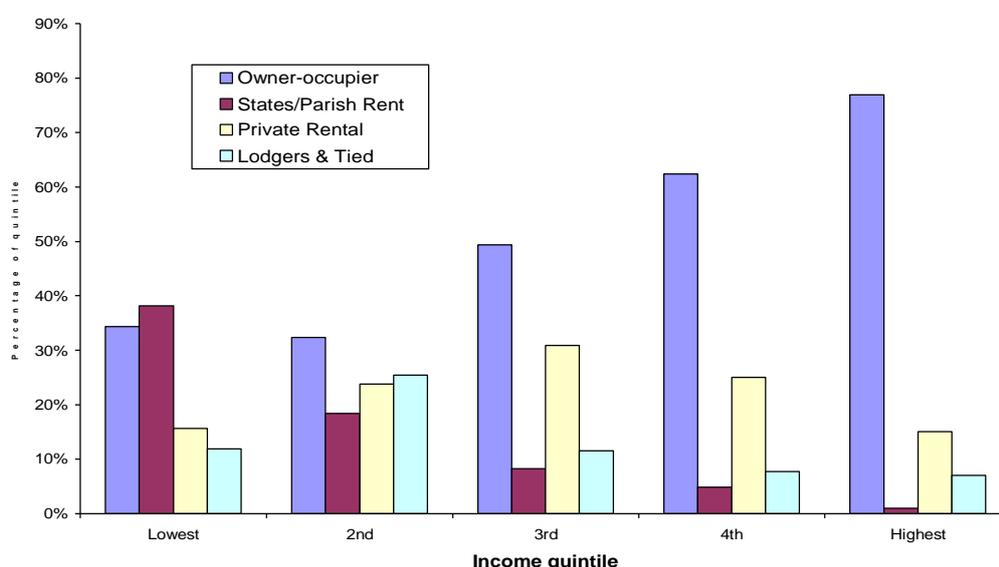
Using the concepts explained above households can be split into income quintiles as shown in table 2.1 below

Table 2.1 Income quintiles

Income quintile	Part of income distribution covered	Number of households in effective sample <sup>8</sup>	Lower end of quintile, household annual income £
Lowest	0 - 20%	207	
2 <sup>nd</sup>	20% - 40%	204	17,500
3 <sup>rd</sup>	40% - 60%	210	28,000
4 <sup>th</sup>	60% - 80%	208	40,000
Highest	80% - 100%	207	63,000

Charts 2.3 and 2.4 and table 2.2 provide an insight into the composition of households in each income quintile by tenure, employment status and household composition. By tenure (chart 2.3) it is clear that owner occupiers make up an increasingly large proportion of each income quintile as income rises; accounting for 33% of the lowest quintile to 78% of the highest. In contrast those households living in States, Parish or Housing Trust rental accommodation account for nearly two fifths (39%) of the lowest quintile and 1% of the highest. In many ways this may be as expected with the States providing most help for those in need. However, it does also highlight that not all owner occupiers are necessarily very well-off.

Chart 2.3 Percentage composition of income quintile by tenure



Working age couples generally make up a greater proportion of each income quintile as income increases (table 2.2), although it is only true across the whole distribution for couples with children, who account for 4% of the lowest quintile and 40% of the highest.

<sup>7</sup> Income is measured to an accuracy of around 2% in this survey and around 3% in the Average earnings Index, which is designed to measure change and thus change has a greater level of accuracy.

<sup>8</sup> Effective sample refers to the sample size after weighting (see Annex A). All such breakdowns throughout the report sum to 1,037, the overall total sample of households.

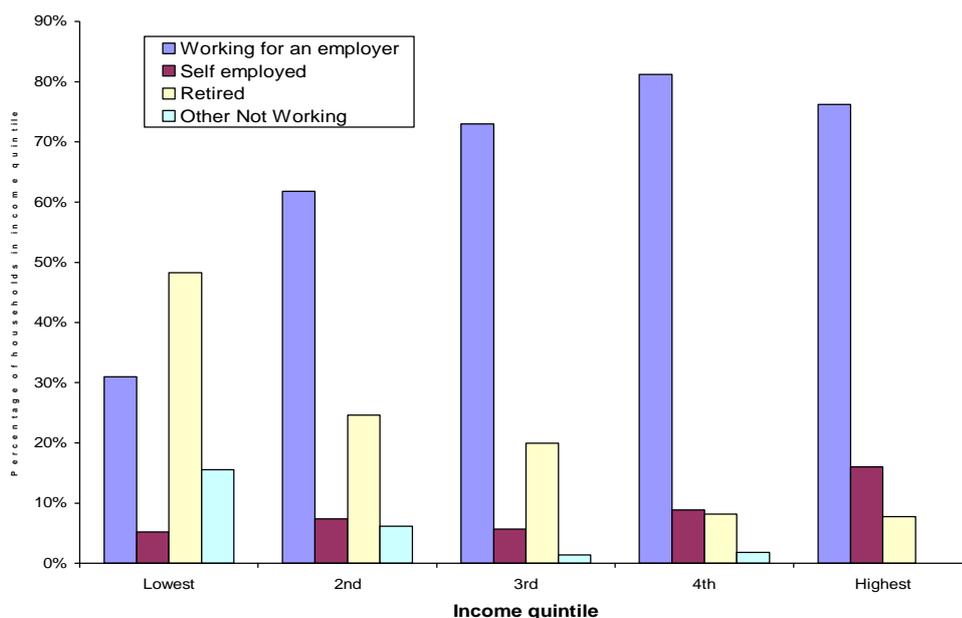
All the remaining identifiable household structures generally have lower representation in higher income quintiles than lower ones. The equivalent breakdown by employment status is shown in chart 2.4 and reflects a very similar story. In both cases the respective relatively small numbers of single parent families and self employed mean that they only make up small proportions of each quintile. Chapter 5 shows an analysis of household structure by income and chapter 6 provides working status by income.

**Table 2.2 Percentage composition of income quintile by household structure**

	Couple not pensioners	Couple with at least one dependent child aged under 16	Single parent with at least one dependent child aged under 16	Person living alone not pensioner	Person living alone pensioner	Two or more pensioners	Other
Lowest	6	4	10	27	33	14	6
2 <sup>nd</sup>	18	16	8	27	10	14	8
3 <sup>rd</sup>	21	20	5	23	5	9	16
4 <sup>th</sup>	32	31	1	11	1	6	18
Highest	27	40	0	2	-	7	23

Note: the table is a breakdown of income quintile by household structure so only the rows sum to 100.

**Chart 2.4 Percentage composition of income quintile by working status**



### Analysis of expenditure

As would be expected, the average amount spent per week on goods and services by a household increases with household income as shown by the high level breakdown of expenditure in table 2.3 and in more detail in table 2.5. However, when examined by expenditure group the difference is not linear (i.e. the wealthiest do not always spend the same multiple more than those on the lowest incomes).

For example average weekly spending on alcohol (off sales) and tobacco in the highest quintile is not quite double that of the lowest, whilst average spending on food, health and communication is between two and three time more per week in the highest quintile. The largest differences are for spending on furnishings, transport and education with those in the highest quintile spending seven, ten and nearly 50 times more each week.

Table 2.3 Average weekly household spending by income quintile (£ per week)

	Income quintile					
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest	All
Food and non-alcoholic drinks	36.60	43.20	55.50	77.40	100.60	<b>61.70</b>
Alcohol off sales and tobacco	11.20	12.60	17.20	19.80	20.40	<b>16.10</b>
Clothing and footwear	11.80	13.50	25.20	31.30	44.60	<b>24.80</b>
Housing, water, electricity, gas and other fuels	80.60	105.00	162.50	220.60	373.60	<b>184.00</b>
Furnishings, household equipment and services	11.60	16.50	26.30	38.20	84.90	<b>34.40</b>
Health	8.40	8.90	16.00	15.30	26.00	<b>14.70</b>
Transport	18.30	40.40	51.30	85.10	180.90	<b>72.80</b>
Communication	8.20	11.60	13.90	18.40	25.00	<b>15.20</b>
Recreation and culture	32.30	48.20	69.50	106.70	204.80	<b>89.60</b>
Education	1.20	3.20	4.30	18.60	50.40	<b>14.70</b>
Restaurants and hotels	16.20	17.20	34.00	57.60	62.60	<b>36.60</b>
Other goods and services	23.20	27.90	49.40	81.70	153.80	<b>65.00</b>
<b>Total expenditure</b>	<b>259.60</b>	<b>348.20</b>	<b>525.10</b>	<b>770.70</b>	<b>1,327.50</b>	<b>629.40</b>
Other expenditure items	16.60	32.10	61.90	86.00	160.50	<b>69.20</b>

The differences in actual expenditure levels are further highlighted when looking at the percentage breakdown of each income quintile's total expenditure (chart 2.5, table 2.4).

For some types of expenditure there is very little difference, for example spending on clothing accounts for between 3 and 5% of total spending for all income levels, with spending on communications making up 2 to 3% of all household budgets. However, the largest differences occur in spending groups which may be considered to be either essential or more discretionary.

Households in the lowest income quintile spend nearly 14% of total income on food, compared to 8% for the highest and 10% for all households. Similar differences occur throughout the food group with expenditure of fresh fruit and vegetables making up 2% of the total spending of the lowest income groups compared to 1% of the highest.

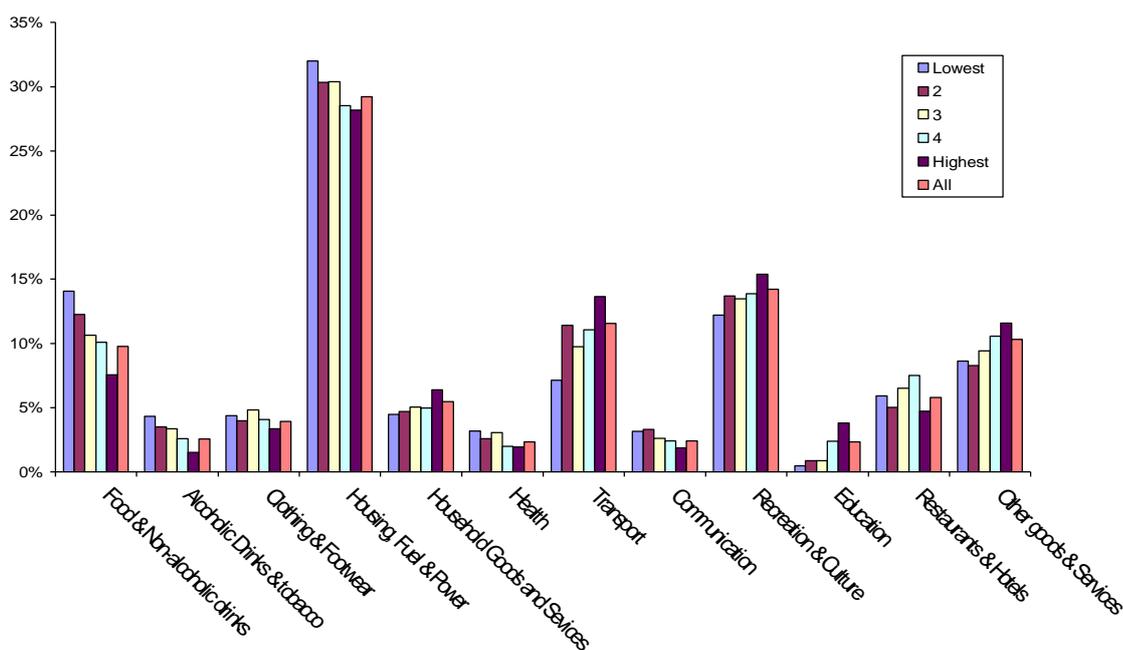
Whilst the actual money values of housing costs are quite different the proportions are similar. Households in the lowest income quintile spend 31% on housing related expenditure compared to 28% in the highest and 29% on average. Energy use at home is a component of the housing group and accounted for a little over 4% of total spending in the lowest quintile and just over 2% in the highest. Average expenditure on health also falls as a percentage of total expenditure as income rises, accounting for 3% of lower income households' weekly spending and 2% of the highest. However, within health there are some differences with higher income households spending around twice as much on doctors (£4 compared to £2) but nearly five times more on dentists (£10 compared to £2).

In contrast, spending on transport accounts for 14% of the highest income households' weekly spending compared to 12% on average and 7% for the lowest income group. The difference for air travel alone is quite noticeable with the top quintile spending 1.2% of all expenditure on air travel compared to 0.6% for the lowest. Higher income households also spend a greater percentage on recreation and culture at 15% above the average of 14% and lowest quintile's 12%.

**Table 2.4 Percentage of average weekly household spending by income quintile**

	Percentages of total expenditure					
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest	All
Food and non-alcoholic drinks	14.1	12.4	10.6	10.0	7.6	9.8
Alcohol off sales and tobacco	4.3	3.6	3.3	2.6	1.5	2.6
Clothing and footwear	4.5	3.9	4.8	4.1	3.4	3.9
Housing, water, electricity, gas and other fuels	31.0	30.2	30.9	28.6	28.1	29.2
Furnishings, household equipment and services	4.5	4.7	5.0	5.0	6.4	5.5
Health	3.2	2.6	3.0	2.0	2.0	2.3
Transport	7.0	11.6	9.8	11.0	13.6	11.6
Communication	3.2	3.3	2.6	2.4	1.9	2.4
Recreation and culture	12.4	13.8	13.2	13.8	15.4	14.2
Education	0.5	0.9	0.8	2.4	3.8	2.3
Restaurants and hotels	6.2	4.9	6.5	7.5	4.7	5.8
Other goods and services	8.9	8.0	9.4	10.6	11.6	10.3
<b>Total expenditure</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

In general where the proportion of total weekly spending on a specific group does vary, it increases or decreases fairly evenly across the income distribution, as can be seen from chart 2.5. However, there is a more distinct difference for education, where the lowest three income groups spend around 1% compared to 2% and 4% for the two highest income groups. On school fees alone the highest income households spend on average £36 per week compared to £9.80 for all households and less than £2.50 for all households in the lowest three quintiles.

**Chart 2.5 Percentage of average weekly household spending on each group by income quintile**

**Table 2.5 Average weekly household expenditure by income quintile, £ per week**

Commodity or Service		Average Weekly Household Expenditure					All Households
		Income quintile group	Lowest	2	3	4	
<b>1</b>	<b>Food &amp; Non-Alcoholic Drinks</b>	<b>36.60</b>	<b>43.20</b>	<b>55.50</b>	<b>77.40</b>	<b>100.60</b>	<b>61.70</b>
1.1	Food	33.30	39.30	50.70	71.20	91.70	56.30
1.1.1	Bread, rice, cereals	4.60	5.00	6.30	8.80	11.20	7.00
1.1.2	Pasta products	0.20	0.40	0.60	0.60	0.80	0.50
1.1.3	Pastry products	1.70	1.70	2.20	3.50	4.40	2.60
1.1.4	Beef	0.80	1.10	1.70	2.90	3.50	1.90
1.1.5	Pork	0.60	0.90	0.80	1.10	1.60	1.00
1.1.6	Lamb	0.60	0.30	0.60	1.10	1.40	0.80
1.1.7	Poultry	1.00	1.60	1.70	2.80	3.20	2.00
1.1.8	Bacon, ham, sausages, pate etc	1.80	2.00	2.80	3.50	4.90	2.90
1.1.9	Processed meat & meat n.e.c	3.10	2.90	4.10	5.90	6.30	4.40
1.1.10	Fish & fish products	1.70	2.20	3.40	4.60	6.30	3.60
1.1.11	Milk	1.70	1.90	2.40	3.00	3.90	2.50
1.1.12	Cheese & curd	1.00	1.40	1.80	2.30	3.50	2.00
1.1.13	Eggs	0.50	0.50	0.70	0.80	0.90	0.70
1.1.14	Other milk products	1.40	2.20	2.10	2.90	3.90	2.50
1.1.15	Butter	0.30	0.30	0.40	0.50	0.60	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.30	0.40	0.40	0.40	0.60	0.40
1.1.17	Cooking oils & fats	0.20	0.40	0.40	0.40	0.60	0.40
1.1.18	Fresh fruit (inc. frozen)	2.70	3.40	4.30	5.60	7.90	4.70
1.1.19	Dried fruit & nuts	0.20	0.20	0.60	0.70	1.20	0.60
1.1.20	Preserved fruit & fruit based products	0.10	0.10	0.10	0.10	0.20	0.10
1.1.21	Fresh vegetables	2.40	3.10	4.00	6.20	8.00	4.70
1.1.22	Preserved, processed or dried vegetables	0.80	0.90	1.40	2.10	2.90	1.60
1.1.23	Potatoes	0.60	0.90	0.90	1.40	1.60	1.10
1.1.24	Processed potatoes & potato products	0.80	1.00	1.40	1.80	1.80	1.30
1.1.25	Sugar & sugar products	0.30	0.30	0.30	0.40	0.70	0.40
1.1.26	Jams & marmalades	0.20	0.30	0.30	0.30	0.40	0.30
1.1.27	Chocolate	1.20	1.10	1.50	2.10	2.80	1.70
1.1.28	Confectionary products	0.50	0.50	0.60	0.90	0.90	0.70
1.1.29	Edible ices & ice cream	0.50	0.60	0.60	0.90	1.30	0.80
1.1.30	Other food products	1.50	1.70	2.60	3.50	4.50	2.70
1.2	Non-alcoholic drinks	3.20	3.90	4.70	6.20	8.90	5.30
1.2.1	Coffee	0.40	0.40	0.60	0.70	1.00	0.60
1.2.2	Tea	0.30	0.20	0.40	0.50	0.80	0.40
1.2.3	Cocoa & powdered chocolate	0.10	0.10	0.10	0.10	0.20	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	0.90	1.20	1.50	2.10	3.30	1.80
1.2.5	Mineral or spring waters	0.40	0.50	0.70	0.80	1.30	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.10	1.40	1.30	2.10	2.30	1.60

Commodity or Service		Average Weekly Household Expenditure					All Households	
		Income quintile group	Lowest	2	3	4		Highest
<b>2</b>	<b>Alcoholic Drinks &amp; Tobacco</b>		<b>11.20</b>	<b>12.60</b>	<b>17.20</b>	<b>19.80</b>	<b>20.40</b>	<b>16.10</b>
2.1	Alcoholic drinks (off premises)		5.30	5.30	9.90	10.80	15.80	9.30
2.1.1	Spirits & liqueurs		1.80	1.50	2.30	2.60	2.60	£2.10
2.1.2	Wines & fortified wines		2.10	2.70	5.40	6.30	11.10	£5.40
2.1.3	Beer, lager, ciders & perry		1.40	1.20	2.10	1.90	2.10	£1.70
2.1.4	Alcopops		0.00	0.00	0.10	0.00	-	-
2.2	Tobacco		5.90	7.20	7.30	9.00	4.50	6.90
2.2.1	Cigarettes		5.50	6.90	6.90	8.70	4.10	£6.50
2.2.2	Cigars & other tobacco products		0.40	0.40	0.40	0.20	0.40	£0.40
<b>3</b>	<b>Clothing &amp; Footwear</b>		<b>11.80</b>	<b>13.50</b>	<b>25.20</b>	<b>31.30</b>	<b>44.60</b>	<b>24.80</b>
3.1	Clothing		9.20	11.40	20.40	25.50	36.20	20.10
3.1.1	Men's outer		1.90	2.30	4.30	4.50	5.10	£3.60
3.1.2	Men's under		0.30	0.30	0.50	0.20	0.70	£0.40
3.1.3	Women's outer		3.70	4.50	10.20	11.30	16.40	£9.00
3.1.4	Women's under		0.90	0.70	0.90	2.30	3.90	£1.70
3.1.5	Boy's Outer		0.10	0.80	0.40	1.30	0.80	£0.70
3.1.6	Girl's outer		0.30	0.50	0.40	1.50	2.30	£1.00
3.1.7	Infant's outer		0.30	0.30	0.80	0.50	0.80	£0.50
3.1.8	Children's under		0.40	0.40	0.70	0.90	1.20	£0.70
3.1.9	Accessories & haberdashery		0.80	1.10	1.50	2.10	2.90	£1.60
3.1.10	Dry cleaners, laundry & dyeing		0.40	0.50	0.60	0.90	2.20	£0.90
3.2	Footwear		2.60	2.20	4.80	5.80	8.40	4.70
<b>4</b>	<b>Housing, Fuel &amp; Power</b>		<b>80.60</b>	<b>105.00</b>	<b>162.50</b>	<b>220.60</b>	<b>373.60</b>	<b>184.00</b>
4.1	Net rent paid, including 2nd dwelling rent		50.70	71.50	85.40	69.60	59.20	67.90
4.2	Materials for maintenance & repair of dwelling		0.50	0.90	1.90	2.10	4.20	1.90
4.3	Services for maintenance & repair of dwelling		3.40	3.20	10.60	10.10	27.80	10.70
4.4	Water supply		3.50	3.60	5.90	8.70	11.30	6.50
4.5	Sewerage & other services		0.80	1.10	1.60	1.80	1.80	1.40
4.6	Electricity, gas & other fuels		11.40	10.30	15.20	21.00	30.20	17.30
4.6.1	Electricity		7.20	6.60	9.00	11.90	14.80	£9.80
4.6.2	Gas		1.70	1.30	2.00	3.40	2.70	£2.20
4.6.3	Oil		1.90	1.80	3.20	4.80	11.90	£4.60
4.6.4	Coal		0.60	0.50	1.00	1.00	0.70	£0.80
4.7	House purchase costs		6.60	11.80	35.00	96.10	214.10	68.90
4.7.1	- interest payments		4.20	6.70	21.70	62.40	117.80	£40.70
4.7.2	- capital payments		2.50	5.10	13.30	33.60	96.40	£28.30
4.8	Rates		3.10	2.60	4.10	5.10	8.90	£4.60
4.9	Mortgage endowment payments		0.50	-	2.80	6.10	16.00	4.80

Commodity or Service	Average Weekly Household Expenditure						
	Income quintile group	Lowest	2	3	4	Highest	All Households
<b>5 Household Goods &amp; Services</b>		<b>11.60</b>	<b>16.50</b>	<b>26.30</b>	<b>38.20</b>	<b>84.90</b>	<b>34.40</b>
5.1 Furniture, furnishings, carpets & other floor coverings		2.80	5.10	7.70	11.20	25.80	10.20
5.1.1 Furniture & furnishings		2.40	3.70	5.60	9.70	21.70	8.30
5.1.2 Floor coverings		0.40	1.40	2.10	1.50	4.10	1.80
5.2 Household textiles		1.10	1.30	2.20	4.20	8.50	3.30
5.3 Household appliances		1.80	2.20	4.30	5.50	6.20	3.90
5.4 Glassware, tableware & household utensils		0.60	1.50	2.20	2.80	3.40	2.10
5.5 Tools & equipment for house & garden		0.90	1.90	1.90	3.90	6.30	2.90
5.6 Goods & services for routine household maintenance		4.50	4.60	8.00	10.60	34.70	12.00
5.6.1 Cleaning materials		2.40	2.10	2.80	3.60	4.80	3.10
5.6.2 Household goods & hardware		0.70	0.80	1.40	1.60	2.00	1.30
5.6.3 Domestic services, carpet cleaning, hire of furniture		1.40	1.70	3.80	5.50	27.90	7.70
<b>6 Health</b>		<b>8.40</b>	<b>8.90</b>	<b>16.00</b>	<b>15.30</b>	<b>26.00</b>	<b>14.70</b>
6.1 Pharmacy & other medical products		2.70	2.10	3.90	3.20	6.20	3.60
6.2 Doctors		2.30	2.00	3.20	3.50	4.20	3.00
6.3 Dentists		1.90	3.20	5.70	5.70	10.10	5.20
6.4 Opticians		1.00	1.20	1.80	2.10	3.20	1.80
6.5 Other medical related services (inc. hospital)		0.50	0.40	1.40	0.70	2.30	1.10
<b>7 Transport</b>		<b>18.30</b>	<b>40.40</b>	<b>51.30</b>	<b>85.10</b>	<b>180.90</b>	<b>72.80</b>
7.1 Purchase of vehicles		4.40	21.00	19.20	38.40	101.80	35.60
7.1.1 Purchase of new cars & vans		0.50	8.90	0.50	10.20	54.50	14.20
7.1.2 Purchase of second hand cars & vans		3.70	10.50	17.20	23.80	43.60	19.20
7.1.3 Purchase of motorcycles & other vehicles		0.20	1.60	1.50	4.40	3.80	2.20
7.2 Operation of personal transport equipment		10.50	13.70	23.30	32.50	53.30	26.00
7.2.1 Spares & accessories		0.20	0.60	0.80	1.60	1.00	0.80
7.2.2 Petrol, diesel & other motor oils		6.00	8.00	12.00	17.30	25.50	13.40
7.2.3 Repairs & servicing		2.70	3.50	5.10	7.70	12.90	6.20
7.2.4 Parking		0.60	0.90	1.90	2.80	5.50	2.30
7.2.5 Other motoring costs		1.10	0.60	3.60	3.20	8.40	3.30
7.3 Transport Services		3.30	5.70	8.80	14.20	25.80	11.20
7.3.1 Bus & coach fares		0.30	0.40	0.60	0.70	0.90	0.60
7.3.2 Taxi fares		0.50	1.00	0.90	1.80	1.50	1.10
7.3.3 Travel by air		1.70	2.60	5.00	7.00	16.70	6.30
7.3.4 Travel by sea		0.50	1.50	2.10	4.10	6.10	2.80
7.3.5 Other travel & transport		0.30	0.20	0.20	0.60	0.60	0.40

Commodity or Service		Average Weekly Household Expenditure					All Households
		Lowest	2	3	4	Highest	
<b>8</b>	<b>Communication</b>	<b>8.20</b>	<b>11.60</b>	<b>13.90</b>	<b>18.40</b>	<b>25.00</b>	<b>15.20</b>
8.1	Postal services	0.80	0.90	0.90	1.40	2.40	1.30
8.2	Telephone & telefax equipment	0.50	0.80	1.10	1.70	2.00	1.20
8.3	Telephone & telefax services	6.90	9.90	11.90	15.20	20.60	12.70
8.3.1	Fixed line	2.90	4.00	5.10	6.60	9.00	5.40
8.3.2	Mobile phone account	1.00	3.10	3.60	5.70	9.10	4.40
8.3.3	Mobile phone other	3.00	2.80	3.20	2.90	2.50	2.90
<b>9</b>	<b>Recreation &amp; Culture</b>	<b>32.30</b>	<b>48.20</b>	<b>69.50</b>	<b>106.70</b>	<b>204.80</b>	<b>89.60</b>
9.1	Audiovisual, photographic & information processing equipment	4.60	7.30	9.70	17.10	26.40	12.70
9.1.1	Audio equipment, accessories & CD players	0.20	0.60	0.70	1.00	2.50	1.00
9.1.2	TV & video	3.30	3.10	4.80	8.50	11.90	6.20
9.1.3	Computers	0.90	2.50	3.00	5.50	9.00	4.00
9.1.4	Photographic, cine, optical equipment & film processing	0.20	1.10	1.20	2.20	3.00	1.50
9.2	Other major durables for recreation & culture	0.20	2.00	3.00	5.70	8.20	3.70
9.3	Other recreational items & equipment, gardens & pets	4.00	6.50	10.10	14.00	25.70	11.70
9.3.1	Games, toys & hobbies	0.70	1.50	1.70	1.90	4.30	2.00
9.3.2	Computer software & games	0.20	0.30	0.20	0.40	0.30	0.30
9.3.3	Equipment for sport, camping & open air recreation	1.10	2.00	3.10	5.00	11.00	4.30
9.3.4	Horticultural goods	1.30	1.80	3.40	3.60	6.60	3.30
9.3.5	Pets & pet food	0.70	0.90	1.60	3.10	3.50	1.90
9.4	Recreational & cultural services	9.00	10.80	16.30	24.00	43.00	20.10
9.4.1	Sports admissions, subscriptions, leisure class fees & equipment hire	2.90	3.90	6.50	11.30	24.30	9.40
9.4.2	Cinema, museums, theatre etc	0.60	0.80	0.90	1.70	2.90	1.30
9.4.3	TV, video, satellite rental, cable subs, TV licences, internet	4.00	3.90	5.40	6.90	8.70	5.70
9.4.4	Internet subscriptions	0.20	0.50	1.30	1.50	3.00	1.20
9.4.5	Misc. entertainment	0.50	1.10	1.20	1.40	2.50	1.30
9.4.6	Gambling payments	0.90	0.60	1.00	1.20	1.50	1.00
9.5	Newspapers, books & stationery	5.40	5.30	7.70	10.20	15.80	8.70
9.5.1	Books	0.90	1.20	2.10	2.10	4.20	2.10
9.5.2	Diaries, address books, cards etc	1.20	1.40	2.20	3.30	5.60	2.70
9.5.3	Newspapers	2.40	1.90	2.30	3.20	4.20	2.80
9.5.4	Magazines & periodicals	0.90	0.80	1.10	1.60	1.70	1.20
9.6	Package Holidays	9.10	16.30	22.70	35.70	85.60	32.70
9.6.1	Package holidays (inc. cruises)	5.10	8.00	10.30	17.60	40.20	15.70
9.6.2	Non-package	3.90	8.30	12.40	18.20	45.40	17.00
<b>10</b>	<b>Education</b>	<b>1.20</b>	<b>3.20</b>	<b>4.30</b>	<b>18.60</b>	<b>50.40</b>	<b>14.70</b>
10.1	School fees	0.30	2.30	2.40	10.90	36.00	9.80
10.2	Higher education fees & maintenance	0.10	0.10	1.20	6.20	10.80	3.50
10.3	Other education costs (e.g. academic evening classes, school trips)	0.80	0.90	0.70	1.50	3.50	1.40

Commodity or Service	Average Weekly Household Expenditure						
	Income quintile group	Lowest	2	3	4	Highest	All Households
<b>11 Restaurants &amp; Hotels</b>		<b>16.20</b>	<b>17.20</b>	<b>34.00</b>	<b>57.60</b>	<b>62.60</b>	<b>36.60</b>
11.1 Catering services		16.20	17.20	33.90	57.40	62.30	36.40
11.1.1 Restaurants		3.80	4.80	9.60	16.60	20.80	10.80
11.1.2 Cafes, bars etc.		12.20	12.10	24.00	39.90	40.30	25.10
11.1.3 Canteens (inc. school dinners)		0.20	0.30	0.30	0.90	1.20	0.50
11.2 Accommodation services		0.10	-	0.10	0.20	0.40	0.20
<b>12 Miscellaneous Goods &amp; Services</b>		<b>23.20</b>	<b>27.90</b>	<b>49.40</b>	<b>81.70</b>	<b>153.80</b>	<b>65.00</b>
12.1 Personal Care		7.00	7.90	12.80	18.80	26.60	14.30
12.1.1 Hairdressing & beauty treatments		2.50	2.50	4.50	5.00	10.40	4.90
12.1.2 Toiletries		0.70	0.70	0.80	1.20	1.40	0.90
12.1.3 Baby toiletries & accessories		0.20	0.40	0.50	0.50	0.70	0.50
12.1.4 Hair products, cosmetics & related electrical appliances		3.60	4.30	7.00	12.00	14.10	8.00
12.2 Personal effects n.e.c.		1.00	1.80	2.60	4.80	10.50	4.00
12.3 Home care		0.10	0.10	0.30	0.20	0.10	0.20
12.4 Nursery, crèche & childcare		2.10	1.20	6.00	11.40	15.10	6.90
12.5 Insurance		11.40	14.00	22.60	40.30	81.70	32.80
12.5.1 Household insurances - structure, contents & appliances		2.50	2.40	3.70	5.50	11.90	5.00
12.5.2 Medical insurance premiums (inc. sickness & redundancy)		3.00	2.60	5.50	8.80	16.30	7.00
12.5.3 Life insurance		2.20	3.00	5.80	12.10	32.40	10.60
12.5.4 Vehicle insurance (inc. boat insurance)		3.00	4.70	6.10	9.60	14.30	7.40
12.5.5 Non-package holiday & other travel insurance		0.40	0.80	0.80	1.60	2.30	1.20
12.5.6 Mortgage protection		0.20	0.40	0.80	2.60	4.70	1.60
12.6 Financial & other services n.e.c.		1.50	2.90	5.10	6.30	19.70	6.90
12.6.1 Bank, building society, post office & credit card charges		0.90	2.50	4.10	4.20	15.80	5.30
12.6.2 Other services & professional fees		0.60	0.50	1.10	2.10	3.90	1.60
<b>1-12 Expenditure Total</b>		<b>259.60</b>	<b>348.20</b>	<b>525.10</b>	<b>770.70</b>	<b>1,327.50</b>	<b>629.40</b>
<b>13 Other Expenditure Items</b>		<b>16.60</b>	<b>32.10</b>	<b>61.90</b>	<b>86.00</b>	<b>160.50</b>	<b>69.20</b>
13.1 Capital improvements, main dwelling		4.70	10.20	27.70	40.70	76.10	30.70
13.2 Second dwelling mortgage, rates etc.		0.20	0.60	0.70	0.30	4.10	1.20
13.3 Holiday expenditure		4.10	9.00	12.70	18.60	36.60	15.80
13.4 Money transfers & credit		7.40	12.20	20.30	25.80	42.70	21.20
13.4.1 - loan & credit payments		3.60	5.40	8.70	15.20	16.40	£9.60
13.2 Licenses, fines & other non-consumption expenditure		0.20	0.20	0.50	0.50	1.00	0.50
<b>Total Expenditure</b>		<b>276.20</b>	<b>380.30</b>	<b>587.10</b>	<b>856.70</b>	<b>1,488.00</b>	<b>698.60</b>
14 Other items where recorded		2.50	2.30	4.60	2.40	16.30	5.50
14.1 Pensions & related savings		2.50	2.30	4.60	2.40	16.30	5.50



## Chapter 3: Household spending by household composition

As Chapter 2 showed, income is a major determinant on the level and type of household spending. Another major factor is likely to be the make up (or composition) of the household. Therefore, this Chapter examines how the number and age of people in a household changes the nature of average spending. Household composition has been broken down and classified as shown in table 3.1

Table 3.1 Definition of household composition

Household composition	Number in effective sample	Includes
Couple (both not pensioners)	215	
Couple with at least one dependent child aged under 16	231	
Single parent with at least one dependent child aged under 16	50	
Person living alone (not pensioner)	187	
Person living alone (pensioner)	102	
Two or more pensioners	104	
Other	147	Couples and single parent with children aged over 16, two or more unrelated adults, couples with elderly relatives, couples with one pensioner and other combinations not separately identified

This classification is by necessity a simplification because the sample data places limitations on how the population of households can be broken down and still present accurate results. For example the sample of households used in the survey is not large enough to draw meaningful comparisons between households with one, two or more children, but it is sufficiently robust to compare households with and without children. However, given the small relative size of the effective sample of single parent households, the uncertainty surrounding estimates for this group is likely to be about twice that for other household compositions.

Table 3.2 below provides a breakdown of households by composition and income level to help understand where differences in spending by household composition are likely to be heavily influenced by the income analysis of chapter 2. This demonstrates that there are more working age couples (with or without children) in the top two quintiles than for any other household structure: in both cases over 50% of these groups are in the top two quintiles. Of single adult households between 65% and 90% are in the lowest two income quintiles.

Table 3.2 Housing composition by income quintile (percentage in each quintile)

	Income Quintile				
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest
Couple (both not pensioners)	5	18	23	29	24
Couple with at least one dependent child aged under 16	4	15	20	27	33
Single parent with at least on dependent child aged under 16	41	35	20	2	2
Person living alone (not pensioner)	31	35	23	9	2
Person living alone (pensioner)	68	21	9	2	0
Two or more pensioners	28	30	17	12	13
Other	8	14	22	25	30

Note: the table shows a breakdown of household composition by income quintile so only the rows sum to 100.

As well as differences in income there will be significant differences in tenure as table 3.3 demonstrates. The key point to note here is the very high percentage of pensioner couples who are owner occupiers which, together with the fact that nearly all owner occupiers whose reference person is retired own their home outright (see Chapter 4), explains why the proportion spent on housing for pensioner couples is much lower than for the other groups (see table 3.6). As a result of lower expenditure on housing, the relative expenditure as measured in percentage terms on other categories will be higher.

Table 3.3 Housing composition by tenure (percentage)

	Lodgers & Tied	Owner-occupier	Private Rental	States/Parish Rent
Couple (both not pensioners)	25	43	30	3
Couple with at least one dependent child aged under 16	11	56	22	11
Single parent with at least on dependent child aged under 16	6	24	23	47
Person living alone (not pensioner)	23	29	35	12
Person living alone (pensioner)	0	50	16	34
Two or more pensioners	1	85	3	11
Other	4	69	13	14

Note: the table shows a breakdown of household composition by tenure so only the rows sum to 100.

Table 3.5 shows average weekly expenditure and table 3.6 shows expenditure in percentage terms. One very clear feature is that single person households spend less than half the amount on food compared to other households. However, given that single person households occur at higher proportions in the lower end of the income distribution, as a percentage of total expenditure there is no difference. Indeed, on average, couples without children actually spend a lower proportion of total income on food than single pensioners. Table 3.6 also shows that: pensioner households tend to spend twice the proportion of total expenditure on health than other households; single person households of working age spend the highest proportion on restaurants, hotels and bars;

single parents spend the lowest proportion on alcohol and tobacco; and couples without children spend the greatest proportion on transport.

**Table 3.5 Average weekly household spending by Household composition (£ per week), (Pensioners is abbreviated to PN)**

	Couple (not PN)	Couple with at least one dependent child aged under 16	Single parent with at least one dependent child aged under 16	Person living alone (not PN)	Person living alone (PN)	Two or more PN	Other	All
Food and non-alcoholic drinks	61.30	93.70	55.30	27.30	28.00	63.60	79.80	<b>61.70</b>
Alcohol off sales and tobacco	20.80	19.90	9.70	9.80	5.80	15.10	21.50	<b>16.10</b>
Clothing and footwear	28.50	36.10	22.10	13.40	8.50	21.60	30.50	<b>24.80</b>
Housing, water, electricity, gas and other fuels	213.80	295.00	171.90	134.40	88.50	70.00	180.10	<b>184.00</b>
Furnishings, household equipment and services	38.00	49.00	18.10	11.40	18.70	40.80	47.30	<b>34.40</b>
Health	14.40	17.10	10.90	7.20	10.30	23.20	19.00	<b>14.70</b>
Transport	90.50	111.50	46.50	34.90	19.90	43.60	100.90	<b>72.80</b>
Communication	17.20	19.80	14.90	11.40	5.20	8.70	21.50	<b>15.20</b>
Recreation and culture	92.40	128.50	61.50	47.90	35.50	100.70	116.60	<b>89.60</b>
Education	9.10	37.50	7.40	2.70	0.90	1.20	23.90	<b>14.70</b>
Restaurants and hotels	44.60	44.20	20.40	29.30	11.80	22.60	54.70	<b>36.60</b>
Other goods and services	58.80	103.10	63.30	28.40	24.20	58.60	94.10	<b>65.00</b>
<b>Total expenditure</b>	<b>689.30</b>	<b>955.60</b>	<b>502.10</b>	<b>358.20</b>	<b>257.30</b>	<b>469.80</b>	<b>789.90</b>	<b>629.40</b>
Other expenditure items	87.70	96.30	31.60	35.10	19.00	82.20	81.30	<b>69.20</b>

**Table 3.6 Percentage of average weekly household spending on each group by household composition**

	Couple (not PN)	Couple with at least one dependent child aged under 16	Single parent with at least one dependent child aged under 165	Person living alone (not PN)	Person living alone (PN)	Two or more PN	Other	All
Food and non-alcoholic drinks	8.9	9.8	11.0	7.6	10.9	13.5	10.1	9.8
Alcohol off sales and tobacco	3.0	2.1	1.9	2.7	2.3	3.2	2.7	2.6
Clothing and footwear	4.1	3.8	4.4	3.7	3.3	4.6	3.9	3.9
Housing, water, electricity, gas and other fuels	31.0	30.9	34.2	37.5	34.4	14.9	22.8	29.2
Furnishings, household equipment and services	5.5	5.1	3.6	3.2	7.3	8.7	6.0	5.5
Health	2.1	1.8	2.2	2.0	4.0	4.9	2.4	2.3
Transport	13.1	11.7	9.3	9.7	7.7	9.3	12.8	11.6
Communication	2.5	2.1	3.0	3.2	2.0	1.9	2.7	2.4
Recreation and culture	13.4	13.4	12.3	13.4	13.8	21.4	14.8	14.2
Education	1.3	3.9	1.5	0.8	0.3	0.3	3.0	2.3
Restaurants and hotels	6.5	4.6	4.1	8.2	4.6	4.8	6.9	5.8
Other goods and services	8.5	10.8	12.6	7.9	9.4	12.5	11.9	10.3
<b>Total expenditure</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>



**Table 3.7 Average weekly household expenditure by household composition, £ per week**

Commodity or Service		Average Weekly Household Expenditure			
		Couple (both not pensioners)	Couple with at least one dependant child	Single parent at least one dependant	Person living alone (not pensioner)
Household Composition					
<b>1</b>	<b>Food &amp; Non-Alcoholic Drinks</b>	<b>61.30</b>	<b>93.70</b>	<b>55.30</b>	<b>27.30</b>
1.1	Food	56.10	85.20	49.70	24.90
1.1.1	Bread, rice, cereals	6.70	11.50	7.70	3.20
1.1.2	Pasta products	0.50	0.90	0.60	0.30
1.1.3	Pastry products	2.40	4.60	3.00	1.00
1.1.4	Beef	2.30	2.70	0.50	0.60
1.1.5	Pork	0.80	1.50	0.70	0.20
1.1.6	Lamb	0.80	0.80	0.20	0.30
1.1.7	Poultry	2.10	3.10	1.40	0.80
1.1.8	Bacon, ham, sausages, pate etc	3.00	4.50	2.90	1.30
1.1.9	Processed meat & meat n.e.c	4.10	6.70	4.10	2.60
1.1.10	Fish & fish products	3.60	4.60	2.00	1.40
1.1.11	Milk	2.40	4.00	2.70	1.00
1.1.12	Cheese & curd	2.10	2.90	1.70	0.90
1.1.13	Eggs	0.60	0.90	0.50	0.30
1.1.14	Other milk products	2.30	4.20	2.50	1.00
1.1.15	Butter	0.40	0.50	0.20	0.10
1.1.16	Margarine, other vegetable fats & peanut butter	0.40	0.50	0.40	0.20
1.1.17	Cooking oils & fats	0.50	0.50	0.20	0.20
1.1.18	Fresh fruit (inc. frozen)	4.90	6.50	3.30	2.10
1.1.19	Dried fruit & nuts	0.70	0.70	0.40	0.30
1.1.20	Preserved fruit & fruit based products	0.10	0.20	0.10	-
1.1.21	Fresh vegetables	5.20	6.30	3.00	2.10
1.1.22	Preserved, processed or dried vegetables	1.70	2.30	1.40	0.90
1.1.23	Potatoes	1.20	1.40	0.90	0.40
1.1.24	Processed potatoes & potato products	1.20	2.50	1.90	0.70
1.1.25	Sugar & sugar products	0.40	0.60	0.50	0.10
1.1.26	Jams & marmalades	0.30	0.40	0.10	0.10
1.1.27	Chocolate	1.60	2.80	2.30	0.70
1.1.28	Confectionary products	0.50	1.20	1.40	0.40
1.1.29	Edible ices & ice cream	0.60	1.50	0.80	0.30
1.1.30	Other food products	2.80	4.30	2.40	1.30
1.2	Non-alcoholic drinks	5.10	8.50	5.70	2.40
1.2.1	Coffee	0.70	0.80	0.40	0.40
1.2.2	Tea	0.50	0.50	0.20	0.10
1.2.3	Cocoa & powdered chocolate	-	0.20	0.10	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	1.60	3.40	1.70	0.70
1.2.5	Mineral or spring waters	0.70	1.00	0.90	0.40
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.60	2.70	2.40	0.70

Commodity or Service		Average Weekly Household Expenditure			
		Person living alone (pensioner)	Two or more pensioners	Other	All Households
<b>Household Composition</b>					
<b>1 Food &amp; Non-Alcoholic Drinks</b>		<b>28.00</b>	<b>63.60</b>	<b>79.80</b>	<b>61.70</b>
1.1	Food	26.10	58.70	73.00	56.30
1.1.1	Bread, rice, cereals	3.10	6.40	8.70	7.00
1.1.2	Pasta products	0.10	0.20	0.60	0.50
1.1.3	Pastry products	1.20	2.40	3.00	2.60
1.1.4	Beef	0.80	2.30	2.90	1.90
1.1.5	Pork	0.40	1.40	1.70	1.00
1.1.6	Lamb	0.40	1.80	0.90	0.80
1.1.7	Poultry	0.80	1.80	3.20	2.00
1.1.8	Bacon, ham, sausages, pate etc	1.10	2.80	3.80	2.90
1.1.9	Processed meat & meat n.e.c	2.10	3.80	5.60	4.40
1.1.10	Fish & fish products	1.90	5.40	5.10	3.60
1.1.11	Milk	1.00	2.40	3.60	2.50
1.1.12	Cheese & curd	0.90	1.80	2.60	2.00
1.1.13	Eggs	0.40	1.00	0.90	0.70
1.1.14	Other milk products	1.00	2.50	3.00	2.50
1.1.15	Butter	0.30	0.60	0.50	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.30	0.50	0.50	0.40
1.1.17	Cooking oils & fats	0.20	0.40	0.50	0.40
1.1.18	Fresh fruit (inc. frozen)	2.80	5.60	6.00	4.70
1.1.19	Dried fruit & nuts	0.30	0.70	0.70	0.60
1.1.20	Preserved fruit & fruit based products	0.10	0.30	0.10	0.10
1.1.21	Fresh vegetables	2.00	5.40	6.40	4.70
1.1.22	Preserved, processed or dried vegetables	0.60	1.20	2.20	1.60
1.1.23	Potatoes	0.70	1.30	1.30	1.10
1.1.24	Processed potatoes & potato products	0.40	0.80	1.50	1.30
1.1.25	Sugar & sugar products	0.30	0.60	0.40	0.40
1.1.26	Jams & marmalades	0.30	0.50	0.40	0.30
1.1.27	Chocolate	0.70	1.60	2.00	1.70
1.1.28	Confectionary products	0.30	0.60	0.60	0.70
1.1.29	Edible ices & ice cream	0.30	0.60	0.90	0.80
1.1.30	Other food products	1.20	2.40	3.30	2.70
1.2	Non-alcoholic drinks	1.90	4.90	6.80	5.30
1.2.1	Coffee	0.30	0.90	0.70	0.60
1.2.2	Tea	0.30	0.70	0.70	0.40
1.2.3	Cocoa & powdered chocolate	0.10	0.30	0.10	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	0.60	1.30	2.10	1.80
1.2.5	Mineral or spring waters	0.20	0.60	0.90	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	0.30	1.10	2.20	1.60

Commodity or Service		Average Weekly Household Expenditure			
		Couple (both not pensioners)	Couple with at least one dependant child	Single parent at least one dependant	Person living alone (not pensioner)
Household Composition					
<b>2</b>	<b>Alcoholic Drinks &amp; Tobacco</b>	<b>20.80</b>	<b>19.90</b>	<b>9.70</b>	<b>9.80</b>
2.1	Alcoholic drinks (off premises)	11.30	12.70	3.30	4.30
2.1.1	Spirits & liqueurs	2.30	2.20	0.70	1.10
2.1.2	Wines & fortified wines	6.30	8.20	2.20	2.20
2.1.3	Beer, lager, ciders & perry	2.70	2.20	0.40	1.00
2.1.4	Alcopops	-	-	0.00	0.00
2.2	Tobacco	9.50	7.20	6.50	5.50
2.2.1	Cigarettes	9.00	6.90	6.40	5.20
2.2.2	Cigars & other tobacco products	0.40	0.30	0.10	0.30
<b>3</b>	<b>Clothing &amp; Footwear</b>	<b>28.50</b>	<b>36.10</b>	<b>22.10</b>	<b>13.40</b>
3.1	Clothing	23.20	28.20	15.40	11.90
3.1.1	Men's outer	5.40	4.40	1.20	2.90
3.1.2	Men's under	0.50	0.30	0.10	0.30
3.1.3	Women's outer	11.00	10.40	5.40	5.80
3.1.4	Women's under	2.20	2.20	1.40	0.80
3.1.5	Boy's Outer	0.10	2.10	1.60	0.10
3.1.6	Girl's outer	0.10	3.00	1.60	0.20
3.1.7	Infant's outer	0.10	1.20	1.40	0.10
3.1.8	Children's under	0.30	1.60	1.40	0.40
3.1.9	Accessories & haberdashery	1.80	2.30	0.90	0.60
3.1.10	Dry cleaners, laundry & dyeing	1.60	0.80	0.30	0.70
3.2	Footwear	5.30	7.90	6.70	1.50
<b>4</b>	<b>Housing, Fuel &amp; Power</b>	<b>213.80</b>	<b>295.00</b>	<b>171.90</b>	<b>134.40</b>
4.1	Net rent paid, including 2nd dwelling rent	84.10	83.70	95.90	75.40
4.2	Materials for maintenance & repair of dwelling	2.10	2.70	1.00	0.50
4.3	Services for maintenance & repair of dwelling	10.00	10.60	2.50	5.40
4.4	Water supply	5.40	8.40	4.70	3.40
4.5	Sewerage & other services	1.40	0.80	2.40	1.20
4.6	Electricity, gas & other fuels	15.60	23.20	13.90	9.20
4.6.1	Electricity	8.90	12.90	10.10	6.30
4.6.2	Gas	2.10	2.20	1.50	1.60
4.6.3	Oil	4.00	7.10	1.40	1.10
4.6.4	Coal	0.60	1.00	0.90	0.10
4.7	House purchase costs	88.00	147.00	47.10	34.40
4.7.1	- interest payments	49.30	91.10	29.20	21.00
4.7.2	- capital payments	38.70	55.90	17.90	13.40
4.8	Rates	3.70	5.60	3.40	2.50
4.9	Mortgage endowment payments	3.40	13.00	0.80	2.50

Commodity or Service		Average Weekly Household Expenditure			
		Person living alone (pensioner)	Two or more pensioners	Other	All Households
Household Composition					
<b>2</b>	<b>Alcoholic Drinks &amp; Tobacco</b>	<b>5.80</b>	<b>15.10</b>	<b>21.50</b>	<b>16.10</b>
2.1	Alcoholic drinks (off premises)	3.40	12.10	11.30	9.30
2.1.1	Spirits & liqueurs	1.30	3.60	3.00	2.10
2.1.2	Wines & fortified wines	1.80	7.00	6.10	5.40
2.1.3	Beer, lager, ciders & perry	0.30	1.40	2.30	1.70
2.1.4	Alcopops	0.00	0.10	0.00	-
2.2	Tobacco	2.40	3.00	10.10	6.90
2.2.1	Cigarettes	2.30	2.40	9.60	6.50
2.2.2	Cigars & other tobacco products	0.20	0.60	0.50	0.40
<b>3</b>	<b>Clothing &amp; Footwear</b>	<b>8.50</b>	<b>21.60</b>	<b>30.50</b>	<b>24.80</b>
3.1	Clothing	7.10	18.50	25.10	20.10
3.1.1	Men's outer	0.30	2.70	4.20	3.60
3.1.2	Men's under	-	1.00	0.40	0.40
3.1.3	Women's outer	4.40	7.50	13.70	9.00
3.1.4	Women's under	0.40	2.00	2.00	1.70
3.1.5	Boy's Outer	0.30	0.20	0.40	0.70
3.1.6	Girl's outer	0.20	0.40	0.70	1.00
3.1.7	Infant's outer	0.50	0.50	0.30	0.50
3.1.8	Children's under	0.30	0.70	0.40	0.70
3.1.9	Accessories & haberdashery	0.30	2.90	2.00	1.60
3.1.10	Dry cleaners, laundry & dyeing	0.30	0.60	1.20	0.90
3.2	Footwear	1.40	3.00	5.40	4.70
<b>4</b>	<b>Housing, Fuel &amp; Power</b>	<b>88.50</b>	<b>70.00</b>	<b>180.10</b>	<b>184.00</b>
4.1	Net rent paid, including 2nd dwelling rent	56.50	11.00	48.50	67.90
4.2	Materials for maintenance & repair of dwelling	0.60	1.00	3.70	1.90
4.3	Services for maintenance & repair of dwelling	7.20	17.50	18.60	10.70
4.4	Water supply	4.00	8.60	9.70	6.50
4.5	Sewerage & other services	2.90	2.00	0.90	1.40
4.6	Electricity, gas & other fuels	13.20	20.50	22.70	17.30
4.6.1	Electricity	7.20	10.50	11.80	9.80
4.6.2	Gas	2.50	1.90	3.20	2.20
4.6.3	Oil	2.80	6.30	6.70	4.60
4.6.4	Coal	0.60	1.80	1.00	0.80
4.7	House purchase costs	0.20	2.30	64.70	68.90
4.7.1	- interest payments	0.10	0.50	31.70	40.70
4.7.2	- capital payments	0.10	1.70	33.00	28.30
4.8	Rates	4.00	7.10	6.40	4.60
4.9	Mortgage endowment payments	0.00	0.00	5.00	4.80

Commodity or Service		Average Weekly Household Expenditure			
		Couple (both not pensioners)	Couple with at least one dependant child	Single parent at least one dependant	Person living alone (not pensioner)
Household Composition					
<b>5</b>	<b>Household Goods &amp; Services</b>	<b>38.00</b>	<b>49.00</b>	<b>18.10</b>	<b>11.40</b>
5.1	Furniture, furnishings, carpets & other floor coverings	13.90	14.90	6.70	3.70
5.1.1	Furniture & furnishings	11.00	13.20	5.50	3.30
5.1.2	Floor coverings	2.90	1.80	1.30	0.50
5.2	Household textiles	4.20	4.70	2.30	1.80
5.3	Household appliances	4.00	5.70	1.80	1.60
5.4	Glassware, tableware & household utensils	2.40	3.00	1.50	0.70
5.5	Tools & equipment for house & garden	3.60	4.40	1.40	0.70
5.6	Goods & services for routine household maintenance	9.80	16.30	4.30	2.80
5.6.1	Cleaning materials	3.50	3.80	3.00	1.40
5.6.2	Household goods & hardware	1.40	1.80	1.10	0.50
5.6.3	Domestic services, carpet cleaning, hire of furniture	4.90	10.70	0.20	0.90
<b>6</b>	<b>Health</b>	<b>14.40</b>	<b>17.10</b>	<b>10.90</b>	<b>7.20</b>
6.1	Pharmacy & other medical products	3.50	3.50	2.80	1.60
6.2	Doctors	2.80	3.90	2.10	1.10
6.3	Dentists	5.40	7.10	4.20	2.90
6.4	Opticians	1.90	2.00	1.50	1.10
6.5	Other medical related services (inc. hospital)	0.80	0.60	0.30	0.50
<b>7</b>	<b>Transport</b>	<b>90.50</b>	<b>111.50</b>	<b>46.50</b>	<b>34.90</b>
7.1	Purchase of vehicles	51.00	58.90	21.70	15.60
7.1.1	Purchase of new cars & vans	17.60	31.40	0.00	0.00
7.1.2	Purchase of second hand cars & vans	29.10	24.50	20.60	14.80
7.1.3	Purchase of motorcycles & other vehicles	4.20	2.90	1.10	0.80
7.2	Operation of personal transport equipment	26.80	38.30	18.60	12.20
7.2.1	Spares & accessories	1.10	0.70	0.40	0.80
7.2.2	Petrol, diesel & other motor oils	13.30	20.40	10.70	5.00
7.2.3	Repairs & servicing	5.60	8.20	2.80	3.00
7.2.4	Parking	3.10	3.70	1.50	1.80
7.2.5	Other motoring costs	3.80	5.30	3.20	1.50
7.3	Transport Services	12.70	14.40	6.20	7.10
7.3.1	Bus & coach fares	0.80	0.60	1.00	0.30
7.3.2	Taxi fares	1.10	1.00	0.40	1.40
7.3.3	Travel by air	8.20	8.60	3.60	3.60
7.3.4	Travel by sea	2.50	3.40	1.00	1.80
7.3.5	Other travel & transport	0.10	0.80	0.20	0.10

Commodity or Service		Average Weekly Household Expenditure			
		Person living alone (pensioner)	Two or more pensioners	Other	All Households
<b>Household Composition</b>					
<b>5 Household Goods &amp; Services</b>		<b>18.70</b>	<b>40.80</b>	<b>47.30</b>	<b>34.40</b>
5.1	Furniture, furnishings, carpets & other floor coverings	4.10	8.70	11.90	10.20
5.1.1	Furniture & furnishings	3.10	5.80	9.70	8.30
5.1.2	Floor coverings	1.00	2.90	2.10	1.80
5.2	Household textiles	1.50	4.70	2.40	3.30
5.3	Household appliances	1.60	4.60	6.00	3.90
5.4	Glassware, tableware & household utensils	0.80	2.30	2.70	2.10
5.5	Tools & equipment for house & garden	1.60	2.80	3.60	2.90
5.6	Goods & services for routine household maintenance	9.20	17.70	20.70	12.00
5.6.1	Cleaning materials	1.80	3.10	4.30	3.10
5.6.2	Household goods & hardware	0.50	1.50	1.60	1.30
5.6.3	Domestic services, carpet cleaning, hire of furniture	6.90	13.10	14.80	7.70
<b>6 Health</b>		<b>10.30</b>	<b>23.20</b>	<b>19.00</b>	<b>14.70</b>
6.1	Pharmacy & other medical products	3.10	6.40	4.80	3.60
6.2	Doctors	1.90	4.70	4.10	3.00
6.3	Dentists	2.10	5.80	7.00	5.20
6.4	Opticians	1.30	2.40	2.60	1.80
6.5	Other medical related services (inc. hospital)	1.90	3.80	0.50	1.10
<b>7 Transport</b>		<b>19.90</b>	<b>43.60</b>	<b>100.90</b>	<b>72.80</b>
7.1	Purchase of vehicles	7.80	10.40	44.20	35.60
7.1.1	Purchase of new cars & vans	4.20	2.20	20.70	14.20
7.1.2	Purchase of second hand cars & vans	3.60	8.20	20.10	19.20
7.1.3	Purchase of motorcycles & other vehicles	-	-	3.50	2.20
7.2	Operation of personal transport equipment	8.80	22.10	40.20	26.00
7.2.1	Spares & accessories	-	0.30	1.80	0.80
7.2.2	Petrol, diesel & other motor oils	5.10	12.40	20.90	13.40
7.2.3	Repairs & servicing	3.00	7.80	10.30	6.20
7.2.4	Parking	0.30	0.50	2.10	2.30
7.2.5	Other motoring costs	0.30	1.00	5.10	3.30
7.3	Transport Services	3.30	11.10	16.40	11.20
7.3.1	Bus & coach fares	0.10	-	1.20	0.60
7.3.2	Taxi fares	0.50	1.20	1.60	1.10
7.3.3	Travel by air	1.90	5.00	8.70	6.30
7.3.4	Travel by sea	0.50	4.30	4.50	2.80
7.3.5	Other travel & transport	0.30	0.60	0.50	0.40

Commodity or Service		Average Weekly Household Expenditure			
		Couple (both not pensioners)	Couple with at least one dependant child	Single parent at least one dependant	Person living alone (not pensioner)
<b>Household Composition</b>					
<b>8 Communication</b>		<b>17.20</b>	<b>19.80</b>	<b>14.90</b>	<b>11.40</b>
8.1	Postal services	1.40	1.00	0.70	0.80
8.2	Telephone & telefax equipment	1.30	1.90	1.60	0.90
8.3	Telephone & telefax services	14.60	16.90	12.50	9.70
8.3.1	Fixed line	5.50	6.80	5.30	4.30
8.3.2	Mobile phone account	5.40	6.50	2.40	3.30
8.3.3	Mobile phone other	3.70	3.60	4.80	2.10
<b>9 Recreation &amp; Culture</b>		<b>92.40</b>	<b>128.50</b>	<b>61.50</b>	<b>47.90</b>
9.1	Audiovisual, photographic & information processing equipment	14.50	20.00	10.10	7.70
9.1.1	Audio equipment, accessories & CD players	1.40	1.30	0.60	0.50
9.1.2	TV & video	6.30	9.90	5.60	3.80
9.1.3	Computers	4.50	6.30	3.20	2.60
9.1.4	Photographic, cine, optical equipment & film processing	2.30	2.50	0.70	0.70
9.2	Other major durables for recreation & culture	3.90	7.40	0.50	1.40
9.3	Other recreational items & equipment, gardens & pets	12.00	16.30	11.40	5.30
9.3.1	Games, toys & hobbies	1.30	3.80	4.50	0.60
9.3.2	Computer software & games	0.20	0.60	0.90	0.10
9.3.3	Equipment for sport, camping & open air recreation	4.10	6.20	1.70	2.10
9.3.4	Horticultural goods	4.20	3.60	3.00	1.60
9.3.5	Pets & pet food	2.20	2.10	1.40	0.90
9.4	Recreational & cultural services	18.30	32.20	19.80	13.10
9.4.1	Sports admissions, subscriptions, leisure class fees & equipment hire	8.40	18.30	8.70	5.60
9.4.2	Cinema, museums, theatre etc	1.40	1.60	1.10	1.00
9.4.3	TV, video, satellite rental, cable subs, TV licences, internet	5.60	6.90	6.70	4.10
9.4.4	Internet subscriptions	1.30	2.20	0.80	0.60
9.4.5	Misc. entertainment	0.70	2.20	2.00	0.90
9.4.6	Gambling payments	0.80	1.00	0.40	0.90
9.5	Newspapers, books & stationery	8.80	11.00	7.20	4.80
9.5.1	Books	2.00	2.70	2.00	1.70
9.5.2	Diaries, address books, cards etc	2.70	4.00	2.00	1.20
9.5.3	Newspapers	2.80	2.60	1.40	1.20
9.5.4	Magazines & periodicals	1.40	1.60	1.70	0.80
9.6	Package Holidays	34.80	41.80	12.50	15.70
9.6.1	Package holidays (inc. cruises)	16.70	17.20	6.50	5.50
9.6.2	Non-package	18.10	24.50	6.00	10.10
<b>10 Education</b>		<b>9.10</b>	<b>37.50</b>	<b>7.40</b>	<b>2.70</b>
10.1	School fees	1.80	33.70	6.90	0.20
10.2	Higher education fees & maintenance	5.50	2.20	0.00	1.00
10.3	Other education costs (e.g. academic evening classes, school trips)	1.80	1.70	0.60	1.40

Commodity or Service		Average Weekly Household Expenditure			
		Person living alone (pensioner)	Two or more pensioners	Other	All Households
Household Composition					
<b>8</b>	<b>Communication</b>	<b>5.20</b>	<b>8.70</b>	<b>21.50</b>	<b>15.20</b>
8.1	Postal services	1.00	2.00	1.70	1.30
8.2	Telephone & telefax equipment	0.30	0.30	1.70	1.20
8.3	Telephone & telefax services	3.90	6.40	18.10	12.70
8.3.1	Fixed line	2.60	3.90	7.90	5.40
8.3.2	Mobile phone account	0.80	1.80	6.40	4.40
8.3.3	Mobile phone other	0.50	0.70	3.80	2.90
<b>9</b>	<b>Recreation &amp; Culture</b>	<b>35.50</b>	<b>100.70</b>	<b>116.60</b>	<b>89.60</b>
9.1	Audiovisual, photographic & information processing equipment	4.30	8.00	14.90	12.70
9.1.1	Audio equipment, accessories & CD players	0.10	0.90	1.20	1.00
9.1.2	TV & video	3.30	3.20	7.30	6.20
9.1.3	Computers	0.70	3.20	4.90	4.00
9.1.4	Photographic, cine, optical equipment & film processing	0.20	0.80	1.50	1.50
9.2	Other major durables for recreation & culture	0.30	2.80	4.50	3.70
9.3	Other recreational items & equipment, gardens & pets	4.00	13.00	17.00	11.70
9.3.1	Games, toys & hobbies	0.40	2.60	1.80	2.00
9.3.2	Computer software & games	0.30	-	0.20	0.30
9.3.3	Equipment for sport, camping & open air recreation	1.30	5.40	6.50	4.30
9.3.4	Horticultural goods	1.40	3.60	4.90	3.30
9.3.5	Pets & pet food	0.60	1.30	3.60	1.90
9.4	Recreational & cultural services	7.60	16.00	24.10	20.10
9.4.1	Sports admissions, subscriptions, leisure class fees & equipment hire	1.70	5.70	10.00	9.40
9.4.2	Cinema, museums, theatre etc	0.40	1.40	2.00	1.30
9.4.3	TV, video, satellite rental, cable subs, TV licences, internet	3.70	5.50	7.30	5.70
9.4.4	Internet subscriptions	0.10	0.70	1.80	1.20
9.4.5	Misc. entertainment	0.50	2.20	1.20	1.30
9.4.6	Gambling payments	1.30	0.50	1.70	1.00
9.5	Newspapers, books & stationery	5.50	11.90	10.50	8.70
9.5.1	Books	0.90	3.00	1.80	2.10
9.5.2	Diaries, address books, cards etc	1.20	2.60	3.60	2.70
9.5.3	Newspapers	2.80	5.50	3.50	2.80
9.5.4	Magazines & periodicals	0.50	0.80	1.60	1.20
9.6	Package Holidays	14.00	48.90	45.60	32.70
9.6.1	Package holidays (inc. cruises)	8.90	28.10	23.90	15.70
9.6.2	Non-package	5.10	20.80	21.70	17.00
<b>10</b>	<b>Education</b>	<b>0.90</b>	<b>1.20</b>	<b>23.90</b>	<b>14.70</b>
10.1	School fees	0.90	0.70	9.90	9.80
10.2	Higher education fees & maintenance	0.00	0.10	11.60	3.50
10.3	Other education costs (e.g. academic evening classes, school trips)	0.10	0.40	2.40	1.40

Commodity or Service		Average Weekly Household Expenditure			
		Couple (both not pensioners)	Couple with at least one dependant child	Single parent at least one dependant	Person living alone (not pensioner)
Household Composition					
<b>11</b>	<b>Restaurants &amp; Hotels</b>	<b>44.60</b>	<b>44.20</b>	<b>20.40</b>	<b>29.30</b>
11.1	Catering services	44.40	44.10	20.30	29.30
11.1.1	Restaurants	12.70	12.80	2.10	8.40
11.1.2	Cafes, bars etc.	31.30	30.30	17.40	20.50
11.1.3	Canteens (inc. school dinners)	0.40	1.00	0.80	0.40
11.2	Accommodation services	0.20	0.10	0.10	0.10
<b>12</b>	<b>Miscellaneous Goods &amp; Services</b>	<b>58.80</b>	<b>103.10</b>	<b>63.30</b>	<b>28.40</b>
12.1	Personal Care	16.10	18.60	16.90	7.40
12.1.1	Hairdressing & beauty treatments	5.00	5.10	5.80	3.00
12.1.2	Toiletries	1.10	1.20	0.90	0.50
12.1.3	Baby toiletries & accessories	0.20	1.50	0.80	-
12.1.4	Hair products, cosmetics & related electrical appliances	9.80	10.80	9.40	3.90
12.2	Personal effects n.e.c.	6.10	5.80	1.70	1.80
12.3	Home care	0.10	-	0.00	0.20
12.4	Nursery, crèche & childcare	0.80	24.70	20.30	-
12.5	Insurance	31.30	45.30	12.40	15.40
12.5.1	Household insurances - structure, contents & appliances	4.20	6.00	2.20	2.20
12.5.2	Medical insurance premiums (inc. sickness & redundancy)	6.20	6.30	1.10	1.90
12.5.3	Life insurance	10.10	18.90	3.00	6.40
12.5.4	Vehicle insurance (inc. boat insurance)	7.50	10.00	4.90	3.60
12.5.5	Non-package holiday & other travel insurance	1.30	1.10	0.70	0.60
12.5.6	Mortgage protection	1.90	2.90	0.50	0.70
12.6	Financial & other services n.e.c.	4.50	8.80	12.00	3.60
12.6.1	Bank, building society, post office & credit card charges	3.30	6.50	11.60	2.40
12.6.2	Other services & professional fees	1.20	2.30	0.40	1.20
<b>1-12 Expenditure Total</b>		<b>689.30</b>	<b>955.50</b>	<b>502.10</b>	<b>358.20</b>
<b>13</b>	<b>Other Expenditure Items</b>	<b>87.70</b>	<b>96.30</b>	<b>31.60</b>	<b>35.10</b>
13.1	Capital improvements, main dwelling	41.00	48.60	4.90	12.30
13.2	Second dwelling mortgage, rates etc.	0.90	1.30	0.00	0.20
13.3	Holiday expenditure	20.40	20.50	9.90	8.70
13.4	Money transfers & credit	25.00	25.50	16.20	13.50
13.4.1	- loan & credit payments	13.10	14.60	10.00	5.70
13.2	Licenses, fines & other non-consumption expenditure	0.50	0.50	0.60	0.40
<b>All Expenditure</b>		<b>777.10</b>	<b>1,051.90</b>	<b>533.70</b>	<b>393.30</b>
<b>14</b>	<b>Other items where recorded</b>	<b>10.60</b>	<b>3.30</b>	<b>0.50</b>	<b>4.30</b>
14.1	Pensions & related savings	10.60	3.30	0.50	4.30

Commodity or Service		Average Weekly Household Expenditure			
		Person living alone (pensioner)	Two or more pensioners	Other	All Households
Household Composition					
<b>11</b>	<b>Restaurants &amp; Hotels</b>	<b>11.80</b>	<b>22.60</b>	<b>54.70</b>	<b>36.60</b>
11.1	Catering services	11.80	22.50	54.40	36.40
11.1.1	Restaurants	5.20	10.90	14.80	10.80
11.1.2	Cafes, bars etc.	6.60	11.60	38.70	25.10
11.1.3	Canteens (inc. school dinners)	-	0.00	0.90	0.50
11.2	Accommodation services	-	0.20	0.30	0.20
<b>12</b>	<b>Miscellaneous Goods &amp; Services</b>	<b>24.20</b>	<b>58.60</b>	<b>94.10</b>	<b>65.00</b>
12.1	Personal Care	6.10	14.40	18.30	14.30
12.1.1	Hairdressing & beauty treatments	2.90	7.30	6.00	4.90
12.1.2	Toiletries	0.40	0.80	1.30	0.90
12.1.3	Baby toiletries & accessories	-	0.00	0.20	0.50
12.1.4	Hair products, cosmetics & related electrical appliances	2.80	6.30	10.80	8.00
12.2	Personal effects n.e.c.	1.00	2.60	4.90	4.00
12.3	Home care	0.40	0.40	0.10	0.20
12.4	Nursery, crèche & childcare	0.00	0.20	1.30	6.90
12.5	Insurance	12.30	38.50	54.90	32.80
12.5.1	Household insurances - structure, contents & appliances	3.60	8.30	8.10	5.00
12.5.2	Medical insurance premiums (inc. sickness & redundancy)	4.20	17.30	12.30	7.00
12.5.3	Life insurance	1.30	3.50	17.60	10.60
12.5.4	Vehicle insurance (inc. boat insurance)	2.70	7.30	11.90	7.40
12.5.5	Non-package holiday & other travel insurance	0.50	2.00	1.90	1.20
12.5.6	Mortgage protection	0.00	-	3.20	1.60
12.6	Financial & other services n.e.c.	4.30	2.50	14.60	6.90
12.6.1	Bank, building society, post office & credit card charges	3.30	2.00	11.60	5.30
12.6.2	Other services & professional fees	1.00	0.50	2.90	1.60
<b>1-12 Expenditure Total</b>		<b>257.30</b>	<b>469.80</b>	<b>789.90</b>	<b>629.40</b>
<b>13</b>	<b>Other Expenditure Items</b>	<b>19.00</b>	<b>82.20</b>	<b>81.30</b>	<b>69.20</b>
13.1	Capital improvements, main dwelling	2.50	44.50	29.50	30.70
13.2	Second dwelling mortgage, rates etc.	0.40	4.80	0.90	1.20
13.3	Holiday expenditure	4.00	16.10	20.40	15.80
13.4	Money transfers & credit	12.00	16.70	29.60	21.20
13.4.1	- loan & credit payments	3.40	1.70	11.60	9.60
13.2	Licenses, fines & other non-consumption expenditure	0.10	0.20	0.80	0.50
<b>All Expenditure</b>		<b>276.40</b>	<b>552.00</b>	<b>871.20</b>	<b>698.60</b>
<b>14</b>	<b>Other items where recorded</b>	<b>9.00</b>	<b>0.50</b>	<b>5.60</b>	<b>5.50</b>
14.1	Pensions & related savings	9.00	0.50	5.60	5.50



## Chapter 4: Household spending by tenure

This chapter examines the degree to which the tenure (i.e. owner occupier, renting etc) impacts on household spending. For the purpose of this report tenure is broken down into four broad headings on a consistent basis with those used in reports on the Jersey Census and the Jersey Annual Social survey. The classification of housing tenure is shown in table 4.1

Table 4.1 Definition of housing tenure

Tenure	Number in effective sample	Includes
Owner occupier	530	
States/parish rent	146	Housing trust rent
Private rent	229	
Lodgers and tied	131	Registered lodging houses, lodger paying rent and tied staff accommodation

As chapter 2 showed, the level of household income has a major impact on average spending, so it is necessary to understand the income breakdown of tenure as background to understanding the differences in spending.

Table 4.2 provides a breakdown of the proportion of each tenure group by income quintile. It shows that owner occupiers are more frequently found in the higher income quintiles with more than half (54%) in the top two quintiles compared to a quarter (25%) in the lowest two quintiles. More households in States rental accommodation are at the lower end, with over half in the lowest quintile. Households in private rental are more evenly distributed across income quintiles. Two-fifths of those living in lodgings or tied accommodation are in the second quintile, perhaps reflecting the fact that of this group 97% are either working for an employer or self employed.

Table 4.2 Housing tenure by income quintile (percentage of tenure in each quintile)

	Income quintile				
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest
Owner occupier	13	12	20	24	30
States/Parish rent	54	26	12	7	1
Private rent	14	21	28	23	14
Lodgers and tied	19	40	18	12	11

Note: the table shows a breakdown of tenure by income quintile so only the rows sum to 100.

Similarly, since the composition of a household has a significant impact on a household's expenditure, table 4.3 shows a breakdown of tenure by household structure. This shows that overall there is a reasonably equal distribution by tenure, except perhaps that more of those in lodging accommodation are either single or are a couple of working age without children (73%).

**Table 4.3 Housing tenure by household structure (percentage tenure group in each group of household structure)**

	Couple (both not pensioners)	Couple with at least one dependent child aged under 16	Single parent with at least one dependent child aged under 16	Person living alone (not pensioner)	Person living alone (pensioner)	Two or more pensioners	Other
Owner occupier	17	24	2	10	10	17	19
States/Parish rent	4	18	16	16	24	8	15
Private rent	28	22	5	28	7	2	9
Lodgers and tied	40	19	2	33	0	1	4

Note: the table shows a breakdown of tenure by household structure so only the rows sum to 100

Tables 4.4 and 4.5 present the high level breakdown of average weekly household expenditure in monetary and percentage terms. To a large degree this reiterates differences already highlighted above, with households in States rental or lodging accommodation spending a higher proportion (but lower monetary values) of total expenditure on food, reflecting the fact that more of these households are towards the lower end of the income distribution. Owner occupiers spend more than three times as much per week on average than households in States accommodation on furnishings, transport, education, recreation and culture and other goods and services, but around the same on alcohol and tobacco and communication.

**Table 4.4 Average weekly household spending by tenure (£ per week)**

	Owner occupier	States/parish rent	Private rent	Lodgers	All
Food and non-alcoholic drinks	71.60	48.10	53.30	51.50	<b>61.70</b>
Alcohol off sales and tobacco	15.20	16.20	18.40	15.80	<b>16.10</b>
Clothing and footwear	26.80	13.80	28.70	21.70	<b>24.80</b>
Housing, water, electricity, gas and other fuels	210.00	107.70	209.10	120.00	<b>184.00</b>
Furnishings, household equipment and services	51.50	12.70	21.90	11.40	<b>34.40</b>
Health	18.80	8.50	10.90	11.70	<b>14.70</b>
Transport	90.40	30.90	78.60	38.20	<b>72.80</b>
Communication	15.30	12.60	17.20	14.40	<b>15.20</b>
Recreation and culture	121.70	39.10	70.40	49.70	<b>89.60</b>
Education	22.70	2.90	10.50	2.80	<b>14.70</b>
Restaurants and hotels	40.50	22.80	41.00	28.70	<b>36.60</b>
Other goods and services	89.40	27.60	48.70	36.30	<b>65.00</b>
<b>Total expenditure</b>	<b>773.80</b>	<b>342.90</b>	<b>608.70</b>	<b>402.10</b>	<b>629.40</b>
Other expenditure items	102.60	20.10	46.90	28.10	<b>69.20</b>

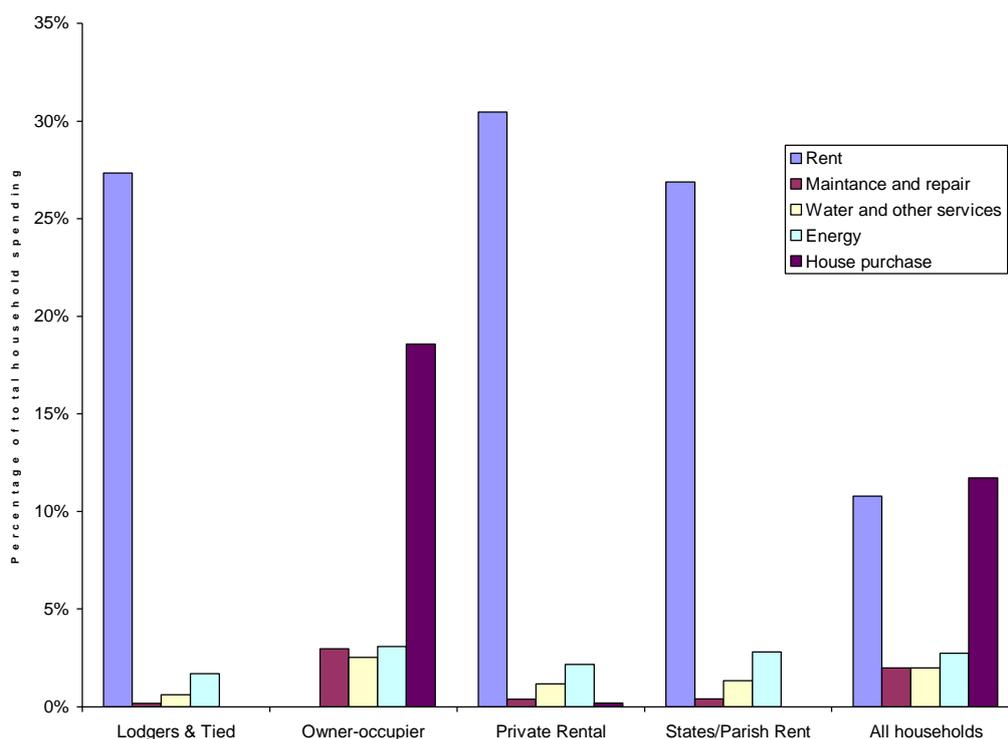
Table 4.5 Percentage of average weekly household spending on each group by tenure

	Owner occupier	States/parish rent	Private rent	Lodgers and tied	All
Food and non-alcoholic drinks	9.2	14.0	8.8	12.8	9.8
Alcohol off sales and tobacco	2.0	4.7	3.0	3.9	2.6
Clothing and footwear	3.5	4.0	4.7	5.4	3.9
Housing, water, electricity, gas and other fuels	27.1	31.4	34.4	29.8	29.2
Furnishings, household equipment and services	6.7	3.7	3.6	2.8	5.5
Health	2.4	2.5	1.8	2.9	2.3
Transport	11.7	9.0	12.9	9.5	11.6
Communication	2.0	3.7	2.8	3.6	2.4
Recreation and culture	15.7	11.4	11.6	12.4	14.2
Education	2.9	0.8	1.7	0.7	2.3
Restaurants and hotels	5.2	6.6	6.7	7.1	5.8
Other goods and services	11.6	8.0	8.0	9.0	10.3
<b>Total expenditure</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

As would be expected, one of the main differences when looking at spending by tenure is spending relating to house costs. Chart 4.1 shows the percentage by tenure of total household spending on housing broken down between rent, maintenance and repair, water and other services, energy and house purchase costs. This shows that whilst mortgage costs make up the greatest proportion of total spending of owner occupiers, at nearly 20%, this is lower than the proportion that rent accounts for in those households who rent, for which rent accounts for 25 to 30%. This difference will largely be a result of the fact that owner occupiers are more likely to be at the upper end of the income distribution and that about half (49%) of owner occupiers own their home outright and thus have no mortgage costs (see chart 4.2 below). Of the other owner occupiers the vast majority are paying for their home via a mortgage with only 3% of households having a States loan. Of households with a mortgage the vast majority (82%) have an interest and capital mortgage compared to 18% who have an interest only mortgage.

The proportion of total expenditure spent on other elements of housing are more or less even across groups with energy accounting for around 3% and water and other services about the same (1 to 2%).

**Chart 4.1 Proportion of total household spending of components of the housing group by tenure.**

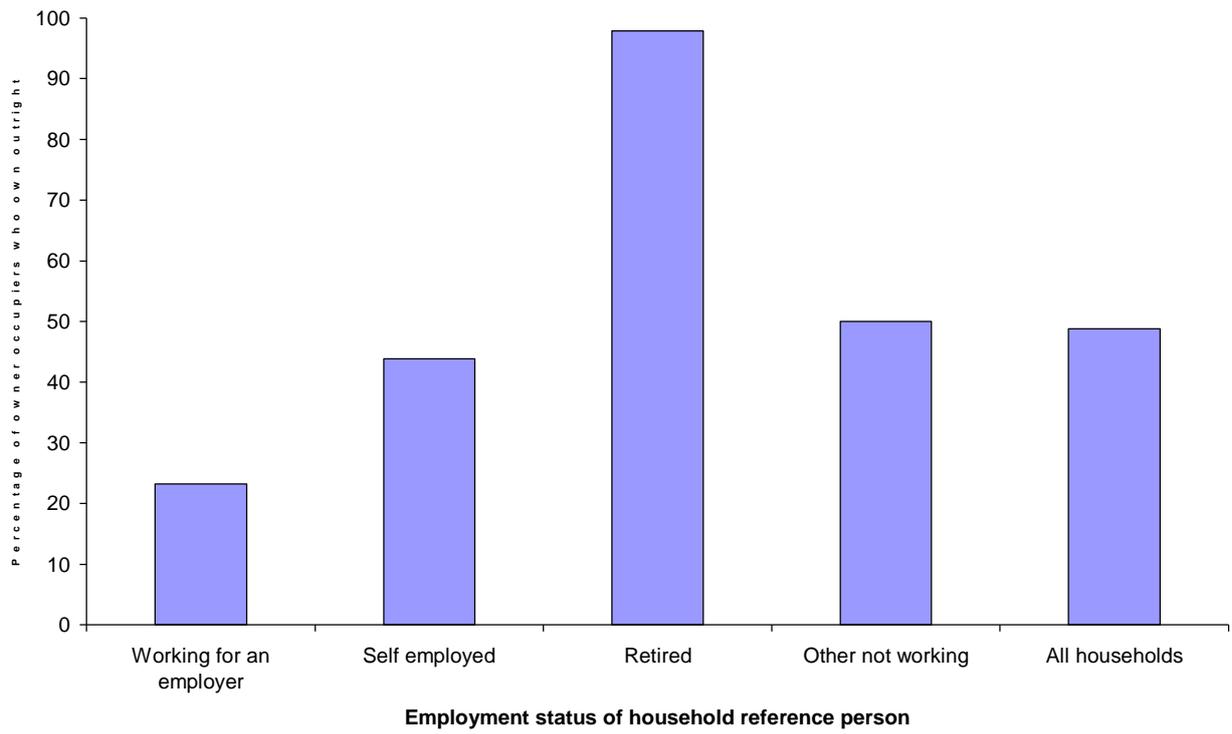


Overall the average amount of capital outstanding on mortgages in Jersey is around £155,000, whilst the average monthly mortgage payment is £1,160. Table 4.6 shows average mortgage debt and average monthly payments by age of household reference person. In the table those aged 16 to 24 with mortgages have been combined with those aged 25 to 34 due to the small number of such households in the sample. A feature of capital and interest mortgages is that interest payments make up the majority of payments in the early years of a mortgage; as a result on average interest payments account for around 70% of mortgage payments for those aged 16 to 34, compared to around 40% for those aged 55 and over.

**Table 4.6 Average outstanding debt and mortgage payments by age group**

Age group	Average outstanding debt (£)	Average mortgage payment (£ per month)
16 - 34	198,200	1,220
35-44	180,700	1,280
45-54	144,000	1,130
55 and over	67,500	790
<b>All</b>	<b>155,300</b>	<b>1,160</b>

**Chart 4.2 Percentage of owner occupiers owning home outright by employment status of reference person**



**Table 4.7 Average weekly household expenditure by Tenure, £ per week**

Commodity or Service		Average Weekly Household Expenditure				
		Owner- occupier	States/Parish Rent	Private Rent	Lodgers & Tied	All House- holds
<b>1</b>	<b>Food &amp; Non-Alcoholic Drinks</b>	<b>71.60</b>	<b>48.10</b>	<b>53.30</b>	<b>51.50</b>	<b>61.70</b>
1.1	Food	65.60	43.50	48.50	47.10	56.30
1.1.1	Bread, rice, cereals	8.10	5.80	6.20	5.80	7.00
1.1.2	Pasta products	0.50	0.50	0.50	0.50	0.50
1.1.3	Pastry products	3.00	2.20	2.50	2.00	2.60
1.1.4	Beef	2.30	1.50	1.60	1.70	1.90
1.1.5	Pork	1.10	0.90	1.00	0.80	1.00
1.1.6	Lamb	1.10	0.50	0.40	0.50	0.80
1.1.7	Poultry	2.40	1.30	1.70	2.20	2.00
1.1.8	Bacon, ham, sausages, pate etc	3.30	2.60	2.50	2.40	2.90
1.1.9	Processed meat & meat n.e.c	4.80	3.90	4.20	3.70	4.40
1.1.10	Fish & fish products	4.90	1.90	2.40	2.20	3.60
1.1.11	Milk	2.80	2.50	2.40	2.10	2.50
1.1.12	Cheese & curd	2.40	1.30	1.90	1.10	2.00
1.1.13	Eggs	0.80	0.60	0.60	0.50	0.70
1.1.14	Other milk products	2.80	1.90	2.00	3.00	2.50
1.1.15	Butter	0.50	0.30	0.30	0.30	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.50	0.40	0.30	0.30	0.40
1.1.17	Cooking oils & fats	0.40	0.30	0.30	0.50	0.40
1.1.18	Fresh fruit (inc. frozen)	5.70	3.00	3.50	4.90	4.70
1.1.19	Dried fruit & nuts	0.80	0.30	0.50	0.30	0.60
1.1.20	Preserved fruit & fruit based products	0.10	0.10	0.10	0.10	0.10
1.1.21	Fresh vegetables	5.70	3.00	3.90	3.70	4.70
1.1.22	Preserved, processed or dried vegetables	1.90	1.10	1.60	1.20	1.60
1.1.23	Potatoes	1.20	0.90	0.90	0.90	1.10
1.1.24	Processed potatoes & potato products	1.40	1.40	1.30	1.00	1.30
1.1.25	Sugar & sugar products	0.40	0.50	0.30	0.30	0.40
1.1.26	Jams & marmalades	0.40	0.20	0.20	0.30	0.30
1.1.27	Chocolate	1.90	1.40	1.50	1.40	1.70
1.1.28	Confectionary products	0.70	0.80	0.80	0.50	0.70
1.1.29	Edible ices & ice cream	0.80	0.80	0.60	0.60	0.80
1.1.30	Other food products	3.10	1.80	2.40	2.40	2.70
1.2	Non-alcoholic drinks	6.00	4.60	4.80	4.40	5.30
1.2.1	Coffee	0.70	0.40	0.60	0.50	0.60
1.2.2	Tea	0.50	0.40	0.30	0.30	0.40
1.2.3	Cocoa & powdered chocolate	0.20	0.10	0.10	-	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	2.00	1.30	1.70	1.40	1.80
1.2.5	Mineral or spring waters	0.90	0.40	0.70	0.60	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.60	2.00	1.40	1.50	1.60

Commodity or Service		Average Weekly Household Expenditure					
		Tenure	Owner- occupier	States/Parish Rent	Private Rent	Lodgers & Tied	All House- holds
<b>2</b>	<b>Alcoholic Drinks &amp; Tobacco</b>		<b>15.20</b>	<b>16.20</b>	<b>18.40</b>	<b>15.80</b>	<b>16.10</b>
2.1	Alcoholic drinks (off premises)		11.30	5.50	8.20	7.00	9.30
2.1.1	Spirits & liqueurs		2.50	1.90	2.00	1.10	2.10
2.1.2	Wines & fortified wines		7.30	2.00	4.00	3.70	5.40
2.1.3	Beer, lager, ciders & perry		1.50	1.60	2.10	2.20	1.70
2.1.4	Alcopops		-	0.00	-	0.00	-
2.2	Tobacco		3.90	10.70	10.20	8.80	6.90
2.2.1	Cigarettes		3.50	10.50	9.60	8.70	6.50
2.2.2	Cigars & other tobacco products		0.40	0.30	0.60	0.10	0.40
<b>3</b>	<b>Clothing &amp; Footwear</b>		<b>26.80</b>	<b>13.80</b>	<b>28.70</b>	<b>21.70</b>	<b>24.80</b>
3.1	Clothing		21.70	10.20	23.50	18.80	20.10
3.1.1	Men's outer		3.30	1.50	4.80	4.90	3.60
3.1.2	Men's under		0.40	0.20	0.30	0.60	0.40
3.1.3	Women's outer		9.40	3.90	11.90	8.30	9.00
3.1.4	Women's under		2.10	0.60	1.80	0.90	1.70
3.1.5	Boy's Outer		0.70	0.60	0.50	1.00	0.70
3.1.6	Girl's outer		1.30	1.40	0.40	-	1.00
3.1.7	Infant's outer		0.50	0.30	0.80	0.30	0.50
3.1.8	Children's under		0.80	0.70	0.70	0.50	0.70
3.1.9	Accessories & haberdashery		2.10	0.70	1.60	1.20	1.60
3.1.10	Dry cleaners, laundry & dyeing		1.10	0.30	0.70	1.20	0.90
3.2	Footwear		5.10	3.60	5.20	2.90	4.70
<b>4</b>	<b>Housing, Fuel &amp; Power</b>		<b>210.00</b>	<b>107.70</b>	<b>209.10</b>	<b>120.00</b>	<b>184.00</b>
4.1	Net rent paid, including 2nd dwelling rent		-	92.20	185.40	109.90	67.90
4.2	Materials for maintenance & repair of dwelling		2.80	0.90	1.10	0.40	1.90
4.3	Services for maintenance & repair of dwelling		20.10	0.50	1.30	0.30	10.70
4.4	Water supply		9.90	2.30	4.00	1.50	6.50
4.5	Sewerage & other services		2.10	0.10	1.30	0.40	1.40
4.6	Electricity, gas & other fuels		23.80	9.60	13.10	6.80	17.30
4.6.1	Electricity		11.50	7.80	9.50	5.50	9.80
4.6.2	Gas		3.20	1.10	1.30	0.90	2.20
4.6.3	Oil		8.10	0.20	1.70	0.30	4.60
4.6.4	Coal		1.00	0.60	0.70	0.10	0.80
4.7	House purchase costs		134.80	0.00	0.00	0.00	68.90
4.7.1	- interest payments		79.50	0.00	0.00	0.00	40.70
4.7.2	- capital payments		55.30	0.00	0.00	0.00	28.30
4.8	Rates		7.60	2.20	1.80	0.50	4.60
4.9	Mortgage endowment payments		8.90	0.00	1.20	0.00	4.80

Commodity or Service		Average Weekly Household Expenditure				
		Owner- occupier	States/Parish Rent	Private Rent	Lodgers & Tied	All House- holds
<b>5</b>	<b>Household Goods &amp; Services</b>	<b>51.50</b>	<b>12.70</b>	<b>21.90</b>	<b>11.40</b>	<b>34.40</b>
5.1	Furniture, furnishings, carpets & other floor coverings	15.40	4.20	6.70	2.00	10.20
5.1.1	Furniture & furnishings	12.40	2.80	6.10	2.00	8.30
5.1.2	Floor coverings	2.90	1.40	0.70	0.00	1.80
5.2	Household textiles	4.90	1.20	2.30	1.20	3.30
5.3	Household appliances	5.40	1.80	3.20	1.70	3.90
5.4	Glassware, tableware & household utensils	2.60	0.80	2.00	1.40	2.10
5.5	Tools & equipment for house & garden	4.50	0.80	1.60	1.10	2.90
5.6	Goods & services for routine household maintenance	18.80	3.80	6.10	4.00	12.00
5.6.1	Cleaning materials	3.70	2.60	2.40	2.60	3.10
5.6.2	Household goods & hardware	1.60	0.90	1.10	0.80	1.30
5.6.3	Domestic services, carpet cleaning, hire of furniture	13.60	0.40	2.60	0.60	7.70
<b>6</b>	<b>Health</b>	<b>18.80</b>	<b>8.50</b>	<b>10.90</b>	<b>11.70</b>	<b>14.70</b>
6.1	Pharmacy & other medical products	4.50	2.10	2.80	2.80	3.60
6.2	Doctors	3.60	2.00	2.70	2.10	3.00
6.3	Dentists	6.70	3.10	3.50	4.50	5.20
6.4	Opticians	2.40	1.10	1.30	1.40	1.80
6.5	Other medical related services (inc. hospital)	1.60	0.20	0.50	0.80	1.10
<b>7</b>	<b>Transport</b>	<b>90.40</b>	<b>30.90</b>	<b>78.60</b>	<b>38.20</b>	<b>72.80</b>
7.1	Purchase of vehicles	43.00	11.70	44.40	17.50	35.60
7.1.1	Purchase of new cars & vans	20.30	1.80	13.50	5.10	14.20
7.1.2	Purchase of second hand cars & vans	20.70	7.30	28.70	9.90	19.20
7.1.3	Purchase of motorcycles & other vehicles	2.00	2.60	2.30	2.60	2.20
7.2	Operation of personal transport equipment	33.90	14.20	22.80	12.60	26.00
7.2.1	Spares & accessories	1.00	0.60	0.80	0.40	0.80
7.2.2	Petrol, diesel & other motor oils	17.10	9.50	11.70	6.00	13.40
7.2.3	Repairs & servicing	9.00	2.90	4.00	2.50	6.20
7.2.4	Parking	2.90	0.60	2.30	1.20	2.30
7.2.5	Other motoring costs	3.90	0.60	4.00	2.40	3.30
7.3	Transport Services	13.60	5.10	11.30	8.10	11.20
7.3.1	Bus & coach fares	0.50	0.70	0.80	0.50	0.60
7.3.2	Taxi fares	1.00	0.90	1.80	0.70	1.10
7.3.3	Travel by air	7.90	2.30	6.00	5.40	6.30
7.3.4	Travel by sea	3.70	0.90	2.60	1.30	2.80
7.3.5	Other travel & transport	0.60	0.30	0.10	0.10	0.40

Commodity or Service		Average Weekly Household Expenditure				
		Owner- occupier	States/Parish Rent	Private Rent	Lodgers & Tied	All House- holds
<b>8</b>	<b>Communication</b>	<b>15.30</b>	<b>12.60</b>	<b>17.20</b>	<b>14.40</b>	<b>15.20</b>
8.1	Postal services	1.40	0.80	1.20	1.20	1.30
8.2	Telephone & telefax equipment	1.10	1.20	1.70	0.70	1.20
8.3	Telephone & telefax services	12.70	10.70	14.30	12.40	12.70
8.3.1	Fixed line	6.00	4.80	5.20	4.40	5.40
8.3.2	Mobile phone account	4.90	2.60	4.80	4.00	4.40
8.3.3	Mobile phone other	1.80	3.30	4.40	4.00	2.90
<b>9</b>	<b>Recreation &amp; Culture</b>	<b>121.70</b>	<b>39.10</b>	<b>70.40</b>	<b>49.70</b>	<b>89.60</b>
9.1	Audiovisual, photographic & information processing equipment	15.30	7.70	11.40	9.90	12.70
9.1.1	Audio equipment, accessories & CD players	1.00	0.50	0.80	1.60	1.00
9.1.2	TV & video	7.10	4.60	6.00	4.00	6.20
9.1.3	Computers	5.40	2.20	3.10	2.10	4.00
9.1.4	Photographic, cine, optical equipment & film processing	1.70	0.40	1.50	2.20	1.50
9.2	Other major durables for recreation & culture	5.20	0.30	4.50	0.10	3.70
9.3	Other recreational items & equipment, gardens & pets	16.40	5.90	9.60	3.10	11.70
9.3.1	Games, toys & hobbies	2.40	1.90	1.80	0.70	2.00
9.3.2	Computer software & games	0.30	0.40	0.30	0.10	0.30
9.3.3	Equipment for sport, camping & open air recreation	6.20	1.10	3.70	1.10	4.30
9.3.4	Horticultural goods	4.70	1.50	2.50	0.90	3.30
9.3.5	Pets & pet food	2.80	0.90	1.30	0.30	1.90
9.4	Recreational & cultural services	25.10	13.30	18.30	10.20	20.10
9.4.1	Sports admissions, subscriptions, leisure class fees & equipment hire	12.60	4.30	8.40	4.30	9.40
9.4.2	Cinema, museums, theatre etc	1.70	1.10	1.00	0.70	1.30
9.4.3	TV, video, satellite rental, cable subs, TV licences, internet	6.30	5.40	5.70	3.40	5.70
9.4.4	Internet subscriptions	1.80	0.50	1.10	0.30	1.20
9.4.5	Misc. entertainment	1.60	0.80	1.50	0.50	1.30
9.4.6	Gambling payments	1.10	1.10	0.70	1.10	1.00
9.5	Newspapers, books & stationery	11.00	5.30	8.10	4.30	8.70
9.5.1	Books	2.70	1.20	2.00	0.70	2.10
9.5.2	Diaries, address books, cards etc	3.50	1.20	2.30	1.50	2.70
9.5.3	Newspapers	3.70	1.90	2.10	1.30	2.80
9.5.4	Magazines & periodicals	1.20	1.10	1.70	0.80	1.20
9.6	Package Holidays	48.70	6.60	18.50	22.00	32.70
9.6.1	Package holidays (inc. cruises)	24.90	3.10	7.20	7.40	15.70
9.6.2	Non-package	23.90	3.50	11.30	14.60	17.00
<b>10</b>	<b>Education</b>	<b>22.70</b>	<b>2.90</b>	<b>10.50</b>	<b>2.80</b>	<b>14.70</b>
10.1	School fees	16.10	1.50	6.10	0.00	9.80
10.2	Higher education fees & maintenance	4.80	1.00	3.80	0.40	3.50
10.3	Other education costs (e.g. academic evening classes, school trips)	1.80	0.40	0.60	2.40	1.40

Commodity or Service		Average Weekly Household Expenditure				
		Owner- occupier	States/Parish Rent	Private Rent	Lodgers & Tied	All House- holds
<b>11</b>	<b>Restaurants &amp; Hotels</b>	<b>40.50</b>	<b>22.80</b>	<b>41.00</b>	<b>28.70</b>	<b>36.60</b>
11.1	Catering services	40.30	22.70	40.80	28.60	36.40
11.1.1	Restaurants	14.50	2.40	10.40	6.20	10.80
11.1.2	Cafes, bars etc.	25.10	19.90	29.90	22.10	25.10
11.1.3	Canteens (inc. school dinners)	0.70	0.40	0.60	0.30	0.50
11.2	Accommodation services	0.20	0.10	0.20	-	0.20
<b>12</b>	<b>Miscellaneous Goods &amp; Services</b>	<b>89.40</b>	<b>27.60</b>	<b>48.70</b>	<b>36.30</b>	<b>65.00</b>
12.1	Personal Care	17.80	7.70	12.20	10.80	14.30
12.1.1	Hairdressing & beauty treatments	7.10	1.90	3.60	1.50	4.90
12.1.2	Toiletries	1.00	0.80	0.90	0.80	0.90
12.1.3	Baby toiletries & accessories	0.40	0.50	0.50	0.30	0.50
12.1.4	Hair products, cosmetics & related electrical appliances	9.30	4.50	7.20	8.20	8.00
12.2	Personal effects n.e.c.	5.20	2.20	3.30	2.40	4.00
12.3	Home care	0.20	-	0.10	0.10	0.20
12.4	Nursery, crèche & childcare	8.00	3.60	5.10	8.80	6.90
12.5	Insurance	50.00	11.70	18.70	11.60	32.80
12.5.1	Household insurances - structure, contents & appliances	8.50	1.20	1.90	0.80	5.00
12.5.2	Medical insurance premiums (inc. sickness & redundancy)	11.70	1.00	3.30	1.20	7.00
12.5.3	Life insurance	15.50	4.80	6.60	4.30	10.60
12.5.4	Vehicle insurance (inc. boat insurance)	9.40	4.40	6.20	4.60	7.40
12.5.5	Non-package holiday & other travel insurance	1.70	0.30	0.70	0.70	1.20
12.5.6	Mortgage protection	3.20	0.00	0.00	0.00	1.60
12.6	Financial & other services n.e.c.	8.10	2.40	9.30	2.50	6.90
12.6.1	Bank, building society, post office & credit card charges	6.00	1.40	8.10	1.80	5.30
12.6.2	Other services & professional fees	2.10	1.00	1.10	0.80	1.60
<b>1-12 Expenditure Total</b>		<b>773.80</b>	<b>342.90</b>	<b>608.70</b>	<b>402.10</b>	<b>629.40</b>
<b>13</b>	<b>Other Expenditure Items</b>	<b>102.60</b>	<b>20.10</b>	<b>46.90</b>	<b>28.10</b>	<b>69.20</b>
13.1	Capital improvements, main dwelling	55.60	1.30	9.30	-	30.70
13.2	Second dwelling mortgage, rates etc.	2.20	0.00	-	0.00	1.20
13.3	Holiday expenditure	20.30	5.30	12.60	14.60	15.80
13.4	Money transfers & credit	23.90	13.10	24.60	13.00	21.20
13.4.1	- loan & credit payments	8.50	7.80	15.70	5.70	9.60
13.2	Licenses, fines & other non-consumption expenditure	0.50	0.40	0.40	0.50	0.50
<b>All Expenditure</b>		<b>876.40</b>	<b>363.10</b>	<b>655.60</b>	<b>430.20</b>	<b>698.60</b>
<b>14</b>	<b>Other items where recorded</b>	<b>6.00</b>	<b>1.00</b>	<b>10.00</b>	<b>0.60</b>	<b>5.50</b>
14.1	Pensions & related savings	6.00	1.00	10.00	0.60	5.50

## Chapter 5: Household spending by employment status and age

This chapter looks at household spending by employment status, where employment status is broken down as shown in table 5.1. For certain sections of society, notably the retired, employment status is closely linked to age, therefore this chapter also shows a breakdown of average household spending by age group of reference person (or self-designated head of household). Since the employment status of the reference person also determines the employment classification of the household a number of retired or other not working households will include some people in work.

Table 5.1 Definition of employment status

	Number in effective sample	Includes
Working for an employer	671	Homemakers, States of Jersey employment scheme
Self employed	89	Self employed employing others and not employing others
Retired	225	
Other not working	51	Unemployed, unable to work due to ill-health, in full time education

As for other groupings of households, it is informative to understand the income profile of the employment and age categories which are shown in tables 5.2 and 5.3. To a certain degree the breakdown is intuitive as it may be expected that those people who are not working will typically have lower household incomes than those in work and thus be in the lower income quintiles. For example, 66% of retired households are in the lowest two income quintiles as are three quarters (76%) of households headed by someone aged 75 or over and 62% of those aged 65 to 74. The higher proportion of those aged 75 in the lower quintiles compared to those aged 65-74 is in part due to households with younger reference people are more likely to contain someone who may be in work.

The distribution of those in work, and therefore of those of working age, follows the overall income distribution fairly closely, except for a lower prevalence in the lowest income group.

Table 5.2 Employment status by income quintile (percentage in each quintile)

	Income quintile				
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest
Working for an employer	10	19	23	25	24
Self employed	12	17	13	21	37
Retired	44	22	19	8	7
Other not working (of working age)	63	24	6	7	0

Note: the table shows a breakdown of employment status by income quintile so only the rows sum to 100.

**Table 5.3 Age of reference person by income quintile (percentage in each quintile)**

	Effective number in sample	Income quintile				
		Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest
16 - 24	33	31	16	32	21	0
25 - 34	193	13	27	28	20	11
35 - 44	236	8	18	15	29	30
45 - 54	202	10	17	19	24	29
55 - 64	169	24	14	21	16	24
65 - 74	117	35	27	19	12	7
75 and over	87	59	17	14	4	7

Note: the table shows a breakdown of age of reference person by income quintile so only the rows sum to 100.

As a result of the distribution by income, many of the differences in expenditure either in absolute or percentage terms shown in tables 5.4 to 5.8 are simply income related as covered in Chapter 2. Similarly the large difference in money spent on housing costs, with retired households spending less than 20% whilst all other groups spend around 30%, is largely due to higher outright home ownership as covered in Chapter 4.

**Table 5.4 Average weekly household spending by employment status (£ per week)**

	Working for an employer	Self employed	Retired	Other not working	All
Food and non-alcoholic drinks	63.90	83.00	49.60	48.10	<b>61.70</b>
Alcohol off sales and tobacco	17.10	16.80	11.50	22.20	<b>16.10</b>
Clothing and footwear	28.50	24.80	14.30	22.40	<b>24.80</b>
Housing, water, electricity, gas and other fuels	214.90	253.50	81.00	110.70	<b>184.00</b>
Furnishings, household equipment and services	32.20	58.30	36.30	13.10	<b>34.40</b>
Health	14.10	16.90	16.70	9.90	<b>14.70</b>
Transport	78.40	129.70	43.60	28.90	<b>72.80</b>
Communication	16.80	21.30	8.50	13.50	<b>15.20</b>
Recreation and culture	90.70	138.60	78.20	39.70	<b>89.60</b>
Education	15.90	41.90	2.40	4.90	<b>14.70</b>
Restaurants and hotels	42.10	44.30	20.80	21.10	<b>36.60</b>
Other goods and services	67.30	108.60	49.20	27.20	<b>65.00</b>
<b>Total expenditure</b>	<b>681.90</b>	<b>937.70</b>	<b>412.00</b>	<b>361.90</b>	<b>629.40</b>
Other expenditure items	68.20	137.90	55.10	24.60	<b>69.20</b>

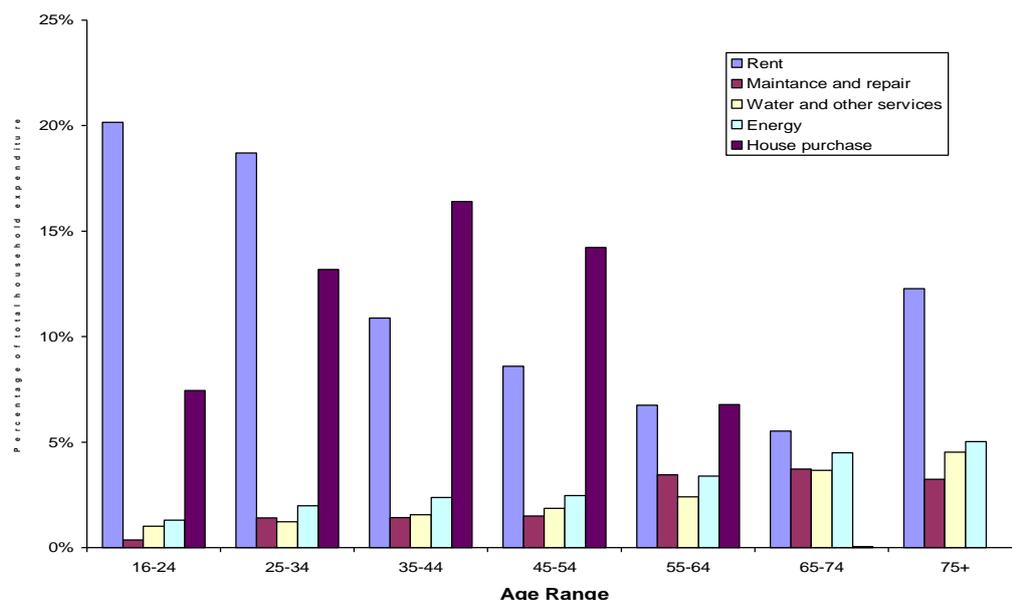
A consequence of the lower spending on house purchase by retired households is that by definition the proportions spent on other items will be higher, even if exactly the same amount is spent on the other items and total expenditure is the same. Such differences are further magnified, because those aged 75 and over on average have lower income and thus lower expenditure.

**Table 5.5 Percentage of average weekly household spending on each group by employment status**

	Working for an employer	Self employed	Retired	Other not working	All
Food and non-alcoholic drinks	9.4	8.9	12.0	13.3	9.8
Alcohol off sales and tobacco	2.5	1.8	2.8	6.1	2.6
Clothing and footwear	4.2	2.6	3.5	6.2	3.9
Housing, water, electricity, gas and other fuels	31.5	27.0	19.7	30.6	29.2
Furnishings, household equipment and services	4.7	6.2	8.8	3.6	5.5
Health	2.1	1.8	4.1	2.7	2.3
Transport	11.5	13.8	10.6	8.0	11.6
Communication	2.5	2.3	2.1	3.7	2.4
Recreation and culture	13.3	14.8	19.0	11.0	14.2
Education	2.3	4.5	0.6	1.4	2.3
Restaurants and hotels	6.2	4.7	5.0	5.8	5.8
Other goods and services	9.9	11.6	11.9	7.5	10.3
<b>Total expenditure</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

To illustrate this point chart 5.1 shows the proportion of total expenditure spent on housing group elements by age. This chart demonstrates that as people get older the average amount they spend on rent or house purchase reduces and, as a result, the percentage being spent on other elements such as maintenance, water and energy increases, both as a result of higher proportional spending and lower spending on house purchase. The higher percentage spent on rent for those aged over 75 is a result of the classification of sheltered accommodation costs which, by convention, are classed as rent. Excluding these costs, the average rent for those aged over 75 accounts for around 8% of total expenditure, and total spending on housing is similar to those aged 65 to 74.

However, there are some differences in expenditure that do not appear to be income or tenure related. For example, people of working age who are not working spend nearly double the proportion of total expenditure on alcohol and tobacco when compared to other groups and also spend more on clothing. In contrast this group spend a lower proportion on transport and recreation than other employment categories. The youngest spend the highest proportion (over 10% and approaching double most other age groups), in restaurants and bars, whilst those aged 65-74 spend the highest proportion on recreation and culture.

**Chart 5.1 Proportion of total household spending on components of housing expenditure group by age.****Table 5.6 Average weekly household spending by age of household reference person (£ per week)**

	16-24	25-34	35-44	45-54	55-64	65-74	75 +	All
Food and non-alcoholic drinks	42.30	48.30	76.00	71.90	65.30	53.90	39.50	<b>61.70</b>
Alcohol off sales and tobacco	19.40	12.70	18.60	20.10	18.40	11.60	8.20	<b>16.10</b>
Clothing and footwear	36.60	24.50	30.10	30.00	22.30	16.10	10.80	<b>24.80</b>
Housing, water, electricity, gas and other fuels	133.50	195.50	270.10	226.10	140.80	69.20	85.00	<b>184.00</b>
Furnishings, household equipment and services	11.90	19.80	40.80	38.00	46.70	34.30	25.90	<b>34.40</b>
Health	6.70	8.00	14.80	17.00	18.80	15.40	17.90	<b>14.70</b>
Transport	43.20	64.50	95.40	95.80	73.50	40.80	29.70	<b>72.80</b>
Communication	17.40	14.90	18.90	18.60	15.30	8.10	6.40	<b>15.20</b>
Recreation and culture	55.10	59.30	108.40	114.60	99.80	78.20	55.90	<b>89.60</b>
Education	1.00	2.70	21.10	36.50	11.90	2.40	0.60	<b>14.70</b>
Restaurants and hotels	46.90	36.90	44.70	45.60	32.30	20.20	19.50	<b>36.60</b>
Other goods and services	26.80	48.60	88.30	74.70	72.40	47.00	39.60	<b>65.00</b>
<b>Total expenditure</b>	<b>440.70</b>	<b>535.70</b>	<b>827.00</b>	<b>788.90</b>	<b>617.40</b>	<b>397.20</b>	<b>339.00</b>	<b>629.40</b>
Other expenditure	21.30	42.30	85.60	83.60	91.20	54.90	45.80	<b>69.20</b>

**Table 5.7 Percentage of average weekly household spending on each group by employment status**

	16-24	25-34	35-44	45-54	55-64	65-74	75 +	All
Food and non-alcoholic drinks	9.6	9.0	9.2	9.1	10.6	13.6	11.7	9.8
Alcohol off sales and tobacco	4.4	2.4	2.2	2.5	3.0	2.9	2.4	2.6
Clothing and footwear	8.3	4.6	3.6	3.8	3.6	4.1	3.2	3.9
Housing, water, electricity, gas and other fuels	30.3	36.5	32.7	28.7	22.8	17.4	25.1	29.2
Furnishings, household equipment and services	2.7	3.7	4.9	4.8	7.6	8.6	7.6	5.5
Health	1.5	1.5	1.8	2.2	3.0	3.9	5.3	2.3
Transport	9.8	12.0	11.5	12.1	11.9	10.3	8.8	11.6
Communication	3.9	2.8	2.3	2.4	2.5	2.0	1.9	2.4
Recreation and culture	12.5	11.1	13.1	14.5	16.2	19.7	16.5	14.2
Education	0.2	0.5	2.6	4.6	1.9	0.6	0.2	2.3
Restaurants and hotels	10.6	6.9	5.4	5.8	5.2	5.1	5.8	5.8
Other goods and services	6.1	9.1	10.7	9.5	11.7	11.8	11.7	10.3
<b>Total expenditure</b>	<b>100</b>							

**Table 5.9 Average household expenditure by age, £ per week**

Commodity or Service		Average Weekly Household Expenditure			
		16-24	25-34	35-44	45-54
<b>Age of Head of Household</b>		<b>16-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>
<b>1 Food &amp; Non-Alcoholic Drinks</b>		<b>42.30</b>	<b>48.30</b>	<b>76.00</b>	<b>71.90</b>
1.1	Food	37.20	43.80	69.20	65.70
1.1.1	Bread, rice, cereals	5.60	6.00	9.00	8.50
1.1.2	Pasta products	0.60	0.60	0.80	0.60
1.1.3	Pastry products	2.20	1.90	3.50	3.40
1.1.4	Beef	1.10	1.10	2.20	2.60
1.1.5	Pork	0.30	0.60	1.10	1.40
1.1.6	Lamb	0.20	0.10	0.90	0.70
1.1.7	Poultry	1.40	2.10	2.40	2.10
1.1.8	Bacon, ham, sausages, pate etc	2.20	2.10	3.90	3.40
1.1.9	Processed meat & meat n.e.c	2.90	3.30	5.50	5.50
1.1.10	Fish & fish products	1.60	2.20	3.40	4.10
1.1.11	Milk	1.90	2.10	3.20	3.10
1.1.12	Cheese & curd	1.30	1.50	2.50	2.30
1.1.13	Eggs	0.40	0.40	0.70	0.80
1.1.14	Other milk products	1.60	2.10	3.40	2.60
1.1.15	Butter	0.10	0.20	0.40	0.60
1.1.16	Margarine, other vegetable fats & peanut butter	0.20	0.30	0.50	0.50
1.1.17	Cooking oils & fats	0.20	0.40	0.50	0.50
1.1.18	Fresh fruit (inc. frozen)	2.10	3.90	5.30	5.00
1.1.19	Dried fruit & nuts	0.20	0.40	0.50	0.80
1.1.20	Preserved fruit & fruit based products	0.10	0.10	0.10	0.20
1.1.21	Fresh vegetables	2.40	3.50	5.40	5.50
1.1.22	Preserved, processed or dried vegetables	1.20	1.20	2.30	1.80
1.1.23	Potatoes	0.90	0.70	1.30	1.30
1.1.24	Processed potatoes & potato products	1.60	1.20	2.00	1.50
1.1.25	Sugar & sugar products	0.30	0.30	0.40	0.50
1.1.26	Jams & marmalades	0.10	0.20	0.30	0.30
1.1.27	Chocolate	1.00	1.50	2.40	1.90
1.1.28	Confectionary products	0.30	0.60	0.90	0.80
1.1.29	Edible ices & ice cream	0.70	0.60	1.10	0.90
1.1.30	Other food products	2.50	2.70	3.60	2.70
1.2	Non-alcoholic drinks	5.10	4.50	6.80	6.20
1.2.1	Coffee	0.20	0.30	0.80	0.70
1.2.2	Tea	0.20	0.20	0.40	0.60
1.2.3	Cocoa & powdered chocolate	0.10	0.10	0.10	0.20
1.2.4	Fruit & vegetable juices (inc. squash)	1.60	1.60	2.40	2.10
1.2.5	Mineral or spring waters	0.60	0.60	1.00	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	2.40	1.60	2.00	2.00

Commodity or Service		Average Weekly Household Expenditure			
		55-64	65-74	75+	All Households
Age of Head of Household		55-64	65-74	75+	All Households
<b>1</b>	<b>Food &amp; Non-Alcoholic Drinks</b>	<b>65.30</b>	<b>53.90</b>	<b>39.50</b>	<b>61.70</b>
1.1	Food	60.00	49.80	36.60	56.30
1.1.1	Bread, rice, cereals	6.60	5.40	4.30	7.00
1.1.2	Pasta products	0.30	0.20	0.10	0.50
1.1.3	Pastry products	2.40	2.00	1.70	2.60
1.1.4	Beef	2.40	1.70	1.40	1.90
1.1.5	Pork	1.20	1.10	0.70	1.00
1.1.6	Lamb	1.20	1.20	1.00	0.80
1.1.7	Poultry	2.30	1.80	1.00	2.00
1.1.8	Bacon, ham, sausages, pate etc	3.20	2.30	1.50	2.90
1.1.9	Processed meat & meat n.e.c	4.70	3.70	2.40	4.40
1.1.10	Fish & fish products	5.00	3.90	3.20	3.60
1.1.11	Milk	2.50	2.40	1.30	2.50
1.1.12	Cheese & curd	2.10	1.80	1.10	2.00
1.1.13	Eggs	0.70	0.90	0.60	0.70
1.1.14	Other milk products	2.50	2.10	1.40	2.50
1.1.15	Butter	0.50	0.50	0.40	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.40	0.50	0.30	0.40
1.1.17	Cooking oils & fats	0.30	0.40	0.30	0.40
1.1.18	Fresh fruit (inc. frozen)	5.40	4.90	3.80	4.70
1.1.19	Dried fruit & nuts	0.80	0.50	0.40	0.60
1.1.20	Preserved fruit & fruit based products	0.10	0.10	0.30	0.10
1.1.21	Fresh vegetables	5.20	4.50	3.40	4.70
1.1.22	Preserved, processed or dried vegetables	1.60	1.00	0.80	1.60
1.1.23	Potatoes	1.20	1.10	0.80	1.10
1.1.24	Processed potatoes & potato products	1.10	0.80	0.40	1.30
1.1.25	Sugar & sugar products	0.40	0.40	0.30	0.40
1.1.26	Jams & marmalades	0.30	0.40	0.50	0.30
1.1.27	Chocolate	1.60	1.10	1.20	1.70
1.1.28	Confectionary products	0.70	0.50	0.40	0.70
1.1.29	Edible ices & ice cream	0.60	0.50	0.40	0.80
1.1.30	Other food products	2.60	2.10	1.40	2.70
1.2	Non-alcoholic drinks	5.30	4.10	2.90	5.30
1.2.1	Coffee	0.80	0.60	0.60	0.60
1.2.2	Tea	0.50	0.60	0.40	0.40
1.2.3	Cocoa & powdered chocolate	0.10	0.20	0.20	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	1.70	1.10	0.80	1.80
1.2.5	Mineral or spring waters	0.60	0.60	0.40	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.50	0.90	0.50	1.60

Commodity or Service	Average Weekly Household Expenditure			
	16-24	25-34	35-44	45-54
<b>Age of Head of Household</b>	<b>16-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>
<b>2 Alcoholic Drinks &amp; Tobacco</b>	<b>19.40</b>	<b>12.70</b>	<b>18.60</b>	<b>20.10</b>
2.1 Alcoholic drinks (off premises)	7.10	5.20	10.50	11.50
2.1.1 Spirits & liqueurs	1.40	0.90	1.60	2.90
2.1.2 Wines & fortified wines	2.00	3.00	6.90	6.50
2.1.3 Beer, lager, ciders & perry	3.50	1.30	1.90	2.10
2.1.4 Alcopops	0.10	0.00	-	-
2.2 Tobacco	12.30	7.50	8.10	8.60
2.2.1 Cigarettes	12.20	7.30	7.80	8.20
2.2.2 Cigars & other tobacco products	0.10	0.20	0.30	0.50
<b>3 Clothing &amp; Footwear</b>	<b>36.60</b>	<b>24.50</b>	<b>30.10</b>	<b>30.00</b>
3.1 Clothing	27.40	20.20	23.40	23.90
3.1.1 Men's outer	5.20	5.20	3.20	4.00
3.1.2 Men's under	-	0.50	0.20	0.50
3.1.3 Women's outer	18.80	8.90	9.30	10.80
3.1.4 Women's under	0.90	0.80	2.10	2.40
3.1.5 Boy's Outer	0.10	0.50	1.70	0.80
3.1.6 Girl's outer	0.00	0.40	2.00	1.60
3.1.7 Infant's outer	0.30	0.70	0.90	0.20
3.1.8 Children's under	0.50	0.70	1.40	0.50
3.1.9 Accessories & haberdashery	1.10	1.60	1.30	2.10
3.1.10 Dry cleaners, laundry & dyeing	0.40	0.90	1.20	1.00
3.2 Footwear	9.20	4.30	6.70	6.10
<b>4 Housing, Fuel &amp; Power</b>	<b>133.40</b>	<b>195.50</b>	<b>270.10</b>	<b>226.10</b>
4.1 Net rent paid, including 2nd dwelling rent	88.80	100.20	90.00	67.80
4.2 Materials for maintenance & repair of dwelling	1.10	1.60	2.20	1.90
4.3 Services for maintenance & repair of dwelling	0.50	5.90	9.60	10.00
4.4 Water supply	1.20	3.40	7.30	8.10
4.5 Sewerage & other services	2.00	0.90	1.00	1.40
4.6 Electricity, gas & other fuels	5.70	10.60	19.70	19.50
4.6.1 Electricity	5.10	7.50	11.90	10.40
4.6.2 Gas	0.60	1.60	2.20	2.20
4.6.3 Oil	0.00	1.40	4.70	5.90
4.6.4 Coal	0.00	0.10	0.90	1.00
4.7 House purchase costs	32.80	66.70	129.20	102.00
4.7.1 - interest payments	23.30	44.70	78.80	56.10
4.7.2 - capital payments	9.50	22.00	50.40	45.90
4.8 Rates	1.30	2.20	4.70	5.20
4.9 Mortgage endowment payments	0.00	3.80	6.50	10.20

Commodity or Service	Average Weekly Household Expenditure			
	55-64	65-74	75+	All Households
<b>Age of Head of Household</b>				
<b>2 Alcoholic Drinks &amp; Tobacco</b>	<b>18.40</b>	<b>11.60</b>	<b>8.20</b>	<b>16.10</b>
2.1 Alcoholic drinks (off premises)	12.10	7.80	7.20	9.30
2.1.1 Spirits & liqueurs	3.00	2.20	2.70	2.10
2.1.2 Wines & fortified wines	7.00	4.30	3.80	5.40
2.1.3 Beer, lager, ciders & perry	2.10	1.10	0.70	1.70
2.1.4 Alcopops	0.00	0.10	0.00	-
2.2 Tobacco	6.30	3.80	1.00	6.90
2.2.1 Cigarettes	5.70	3.40	0.90	6.50
2.2.2 Cigars & other tobacco products	0.60	0.40	0.10	0.40
<b>3 Clothing &amp; Footwear</b>	<b>22.30</b>	<b>16.10</b>	<b>10.80</b>	<b>24.80</b>
3.1 Clothing	19.60	13.20	9.90	20.10
3.1.1 Men's outer	3.90	1.70	1.10	3.60
3.1.2 Men's under	0.20	0.40	0.60	0.40
3.1.3 Women's outer	8.50	6.70	5.00	9.00
3.1.4 Women's under	2.10	0.90	1.30	1.70
3.1.5 Boy's Outer	0.30	0.10	0.00	0.70
3.1.6 Girl's outer	0.50	0.30	0.20	1.00
3.1.7 Infant's outer	0.40	0.50	0.10	0.50
3.1.8 Children's under	0.50	0.30	0.40	0.70
3.1.9 Accessories & haberdashery	2.00	2.00	0.60	1.60
3.1.10 Dry cleaners, laundry & dyeing	1.00	0.40	0.50	0.90
3.2 Footwear	2.70	2.90	1.00	4.70
<b>4 Housing, Fuel &amp; Power</b>	<b>140.80</b>	<b>69.20</b>	<b>85.00</b>	<b>184.00</b>
4.1 Net rent paid, including 2nd dwelling rent	41.70	21.90	41.60	67.90
4.2 Materials for maintenance & repair of dwelling	2.90	0.90	1.10	1.90
4.3 Services for maintenance & repair of dwelling	18.50	13.80	9.90	10.70
4.4 Water supply	7.80	6.90	6.40	6.50
4.5 Sewerage & other services	1.10	1.60	3.70	1.40
4.6 Electricity, gas & other fuels	21.00	17.80	17.00	17.30
4.6.1 Electricity	10.50	9.20	8.50	9.80
4.6.2 Gas	2.60	2.70	2.40	2.20
4.6.3 Oil	7.00	4.80	4.70	4.60
4.6.4 Coal	0.80	1.10	1.50	0.80
4.7 House purchase costs	38.00	0.20	0.00	68.90
4.7.1 - interest payments	16.00	0.10	0.00	40.70
4.7.2 - capital payments	22.00	0.10	0.00	28.30
4.8 Rates	6.00	6.00	5.20	4.60
4.9 Mortgage endowment payments	3.80	0.00	0.00	4.80

Commodity or Service	Average Weekly Household Expenditure			
	16-24	25-34	35-44	45-54
<b>Age of Head of Household</b>	<b>16-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>
<b>5 Household Goods &amp; Services</b>	<b>11.90</b>	<b>19.80</b>	<b>40.80</b>	<b>38.00</b>
5.1 Furniture, furnishings, carpets & other floor coverings	3.50	5.30	14.90	12.20
5.1.1 Furniture & furnishings	2.70	4.60	13.00	9.80
5.1.2 Floor coverings	0.80	0.70	2.00	2.40
5.2 Household textiles	0.40	1.70	4.30	3.80
5.3 Household appliances	2.20	2.70	4.30	4.40
5.4 Glassware, tableware & household utensils	0.80	2.10	2.40	2.10
5.5 Tools & equipment for house & garden	1.00	2.00	3.10	3.50
5.6 Goods & services for routine household maintenance	4.10	6.10	11.80	12.10
5.6.1 Cleaning materials	2.90	2.60	3.20	3.70
5.6.2 Household goods & hardware	0.90	1.00	1.40	1.50
5.6.3 Domestic services, carpet cleaning, hire of furniture	0.30	2.40	7.10	6.90
<b>6 Health</b>	<b>6.70</b>	<b>8.00</b>	<b>14.80</b>	<b>17.00</b>
6.1 Pharmacy & other medical products	1.80	2.10	3.00	3.80
6.2 Doctors	2.30	2.20	3.00	2.90
6.3 Dentists	1.20	2.30	6.20	7.60
6.4 Opticians	1.40	1.10	1.90	1.90
6.5 Other medical related services (inc. hospital)	0.10	0.30	0.70	0.70
<b>7 Transport</b>	<b>43.20</b>	<b>64.50</b>	<b>95.40</b>	<b>95.80</b>
7.1 Purchase of vehicles	21.80	36.30	51.00	49.30
7.1.1 Purchase of new cars & vans	7.10	6.50	26.20	23.10
7.1.2 Purchase of second hand cars & vans	10.70	25.60	20.70	25.50
7.1.3 Purchase of motorcycles & other vehicles	4.00	4.20	4.10	0.80
7.2 Operation of personal transport equipment	16.00	20.20	30.70	31.60
7.2.1 Spares & accessories	0.00	1.20	0.60	1.40
7.2.2 Petrol, diesel & other motor oils	11.20	9.80	15.00	16.00
7.2.3 Repairs & servicing	2.60	3.40	6.50	7.40
7.2.4 Parking	1.20	2.40	3.60	2.50
7.2.5 Other motoring costs	1.10	3.40	4.90	4.30
7.3 Transport Services	5.40	8.00	13.70	14.90
7.3.1 Bus & coach fares	0.80	0.60	0.70	0.90
7.3.2 Taxi fares	0.70	1.20	1.30	1.60
7.3.3 Travel by air	3.30	4.70	8.50	8.40
7.3.4 Travel by sea	0.50	1.10	2.90	3.50
7.3.5 Other travel & transport	0.00	0.30	0.40	0.50

Commodity or Service	Average Weekly Household Expenditure			
	55-64	65-74	75+	All Households
<b>Age of Head of Household</b>				
<b>5 Household Goods &amp; Services</b>	<b>46.70</b>	<b>34.30</b>	<b>25.90</b>	<b>34.40</b>
5.1 Furniture, furnishings, carpets & other floor coverings	12.40	8.10	4.40	10.20
5.1.1 Furniture & furnishings	9.80	5.50	3.80	8.30
5.1.2 Floor coverings	2.60	2.70	0.60	1.80
5.2 Household textiles	4.20	3.60	2.50	3.30
5.3 Household appliances	5.40	3.80	2.80	3.90
5.4 Glassware, tableware & household utensils	2.40	1.40	1.80	2.10
5.5 Tools & equipment for house & garden	3.90	2.10	2.60	2.90
5.6 Goods & services for routine household maintenance	18.40	15.30	11.70	12.00
5.6.1 Cleaning materials	3.50	2.70	2.10	3.10
5.6.2 Household goods & hardware	1.40	1.20	0.70	1.30
5.6.3 Domestic services, carpet cleaning, hire of furniture	13.60	11.40	8.80	7.70
<b>6 Health</b>	<b>18.80</b>	<b>15.40</b>	<b>17.90</b>	<b>14.70</b>
6.1 Pharmacy & other medical products	5.00	4.00	5.40	3.60
6.2 Doctors	3.80	3.00	3.80	3.00
6.3 Dentists	5.60	5.00	4.20	5.20
6.4 Opticians	2.30	2.10	2.00	1.80
6.5 Other medical related services (inc. hospital)	2.00	1.40	2.50	1.10
<b>7 Transport</b>	<b>73.50</b>	<b>40.80</b>	<b>29.70</b>	<b>72.80</b>
7.1 Purchase of vehicles	29.40	13.90	7.70	35.60
7.1.1 Purchase of new cars & vans	10.10	3.70	3.30	14.20
7.1.2 Purchase of second hand cars & vans	19.00	8.60	4.40	19.20
7.1.3 Purchase of motorcycles & other vehicles	0.30	1.60	0.00	2.20
7.2 Operation of personal transport equipment	32.10	18.70	14.40	26.00
7.2.1 Spares & accessories	0.90	0.10	0.40	0.80
7.2.2 Petrol, diesel & other motor oils	17.20	10.90	8.10	13.40
7.2.3 Repairs & servicing	8.90	6.10	5.00	6.20
7.2.4 Parking	2.20	0.60	0.30	2.30
7.2.5 Other motoring costs	2.90	0.90	0.70	3.30
7.3 Transport Services	12.00	8.10	7.60	11.20
7.3.1 Bus & coach fares	0.40	0.10	0.20	0.60
7.3.2 Taxi fares	0.60	0.60	1.40	1.10
7.3.3 Travel by air	6.30	4.60	2.80	6.30
7.3.4 Travel by sea	4.30	2.50	2.60	2.80
7.3.5 Other travel & transport	0.40	0.40	0.60	0.40

Commodity or Service	Average Weekly Household Expenditure			
	16-24	25-34	35-44	45-54
<b>Age of Head of Household</b>	<b>16-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>
<b>8 Communication</b>	<b>17.40</b>	<b>14.90</b>	<b>18.90</b>	<b>18.60</b>
8.1 Postal services	0.90	0.40	0.90	1.70
8.2 Telephone & telefax equipment	2.60	1.50	1.60	1.50
8.3 Telephone & telefax services	13.80	13.00	16.40	15.40
8.3.1 Fixed line	2.80	4.00	6.70	6.70
8.3.2 Mobile phone account	3.70	4.70	6.60	5.00
8.3.3 Mobile phone other	7.30	4.30	3.10	3.80
<b>9 Recreation &amp; Culture</b>	<b>55.10</b>	<b>59.30</b>	<b>108.40</b>	<b>114.60</b>
9.1 Audiovisual, photographic & information processing equipment	10.00	11.40	16.90	14.60
9.1.1 Audio equipment, accessories & CD players	0.30	0.90	1.40	1.30
9.1.2 TV & video	6.90	5.10	7.60	6.80
9.1.3 Computers	1.70	3.50	5.90	5.00
9.1.4 Photographic, cine, optical equipment & film processing	1.00	2.00	1.90	1.50
9.2 Other major durables for recreation & culture	0.20	1.20	7.30	5.30
9.3 Other recreational items & equipment, gardens & pets	6.10	8.90	14.20	14.00
9.3.1 Games, toys & hobbies	2.10	1.90	2.90	1.90
9.3.2 Computer software & games	0.40	0.30	0.40	0.30
9.3.3 Equipment for sport, camping & open air recreation	1.80	3.30	4.80	5.30
9.3.4 Horticultural goods	1.10	2.00	3.60	4.30
9.3.5 Pets & pet food	0.60	1.40	2.50	2.10
9.4 Recreational & cultural services	13.70	17.70	25.70	25.20
9.4.1 Sports admissions, subscriptions, leisure class fees & equipment hire	3.80	8.80	13.70	12.30
9.4.2 Cinema, museums, theatre etc	2.20	1.40	1.00	2.20
9.4.3 TV, video, satellite rental, cable subs, TV licences, internet	5.70	4.70	6.90	6.20
9.4.4 Internet subscriptions	0.20	0.90	1.60	2.00
9.4.5 Misc. entertainment	1.50	0.80	1.50	1.50
9.4.6 Gambling payments	0.20	1.00	0.90	1.00
9.5 Newspapers, books & stationery	4.30	5.90	8.90	10.30
9.5.1 Books	0.10	1.80	2.10	2.40
9.5.2 Diaries, address books, cards etc	1.80	1.80	3.00	3.50
9.5.3 Newspapers	1.40	1.10	2.30	3.00
9.5.4 Magazines & periodicals	1.00	1.10	1.50	1.40
9.6 Package Holidays	20.90	14.10	35.30	45.30
9.6.1 Package holidays (inc. cruises)	10.60	4.80	15.10	20.30
9.6.2 Non-package	10.30	9.30	20.20	25.00
<b>10 Education</b>	<b>1.00</b>	<b>2.70</b>	<b>21.10</b>	<b>36.50</b>
10.1 School fees	0.00	1.00	18.30	23.80
10.2 Higher education fees & maintenance	0.00	0.60	1.50	10.10
10.3 Other education costs (e.g. academic evening classes, school trips)	1.00	1.10	1.40	2.60

Commodity or Service	Average Weekly Household Expenditure			
	55-64	65-74	75+	All Households
<b>Age of Head of Household</b>	<b>55-64</b>	<b>65-74</b>	<b>75+</b>	<b>All Households</b>
<b>8 Communication</b>	<b>15.30</b>	<b>8.10</b>	<b>6.40</b>	<b>15.20</b>
8.1 Postal services	1.80	1.40	1.90	1.30
8.2 Telephone & telefax equipment	0.80	0.50	0.20	1.20
8.3 Telephone & telefax services	12.70	6.20	4.40	12.70
8.3.1 Fixed line	6.90	3.70	2.90	5.40
8.3.2 Mobile phone account	4.30	1.60	1.00	4.40
8.3.3 Mobile phone other	1.50	0.90	0.40	2.90
<b>9 Recreation &amp; Culture</b>	<b>99.80</b>	<b>78.20</b>	<b>55.90</b>	<b>89.60</b>
9.1 Audiovisual, photographic & information processing equipment	13.80	7.00	6.00	12.70
9.1.1 Audio equipment, accessories & CD players	0.70	0.50	0.60	1.00
9.1.2 TV & video	7.40	3.40	3.90	6.20
9.1.3 Computers	3.90	2.70	1.00	4.00
9.1.4 Photographic, cine, optical equipment & film processing	1.70	0.50	0.50	1.50
9.2 Other major durables for recreation & culture	2.70	2.90	0.10	3.70
9.3 Other recreational items & equipment, gardens & pets	12.90	11.50	6.10	11.70
9.3.1 Games, toys & hobbies	1.40	2.40	0.50	2.00
9.3.2 Computer software & games	0.20	0.10	0.10	0.30
9.3.3 Equipment for sport, camping & open air recreation	4.40	4.30	3.40	4.30
9.3.4 Horticultural goods	4.70	2.70	1.70	3.30
9.3.5 Pets & pet food	2.20	2.10	0.40	1.90
9.4 Recreational & cultural services	19.60	14.10	9.50	20.10
9.4.1 Sports admissions, subscriptions, leisure class fees & equipment hire	8.50	4.50	2.80	9.40
9.4.2 Cinema, museums, theatre etc	1.20	1.00	0.50	1.30
9.4.3 TV, video, satellite rental, cable subs, TV licences, internet	6.10	4.80	4.10	5.70
9.4.4 Internet subscriptions	1.40	0.50	0.40	1.20
9.4.5 Misc. entertainment	1.20	1.50	1.30	1.30
9.4.6 Gambling payments	1.10	1.80	0.40	1.00
9.5 Newspapers, books & stationery	11.10	8.20	8.40	8.70
9.5.1 Books	3.00	1.30	1.50	2.10
9.5.2 Diaries, address books, cards etc	3.20	1.90	1.90	2.70
9.5.3 Newspapers	3.60	4.30	4.10	2.80
9.5.4 Magazines & periodicals	1.30	0.70	0.80	1.20
9.6 Package Holidays	39.80	34.50	25.80	32.70
9.6.1 Package holidays (inc. cruises)	21.20	18.40	18.10	15.70
9.6.2 Non-package	18.60	16.10	7.70	17.00
<b>10 Education</b>	<b>11.90</b>	<b>2.40</b>	<b>0.60</b>	<b>14.70</b>
10.1 School fees	3.60	1.90	0.20	9.80
10.2 Higher education fees & maintenance	6.50	0.10	0.00	3.50
10.3 Other education costs (e.g. academic evening classes, school trips)	1.80	0.40	0.40	1.40

Commodity or Service		Average Weekly Household Expenditure			
		16-24	25-34	35-44	45-54
<b>Age of Head of Household</b>		<b>16-24</b>	<b>25-34</b>	<b>35-44</b>	<b>45-54</b>
<b>11 Restaurants &amp; Hotels</b>		<b>46.90</b>	<b>36.90</b>	<b>44.70</b>	<b>45.60</b>
11.1	Catering services	46.80	36.80	44.40	45.60
11.1.1	Restaurants	7.90	7.90	12.00	13.80
11.1.2	Cafes, bars etc.	38.40	28.50	31.50	30.80
11.1.3	Canteens (inc. school dinners)	0.50	0.40	0.80	1.00
11.2	Accommodation services	-	0.10	0.30	-
<b>12 Miscellaneous Goods &amp; Services</b>		<b>26.80</b>	<b>48.60</b>	<b>88.30</b>	<b>74.70</b>
12.1	Personal Care	5.20	13.80	17.10	16.00
12.1.1	Hairdressing & beauty treatments	0.10	3.00	5.00	5.20
12.1.2	Toiletries	0.70	0.90	1.10	1.10
12.1.3	Baby toiletries & accessories	0.40	1.10	0.90	0.20
12.1.4	Hair products, cosmetics & related electrical appliances	4.00	8.80	10.10	9.50
12.2	Personal effects n.e.c.	2.70	4.30	3.90	5.90
12.3	Home care	0.00	0.00	0.00	0.10
12.4	Nursery, crèche & childcare	4.80	6.60	22.50	1.70
12.5	Insurance	10.90	17.30	35.80	44.10
12.5.1	Household insurances - structure, contents & appliances	0.60	2.00	4.60	5.50
12.5.2	Medical insurance premiums (inc. sickness & redundancy)	0.70	2.40	4.30	7.10
12.5.3	Life insurance	1.20	4.70	15.00	19.10
12.5.4	Vehicle insurance (inc. boat insurance)	6.80	6.30	8.40	8.40
12.5.5	Non-package holiday & other travel insurance	0.30	0.80	1.20	1.30
12.5.6	Mortgage protection	1.40	1.20	2.30	2.70
12.6	Financial & other services n.e.c.	3.10	6.60	8.90	7.00
12.6.1	Bank, building society, post office & credit card charges	2.20	5.20	7.50	5.50
12.6.2	Other services & professional fees	0.90	1.40	1.40	1.40
<b>1-12 Expenditure Total</b>		<b>440.70</b>	<b>535.70</b>	<b>827.00</b>	<b>788.90</b>
<b>13 Other Expenditure Items</b>		<b>21.30</b>	<b>42.30</b>	<b>85.60</b>	<b>83.60</b>
13.1	Capital improvements, main dwelling	0.80	9.00	42.50	32.50
13.2	Second dwelling mortgage, rates etc.	0.00	0.00	0.10	0.70
13.3	Holiday expenditure	10.80	13.40	19.60	20.20
13.4	Money transfers & credit	9.60	19.30	23.00	29.60
13.4.1	loan & credit payments	8.20	13.10	13.40	13.00
13.2	Licenses, fines & other non-consumption expenditure	0.10	0.60	0.40	0.60
<b>All Expenditure</b>		<b>462.00</b>	<b>578.00</b>	<b>912.60</b>	<b>872.50</b>
14	Other items where recorded	0.10	1.80	1.80	15.30
14.1	Pensions & related savings	0.10	1.80	1.80	15.30

Commodity or Service	Average Weekly Household Expenditure			
	55-64	65-74	75+	All Households
<b>Age of Head of Household</b>				
<b>11 Restaurants &amp; Hotels</b>	<b>32.30</b>	<b>20.20</b>	<b>19.50</b>	<b>36.60</b>
11.1 Catering services	32.10	20.20	19.40	36.40
11.1.1 Restaurants	11.30	8.30	10.60	10.80
11.1.2 Cafes, bars etc.	20.30	11.70	8.80	25.10
11.1.3 Canteens (inc. school dinners)	0.40	0.10	-	0.50
11.2 Accommodation services	0.20	0.10	0.10	0.20
<b>12 Miscellaneous Goods &amp; Services</b>	<b>72.40</b>	<b>47.00</b>	<b>39.60</b>	<b>65.00</b>
12.1 Personal Care	14.60	12.10	9.30	14.30
12.1.1 Hairdressing & beauty treatments	6.50	6.00	4.70	4.90
12.1.2 Toiletries	0.90	0.80	0.50	0.90
12.1.3 Baby toiletries & accessories	0.00	-	-	0.50
12.1.4 Hair products, cosmetics & related electrical appliances	7.20	5.30	4.10	8.00
12.2 Personal effects n.e.c.	4.50	1.80	1.70	4.00
12.3 Home care	0.30	0.30	0.70	0.20
12.4 Nursery, crèche & childcare	0.20	-	0.00	6.90
12.5 Insurance	43.70	30.70	22.60	32.80
12.5.1 Household insurances - structure, contents & appliances	8.10	6.70	5.30	5.00
12.5.2 Medical insurance premiums (inc. sickness & redundancy)	11.00	13.30	10.30	7.00
12.5.3 Life insurance	12.70	3.20	1.50	10.60
12.5.4 Vehicle insurance (inc. boat insurance)	8.40	6.10	4.40	7.40
12.5.5 Non-package holiday & other travel insurance	1.50	1.40	1.10	1.20
12.5.6 Mortgage protection	1.90	0.00	0.00	1.60
12.6 Financial & other services n.e.c.	9.10	2.10	5.30	6.90
12.6.1 Bank, building society, post office & credit card charges	6.10	1.30	3.90	5.30
12.6.2 Other services & professional fees	2.90	0.70	1.30	1.60
<b>1-12 Expenditure Total</b>	<b>617.40</b>	<b>397.20</b>	<b>339.00</b>	<b>629.40</b>
<b>13 Other Expenditure Items</b>	<b>91.20</b>	<b>54.90</b>	<b>45.80</b>	<b>69.20</b>
13.1 Capital improvements, main dwelling	51.40	24.20	22.50	30.70
13.2 Second dwelling mortgage, rates etc.	3.10	2.80	1.90	1.20
13.3 Holiday expenditure	14.40	14.30	6.90	15.80
13.4 Money transfers & credit	21.80	13.20	14.50	21.20
13.4.1 loan & credit payments	5.70	1.90	2.50	9.60
13.2 Licenses, fines & other non-consumption expenditure	0.60	0.40	0.10	0.50
<b>All Expenditure</b>	<b>708.50</b>	<b>452.10</b>	<b>384.90</b>	<b>698.60</b>
14 Other items where recorded	4.00	1.50	10.70	5.50
14.1 Pensions & related savings	4.00	1.50	10.70	5.50

**Table 5.8 Average weekly household expenditure by employment status, £ per week**

Commodity or Service		Average Weekly Household Expenditure				
		Working for an employer	Self employed	Retired	Other Not Working	All Households
<b>1 Food &amp; Non-Alcoholic Drinks</b>		<b>63.90</b>	<b>83.00</b>	<b>49.60</b>	<b>48.10</b>	<b>61.70</b>
1.1	Food	58.20	75.90	45.90	43.20	56.30
1.1.1	Bread, rice, cereals	7.60	9.10	5.00	5.70	7.00
1.1.2	Pasta products	0.60	0.70	0.20	0.40	0.50
1.1.3	Pastry products	2.90	3.40	1.80	2.20	2.60
1.1.4	Beef	2.00	2.50	1.70	1.60	1.90
1.1.5	Pork	0.90	1.60	1.00	0.70	1.00
1.1.6	Lamb	0.60	1.40	1.00	0.60	0.80
1.1.7	Poultry	2.20	2.20	1.70	1.10	2.00
1.1.8	Bacon, ham, sausages, pate etc	3.10	3.80	2.20	2.30	2.90
1.1.9	Processed meat & meat n.e.c	4.60	6.00	3.30	4.00	4.40
1.1.10	Fish & fish products	3.20	6.10	3.90	2.20	3.60
1.1.11	Milk	2.70	3.30	1.90	2.70	2.50
1.1.12	Cheese & curd	2.00	2.90	1.60	1.50	2.00
1.1.13	Eggs	0.60	0.80	0.70	0.60	0.70
1.1.14	Other milk products	2.70	3.20	1.90	1.70	2.50
1.1.15	Butter	0.40	0.70	0.50	0.30	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.40	0.50	0.40	0.50	0.40
1.1.17	Cooking oils & fats	0.40	0.60	0.30	0.40	0.40
1.1.18	Fresh fruit (inc. frozen)	4.70	6.00	4.60	3.00	4.70
1.1.19	Dried fruit & nuts	0.50	1.20	0.50	0.10	0.60
1.1.20	Preserved fruit & fruit based products	0.10	0.20	0.20	0.10	0.10
1.1.21	Fresh vegetables	4.70	6.40	4.20	2.90	4.70
1.1.22	Preserved, processed or dried vegetables	1.80	1.90	1.00	1.00	1.60
1.1.23	Potatoes	1.10	1.20	1.00	0.70	1.10
1.1.24	Processed potatoes & potato products	1.50	2.00	0.60	1.20	1.30
1.1.25	Sugar & sugar products	0.40	0.60	0.30	0.40	0.40
1.1.26	Jams & marmalades	0.30	0.40	0.40	0.10	0.30
1.1.27	Chocolate	1.90	1.90	1.20	1.80	1.70
1.1.28	Confectionary products	0.70	0.80	0.50	0.80	0.70
1.1.29	Edible ices & ice cream	0.90	0.80	0.50	0.50	0.80
1.1.30	Other food products	2.90	3.70	1.90	2.10	2.70
<b>1.2</b>	<b>Non-alcoholic drinks</b>	<b>5.70</b>	<b>7.10</b>	<b>3.60</b>	<b>5.00</b>	<b>5.30</b>
1.2.1	Coffee	0.60	0.80	0.70	0.50	0.60
1.2.2	Tea	0.40	0.60	0.50	0.40	0.40
1.2.3	Cocoa & powdered chocolate	0.10	0.30	0.20	0.10	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	2.00	2.60	1.00	1.30	1.80
1.2.5	Mineral or spring waters	0.80	0.90	0.50	0.40	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.80	1.80	0.80	2.30	1.60

Commodity or Service		Average Weekly Household Expenditure				All Households
		Working for an employer	Self employed	Retired	Other Not Working	
Employment Status of Head of Household						
2	Alcoholic Drinks & Tobacco	17.10	16.80	11.50	22.20	16.10
2.1	Alcoholic drinks (off premises)	9.50	11.50	8.20	7.40	9.30
2.1.1	Spirits & liqueurs	1.90	2.20	2.50	3.20	2.10
2.1.2	Wines & fortified wines	5.60	7.30	4.60	2.60	5.40
2.1.3	Beer, lager, ciders & perry	2.00	1.90	1.00	1.50	1.70
2.1.4	Alcopops	-	-	0.10	0.00	-
2.2	Tobacco	7.60	5.30	3.30	14.80	6.90
2.2.1	Cigarettes	7.40	4.50	2.90	14.00	6.50
2.2.2	Cigars & other tobacco products	0.20	0.80	0.40	0.80	0.40
<b>3</b>	<b>Clothing &amp; Footwear</b>	<b>28.50</b>	<b>24.80</b>	<b>14.30</b>	<b>22.40</b>	<b>24.80</b>
3.1	Clothing	23.00	20.50	12.10	16.30	20.10
3.1.1	Men's outer	4.20	4.20	1.40	4.30	3.60
3.1.2	Men's under	0.40	0.40	0.40	0.50	0.40
3.1.3	Women's outer	10.50	7.10	6.30	5.20	9.00
3.1.4	Women's under	1.80	2.80	1.00	1.30	1.70
3.1.5	Boy's Outer	0.90	0.80	0.10	1.00	0.70
3.1.6	Girl's outer	1.10	1.80	0.30	0.70	1.00
3.1.7	Infant's outer	0.60	0.60	0.50	0.20	0.50
3.1.8	Children's under	0.80	0.80	0.40	0.40	0.70
3.1.9	Accessories & haberdashery	1.80	1.30	1.20	1.80	1.60
3.1.10	Dry cleaners, laundry & dyeing	1.10	0.60	0.50	1.00	0.90
3.2	Footwear	5.40	4.30	2.20	6.10	4.70
<b>4</b>	<b>Housing, Fuel &amp; Power</b>	<b>214.90</b>	<b>253.50</b>	<b>81.00</b>	<b>110.70</b>	<b>184.00</b>
4.1	Net rent paid, including 2nd dwelling rent	84.20	47.40	29.70	57.90	67.90
4.2	Materials for maintenance & repair of dwelling	2.00	1.50	1.90	0.40	1.90
4.3	Services for maintenance & repair of dwelling	8.70	18.30	14.60	6.20	10.70
4.4	Water supply	6.30	8.00	7.00	3.30	6.50
4.5	Sewerage & other services	1.20	1.20	2.30	0.50	1.40
4.6	Electricity, gas & other fuels	16.30	24.80	18.40	12.50	17.30
4.6.1	Electricity	9.80	12.00	9.30	8.20	9.80
4.6.2	Gas	2.20	1.60	2.30	2.20	2.20
4.6.3	Oil	3.70	10.50	5.60	1.40	4.60
4.6.4	Coal	0.60	0.80	1.30	0.60	0.80
4.7	House purchase costs	86.00	136.60	1.00	25.40	68.90
4.7.1	- interest payments	52.50	72.40	0.60	14.70	40.70
4.7.2	- capital payments	33.60	64.20	0.40	10.70	28.30
4.8	Rates	4.00	7.20	6.10	2.30	4.60
4.9	Mortgage endowment payments	6.10	8.50	0.20	2.30	4.80

Commodity or Service		Average Weekly Household Expenditure				
		Working for an employer	Self employed	Retired	Other Not Working	All Households
Employment Status of Head of Household						
<b>5</b>	<b>Household Goods &amp; Services</b>	<b>32.20</b>	<b>58.30</b>	<b>36.30</b>	<b>13.10</b>	<b>34.40</b>
5.1	Furniture, furnishings, carpets & other floor coverings	10.40	19.40	7.50	3.80	10.20
5.1.1	Furniture & furnishings	8.50	17.60	5.20	3.40	8.30
5.1.2	Floor coverings	1.80	1.80	2.20	0.40	1.80
5.2	Household textiles	3.30	5.40	3.00	1.10	3.30
5.3	Household appliances	4.00	5.00	3.70	2.00	3.90
5.4	Glassware, tableware & household utensils	2.30	1.70	1.70	1.30	2.10
5.5	Tools & equipment for house & garden	2.60	5.80	3.00	0.90	2.90
5.6	Goods & services for routine household maintenance	9.60	20.90	17.40	4.10	12.00
5.6.1	Cleaning materials	3.10	3.90	2.80	2.60	3.10
5.6.2	Household goods & hardware	1.30	1.80	1.00	0.80	1.30
5.6.3	Domestic services, carpet cleaning, hire of furniture	5.20	15.20	13.60	0.70	7.70
<b>6</b>	<b>Health</b>	<b>14.10</b>	<b>16.90</b>	<b>16.70</b>	<b>9.90</b>	<b>14.70</b>
6.1	Pharmacy & other medical products	3.10	3.90	4.60	4.00	3.60
6.2	Doctors	2.80	2.90	3.60	2.90	3.00
6.3	Dentists	5.50	6.80	4.50	1.70	5.20
6.4	Opticians	1.70	2.40	2.10	1.10	1.80
6.5	Other medical related services (inc. hospital)	0.90	0.90	1.80	0.20	1.10
<b>7</b>	<b>Transport</b>	<b>78.40</b>	<b>129.70</b>	<b>43.60</b>	<b>28.90</b>	<b>72.80</b>
7.1	Purchase of vehicles	39.00	74.30	16.20	9.60	35.60
7.1.1	Purchase of new cars & vans	12.80	47.40	8.50	0.00	14.20
7.1.2	Purchase of second hand cars & vans	23.20	26.10	6.70	9.40	19.20
7.1.3	Purchase of motorcycles & other vehicles	3.00	0.80	1.00	0.10	2.20
7.2	Operation of personal transport equipment	27.10	40.80	19.20	14.90	26.00
7.2.1	Spares & accessories	1.10	0.60	0.30	0.30	0.80
7.2.2	Petrol, diesel & other motor oils	13.90	20.30	10.50	8.20	13.40
7.2.3	Repairs & servicing	5.60	10.10	6.80	4.00	6.20
7.2.4	Parking	2.80	3.00	0.60	1.30	2.30
7.2.5	Other motoring costs	3.70	6.90	0.90	1.20	3.30
7.3	Transport Services	12.20	14.60	8.30	4.40	11.20
7.3.1	Bus & coach fares	0.80	0.20	0.10	0.60	0.60
7.3.2	Taxi fares	1.20	1.60	0.80	0.60	1.10
7.3.3	Travel by air	7.00	9.50	3.90	2.50	6.30
7.3.4	Travel by sea	2.90	2.70	3.00	0.50	2.80
7.3.5	Other travel & transport	0.30	0.70	0.40	0.20	0.40

Commodity or Service	Average Weekly Household Expenditure				
	Working for an employer	Self employed	Retired	Other Not Working	All Households
<b>8 Communication</b>	<b>16.80</b>	<b>21.30</b>	<b>8.50</b>	<b>13.50</b>	<b>15.20</b>
8.1 Postal services	0.90	2.90	1.70	0.50	1.30
8.2 Telephone & telefax equipment	1.50	1.60	0.30	0.90	1.20
8.3 Telephone & telefax services	14.30	16.90	6.50	12.10	12.70
8.3.1 Fixed line	5.70	7.50	3.90	5.90	5.40
8.3.2 Mobile phone account	5.10	7.80	1.70	2.00	4.40
8.3.3 Mobile phone other	3.60	1.50	0.90	4.20	2.90
<b>9 Recreation &amp; Culture</b>	<b>90.70</b>	<b>138.60</b>	<b>78.20</b>	<b>39.70</b>	<b>89.60</b>
9.1 Audiovisual, photographic & information processing equipment	14.50	18.10	6.80	5.80	12.70
9.1.1 Audio equipment, accessories & CD players	1.10	1.30	0.40	0.30	1.00
9.1.2 TV & video	7.10	6.80	3.60	3.20	6.20
9.1.3 Computers	4.50	6.90	2.10	1.80	4.00
9.1.4 Photographic, cine, optical equipment & film processing	1.70	3.10	0.60	0.40	1.50
9.2 Other major durables for recreation & culture	4.20	6.20	1.50	1.70	3.70
9.3 Other recreational items & equipment, gardens & pets	11.50	19.60	10.00	7.70	11.70
9.3.1 Games, toys & hobbies	2.10	1.60	1.70	2.80	2.00
9.3.2 Computer software & games	0.40	0.30	-	0.60	0.30
9.3.3 Equipment for sport, camping & open air recreation	4.10	9.00	3.80	1.00	4.30
9.3.4 Horticultural goods	3.10	5.60	3.20	2.00	3.30
9.3.5 Pets & pet food	1.90	3.20	1.30	1.30	1.90
9.4 Recreational & cultural services	21.90	27.50	13.80	11.10	20.10
9.4.1 Sports admissions, subscriptions, leisure class fees & equipment hire	10.70	13.90	5.00	3.70	9.40
9.4.2 Cinema, museums, theatre etc	1.60	1.40	0.80	0.30	1.30
9.4.3 TV, video, satellite rental, cable subs, TV licences, internet	5.90	6.70	4.70	5.30	5.70
9.4.4 Internet subscriptions	1.30	2.20	0.70	0.80	1.20
9.4.5 Misc. entertainment	1.20	2.10	1.50	0.80	1.30
9.4.6 Gambling payments	1.00	1.20	1.10	0.20	1.00
9.5 Newspapers, books & stationery	8.30	12.70	8.90	6.20	8.70
9.5.1 Books	2.10	3.00	1.90	1.10	2.10
9.5.2 Diaries, address books, cards etc	2.60	4.90	2.10	2.00	2.70
9.5.3 Newspapers	2.30	3.10	4.20	1.80	2.80
9.5.4 Magazines & periodicals	1.30	1.80	0.80	1.40	1.20
9.6 Package Holidays	30.30	54.40	37.10	7.30	32.70
9.6.1 Package holidays (inc. cruises)	12.70	26.70	22.50	5.60	15.70
9.6.2 Non-package	17.60	27.70	14.60	1.70	17.00
<b>10 Education</b>	<b>15.90</b>	<b>41.90</b>	<b>2.40</b>	<b>4.90</b>	<b>14.70</b>
10.1 School fees	10.70	28.10	1.40	3.20	9.80
10.2 Higher education fees & maintenance	3.60	11.70	0.40	0.70	3.50
10.3 Other education costs (e.g. academic evening classes, school trips)	1.60	2.20	0.70	1.00	1.40

Commodity or Service	Average Weekly Household Expenditure					
	Employment Status of Head of Household	Working for an employer	Self employed	Retired	Other Not Working	All Households
<b>11 Restaurants &amp; Hotels</b>		<b>42.10</b>	<b>44.30</b>	<b>20.80</b>	<b>21.10</b>	<b>36.60</b>
11.1 Catering services		41.90	44.20	20.70	21.10	36.40
11.1.1 Restaurants		10.80	17.00	9.80	5.10	10.80
11.1.2 Cafes, bars etc.		30.40	26.80	10.80	15.60	25.10
11.1.3 Canteens (inc. school dinners)		0.80	0.30	0.10	0.40	0.50
11.2 Accommodation services		0.20	0.10	0.10	0.00	0.20
<b>12 Miscellaneous Goods &amp; Services</b>		<b>67.30</b>	<b>108.60</b>	<b>49.20</b>	<b>27.20</b>	<b>65.00</b>
12.1 Personal Care		15.50	15.30	11.30	9.50	14.30
12.1.1 Hairdressing & beauty treatments		4.80	4.00	5.90	3.00	4.90
12.1.2 Toiletries		1.00	1.20	0.70	1.10	0.90
12.1.3 Baby toiletries & accessories		0.60	0.50	-	0.60	0.50
12.1.4 Hair products, cosmetics & related electrical appliances		9.20	9.70	4.70	4.80	8.00
12.2 Personal effects n.e.c.		4.20	7.80	2.50	1.30	4.00
12.3 Home care		-	-	0.60	0.30	0.20
12.4 Nursery, crèche & childcare		9.30	9.10	0.10	1.10	6.90
12.5 Insurance		32.30	52.90	30.90	13.60	32.80
12.5.1 Household insurances - structure, contents & appliances		3.90	8.70	7.50	2.00	5.00
12.5.2 Medical insurance premiums (inc. sickness & redundancy)		5.10	11.00	12.40	1.80	7.00
12.5.3 Life insurance		12.10	19.80	3.70	4.70	10.60
12.5.4 Vehicle insurance (inc. boat insurance)		7.80	9.60	6.10	4.30	7.40
12.5.5 Non-package holiday & other travel insurance		1.10	2.30	1.30	0.30	1.20
12.5.6 Mortgage protection		2.30	1.50	-	0.40	1.60
12.6 Financial & other services n.e.c.		6.10	23.50	3.80	1.40	6.90
12.6.1 Bank, building society, post office & credit card charges		4.50	19.40	3.00	1.40	5.30
12.6.2 Other services & professional fees		1.60	4.10	0.80	0.10	1.60
<b>1-12 Expenditure Total</b>		<b>681.90</b>	<b>937.70</b>	<b>412.00</b>	<b>361.90</b>	<b>629.40</b>
<b>13 Other Expenditure Items</b>		<b>68.20</b>	<b>137.90</b>	<b>55.10</b>	<b>24.60</b>	<b>69.20</b>
13.1 Capital improvements, main dwelling		28.30	70.40	27.70	6.00	30.70
13.2 Second dwelling mortgage, rates etc.		0.30	5.90	2.10	0.20	1.20
13.3 Holiday expenditure		16.80	25.40	11.30	4.40	15.80
13.4 Money transfers & credit		22.40	35.60	13.60	13.40	21.20
13.4.1 - loan & credit payments		12.50	8.50	2.10	7.60	9.60
13.2 Licenses, fines & other non-consumption expenditure		0.40	0.60	0.40	0.60	0.50
<b>All Expenditure</b>		<b>750.10</b>	<b>1,075.70</b>	<b>467.10</b>	<b>386.50</b>	<b>698.60</b>
14 Other items where recorded		2.70	26.60	6.60	0.00	5.50
14.1 Pensions & related savings		2.70	26.60	6.60	0.00	5.50

## Chapter 6: Household spending by Parish

The sample of households used for the HES was drawn to represent the overall population of the Island (as is explained in Annex A). As a result of the survey design, the coverage (in terms of absolute numbers) of some Parishes is correctly far lower than others, reflecting the relative sizes of the Parish populations. Thus when comparing expenditure by Parish, some Parishes have to be combined to maintain the robustness of the results. Throughout this Chapter St Mary and St John are combined as are Trinity and St Martin.

Table 6.1 shows average spending by Parish at aggregate level with the detail shown in table 6.3. Table 6.2 shows expenditure as a percentage of total expenditure. Whilst noting that differences in expenditure will reflect the differences related to income, tenure and household composition covered in earlier Chapters, some points to note include:

- The Parishes of St Martin & Trinity and St Mary & St John have the highest weekly expenditure, spending over £880 a week. St Helier has the lowest weekly expenditure of around £510 a week (chart 6.1);
- Average weekly spending per week on food is highest in St Peter (£77) and lowest in St Helier (£52). In percentage terms, residents of St Clement spend 11% of total expenditure on food compared to 8% in St Mary and St John;
- Residents of St Helier spend the highest proportion on housing and related costs (31% of total spending) compared to 26% in St Clement;
- St Peter residents spend the most on rent, around £93 a week on average, followed by St Helier spending £84 a week on average. St Brelade spends the least at £40 a week. Average weekly mortgages payment are highest in St Martin & Trinity and St Mary & St John at over £130 whereas St Helier spends an average of £45 a week on mortgages; and
- St Clement spends the most on Alcoholic drinks and tobacco at around £20 (4% of total spending) a week. St Ouen spends the least at around £11 (2%) a week.

Chart 6.1 Average weekly household expenditure by Parish

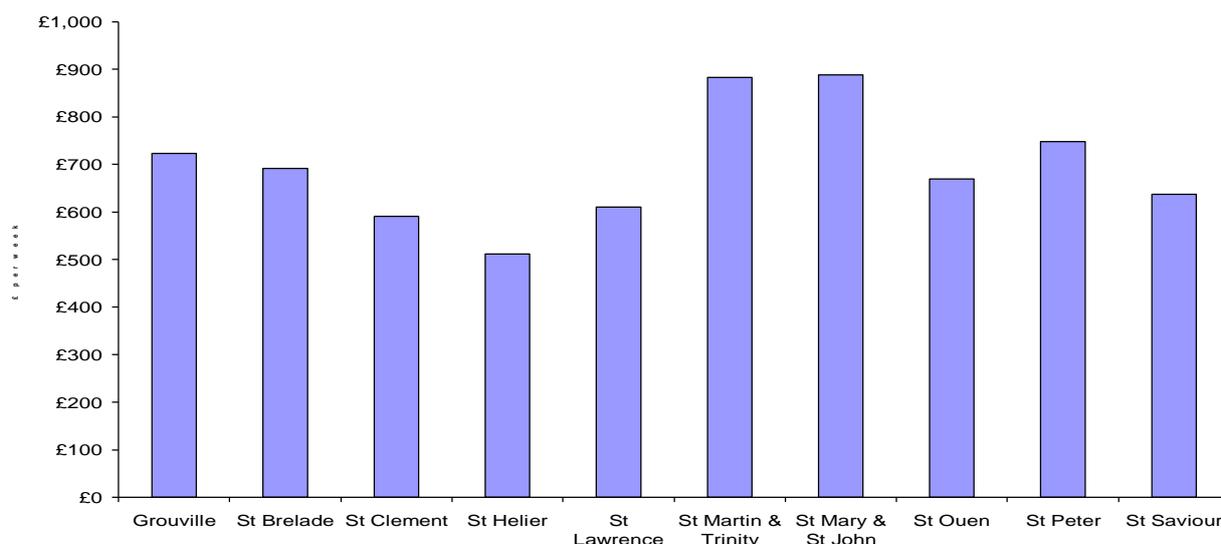


Table 6.1a Average weekly household spending by Parish (£ per week)

	St Helier	St Saviour	St Brelade	St Clement	Grouville
Food and non-alcoholic drinks	51.60	63.50	69.60	67.60	68.40
Alcohol off sales and tobacco	16.20	17.50	15.60	20.90	13.80
Clothing and footwear	25.60	28.50	20.80	26.90	17.80
Housing, water, electricity, gas and other fuels <sup>9</sup>	158.60	192.20	190.70	151.10	188.30
Furnishings, household equipment and services	20.60	27.50	43.60	32.20	37.70
Health	11.20	14.80	17.50	19.80	19.20
Transport	51.60	70.60	85.40	71.00	92.10
Communication	15.20	15.70	13.60	15.00	12.80
Recreation and culture	67.50	88.40	113.10	86.90	110.60
Education	7.80	13.00	12.60	10.30	43.10
Restaurants and hotels	37.80	40.80	35.90	32.30	31.10
Other goods and services	48.10	64.50	73.30	57.10	88.40
<b>Total expenditure</b>	<b>511.90</b>	<b>636.80</b>	<b>691.50</b>	<b>590.90</b>	<b>723.40</b>
Other expenditure items	45.80	92.60	67.10	54.50	84.80

Table 6.1b Average weekly household spending by Parish (£ per week)

	St Lawrence	St Peter	St Ouen	St Martin & Trinity	St Mary & St John	All
Food and non-alcoholic drinks	58.40	76.80	60.60	73.70	74.00	<b>61.70</b>
Alcohol off sales and tobacco	15.20	18.00	11.20	12.70	13.70	<b>16.10</b>
Clothing and footwear	22.00	22.00	17.60	28.80	24.10	<b>24.80</b>
Housing, water, electricity, gas and other fuels	184.90	225.70	196.50	253.30	247.00	<b>184.00</b>
Furnishings, household equipment and services	34.80	53.30	41.20	62.30	76.70	<b>34.40</b>
Health	19.00	12.60	12.10	20.50	15.00	<b>14.70</b>
Transport	65.20	88.40	75.70	112.20	134.40	<b>72.80</b>
Communication	12.40	18.90	13.70	15.30	18.60	<b>15.20</b>
Recreation and culture	89.90	100.20	119.40	118.60	129.20	<b>89.60</b>
Education	9.40	15.40	10.10	52.00	20.20	<b>14.70</b>
Restaurants and hotels	33.00	32.60	29.10	35.30	42.10	<b>36.60</b>
Other goods and services	66.90	84.10	81.80	98.50	93.60	<b>65.00</b>
<b>Total expenditure</b>	<b>610.90</b>	<b>748.00</b>	<b>669.00</b>	<b>883.20</b>	<b>888.70</b>	<b>629.40</b>
Other expenditure items	50.90	72.30	104.60	134.30	105.60	<b>69.20</b>

<sup>9</sup> The rates figures shown in table 6.3 reflect the mix of housing covered in each Parish as well as the individual Parish rate levels.

**Table 6.2a Average weekly household spending by Parish (Percentage of total expenditure)**

	St Helier	St Saviour	St Brelade	St Clement	Grouville
Food and non-alcoholic drinks	10.1	10.0	10.1	11.4	9.5
Alcohol off sales and tobacco	3.2	2.7	2.3	3.5	1.9
Clothing and footwear	5.0	4.5	3.0	4.6	2.5
Housing, water, electricity, gas and other fuels	31.0	30.2	27.6	25.6	26.0
Furnishings, household equipment and services	4.0	4.3	6.3	5.4	5.2
Health	2.2	2.3	2.5	3.4	2.7
Transport	10.1	11.1	12.4	12.0	12.7
Communication	3.0	2.5	2.0	2.5	1.8
Recreation and culture	13.2	13.9	16.3	14.7	15.3
Education	1.5	2.0	1.8	1.7	6.0
Restaurants and hotels	7.4	6.4	5.2	5.5	4.3
Other goods and services	9.4	10.1	10.6	9.7	12.2
<b>Total expenditure</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Table 6.2b Average weekly household spending by Parish (Percentage of total expenditure)**

	St Lawrence	St Peter	St Ouen	St Martin & Trinity	St Mary & St John	All
Food and non-alcoholic drinks	9.6	10.3	9.1	8.3	8.3	9.8
Alcohol off sales and tobacco	2.5	2.4	1.7	1.4	1.5	2.6
Clothing and footwear	3.6	2.9	2.6	3.3	2.7	3.9
Housing, water, electricity, gas and other fuels	30.3	30.2	29.4	28.7	27.8	29.2
Furnishings, household equipment and services	5.7	7.1	6.2	7.0	8.6	5.5
Health	3.1	1.7	1.8	2.3	1.7	2.3
Transport	10.7	11.8	11.3	12.7	15.1	11.6
Communication	2.0	2.5	2.1	1.7	2.1	2.4
Recreation and culture	14.7	13.4	17.8	13.4	14.5	14.2
Education	1.5	2.1	1.5	5.9	2.3	2.3
Restaurants and hotels	5.4	4.4	4.4	4.0	4.7	5.8
Other goods and services	10.9	11.2	12.2	11.2	10.5	10.3
<b>Total expenditure</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Table 6.3 Average weekly household expenditure by Parish, £ per week**

Commodity or Service		Average Weekly Household Expenditure					
		St Helier	St Saviour	St Brelade	St Clement	Grouville	St Lawrence
<b>1</b>	<b>Food &amp; Non-Alcoholic Drinks</b>	<b>51.60</b>	<b>63.50</b>	<b>69.60</b>	<b>67.60</b>	<b>68.40</b>	<b>58.40</b>
1.1	Food	46.80	57.90	63.60	61.00	63.10	54.10
1.1.1	Bread, rice, cereals	6.10	7.40	8.00	7.30	8.30	6.70
1.1.2	Pasta products	0.50	0.60	0.40	0.60	0.60	0.40
1.1.3	Pastry products	2.20	2.50	2.90	3.40	2.90	2.90
1.1.4	Beef	1.40	2.40	2.00	1.60	3.50	2.10
1.1.5	Pork	0.60	1.40	0.80	1.40	1.50	1.30
1.1.6	Lamb	0.60	0.70	0.80	0.50	0.90	1.50
1.1.7	Poultry	1.70	2.00	2.50	2.40	2.40	2.10
1.1.8	Bacon, ham, sausages, pate etc	2.30	3.10	3.50	3.50	3.30	2.40
1.1.9	Processed meat & meat n.e.c	4.00	3.80	4.80	5.10	4.40	4.40
1.1.10	Fish & fish products	2.60	3.00	4.30	3.70	3.60	3.40
1.1.11	Milk	2.20	3.10	2.80	2.90	3.00	2.10
1.1.12	Cheese & curd	1.50	2.00	2.40	2.20	2.10	2.20
1.1.13	Eggs	0.50	0.70	0.80	0.70	0.70	0.60
1.1.14	Other milk products	2.20	2.60	3.00	2.80	2.40	2.10
1.1.15	Butter	0.30	0.40	0.40	0.40	0.60	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.40	0.40	0.40	0.40	0.50	0.50
1.1.17	Cooking oils & fats	0.30	0.40	0.50	0.40	0.30	0.20
1.1.18	Fresh fruit (inc. frozen)	3.70	4.70	5.50	5.10	4.90	4.80
1.1.19	Dried fruit & nuts	0.40	0.50	0.70	0.40	0.60	0.60
1.1.20	Preserved fruit & fruit based products	0.10	0.20	0.10	0.10	0.20	0.20
1.1.21	Fresh vegetables	3.70	4.80	5.50	4.80	5.30	4.50
1.1.22	Preserved, processed or dried vegetables	1.40	1.50	1.70	1.90	1.40	1.50
1.1.23	Potatoes	1.00	1.00	0.90	1.10	1.20	1.00
1.1.24	Processed potatoes & potato products	1.20	1.70	1.40	1.70	1.40	1.00
1.1.25	Sugar & sugar products	0.30	0.50	0.40	0.40	0.30	0.30
1.1.26	Jams & marmalades	0.20	0.30	0.40	0.40	0.50	0.30
1.1.27	Chocolate	1.40	1.90	2.10	1.70	2.20	1.20
1.1.28	Confectionary products	0.70	0.90	0.70	0.70	0.80	0.30
1.1.29	Edible ices & ice cream	0.70	0.70	0.60	0.90	0.80	0.90
1.1.30	Other food products	2.30	2.80	3.30	2.80	2.80	2.30
1.2	Non-alcoholic drinks	4.80	5.60	5.90	6.50	5.30	4.30
1.2.1	Coffee	0.50	0.60	0.80	1.00	0.60	0.50
1.2.2	Tea	0.30	0.50	0.30	0.50	0.50	0.40
1.2.3	Cocoa & powdered chocolate	0.10	0.20	0.10	0.20	0.10	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	1.50	1.90	2.10	1.90	1.80	1.70
1.2.5	Mineral or spring waters	0.70	0.60	0.90	0.90	1.00	0.50
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.70	1.70	1.70	2.10	1.30	1.10

Commodity or Service		Average Weekly Household Expenditure				
		St Peter	St Ouen	St Martin & Trinity	St Mary & St John	All households
<b>1</b>	<b>Food &amp; Non-Alcoholic Drinks</b>	<b>76.80</b>	<b>60.60</b>	<b>73.70</b>	<b>74.00</b>	<b>61.70</b>
1.1	Food	70.80	55.60	68.30	68.70	56.30
1.1.1	Bread, rice, cereals	7.10	7.20	8.40	8.00	7.00
1.1.2	Pasta products	0.60	0.50	0.40	0.40	0.50
1.1.3	Pastry products	2.90	2.90	3.10	3.10	2.60
1.1.4	Beef	2.40	2.20	1.80	3.00	1.90
1.1.5	Pork	0.80	0.90	1.10	1.60	1.00
1.1.6	Lamb	1.20	1.40	0.80	1.00	0.80
1.1.7	Poultry	3.10	1.50	2.10	2.20	2.00
1.1.8	Bacon, ham, sausages, pate etc	3.10	3.20	3.90	3.50	2.90
1.1.9	Processed meat & meat n.e.c	5.60	3.70	5.40	4.80	4.40
1.1.10	Fish & fish products	6.90	4.40	5.50	4.50	3.60
1.1.11	Milk	2.60	2.60	2.80	2.80	2.50
1.1.12	Cheese & curd	2.50	2.00	2.90	2.00	2.00
1.1.13	Eggs	0.80	0.70	0.80	0.70	0.70
1.1.14	Other milk products	3.00	1.90	3.00	2.90	2.50
1.1.15	Butter	0.50	0.30	0.80	0.50	0.40
1.1.16	Margarine, other vegetable fats & peanut butter	0.30	0.60	0.40	0.50	0.40
1.1.17	Cooking oils & fats	0.50	0.10	0.70	0.70	0.40
1.1.18	Fresh fruit (inc. frozen)	6.80	3.90	6.10	6.50	4.70
1.1.19	Dried fruit & nuts	0.80	0.40	1.10	0.60	0.60
1.1.20	Preserved fruit & fruit based products	0.10	-	0.20	0.20	0.10
1.1.21	Fresh vegetables	6.70	4.50	5.50	6.10	4.70
1.1.22	Preserved, processed or dried vegetables	1.90	1.60	2.10	1.80	1.60
1.1.23	Potatoes	1.10	1.10	1.40	1.30	1.10
1.1.24	Processed potatoes & potato products	1.20	1.30	1.30	1.40	1.30
1.1.25	Sugar & sugar products	0.40	0.60	0.50	0.60	0.40
1.1.26	Jams & marmalades	0.30	0.50	0.30	0.50	0.30
1.1.27	Chocolate	2.60	1.60	1.60	2.20	1.70
1.1.28	Confectionary products	0.60	0.40	0.70	0.80	0.70
1.1.29	Edible ices & ice cream	0.60	0.30	1.10	1.10	0.80
1.1.30	Other food products	3.80	3.30	2.70	3.50	2.70
1.2	Non-alcoholic drinks	6.00	5.00	5.40	5.40	5.30
1.2.1	Coffee	0.70	0.90	0.80	0.60	0.60
1.2.2	Tea	0.70	0.60	0.50	0.70	0.40
1.2.3	Cocoa & powdered chocolate	0.10	0.20	0.20	0.10	0.10
1.2.4	Fruit & vegetable juices (inc. squash)	2.30	1.80	2.10	1.80	1.80
1.2.5	Mineral or spring waters	0.80	0.60	0.70	0.60	0.70
1.2.6	Soft drinks (inc. fizzy & ready to drink fruit juices)	1.40	1.00	1.20	1.60	1.60

Commodity or Service		Average Weekly Household Expenditure					
		St Helier	St Saviour	St Brelade	St Clement	Grouville	St Lawrence
<b>2</b>	<b>Alcoholic Drinks &amp; Tobacco</b>	<b>16.20</b>	<b>17.50</b>	<b>15.60</b>	<b>20.90</b>	<b>13.80</b>	<b>15.20</b>
2.1	Alcoholic drinks (off premises)	7.20	9.50	10.90	14.30	9.90	9.50
2.1.1	Spirits & liqueurs	1.90	1.50	3.20	3.10	1.70	2.00
2.1.2	Wines & fortified wines	3.70	6.20	5.70	8.80	6.40	6.40
2.1.3	Beer, lager, ciders & perry	1.50	1.80	2.00	2.30	1.90	1.10
2.1.4	Alcopops	-	-	0.00	0.00	0.00	0.00
2.2	Tobacco	9.00	8.00	4.70	6.60	3.90	5.60
2.2.1	Cigarettes	8.70	7.40	4.40	5.90	3.90	5.50
2.2.2	Cigars & other tobacco products	0.30	0.50	0.30	0.60	-	0.10
<b>3</b>	<b>Clothing &amp; Footwear</b>	<b>25.60</b>	<b>28.50</b>	<b>20.80</b>	<b>26.90</b>	<b>17.80</b>	<b>22.00</b>
3.1	Clothing	20.70	21.60	18.60	22.60	15.70	17.00
3.1.1	Men's outer	4.10	3.20	2.40	3.40	2.30	4.30
3.1.2	Men's under	0.40	0.50	0.30	0.70	0.20	-
3.1.3	Women's outer	10.20	8.80	7.90	9.50	8.00	6.50
3.1.4	Women's under	1.30	2.00	2.10	2.80	1.80	1.80
3.1.5	Boy's Outer	0.70	1.20	0.80	0.60	0.10	0.40
3.1.6	Girl's outer	0.90	1.10	0.90	1.40	-	0.70
3.1.7	Infant's outer	0.50	0.60	0.60	0.40	0.60	0.60
3.1.8	Children's under	0.60	1.00	1.10	1.30	0.60	0.40
3.1.9	Accessories & haberdashery	1.30	2.40	1.70	1.20	1.30	1.50
3.1.10	Dry cleaners, laundry & dyeing	0.80	0.90	0.90	1.10	0.80	0.80
3.2	Footwear	4.80	6.80	2.20	4.30	2.10	5.00
<b>4</b>	<b>Housing, Fuel &amp; Power</b>	<b>158.60</b>	<b>192.20</b>	<b>190.70</b>	<b>151.10</b>	<b>188.30</b>	<b>184.90</b>
4.1	Net rent paid, including 2nd dwelling rent	84.10	66.30	39.50	58.50	56.60	66.40
4.2	Materials for maintenance & repair of dwelling	1.10	2.60	1.90	1.00	1.90	1.60
4.3	Services for maintenance & repair of dwelling	5.00	11.90	13.80	9.00	12.30	19.10
4.4	Water supply	4.70	7.40	10.50	6.90	8.30	6.80
4.5	Sewerage & other services	0.90	0.80	2.20	3.10	2.10	1.60
4.6	Electricity, gas & other fuels	12.40	18.10	21.70	17.50	19.70	18.20
4.6.1	Electricity	8.80	9.80	10.50	10.50	10.30	8.90
4.6.2	Gas	1.70	2.70	3.50	3.20	4.10	1.30
4.6.3	Oil	1.50	4.10	6.80	3.40	4.30	7.50
4.6.4	Coal	0.40	1.50	0.90	0.50	1.00	0.60
4.7	House purchase costs	44.90	73.70	87.10	47.30	81.50	57.40
4.7.1	- interest payments	26.90	47.90	53.10	29.80	39.10	34.50
4.7.2	- capital payments	17.90	25.80	34.00	17.50	42.40	23.00
4.8	Rates	3.20	5.10	5.50	4.90	5.20	4.20
4.9	Mortgage endowment payments	2.30	6.20	8.30	2.80	0.60	9.50

Commodity or Service		Average Weekly Household Expenditure				
		St Peter	St Ouen	St Martin & Trinity	St Mary & St John	All Households
<b>2</b>	<b>Alcoholic Drinks &amp; Tobacco</b>	<b>18.00</b>	<b>11.20</b>	<b>12.70</b>	<b>13.70</b>	<b>16.10</b>
2.1	Alcoholic drinks (off premises)	11.60	6.20	10.80	9.50	9.30
2.1.1	Spirits & liqueurs	2.50	1.40	2.40	1.70	2.10
2.1.2	Wines & fortified wines	7.00	3.10	6.90	5.70	5.40
2.1.3	Beer, lager, ciders & perry	2.00	1.70	1.40	2.10	1.70
2.1.4	Alcopops	0.00	0.00	-	0.00	-
2.2	Tobacco	6.50	5.00	1.90	4.20	6.90
2.2.1	Cigarettes	5.90	5.00	1.70	3.50	6.50
2.2.2	Cigars & other tobacco products	0.60	0.00	0.30	0.70	0.40
<b>3</b>	<b>Clothing &amp; Footwear</b>	<b>22.00</b>	<b>17.60</b>	<b>28.80</b>	<b>24.10</b>	<b>24.80</b>
3.1	Clothing	15.60	15.30	25.10	18.70	20.10
3.1.1	Men's outer	4.10	3.70	3.50	2.90	3.60
3.1.2	Men's under	0.30	-	0.30	0.30	0.40
3.1.3	Women's outer	5.90	7.40	11.10	7.70	9.00
3.1.4	Women's under	1.00	1.50	1.50	1.70	1.70
3.1.5	Boy's Outer	0.30	0.70	0.80	0.60	0.70
3.1.6	Girl's outer	0.30	0.10	3.20	0.30	1.00
3.1.7	Infant's outer	0.20	0.60	0.50	0.90	0.50
3.1.8	Children's under	0.20	0.60	0.50	0.60	0.70
3.1.9	Accessories & haberdashery	2.10	0.70	2.60	2.50	1.60
3.1.10	Dry cleaners, laundry & dyeing	1.30	0.00	1.10	1.20	0.90
3.2	Footwear	6.40	2.30	3.70	5.40	4.70
<b>4</b>	<b>Housing, Fuel &amp; Power</b>	<b>225.70</b>	<b>196.50</b>	<b>253.30</b>	<b>247.00</b>	<b>184.00</b>
4.1	Net rent paid, including 2nd dwelling rent	93.50	61.90	42.70	45.80	67.90
4.2	Materials for maintenance & repair of dwelling	5.10	2.10	3.70	1.80	1.90
4.3	Services for maintenance & repair of dwelling	13.20	13.00	21.70	17.50	10.70
4.4	Water supply	6.10	6.30	6.00	7.60	6.50
4.5	Sewerage & other services	1.50	1.10	1.10	1.70	1.40
4.6	Electricity, gas & other fuels	18.80	22.30	25.30	24.40	17.30
4.6.1	Electricity	10.60	10.10	11.20	12.10	9.80
4.6.2	Gas	1.90	1.00	1.90	0.90	2.20
4.6.3	Oil	5.30	10.80	11.10	10.20	4.60
4.6.4	Coal	0.90	0.50	1.20	1.10	0.80
4.7	House purchase costs	73.50	78.00	138.80	133.80	68.90
4.7.1	- interest payments	43.40	46.80	62.40	41.50	40.70
4.7.2	- capital payments	30.10	31.20	76.30	52.20	28.30
4.8	Rates	4.40	7.40	7.00	7.00	4.60
4.9	Mortgage endowment payments	9.70	4.40	7.00	7.50	4.80

Commodity or Service		Average Weekly Household Expenditure					
		St Helier	St Saviour	St Brelade	St Clement	Grouville	St Lawrence
<b>5</b>	<b>Household Goods &amp; Services</b>	<b>20.60</b>	<b>27.50</b>	<b>43.60</b>	<b>32.20</b>	<b>37.70</b>	<b>34.80</b>
5.1	Furniture, furnishings, carpets & other floor coverings	5.30	7.60	14.00	12.00	10.40	11.30
5.1.1	Furniture & furnishings	4.40	5.90	12.10	9.90	6.20	9.60
5.1.2	Floor coverings	0.90	1.80	1.90	2.10	4.20	1.70
5.2	Household textiles	2.20	3.00	4.10	3.60	3.10	3.80
5.3	Household appliances	3.40	3.10	4.40	5.50	7.20	4.10
5.4	Glassware, tableware & household utensils	1.70	1.50	2.70	2.00	2.10	1.80
5.5	Tools & equipment for house & garden	1.90	2.60	4.10	1.40	3.10	3.30
5.6	Goods & services for routine household maintenance	6.20	9.70	14.30	7.60	11.80	10.50
5.6.1	Cleaning materials	2.80	3.60	2.90	2.70	3.40	1.90
5.6.2	Household goods & hardware	1.10	1.00	1.30	1.30	1.90	1.10
5.6.3	Domestic services, carpet cleaning, hire of furniture	2.20	5.00	10.10	3.60	6.50	7.50
<b>6</b>	<b>Health</b>	<b>11.20</b>	<b>14.80</b>	<b>17.50</b>	<b>19.80</b>	<b>19.20</b>	<b>19.00</b>
6.1	Pharmacy & other medical products	2.90	3.90	4.70	4.50	3.80	3.90
6.2	Doctors	2.50	2.80	3.60	4.40	3.50	2.80
6.3	Dentists	3.80	4.90	6.30	6.10	8.30	9.20
6.4	Opticians	1.40	2.00	2.00	2.20	3.60	1.90
6.5	Other medical related services (inc. hospital)	0.50	1.20	0.90	2.60	0.10	1.20
<b>7</b>	<b>Transport</b>	<b>51.60</b>	<b>70.60</b>	<b>85.40</b>	<b>71.00</b>	<b>92.10</b>	<b>65.20</b>
7.1	Purchase of vehicles	24.20	33.70	43.90	34.70	47.70	31.10
7.1.1	Purchase of new cars & vans	7.40	15.30	21.00	7.30	9.70	8.70
7.1.2	Purchase of second hand cars & vans	14.50	16.60	20.70	24.90	35.00	18.60
7.1.3	Purchase of motorcycles & other vehicles	2.30	1.80	2.10	2.50	3.00	3.80
7.2	Operation of personal transport equipment	19.00	27.00	28.20	26.00	32.30	22.20
7.2.1	Spares & accessories	0.80	0.90	0.60	1.40	0.80	0.30
7.2.2	Petrol, diesel & other motor oils	9.10	14.00	14.20	15.60	15.90	11.70
7.2.3	Repairs & servicing	4.20	6.10	7.20	5.30	6.50	6.00
7.2.4	Parking	2.20	2.60	3.10	1.10	3.20	1.30
7.2.5	Other motoring costs	2.60	3.30	3.00	2.60	5.90	2.90
7.3	Transport Services	8.40	9.90	13.40	10.30	12.10	11.90
7.3.1	Bus & coach fares	0.40	0.60	1.20	0.80	0.80	0.50
7.3.2	Taxi fares	1.10	1.00	0.60	1.50	2.20	0.70
7.3.3	Travel by air	4.90	5.40	8.20	4.30	6.00	6.00
7.3.4	Travel by sea	1.70	2.50	3.20	3.20	2.90	4.00
7.3.5	Other travel & transport	0.20	0.40	0.40	0.50	0.20	0.70

Commodity or Service		Average Weekly Household Expenditure				
		St Peter	St Ouen	St Martin & Trinity	St Mary & St John	All Households
<b>5</b>	<b>Household Goods &amp; Services</b>	<b>53.30</b>	<b>41.20</b>	<b>62.30</b>	<b>76.70</b>	<b>34.40</b>
5.1	Furniture, furnishings, carpets & other floor coverings	17.10	12.20	19.50	21.10	10.20
5.1.1	Furniture & furnishings	15.30	10.20	16.20	16.40	8.30
5.1.2	Floor coverings	1.70	2.00	3.30	4.70	1.80
5.2	Household textiles	6.60	5.60	4.00	5.00	3.30
5.3	Household appliances	2.30	2.20	6.30	3.90	3.90
5.4	Glassware, tableware & household utensils	3.60	1.40	3.40	2.40	2.10
5.5	Tools & equipment for house & garden	5.10	1.90	4.40	6.80	2.90
5.6	Goods & services for routine household maintenance	18.60	18.00	24.70	37.60	12.00
5.6.1	Cleaning materials	3.40	2.70	3.90	4.10	3.10
5.6.2	Household goods & hardware	1.60	0.90	1.80	1.90	1.30
5.6.3	Domestic services, carpet cleaning, hire of furniture	13.60	14.40	18.90	31.60	7.70
<b>6</b>	<b>Health</b>	<b>12.60</b>	<b>12.10</b>	<b>20.50</b>	<b>15.00</b>	<b>14.70</b>
6.1	Pharmacy & other medical products	3.10	2.90	4.10	3.70	3.60
6.2	Doctors	2.50	3.10	3.60	3.20	3.00
6.3	Dentists	4.90	3.50	6.90	5.10	5.20
6.4	Opticians	1.70	1.70	1.70	2.60	1.80
6.5	Other medical related services (inc. hospital)	0.40	0.90	4.10	0.40	1.10
<b>7</b>	<b>Transport</b>	<b>88.40</b>	<b>75.70</b>	<b>112.20</b>	<b>134.40</b>	<b>72.80</b>
7.1	Purchase of vehicles	40.50	14.30	60.80	78.90	35.60
7.1.1	Purchase of new cars & vans	31.90	0.50	31.20	38.30	14.20
7.1.2	Purchase of second hand cars & vans	6.40	13.60	29.30	37.40	19.20
7.1.3	Purchase of motorcycles & other vehicles	2.20	0.20	0.40	3.30	2.20
7.2	Operation of personal transport equipment	35.20	46.30	33.30	37.50	26.00
7.2.1	Spares & accessories	0.70	1.10	0.90	0.50	0.80
7.2.2	Petrol, diesel & other motor oils	17.00	24.80	18.00	21.20	13.40
7.2.3	Repairs & servicing	9.20	9.20	9.70	11.10	6.20
7.2.4	Parking	1.90	2.40	2.10	2.40	2.30
7.2.5	Other motoring costs	6.30	8.80	2.60	2.40	3.30
7.3	Transport Services	12.60	15.10	18.10	17.90	11.20
7.3.1	Bus & coach fares	0.80	0.40	0.60	0.40	0.60
7.3.2	Taxi fares	1.00	1.60	1.30	0.90	1.10
7.3.3	Travel by air	8.30	5.80	11.30	11.60	6.30
7.3.4	Travel by sea	2.10	6.00	4.50	4.60	2.80
7.3.5	Other travel & transport	0.40	1.30	0.40	0.30	0.40

Commodity or Service		Average Weekly Household Expenditure					
		St Helier	St Saviour	St Brelade	St Clement	Grouville	St Lawrence
<b>8</b>	<b>Communication</b>	<b>15.20</b>	<b>15.70</b>	<b>13.60</b>	<b>15.00</b>	<b>12.80</b>	<b>12.40</b>
8.1	Postal services	1.10	1.70	1.50	1.30	1.20	1.00
8.2	Telephone & telefax equipment	1.40	1.30	0.80	1.50	0.80	0.90
8.3	Telephone & telefax services	12.80	12.80	11.30	12.10	10.90	10.60
8.3.1	Fixed line	5.10	5.70	5.60	5.10	4.50	5.00
8.3.2	Mobile phone account	4.20	4.30	3.90	3.70	4.70	3.30
8.3.3	Mobile phone other	3.60	2.80	1.80	3.40	1.70	2.40
<b>9</b>	<b>Recreation &amp; Culture</b>	<b>67.50</b>	<b>88.40</b>	<b>113.10</b>	<b>86.90</b>	<b>110.60</b>	<b>89.90</b>
9.1	Audiovisual, photographic & information processing equipment	11.30	13.90	13.40	11.40	12.80	9.50
9.1.1	Audio equipment, accessories & CD players	0.90	0.90	0.90	1.20	0.80	0.70
9.1.2	TV & video	5.10	7.10	7.20	6.00	6.60	4.70
9.1.3	Computers	4.00	4.00	4.00	3.00	4.30	3.10
9.1.4	Photographic, cine, optical equipment & film processing	1.40	1.90	1.30	1.30	1.10	1.00
9.2	Other major durables for recreation & culture	0.90	3.20	10.90	6.70	0.90	5.20
9.3	Other recreational items & equipment, gardens & pets	7.30	14.10	15.00	11.00	12.80	12.30
9.3.1	Games, toys & hobbies	1.30	2.00	4.40	1.70	1.00	2.20
9.3.2	Computer software & games	0.30	0.40	0.20	0.40	0.00	0.20
9.3.3	Equipment for sport, camping & open air recreation	2.70	4.70	4.50	4.50	5.90	5.30
9.3.4	Horticultural goods	2.20	3.60	4.10	2.90	3.40	3.20
9.3.5	Pets & pet food	0.90	3.40	1.80	1.40	2.60	1.40
9.4	Recreational & cultural services	16.90	22.00	23.50	19.30	20.10	18.20
9.4.1	Sports admissions, subscriptions, leisure class fees & equipment hire	7.20	10.90	12.10	7.40	10.00	7.60
9.4.2	Cinema, museums, theatre etc	1.20	1.30	1.30	1.70	0.80	1.60
9.4.3	TV, video, satellite rental, cable subs, TV licences, internet	5.60	6.00	5.80	5.70	6.50	4.80
9.4.4	Internet subscriptions	1.00	1.20	1.70	1.10	1.50	1.20
9.4.5	Misc. entertainment	1.00	1.60	1.70	1.50	0.90	1.10
9.4.6	Gambling payments	0.90	1.00	0.90	1.90	0.40	1.80
9.5	Newspapers, books & stationery	7.00	8.10	9.30	9.90	8.90	9.60
9.5.1	Books	1.60	1.60	2.70	2.10	2.30	1.80
9.5.2	Diaries, address books, cards etc	1.90	2.70	2.60	2.80	2.20	3.10
9.5.3	Newspapers	2.30	2.70	3.10	3.50	3.30	3.20
9.5.4	Magazines & periodicals	1.10	1.10	0.90	1.50	1.10	1.50
9.6	Package Holidays	24.00	27.00	40.90	28.50	55.10	35.20
9.6.1	Package holidays (inc. cruises)	11.90	8.30	20.70	13.50	26.90	20.90
9.6.2	Non-package	12.10	18.70	20.20	15.10	28.20	14.20
<b>10</b>	<b>Education</b>	<b>7.80</b>	<b>13.00</b>	<b>12.60</b>	<b>10.30</b>	<b>43.10</b>	<b>9.40</b>
10.1	School fees	4.90	10.50	8.00	5.20	25.40	5.90
10.2	Higher education fees & maintenance	1.70	1.80	3.30	5.00	16.60	2.90
10.3	Other education costs (e.g. academic evening classes, school trips)	1.20	0.80	1.30	0.10	1.10	0.60

Commodity or Service		Average Weekly Household Expenditure				
		St Peter	St Ouen	St Martin & Trinity	St Mary & St John	All Households
<b>8</b>	<b>Communication</b>	<b>18.90</b>	<b>13.70</b>	<b>15.30</b>	<b>18.60</b>	<b>15.20</b>
8.1	Postal services	0.60	1.30	0.80	2.60	1.30
8.2	Telephone & telefax equipment	0.90	1.00	1.60	0.90	1.20
8.3	Telephone & telefax services	17.40	11.40	13.00	15.10	12.70
8.3.1	Fixed line	6.70	5.40	6.20	6.90	5.40
8.3.2	Mobile phone account	7.20	4.20	4.70	6.60	4.40
8.3.3	Mobile phone other	3.50	1.80	2.00	1.70	2.90
<b>9</b>	<b>Recreation &amp; Culture</b>	<b>100.20</b>	<b>119.40</b>	<b>118.60</b>	<b>129.20</b>	<b>89.60</b>
9.1	Audiovisual, photographic & information processing equipment	13.60	15.00	18.90	13.00	12.70
9.1.1	Audio equipment, accessories & CD players	0.30	0.70	1.90	1.30	1.00
9.1.2	TV & video	5.70	6.50	10.40	5.70	6.20
9.1.3	Computers	4.60	6.10	5.50	3.90	4.00
9.1.4	Photographic, cine, optical equipment & film processing	3.00	1.70	1.10	2.10	1.50
9.2	Other major durables for recreation & culture	1.60	4.60	4.70	6.80	3.70
9.3	Other recreational items & equipment, gardens & pets	19.60	6.60	16.70	19.90	11.70
9.3.1	Games, toys & hobbies	3.50	1.00	1.60	3.00	2.00
9.3.2	Computer software & games	0.10	0.10	0.50	0.10	0.30
9.3.3	Equipment for sport, camping & open air recreation	7.50	3.30	6.80	6.50	4.30
9.3.4	Horticultural goods	5.40	1.50	5.70	5.20	3.30
9.3.5	Pets & pet food	3.10	0.60	2.20	4.90	1.90
9.4	Recreational & cultural services	20.00	27.10	22.60	26.70	20.10
9.4.1	Sports admissions, subscriptions, leisure class fees & equipment hire	10.10	14.90	10.90	15.00	9.40
9.4.2	Cinema, museums, theatre etc	0.90	1.60	2.00	1.70	1.30
9.4.3	TV, video, satellite rental, cable subs, TV licences, internet	5.80	5.60	6.00	5.70	5.70
9.4.4	Internet subscriptions	1.60	1.60	1.70	1.30	1.20
9.4.5	Misc. entertainment	0.90	2.70	1.30	2.00	1.30
9.4.6	Gambling payments	0.70	0.80	0.70	1.00	1.00
9.5	Newspapers, books & stationery	9.90	9.20	12.70	12.10	8.70
9.5.1	Books	1.30	2.90	4.00	2.80	2.10
9.5.2	Diaries, address books, cards etc	3.80	2.10	3.80	5.20	2.70
9.5.3	Newspapers	2.90	3.20	3.40	2.80	2.80
9.5.4	Magazines & periodicals	1.90	1.00	1.50	1.30	1.20
9.6	Package Holidays	35.50	56.90	42.90	50.80	32.70
9.6.1	Package holidays (inc. cruises)	17.40	29.20	17.80	28.80	15.70
9.6.2	Non-package	18.10	27.80	25.10	22.00	17.00
<b>10</b>	<b>Education</b>	<b>15.40</b>	<b>10.10</b>	<b>52.00</b>	<b>20.20</b>	<b>14.70</b>
10.1	School fees	9.20	7.80	38.20	13.50	9.80
10.2	Higher education fees & maintenance	2.50	1.70	8.90	4.10	3.50
10.3	Other education costs (e.g. academic evening classes, school trips)	3.70	0.60	4.90	2.60	1.40

Commodity or Service		Average Weekly Household Expenditure					
		St Helier	St Saviour	St Brelade	St Clement	Grouville	St Lawrence
<b>11</b>	<b>Restaurants &amp; Hotels</b>	<b>37.80</b>	<b>40.80</b>	<b>35.90</b>	<b>32.20</b>	<b>31.10</b>	<b>33.00</b>
11.1	Catering services	37.60	40.70	35.90	32.00	30.90	33.00
11.1.1	Restaurants	9.40	11.80	13.80	9.70	11.70	9.70
11.1.2	Cafes, bars etc.	27.70	28.40	21.30	21.80	18.50	23.00
11.1.3	Canteens (inc. school dinners)	0.50	0.50	0.70	0.50	0.60	0.30
11.2	Accommodation services	0.20	0.10	0.10	0.20	0.20	-
<b>12</b>	<b>Miscellaneous Goods &amp; Services</b>	<b>48.10</b>	<b>64.50</b>	<b>73.30</b>	<b>57.10</b>	<b>88.40</b>	<b>66.90</b>
12.1	Personal Care	12.40	16.30	14.90	15.10	15.50	14.20
12.1.1	Hairdressing & beauty treatments	3.20	5.50	5.80	5.40	5.40	7.90
12.1.2	Toiletries	0.80	1.20	0.90	0.90	1.00	0.60
12.1.3	Baby toiletries & accessories	0.40	0.70	0.70	0.70	0.60	0.10
12.1.4	Hair products, cosmetics & related electrical appliances	8.00	8.90	7.50	8.20	8.50	5.60
12.2	Personal effects n.e.c.	2.70	4.60	5.10	3.90	3.80	5.70
12.3	Home care	0.20	0.10	0.10	0.20	0.10	0.50
12.4	Nursery, crèche & childcare	7.20	5.50	5.20	4.90	11.10	3.90
12.5	Insurance	20.60	32.00	41.80	27.30	42.70	39.30
12.5.1	Household insurances - structure, contents & appliances	2.70	4.70	6.10	4.60	5.40	5.30
12.5.2	Medical insurance premiums (inc. sickness & redundancy)	2.80	7.60	8.70	6.90	6.50	14.00
12.5.3	Life insurance	8.00	9.60	13.70	5.90	18.90	9.70
12.5.4	Vehicle insurance (inc. boat insurance)	5.10	7.20	9.60	7.90	8.60	7.20
12.5.5	Non-package holiday & other travel insurance	0.70	1.50	1.60	1.00	1.40	1.50
12.5.6	Mortgage protection	1.30	1.30	2.10	1.00	1.90	1.70
12.6	Financial & other services n.e.c.	5.10	5.90	6.30	5.70	15.10	3.30
12.6.1	Bank, building society, post office & credit card charges	4.00	4.30	3.70	4.60	12.40	2.30
12.6.2	Other services & professional fees	1.10	1.60	2.60	1.20	2.80	1.10
<b>1-12 Expenditure Total</b>		<b>511.90</b>	<b>636.80</b>	<b>691.50</b>	<b>590.90</b>	<b>723.40</b>	<b>610.90</b>
<b>13</b>	<b>Other Expenditure Items</b>	<b>45.80</b>	<b>92.60</b>	<b>67.10</b>	<b>54.50</b>	<b>84.80</b>	<b>50.90</b>
13.1	Capital improvements, main dwelling	16.60	38.40	23.80	20.20	35.00	26.00
13.2	Second dwelling mortgage, rates etc.	0.30	1.30	0.40	0.70	1.90	2.10
13.3	Holiday expenditure	13.50	17.00	19.60	11.20	20.90	10.40
13.4	Money transfers & credit	15.20	35.20	22.90	22.20	26.40	11.10
13.4.1	- loan & credit payments	8.30	20.70	9.00	8.10	10.40	5.00
13.2	Licenses, fines & other non-consumption expenditure	0.30	0.80	0.50	0.20	0.60	1.20
<b>All Expenditure</b>		<b>557.70</b>	<b>729.40</b>	<b>758.70</b>	<b>645.40</b>	<b>808.20</b>	<b>661.80</b>
<b>14</b>	<b>Other items where recorded</b>	<b>2.00</b>	<b>7.00</b>	<b>6.00</b>	<b>1.90</b>	<b>9.10</b>	<b>1.90</b>
14.1	Pensions & related savings	2.00	7.00	6.00	1.90	9.10	1.90

Commodity or Service		Average Weekly Household Expenditure				
		St Peter	St Ouen	St Martin & Trinity	St Mary & St John	All Households
<b>11</b>	<b>Restaurants &amp; Hotels</b>	<b>32.60</b>	<b>29.10</b>	<b>35.30</b>	<b>42.10</b>	<b>36.60</b>
11.1	Catering services	32.50	28.90	35.10	42.10	36.40
	11.1.1 Restaurants	10.20	10.70	12.80	12.90	10.80
	11.1.2 Cafes, bars etc.	22.00	17.30	21.30	28.50	25.10
	11.1.3 Canteens (inc. school dinners)	0.30	0.90	1.00	0.60	0.50
11.2	Accommodation services	0.10	0.20	0.10	-	0.20
<b>12</b>	<b>Miscellaneous Goods &amp; Services</b>	<b>84.10</b>	<b>81.80</b>	<b>98.50</b>	<b>93.60</b>	<b>65.00</b>
12.1	Personal Care	15.70	12.00	17.20	15.40	14.30
	12.1.1 Hairdressing & beauty treatments	5.70	6.60	4.90	6.80	4.90
	12.1.2 Toiletries	1.30	0.90	1.30	0.80	0.90
	12.1.3 Baby toiletries & accessories	0.30	0.10	0.20	0.40	0.50
	12.1.4 Hair products, cosmetics & related electrical appliances	8.50	4.40	10.80	7.30	8.00
12.2	Personal effects n.e.c.	2.60	4.10	7.60	5.10	4.00
12.3	Home care	0.10	-	-	0.20	0.20
12.4	Nursery, crèche & childcare	3.70	9.10	15.40	5.60	6.90
12.5	Insurance	48.00	49.70	48.20	56.30	32.80
	12.5.1 Household insurances - structure, contents & appliances	8.70	7.50	10.20	9.60	5.00
	12.5.2 Medical insurance premiums (inc. sickness & redundancy)	13.00	6.30	15.00	11.00	7.00
	12.5.3 Life insurance	15.60	21.00	7.70	19.80	10.60
	12.5.4 Vehicle insurance (inc. boat insurance)	9.30	10.60	10.30	10.50	7.40
	12.5.5 Non-package holiday & other travel insurance	0.80	1.70	1.60	2.30	1.20
	12.5.6 Mortgage protection	0.50	2.60	3.30	3.10	1.60
12.6	Financial & other services n.e.c.	14.00	6.80	10.10	11.10	6.90
	12.6.1 Bank, building society, post office & credit card charges	13.10	5.10	7.20	9.20	5.30
	12.6.2 Other services & professional fees	1.00	1.70	2.80	1.90	1.60
<b>1-12 Expenditure Total</b>		<b>748.00</b>	<b>669.00</b>	<b>883.20</b>	<b>888.70</b>	<b>629.40</b>
<b>13</b>	<b>Other Expenditure Items</b>	<b>72.30</b>	<b>104.60</b>	<b>134.30</b>	<b>105.60</b>	<b>69.20</b>
13.1	Capital improvements, main dwelling	25.30	56.00	91.80	58.30	30.70
13.2	Second dwelling mortgage, rates etc.	5.80	2.60	2.00	1.70	1.20
13.3	Holiday expenditure	20.40	17.00	21.20	18.70	15.80
13.4	Money transfers & credit	20.40	28.80	19.20	26.10	21.20
	13.4.1 - loan & credit payments	4.50	14.90	3.90	6.20	9.60
13.2	Licenses, fines & other non-consumption expenditure	0.30	0.20	0.20	0.80	0.50
<b>All Expenditure</b>		<b>820.30</b>	<b>773.70</b>	<b>1,017.50</b>	<b>994.30</b>	<b>698.60</b>
<b>14</b>	<b>Other items where recorded</b>	<b>2.40</b>	<b>0.60</b>	<b>37.20</b>	<b>1.20</b>	<b>5.50</b>
14.1	Pensions & related savings	2.40	0.60	37.20	1.20	5.50

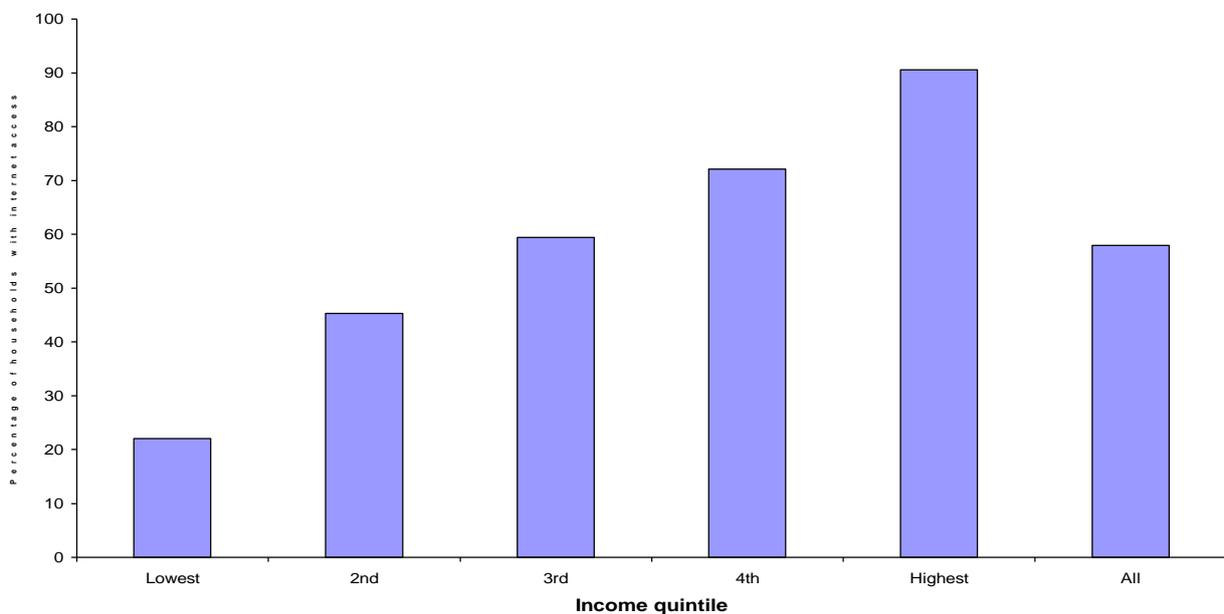


## Chapter 7: Households in Jersey

In addition to providing detailed information about household spending, the Household Expenditure Survey also provides a wealth of information about how people in Jersey live. This Chapter explores some of the characteristics of households in terms of communication, car ownership, household size and shopping habits.

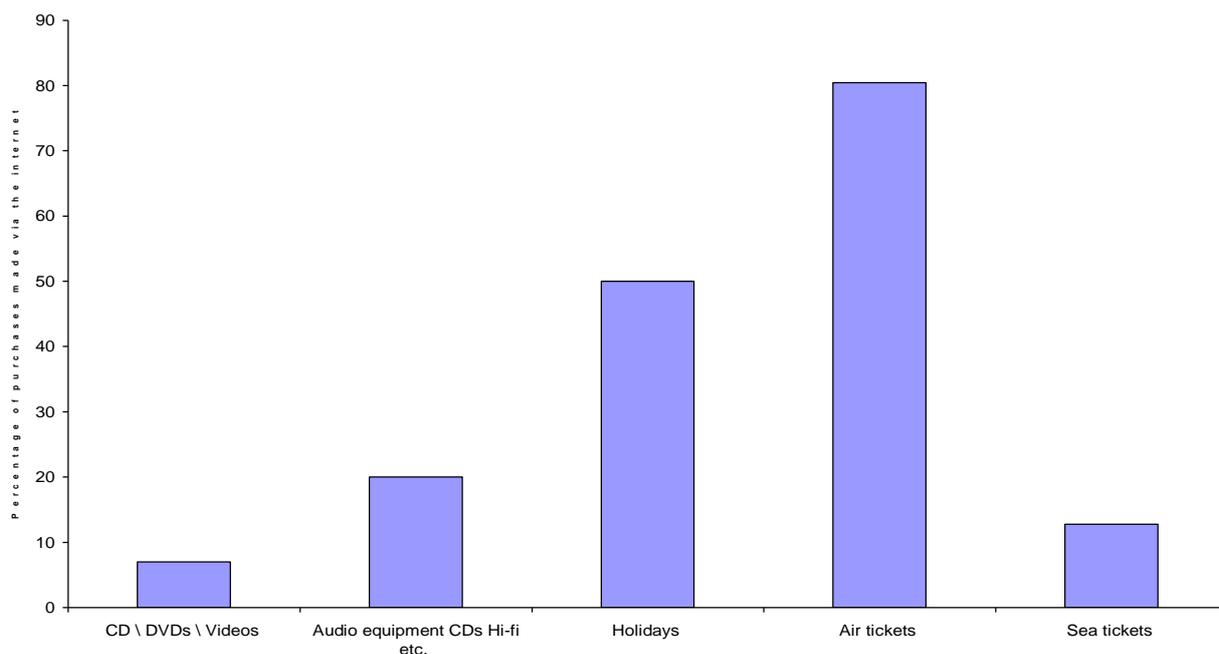
Chart 7.1 shows the proportion of households with home internet access by income quintile. Overall, 58% of households have home internet access ranging from 22% of homes in the lowest income quintile to 91% in the highest quintile. By tenure, 68% of owner occupiers are connected to the internet at home, compared to around 50% of households renting privately and 35% of States, Parish or Housing Trust tenants. Over a third (35%) of retired households are connected to the internet at home, about half the rate of those in employment.

**Chart 7.1 Percentage of households with home internet access by income quintile**



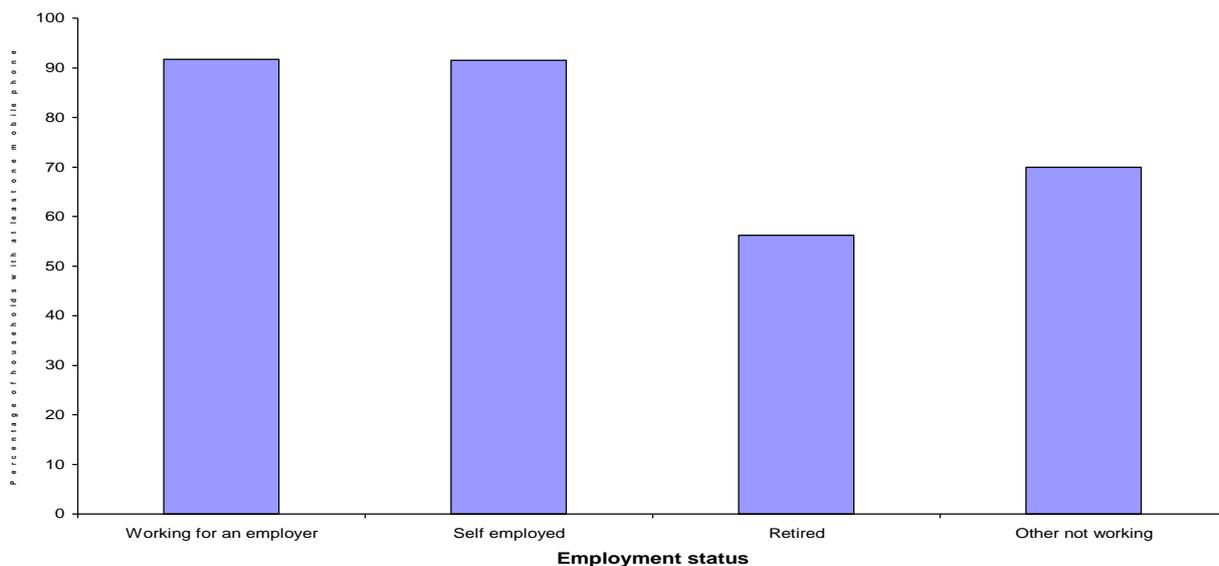
Coupled to increased home access to the internet, probably the biggest change in the way we shop over the past few years has been the development of on-line shopping (purchases made via the internet). Chart 7.2 shows the proportion of purchases made on-line for the goods and services that are most frequently bought in that way. This shows that for air tickets on-line purchasing is by far the most common way of purchasing, with over 80% of sales undertaken on-line. Similarly holiday bookings, which will include people booking accommodation, and ferry tickets are increasingly being bought on-line. For other goods 7% of recorded media and 20% of electrical equipment is now purchased on-line

**Chart 7.2 Percentage of selected goods and services bought via the internet**



Overall 83% of Jersey households have at least one mobile phone, a figure that varies very little by tenure, with the lowest penetration being 72% of homes rented from the States and the highest 87% of privately rented homes. There is slightly more variation by income and employment status, the latter is shown in chart 7.3. By income, 59% of the lowest income households have at least one mobile compared to over 90% for the highest two income quintiles. The same differentials are true when comparing retired households and those in employment. The growth in the use of mobile phones is further demonstrated by the fact that 9% of households only have a mobile phone (i.e. do not have a land line).

**Chart 7.3 Percentage of homes with at least one mobile phone by employment status**



A third (31%) of Jersey households have two or more cars/vans, one and a half times the proportion (19%) that has none. Overall, as chart 7.4 shows, 81% of households have at least one car, with nearly half (49%) just having one.

**Chart 7.4 Number of cars owned by household (percentages)**

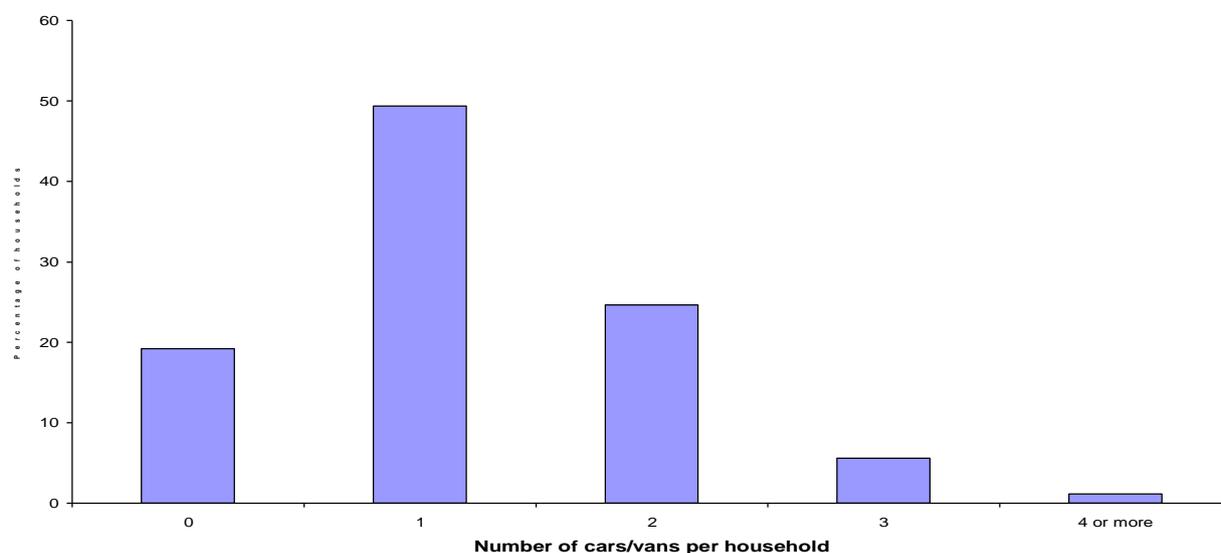


Table 7.1 shows the proportion of households with at least one car, central heating and with satellite TV broken down by income quintile, tenure and employment status.

**Table 7.1 Percentage of households with selected goods and services**

	Percentage of households with		
	At least one car	Central heating <sup>10</sup>	Satellite TV
<b>Income quintile</b>			
Lowest	60	57	26
2 <sup>nd</sup>	76	54	32
3 <sup>rd</sup>	83	61	43
4 <sup>th</sup>	89	79	50
Highest	95	89	67
<b>All households</b>	81	68	44
<b>Tenure</b>			
Owner Occupier	93	88	50
Private rent	72	45	42
States/Parish rent	65	65	41
Lodger/tied	64	33	23
<b>Employment status</b>			
Working for employer	82	65	46
Self employed	82	76	56
Retired	81	77	34
Other not working	66	60	37

<sup>10</sup> Including night storage electrical heating

The HES also provides useful information about household composition. Overall there is an average of 2.3 people per household a figure very close to that of 2.38 recorded in the 2001 census. Of all households, 10% contain at least one child aged under five and 26% contain at least one child aged under 16. The distributions of households with children by income, tenure and employment status is shown in table 7.2.

Table 7.2 Percentage of households with children

	Percentage of households with	
	At least one child under 5	At least one child under 16
<b>Income quintiles</b>		
Lowest	5	14
2 <sup>nd</sup>	7	24
3 <sup>rd</sup>	9	25
4 <sup>th</sup>	13	30
Highest	15	38
<b>All households</b>	10	26
<b>Tenure</b>		
Owner Occupier	10	25
Private rent	11	26
States/Parish rent	8	35
Lodger/tied	11	21
<b>Employment status</b>		
Working for employer	13	33
Self employed	16	36
Retired	0	2
Other not working	8	25

## Chapter 8: Comparison with UK household expenditure data

Chapter 1 (the overview) explained the differences in the classification of expenditure used in the previous chapters of this report compared to that used by the UK's Office for National Statistics (ONS) for the equivalent UK report. Whilst the classification used in this report does reflect real life more accurately, given the importance of housing expenditure, it is also informative to look at how the breakdown of average household expenditure in Jersey compares with the UK. The comparison is made with UK data for 2004/5 published by the ONS in 'Family Spending'.

To make comparisons a number of changes and simplifications have been made to both Jersey and UK data:

- Jersey data presented in this chapter conform completely with definitions set out in COICOP<sup>11</sup> which means some housing expenditure (mortgage costs, rates, endowments, have been moved to "other expenditure" and the capital component of mortgage payments has been moved to COICOP section 14 which by convention is not included in any expenditure totals). Tables 8.7 and 8.8 show sections 4, 13 and 14 on respectively the basis used in this report and UK basis. As a result a new grand total of "All expenditure" has been added to the tables;
- UK data are presented for deciles rather than quintiles, so the average of the deciles that make up the quintile have been used (e.g. average expenditure on a group of the lowest and 2<sup>nd</sup> deciles has been calculated to give a guide to average expenditure for the UK lowest quintile); and
- there may be small differences in definitions used between the surveys for which it has not been possible to correct.

As has been demonstrated throughout this report, income has a major impact on expenditure and therefore to begin to understand differences in expenditure between Jersey and the UK it is necessary to also consider income. Table 8.1 shows an approximate comparison of average household income between Jersey and the UK. Once again it is essential to keep in mind that whilst there may be definitional differences between these data, they do provide an insight into relative household income levels. However, the analysis does not take account of different tax and social security payment structures in both jurisdictions which have an impact on both disposable income and expenditure. The data shown in the table are different from those presented in table 2.1 because the mid points of the quintiles are shown.

Table 8.1 Broad comparison of Jersey and UK average Household income

	Average gross household income at mid point of quintile (£)	
	Jersey	UK
Lowest	11,600	6,900
2 <sup>nd</sup>	22,300	14,600
3 <sup>rd</sup>	34,000	24,500
4 <sup>th</sup>	50,000	36,900
Highest	85,000	61,600

<sup>11</sup> See chapter 1 for further background.

**Table 8.2 Average weekly household spending in Jersey and UK on approximate UK classification basis (£ per week and percentage of totals)**

	Jersey			UK		
	Average spend (£)	% of total	% of all	Average spend (£)	% of total	% of all
Food and non-alcoholic drinks	61.70	11.2	9.7	44.70	12.3	10.3
Alcohol off sales and tobacco	16.10	2.9	2.5	11.30	3.1	2.6
Clothing and footwear	24.80	4.5	3.9	23.90	6.5	5.5
Housing, water, electricity, gas and other fuels	105.60	19.2	16.6	40.40	11.1	9.3
Furnishings, household equipment and services	34.40	6.2	5.4	31.60	8.7	7.3
Health	14.70	2.7	2.3	4.90	1.4	1.1
Transport	72.80	13.2	11.4	59.60	16.3	13.7
Communication	15.20	2.8	2.4	11.70	3.2	2.7
Recreation and culture	89.60	16.3	14.0	59.00	16.2	13.6
Education	14.70	2.7	2.3	6.50	1.8	1.5
Restaurants and hotels	36.60	6.6	5.7	36.10	9.9	8.3
Other goods and services	65.00	11.8	10.2	34.90	9.6	8.0
<b>Total expenditure</b>	<b>551.10</b>	<i>100</i>	<i>86.4</i>	<b>364.70</b>	<i>100</i>	<i>83.9</i>
Other expenditure items	86.50		13.6	69.70		16.1
<b>All expenditure</b>	<b>637.60</b>		<i>100</i>	<b>434.40</b>		<i>100</i>

The largest difference between Jersey and UK data is the amount paid and percentage of total (or all) expenditure relating to housing costs. In this presentation mortgage interest payments have been moved to “other expenditure” so the difference is likely to be mainly due to rent. In comparing rental costs there are two main factors going on: firstly rental is a more common form of tenure in Jersey with around half of all households renting, compared to 30% in the UK; and secondly there will be differences in the treatment of rebates or allowances. For Jersey households, abatement is taken off rent as it is an adjustment made at source (i.e. before the rent is paid), but for households receiving rebate the full rent they pay is shown and the rebate included as other income for the household. Understanding the full treatment of UK rent subsidies is beyond the scope of this report. Within the housing group, actual average spending on other elements are noticeably higher in Jersey with Jersey households spending on average 40% more on home energy (£17 compared to £13) and 70% more on materials and services for maintenance of the home.

As a result of the larger proportion of costs associated with housing other Jersey proportions are by definition lower and as a result tend to be below the equivalent UK proportions, although monetary expenditure is higher. However, it is interesting to note that the proportion of average expenditure spent on both health and education is higher in Jersey than in the UK. The differences on other goods and service are a mixture of definitional treatment of insurance and notably higher actual expenditure in Jersey on personal care (£14 compared to around £10 in the UK).

Table 8.3 Average Jersey weekly household spending by income quintile (£ per week) on approximate UK classification basis

	Income quintile					All
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest	
Food and non-alcoholic drinks	36.60	43.20	55.50	77.40	100.60	<b>61.70</b>
Alcohol off sales and tobacco	11.20	12.60	17.20	19.80	20.40	<b>16.10</b>
Clothing and footwear	11.80	13.50	25.20	31.30	44.60	<b>24.80</b>
Housing, water, electricity, gas and other fuels	70.40	90.60	120.60	113.30	134.60	<b>105.60</b>
Furnishings, household equipment and services	11.60	16.50	26.30	38.20	84.90	<b>34.40</b>
Health	8.40	8.90	16.00	15.30	26.00	<b>14.70</b>
Transport	18.30	40.40	51.30	85.10	181.00	<b>72.80</b>
Communication	8.20	11.60	14.00	18.40	25.00	<b>15.20</b>
Recreation and culture	32.30	48.20	69.50	106.70	204.80	<b>89.60</b>
Education	1.20	3.20	4.30	18.60	50.40	<b>14.70</b>
Restaurants and hotels	16.20	17.20	34.00	57.60	62.60	<b>36.60</b>
Other goods and services	23.20	27.90	49.40	81.70	153.80	<b>65.00</b>
<b>Total expenditure</b>	<b>249.40</b>	<b>333.80</b>	<b>483.30</b>	<b>663.40</b>	<b>1,088.40</b>	<b>551.10</b>
Other expenditure items	19.20	31.30	60.00	112.80	210.80	<b>86.50</b>
<b>All expenditure</b>	<b>268.60</b>	<b>365.10</b>	<b>543.20</b>	<b>776.20</b>	<b>1,299.30</b>	<b>637.60</b>

Table 8.4 Average UK weekly household spending by income quintile (£ per week)

	Income quintile					All
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest	
Food and non-alcoholic drinks	25.90	36.30	45.00	52.30	64.20	<b>44.70</b>
Alcohol off sales and tobacco	6.00	8.40	11.50	14.00	16.80	<b>11.30</b>
Clothing and footwear	8.90	13.20	20.60	30.20	46.50	<b>23.90</b>
Housing, water, electricity, gas and other fuels	25.70	37.30	41.70	42.80	54.70	<b>40.40</b>
Furnishings, household equipment and services	13.70	21.70	29.30	36.90	56.20	<b>31.60</b>
Health	2.10	3.50	4.70	5.40	9.10	<b>4.90</b>
Transport	15.20	31.60	52.60	77.60	120.90	<b>59.60</b>
Communication	6.00	8.70	11.90	14.10	17.90	<b>11.70</b>
Recreation and culture	19.40	38.30	59.80	71.50	106.00	<b>59.00</b>
Education	1.40	4.50	2.80	4.60	19.20	<b>6.50</b>
Restaurants and hotels	11.00	19.90	32.70	44.70	72.30	<b>36.10</b>
Other goods and services	11.50	21.50	31.50	44.40	65.50	<b>34.90</b>
<b>Total expenditure</b>	<b>146.80</b>	<b>244.90</b>	<b>344.10</b>	<b>438.40</b>	<b>649.30</b>	<b>364.70</b>
Other expenditure items	16.00	35.90	60.50	90.60	145.90	<b>69.70</b>
<b>All expenditure</b>	<b>162.80</b>	<b>280.80</b>	<b>404.60</b>	<b>529.00</b>	<b>795.20</b>	<b>434.40</b>

Source: Derived from data produced by ONS

Table 8.5 Average Jersey weekly household spending by income quintile (percentages)

	Income quintile					
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest	All
Food and non-alcoholic drinks	13.6	11.8	10.2	10.0	7.7	9.7
Alcohol off sales and tobacco	4.2	3.4	3.2	2.6	1.6	2.5
Clothing and footwear	4.4	3.7	4.6	4.0	3.4	3.9
Housing, water, electricity, gas and other fuels	26.2	24.8	22.2	14.6	10.4	16.6
Furnishings, household equipment and services	4.3	4.5	4.8	4.9	6.5	5.4
Health	3.1	2.4	3.0	2.0	2.0	2.3
Transport	6.8	11.1	9.4	11.0	13.9	11.4
Communication	3.1	3.2	2.6	2.4	1.9	2.4
Recreation and culture	12.0	13.2	12.8	13.7	15.8	14.0
Education	0.4	0.9	0.8	2.4	3.9	2.3
Restaurants and hotels	6.0	4.7	6.3	7.4	4.8	5.7
Other goods and services	8.6	7.7	9.1	10.5	11.8	10.2
<b>Total expenditure</b>	92.9	91.4	89.0	85.5	83.8	86.4
Other expenditure items	7.1	8.6	11.0	14.5	16.2	13.6
<b>All expenditure</b>	100	100	100	100	100	100

Table 8.6 Average UK weekly household spending by income quintile (percentages)

	Income quintile					
	Lowest	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	Highest	All
Food and non-alcoholic drinks	15.9	12.9	11.1	9.9	8.1	10.3
Alcohol off sales and tobacco	3.7	3.0	2.8	2.6	2.1	2.6
Clothing and footwear	5.5	4.7	5.1	5.7	5.8	5.5
Housing, water, electricity, gas and other fuels	15.8	13.3	10.3	8.1	6.9	9.3
Furnishings, household equipment and services	8.4	7.7	7.3	7.0	7.1	7.3
Health	1.3	1.2	1.2	1.0	1.1	1.1
Transport	9.3	11.2	13.0	14.7	15.2	13.7
Communication	3.7	3.1	2.9	2.7	2.3	2.7
Recreation and culture	11.9	13.6	14.8	13.5	13.3	13.6
Education	0.9	1.6	0.7	0.9	2.4	1.5
Restaurants and hotels	6.8	7.1	8.1	8.4	9.1	8.3
Other goods and services	7.0	7.7	7.8	8.4	8.2	8.0
<b>Total expenditure</b>	90.2	87.2	85.1	82.9	81.7	83.9
Other expenditure items	9.8	12.8	14.9	17.1	18.3	16.1
<b>All expenditure</b>	100	100	100	100	100	100

Source: Derived from data produced by ONS

**Table 8.7 Expenditure Sections 4, 13 and 14 under Jersey classification**

Commodity or Service	Average Weekly Household Expenditure (£)					All Households
	Lowest	2	3	4	Highest	
<b>Income quintile</b>						
<b>4. Housing, Fuel &amp; Power</b>	<b>80.60</b>	<b>105.00</b>	<b>162.50</b>	<b>220.60</b>	<b>373.60</b>	<b>184.00</b>
4.1 Net rent paid, including 2nd dwelling rent	50.70	71.50	85.40	69.60	59.20	67.90
4.2 Materials for Maintenance & repair of dwelling	0.50	0.90	1.90	2.10	4.20	1.90
4.3 Services for Maintenance & repair of dwelling	3.40	3.20	10.60	10.10	27.80	10.70
4.4 Water Supply	3.50	3.60	5.90	8.70	11.30	6.50
4.5 Sewerage & Other Services	0.80	1.10	1.60	1.80	1.80	1.40
4.6 Electricity, gas and other fuels	11.40	10.30	15.20	21.00	30.20	17.30
Electricity	7.20	6.60	9.00	11.90	14.80	9.80
gas	1.70	1.30	2.00	3.40	2.70	2.20
Oil	1.90	1.80	3.20	4.80	11.90	4.60
Coal	0.60	0.50	1.00	1.00	0.70	0.80
4.7 House Purchase Costs	6.60	11.80	35.00	96.10	214.10	68.90
Of Which Interest Payments	4.20	6.70	21.70	62.40	117.80	40.70
Of Which Capital Payments	2.50	5.10	13.30	33.60	96.40	28.30
4.8 Rates	3.10	2.60	4.10	5.10	8.90	4.60
4.9 Mortgage Endowment Payments	0.50	0.00	2.80	6.10	16.00	4.80
<b>13. Other Expenditure Items</b>	<b>16.60</b>	<b>32.10</b>	<b>61.90</b>	<b>86.00</b>	<b>160.50</b>	<b>69.20</b>
13.1 Capital Improvements, Main dwelling	4.70	10.20	27.70	40.70	76.10	30.70
13.2 Second dwelling Mortgage, rates etc	0.20	0.60	0.70	0.30	4.10	1.20
13.3 Holiday Spending	4.10	9.00	12.70	18.60	36.60	15.80
13.4 Money Transfers and credit	7.40	12.20	20.30	25.80	42.70	21.20
Of which Loan & Credit payments	3.60	5.40	8.70	15.20	16.40	9.60
13.2 Licenses, Fines & other non-consumption expenditure	0.20	0.20	0.50	0.50	1.00	0.50
<b>14. Other items where recorded</b>						
Pensions & related savings	2.50	2.30	4.60	2.40	16.30	5.50

**Table 8.8 Expenditure Sections 4, 13 and 14 under UK classification**

Commodity or Service	Average Weekly Household Expenditure (£)					All Households	
	Income quintile	Lowest	2	3	4		Highest
<b>4. Housing, Fuel &amp; Power</b>		<b>70.40</b>	<b>90.60</b>	<b>120.60</b>	<b>113.30</b>	<b>134.50</b>	<b>105.60</b>
4.1 Actual rentals for housing		50.70	71.50	85.40	69.60	59.20	67.90
4.2 Maintenance & repair of dwelling		3.90	4.10	12.50	12.20	32.00	12.50
4.4 Water Supply & misc services relating to dwelling		4.30	4.70	7.60	10.50	13.10	7.90
4.6 Electricity, gas and other fuels		11.40	10.30	15.20	21.00	30.20	17.30
Electricity		7.20	6.60	9.00	11.90	14.80	9.80
gas		1.70	1.30	2.00	3.40	2.70	2.20
Other Fuels		2.50	2.40	4.20	5.70	12.60	5.30
<b>13. Other Expenditure Items</b>		<b>19.20</b>	<b>31.30</b>	<b>60.00</b>	<b>112.80</b>	<b>210.80</b>	<b>86.50</b>
13.1 Housing: mortgage interest payments, council tax (rates) etc		7.50	9.90	26.50	67.80	130.80	49.20
13.2 Licenses, Fines & transfers		0.20	0.20	0.50	0.50	0.70	0.40
13.3 Holiday Spending		4.10	9.00	12.70	18.60	36.60	15.80
13.4 Money Transfers and credit		7.40	12.20	20.30	25.80	42.70	21.20
Money, cash gifts given to children		0.50	0.80	2.70	2.20	2.10	1.60
Cash Gifts & donations		3.30	6.00	8.90	8.40	24.20	9.90
Club instalment payment & interest on credit cards		3.60	5.40	8.70	15.20	16.40	9.60
<b>14. Other items where recorded</b>							
Savings & investments. Pensions		2.50	2.30	4.60	2.30	16.30	5.50
Purchase or alteration of dwellings, mortgages		7.10	15.20	41.00	74.30	172.40	56.20

## Chapter 9: Children's Expenditure

Children between the ages of 11 and 15 were encouraged to complete a daily diary of their expenditure and approximately two thirds of children did so. Children's spending contributes less than half a percent to the total expenditure made by all households, but looking at what children spend their money on is still interesting.

In this Chapter data have been reported un-weighted because household weights cannot be applied when looking at children as a separate group. For this reason, the expenditure averages shown in this section cannot be compared directly to the adult data.

On average, children spent £18 a week. Of this total, 38% was spent on recreation and culture with the most money spent on recording media (e.g. CDs), followed by toys, hobbies & games. Of the £3 (17%) spent on food and non-alcoholic beverages, the largest proportion was spent on confectionary products, followed by soft drinks.

Children's expenditure is higher in Jersey than the UK, where children spent £13 a week in 2004. However, UK data included 7-15 year olds, who would most likely bring down the average expenditure figure.

Table 9.1 Average weekly children's spending by expenditure group

Type of Purchase	Average weekly expenditure (£)	Percentage of total
Food and non-alcoholic beverages	3.10	17
Clothing and footwear	2.90	16
Transport	0.50	3
Communication (e.g. mobile top-up, pay phones)	0.70	4
Recreation & culture (e.g. toys, admissions, CDs etc)	6.80	38
Cafes and the like (inc canteens)	2.10	12
Miscellaneous goods & services (e.g. jewellery, bags, cosmetics)	1.20	7
Other expenditure (inc. health, furnishings, household goods etc)	0.70	4
<b>Total (all items)</b>	<b>17.80</b>	<i>100</i>

### Children's expenditure by gender

Chart 9.1 shows the differences in boys' and girls' spending for the main expenditure groups. On average, girls spend about £5 a week on clothing compared to just under £1 for boys. Boys spend around a pound more on cafes etc than girls. Overall, girls spent more than boys, spending on average £5 more than boys per week, £20 compared to £15.

Tables 9.1 and 9.2 show the top ten categories that children spent their money on broken down by gender. Due to the relatively small sample of children, it is not possible to report data on the exact items bought, so the items have been grouped together into categories to show the type of purchase. Girls spent the most money on clothing, whereas boys spent the most on recording media and games, toys and hobbies.

Chart 9.1 Expenditure by gender for 11-15 year olds

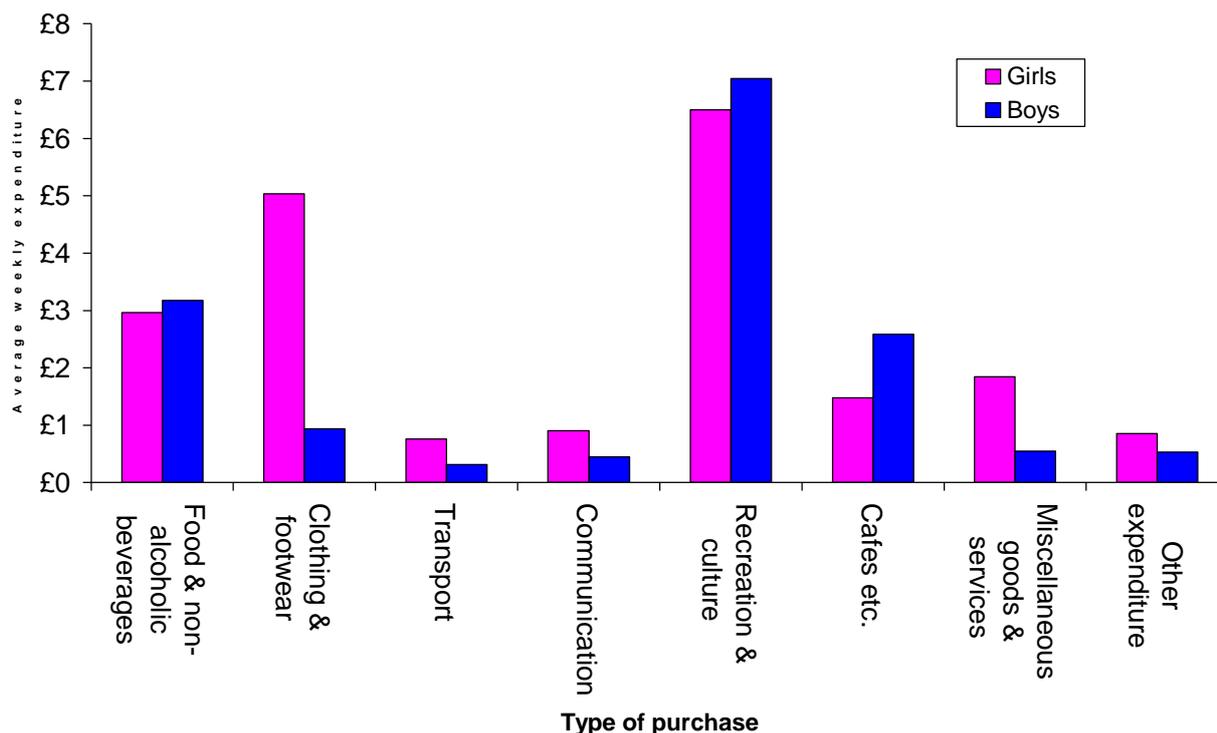


Table 9.2 Top ten categories of girl's average weekly expenditure and total

Type of Purchase	Average Weekly Expenditure (£)
Clothing	3.60
Recording media	1.30
Confectionery	1.20
Recreational and sporting services	1.00
Cultural services	0.90
Restaurants, cafes and the like	0.90
Telephone services	0.80
Other appliances, articles and products for personal care	0.80
Shoes and other footwear	0.80
Games, toys and hobbies (inc. computer games)	0.70
<b>Total (all items)</b>	<b>20.30</b>

Table 9.3 Top ten categories of boy's average weekly expenditure and total

Type of Purchase	Average Weekly Expenditure (£)
Recording media	1.80
Games, toys and hobbies (inc. computer games)	1.80
Canteens	1.30
Restaurants, cafes and the like	1.30
Confectionery	1.10
Soft drinks	0.90
Cultural services	0.90
Recreational and sporting services	0.70
Clothing	0.60
Equipment for sport, camping and open air recreation	0.50
<b>Total (all items)</b>	<b>15.60</b>

## Annex A – Sampling and weighting issues

The rationale behind conducting a large *random* sample survey such as the Jersey Household Expenditure Survey (HES) is that the results and inferences derived from the sample are representative of the overall target population. To ensure that this is the case, it is essential to check the profile of households and individuals who completed the HES against available population data sources in order to check that the respondents were indeed representative of the Island's population.

### Response rate

The target population of the HES was private households. Almost 4,000 addresses were randomly selected and subsequently visited by a member of the fieldworker team. As Table A1.1 shows there were a number of ineligible addresses (e.g. businesses or empty premises) meaning that the total number of eligible addresses was 3,533. Of the eligible addresses, almost 1,500 households could not be contacted, even after three visits, whilst in a further 1,031 other households one or more members declined to co-operate. A total of 1,037 private households did co-operate, completing the household and personal questionnaires.

Table A1.1 – Response to HES

		Number of households or addresses	Percentage of eligible sample
i	Sampled addresses	3,908	
ii	Ineligible addresses: businesses, institutions, empty, demolished/derelect	375	
<b>iii</b>	<b>Total eligible</b>	<b>3,533</b>	<i>100</i>
iv	Unable to contact	1,465	<i>41</i>
v	Refusals	1,031	<i>29</i>
vi	Co-operating households	1,037	<i>29</i>

The proportion of co-operating households from all eligible addresses was 29%. However, of those households with which contact was successfully made the response rate was 50%, which compares well with that of the longer established UK Expenditure and food survey (EFS), run by the ONS, of around 60%.

### Weighting

One of the more difficult groups to cover in sample surveys is households living in rental accommodation, particularly where the head of household is under 40 years of age. Thus, it may be expected that the proportion of respondents from such households would be lower than their representation in the overall population.

Table A1.2 shows the tenure profile of respondent households against that of the 2001 Jersey Census. As expected, this shows that a lower proportion of households in the predominantly non-residentially qualified rental sector (private lodgings and registered lodging houses) responded to HES than their proportions in the overall population, whilst a greater proportion of owner-occupier households responded. However, the overall differences in the respondent and population proportions are not large and the resulting

weighting factors (the ratio of occurrence in the sample to the overall population) are generally close to 1, the largest being slightly less than 3.

**Table A1.1 – Tenure profile of respondent HES sample**

Tenure	HES		Census		Implied weighting factor
	Respondent households	%	Number of households	%	
Owner-occupier	625	60.3	18,180	51.1	0.8482
Social rental (States, Parish, Housing Trust)	144	13.9	5,017	14.1	1.0160
Private rental (qualified sector)	198	19.1	7,857	22.1	1.1571
Tied (staff accommodation)	41	4.0	1,700	4.8	1.2091
Private lodging & registered lodging house	29	2.8	2,808	7.9	2.8235
<b>Total</b>	<b>1,037</b>	<i>100</i>	<b>35,562</b>	<i>100</i>	

Given the differences in tenure profile of the sample and the population, it was necessary to apply the above weighting factors to the sample returns. Therefore the expenditure and income of each household were weighted using the appropriate tenure weights. This process of post-stratification meant that every response from an owner-occupier household had reduced weight (by a factor of about 0.85) whilst each from private lodgings and registered lodging houses had increased weight (by a factor of about 2.82). The resulting effective tenure profile of the weighted HES sample is shown in table A1.2. In the tables contained in the main body of this report the sample after weighting is called the effective sample.

**Table A1.2 – Tenure profile of weighted HES sample**

Tenure	Respondent households	%
Owner-occupier	530	51.1
Social rental (States, Parish, Housing Trust)	146	14.1
Private rental (qualified sector)	229	22.1
Tied (staff accommodation)	50	4.8
Private lodging & registered lodging house	82	7.9
<b>Total</b>	<b>1,037</b>	<i>100</i>

In the analysis of sample surveys it is preferable to have small weighting factors, but at the same time it is essential that the survey is representative of the whole population. Therefore, after weighting by tenure, other variables (at both the household and individual level) were examined in order to see how the profile of sample respondents compared with known information on the Island's population (tables A1.3 to A1.11). Agreement is generally very good.

**Table A1.3– Parish profile of weighted HES sample**

Parish	HES		Census	
	Number of households	%	Number of households	%
St Helier	394	38	12,687	36
St Saviour	144	14	4,829	14
St Brelade	103	10	3,905	11
St Clement	89	9	3,240	9
St Lawrence	55	5	1,911	5
St Peter	51	5	1,687	5
Grouville	43	4	1,845	5
St John	41	4	995	3
St Ouen	34	3	1,437	4
St Martin	33	3	1,398	4
Trinity	32	3	1,037	3
St Mary	19	2	591	2
<b>Total</b>	<b>1,037</b>	<i>100</i>	<b>35,562</b>	<i>100</i>

As tables A1.3 and A1.4 show, the profiles of the weighted HES sample and the population by parish and by type of accommodation were very similar.

**Table A1.4– Type of accommodation of weighted HES sample**

Type of accommodation	HES		Census	
	Number of households	%	Number of households	%
House, bungalow	598	58	21,062	59
Flat, maisonette, apartment	438	42	14,377	40
Other	1	-	123	-
<b>Total</b>	<b>1,037</b>	<i>100</i>	<b>35,562</b>	<i>100</i>

*Percentages are rounded to the nearest whole number.*

Tables A1.5 and A1.6 compare the household structure of the weighted HES sample and the population, by number of household members and household composition. Again, the profiles of the two distributions are similar.

**Table A1.5– Number of household members of weighted HES sample**

Persons in household	HES		Census	
	Number of households	%	Number of households	%
1	290	28	9,827	28
2	408	39	12,782	36
3	157	15	5,640	16
4	140	14	4,980	14
5	33	3	1,656	5
6 or more	8	1	677	2
<b>Total</b>	<b>1,037</b>	<i>100</i>	<b>35,562</b>	<i>100</i>

**Table A1.6– Household composition of weighted HES sample**

Structure	HES		Census	
	Number of households	%	Number of households	%
Couple (both not pensioners)	215	21	6,438	18
Couple with at least 1 dependent child	258	25	9,618	27
Single parent with at least 1 dependent child	59	6	2,417	7
Person living alone (not pensioner)	187	18	5,713	16
Person living alone (pensioner)	102	10	4,115	12
Two or more pensioners (inc. couple with only 1 pensioner)	134	13	3,867	11
Other	82	8	3,394	10
<b>Total</b>	<b>1,037</b>	<i>100</i>	<b>35,562</b>	<i>100</i>

Tables A1.7-A1.12 show the profiles of the individuals which constitute the households for the weighted HES sample and Census in terms of: gender, age, place of birth and employment status. The gender and age profiles are particularly well matched.

**Table A1.7– Gender profile of individuals in households (weighted HES)**

Gender	HES	Census
Female	51.5	51.2
Male	48.5	48.8
<b>Total</b>	<i>100</i>	<i>100</i>

**Table A1.8– Age profile of individuals completing personal questionnaire  
(weighted HES)**

Age band	HES		Census	
	Number of people	%	Number of people	%
16-19	82	4	3,630	5
20-29	255	14	10,902	16
30-39	364	20	15,188	22
40-49	419	23	13,045	19
50-59	308	17	10,745	16
60-69	236	13	7,826	11
70-79	140	8	5,271	8
80+	52	3	2,610	4
<b>Total</b>	<b>1,858</b>	<i>100</i>	<b>69,217</b>	<i>100</i>

**Table A1.9– Age profile of all individuals by working age (weighted HES),  
Percentages**

Age category	HES	Census
Under 16	19	18
Working age	63	63
Above working age	18	19
<b>Total</b>	<i>100</i>	<i>100</i>

Since the 2001 Census, there have been between 750 and 800 deaths in Jersey per year which will tend to reduce the proportion of Jersey-born individuals in the adult population. Table A1.10 reflects this effect, the proportion of Jersey born adults in the weighted HES sample being slightly less than at the time of the 2001 Census.

**Table A1.10– Place of birth of individuals aged 16 and over (weighted HES)  
Percentages**

Place of Birth	HES	Census
Jersey	42	45
Irish Republic	3	3
Elsewhere in British Isles	43	39
Portugal/Madeira	7	6
France	1	1
Other EU/EEA	3	2
Elsewhere	2	3
<b>Total</b>	<i>100</i>	<i>100</i>

The profiles of employment status are generally well-matched, particularly if the self-designations of “Retired” and “Looking after the home” are considered together.

**Table A1.11– Employment status of individuals aged 16 & over  
(weighted HES), percentages**

Employment status	HES	Census
Working for an employer (full- or part-time)	61	59
Self-employed	8	8
Retired	18	16
Looking after the home	6	9
In full-time education	3	4
Unemployed	1	1
Other	3	3
<b>Total</b>	100	100

“Other” includes people unable to work due to long-term sickness or disability, and temporarily absent.

### Effects of weighting on the Expenditure data

The effect of weighting by tenure is to correctly increase the effective proportion of households with lower average expenditure. This means that, overall, weighting reduces the estimate of total average expenditure by £25.50 per week, i.e. by 4% (see table A1.12), from the level had the weighting correction not been applied.

**Table A1.12– The effect of weighting on expenditure, £ per week**

	Unweighted	Weighted	Difference	Percentage difference
Food & Non-alcoholic drinks	63.20	61.70	-1.50	-2
Alcoholic (off sales) and tobacco	15.90	16.10	0.20	1
Clothing and footwear	25.00	24.80	-0.20	-1
Housing, water, electricity, gas and other fuels	188.50	184.00	-4.50	-2
Furnishings, household equipment and routine maintenance of house	37.70	34.40	-3.30	-9
Health	15.30	14.70	-0.70	-4
Transport	76.20	72.80	-3.40	-5
Communication	15.20	15.20	0.00	0
Recreation and culture	95.30	89.60	-5.70	-6
Education	16.30	14.70	-1.60	-10
Restaurants and hotels	37.10	36.60	-0.50	-1
Other goods and services	69.20	65.00	-4.20	-6
<b>Total expenditure</b>	<b>654.90</b>	<b>629.40</b>	<b>-25.50</b>	<b>-4</b>
Other expenditure items	75.60	69.20	-6.30	-8

## Sampling uncertainty

As described above, the principle behind a sample survey is that by asking a representative subset of a population conclusions can be drawn about the overall population. Provided the sample is representative (and the analysis presented above has shown that for the HES it is) then the results will be unbiased and accurate. However, the sample results will still have an element of statistical uncertainty surrounding them simply because they are based on a sample and not the entire population.

Sampling theory means that the statistical uncertainty on any result for the full population which has been derived from a sample can be quantified. Under the sampling design implemented for HES (simple random sampling without replacement) the standard error on the estimate of an average quantity  $Q$  is:

$$s.e.(Q) = \sqrt{\frac{(1-f) \sum_{r=1}^n W_r (x_r - \bar{x})^2}{(n-1) \sum_{r=1}^n W_r}}$$

Where:

$W_r$  is the weight attached to the  $r^{\text{th}}$  household.

$x_r$  is the expenditure on a particular item of the  $r^{\text{th}}$  household.

$\bar{x}$  is the average expenditure per household on that item averaged over the responding households.

$n$  is the total number of responding households.

$f$  is the sampling fraction, equal to  $\frac{n}{N}$ , where  $N$  is the number of households in the total population.

The standard errors on average expenditure for the major groups are shown in table E1. As expected, the larger the sample of respondent households (i.e. the number of households making purchases of specific items), the smaller is the standard error on the estimate of average expenditure.

**Table E1 – Standard errors on average weekly household expenditure**

	Average weekly expenditure (£)	Standard error (£)	Standard error %
Food and non-alcoholic drink	61.70	1.7	2.8
Alcoholic (off sales) and tobacco	16.10	1.2	7.3
Clothing and footwear	24.80	1.8	7.4
Housing, water, electricity, gas and other fuels	184.00	5.7	3.1
Furnishings, household equipment and routine maintenance of house	34.40	1.8	5.1
Health	14.70	0.7	5.0
Transport	72.80	4.1	5.6
Communication	15.20	0.5	3.6
Recreation and culture	89.60	3.0	3.4
Education	14.70	6.4	43.9
Restaurants and hotels	36.60	1.8	5.0
Other goods and services	65.00	2.9	4.4
<b>Total expenditure</b>	<b>629.40</b>	<b>15.70</b>	<b>2.5</b>
Other expenditure items	69.20	5.0	7.2

The uncertainty on average total expenditure due to sampling is 2.5%, corresponding to less than £16.

The 95% confidence interval is an interval which includes the true (population) value of the parameter of interest with 95% probability. The 95 percent confidence intervals, defined by  $\pm 1.96 \text{ s.e.}(Q)$ , for expenditure in the major expenditure groups are shown in Table E2.

Table E2 – 95% confidence intervals on household expenditure

	Weighted average weekly household expenditure (£)	95% Confidence Interval	
		Lower limit (£)	Upper limit (£)
Food & non-alcoholic drinks	61.70	58.30	65.00
Alcoholic (off sales) and tobacco	16.10	13.80	18.40
Clothing and footwear	24.80	21.20	28.30
Housing, water, electricity, gas and other fuels	184.00	172.70	195.20
Furnishings, household equipment and routine maintenance of house	34.40	31.00	37.90
Health	14.70	13.20	16.10
Transport	72.80	64.80	80.80
Communication	15.20	14.10	16.30
Recreation and culture	89.60	83.70	95.50
Education	14.70	2.10	27.30
Restaurants and hotels	36.60	33.00	40.20
Other goods and services	65.00	59.30	70.60
<b>Total expenditure</b>	<b>629.40</b>	<b>598.60</b>	<b>660.20</b>
Other expenditure items	69.20	59.50	79.00



## Annex B - Definitions

Throughout the report, and in the survey work on which the analysis is based, the following definitions have been used.

### Household

A household can comprise one person or a group of people (related or unrelated) living at the same address and (for a group):

- Sharing a living or sitting room    or
- Sharing meals together or have common housekeeping

### Members of Household

In most cases members of households are easily definable as the people who satisfy the above conditions for a household and are present for at least half of the record keeping period. When people are temporarily absent the following rule applies:

- Persons living and working away from home are included as members of the household provided they consider the sampled address to be their main residence, but if absent during the survey period will not complete a personal diary.

In addition:

- Children aged under 16 away at school are included as members;
- Persons over the age of 16 receiving education away from home (e.g. at university) are counted as household members.

### Household Composition

A consequence of the above definitions is that household compositions quoted in this report include a few households where certain members are temporarily absent during the survey period. However, as this reflects the true position for that household and a similar household will have all members present during the period it does not result in undercounting of expenditure.

### Head of Household (Household reference person)

The head of household (or household reference person) is self designated and is responsible for completing the household questionnaire. The head of household will usually be the household member who is responsible for paying the majority of the household's bills.

### Retired Household

Retired households are those where the household reference person is retired. The household reference person is defined as retired if they are aged 65 or over and male, or aged 60 years or over and female, and not working. Retired households can contain other household members who are working.

### Working Household

For the purposes of this survey, working households are defined as households where the reference person is either working for an employer, self employed or a homemaker. Homemakers have been included within working households as there are usually other working household members within such households.

### Income

"Income from employment" is defined as the normal take-home annual pay, and includes bonuses.

"Other income" includes income from interest, dividends, rents and benefits (e.g. social security, family allowance, pensions).

### Daily Diary

Each household member aged 16 and over was required to complete a daily diary. This involved recording all purchases made over a two week period. Children between the ages of 11 and 15 were given a separate children's diary to complete in the same way; however this was not compulsory.

### Personal Questionnaire

Each household member completed a personal questionnaire which covered information regarding employment and large purchases made over the previous 12 months e.g. car insurance, holidays etc.

### Household Questionnaire

One household questionnaire was completed for each household, by the "Head of Household". This included information regarding housing costs (e.g. rent, mortgages, and home energy) and large items purchased for the household over the previous 12 months (e.g. DIY materials, furniture).

