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## Context

This report presents the expenditure results of the 2021/22 Jersey Living Costs and Household Income survey. A survey had initially commenced in autumn 2019 but was cut short due to Covid-19; no expenditure analysis was possible from this curtailed survey. A new round of the survey started in October 2021 and ran until November 2022. The timing of the survey should be considered in respect of the impact of events such as the Covid-19 pandemic as well as increases in inflation and mortgage interest rates that started to occur in 2022, particularly when comparing with the previous survey in 2014/15.

## Summary

- in 2021/22 average total household expenditure in Jersey was $£ 901$ per week
- spending was greatest on Housing, fuel and power, at $£ 266$ per week, accounting for almost a third (30\%) of total household expenditure
- Transport and Food and non-alcoholic drinks were the next highest spending categories ( $£ 112$ and $£ 101$ per week, respectively)
- average total weekly household expenditure ranged from $£ 389$ in the lowest of the five quintiles of gross income to $£ 1,799$ in the highest
- by tenure, households living in social rental accommodation spent the least ( $£ 436$ per week) and owner-occupier households with a mortgage spent the most ( $£ 1,457$ per week)
- by household structure, average household expenditure ranged from $£ 423$ per week for single pensioners to $£ 1,365$ per week for couple households with at least one dependent child
- after adjusting for inflation, average household spending in 2021/22 was 3\% lower than in 2014/15

Figure 1.1 - Breakdown of average weekly household spending by expenditure group ${ }^{1}$ ( $£$ per week)


Communication*

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## Introduction

This report presents the expenditure results of the 2021/22 Jersey Living Costs and Household Income Survey. This major household survey usually takes place every five years in Jersey. The results are used to update the basket of goods and services that underpins Jersey's Retail Prices Index (RPI), ensuring that it reflects changes in Islanders' spending patterns.

This report presents estimates of average weekly household expenditure between October 2021 and November 2022. The survey collected detailed information on spending, income and the demographic makeup of each household. A separate report on income (Jersey Household Income Distribution 2021/22 ${ }^{2}$ ) was published in June 2023.

A Living Costs and Household Income survey was started during 2019 and was due to run for a year. The survey was however cut short in March 2020 due to the Covid-19 outbreak. The public health restrictions in place at the time meant that it was not feasible to continue with the survey, which is carried out predominantly through face-to-face interviews in respondent's homes. A new round of the survey started in October 2021, and ran until November 2022.

During the first few months of the survey, Jersey still had some public health restrictions in place ${ }^{3}$. This context should therefore be considered when interpreting the results, particularly when comparing with the previous survey in 2014/15.

The survey spans a twelve-month period to capture different spending patterns throughout the year, for example typically higher and different expenditure in the run-up to Christmas. Regular spending (e.g. housing costs, fuel and memberships) and infrequent purchases (e.g. furniture and vehicles) were collected through a face-to-face interview. In addition, each adult household member kept a spending diary for two weeks to capture day-to-day spending. More than 180,000 individual purchases were used to compile this report.

Approximately 1,300 randomly selected households took part in the survey, representing a response rate of $31 \%$. This is a good response rate for such a detailed and involved voluntary household survey. After accounting for partially-completed surveys, 1,152 were of suitable quality to be used in the final analysis (see Appendix A for an outline of the survey design).

In this report, household spending is presented using the Classification of Individual Consumption by Purpose (COICOP). COICOP is an internationally agreed classification system for reporting household consumption expenditure. COICOP does not include all types of payments and some items of housing-related expenditure, such as mortgage payments, are excluded. To provide a more complete estimate of final expenditure by households, COICOP has been modified for the purposes of this report to include such items. See Appendix A for more information on COICOP and the treatment of housing expenditure in this report.

This report presents estimates of average weekly household expenditure overall and for the 12 broad COICOP spending categories. More detailed spending tables are contained in Appendix B.

## Acknowledgements

This report is the result of a considerable collaborative effort. Statistics Jersey would like to thank the respondents who gave up their time to take part and the interviewers who conducted the fieldwork. Without their co-operation the survey would not be possible, and their help is gratefully acknowledged.

[^1]
## Notes

The reference point for this survey is October 2021 to November 2022. Expenditure figures have not been adjusted for any inflation that has occurred since the reference point of the survey.

Unless otherwise stated, expenditure figures are averaged across all households, including households that did not purchase a particular good or service. This means, for example, that average weekly expenditure on tobacco products is averaged across all households, whether or not they bought tobacco products.

Throughout this report numbers have been rounded independently. As a result, component items may not appear to sum to totals.

Monetary values are rounded to the nearest $£ 1$ in the text and tables in the main body of the report. Values in the detailed spending tables in the Appendix are rounded to the nearest 10 pence. Percentages are rounded to the nearest integer throughout.

In tables, the symbol "-" is used to represent either zero or a value less than 10 pence. The term "n.e.c." after a specified commodity or service corresponds to "not elsewhere classified".

All entries, unless otherwise stated, represent average weekly household expenditure or percentages of total average weekly household expenditure. The averages presented are arithmetic means.

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## Chapter 1-Overview of spending

This chapter presents the key findings of the 2021/22 Jersey Living Costs Survey.

Average weekly expenditure is presented for all households. More detailed spending tables referred to in this chapter can be found in Appendix B.

## Average weekly expenditure - all households

In 2021/22 the average total expenditure of Jersey households was $£ 901$ per week.

As Table 1.1 shows, spending was greatest on Housing, fuel and power, at $£ 266$ per week, accounting for almost a third (30\%) of total household expenditure. Transport was the next highest spending category at $£ 112$ per week. The average expenditure on Food and non-alcoholic drinks was $£ 101$ per week.

Table 1.1 - Average household expenditure by category and total;
$£$ per week and percentage of total

| Expenditure group | £ per week | Percent |
| :--- | ---: | ---: |
| Housing, fuel \& power | $£ 266$ | 30 |
| Transport | $£ 112$ | 12 |
| Food \& non-alcoholic drinks | $£ 101$ | 11 |
| Recreation \& culture | $£ 96$ | 11 |
| Miscellaneous goods \& services | $£ 90$ | 10 |
| Restaurants \& hotels | $£ 60$ | 7 |
| Household goods and services | $£ 55$ | 6 |
| Health | $£ 33$ | 4 |
| Education | $£ 30$ | 3 |
| Clothing \& footwear | $£ 25$ | 3 |
| Alcoholic drinks \& tobacco | $£ 18$ | 2 |
| Communication | $£ 14$ | 2 |
| Total expenditure | $£ 901$ | 100 |
| Other expenditure items ${ }^{4}$ | $£ 64$ |  |

Table B1 in Appendix B provides a more detailed breakdown of household expenditure. When looking at this level of detail it is important to note that items which are relatively inexpensive but bought regularly (e.g. fresh vegetables) may have a greater average weekly spend than that for expensive items (e.g. computers) which are bought less frequently. It is therefore the combination of cost and frequency of purchase which determines the contribution of specific items to total household spending.

[^2]The detailed spending data shows many interesting points of note, for example:

- households spent on average $£ 101$ on food each week, of which:
- around $£ 16$ per week was spent on fresh fruit and vegetables (around $£ 8$ per week each)
- around $£ 9$ per week was spent on processed meat products (e.g. meat pies, burgers and ready meals), and a further $£ 3$ on bacon, ham and sausages
- similar amounts were spent on poultry and beef (around $£ 3$ per week each)
- similar amounts were spent on bread and milk ( $£ 4$ per week each)
- around $£ 4$ per week was spent on chocolate and confectionery
- $£ 17$ per week was spent on petrol, diesel and other motor fuels and almost $£ 5$ per week on parking
- households spent an average of $£ 33$ per week on Health, of which more than a third ( $£ 12$ per week) was spent on dentists and a fifth ( $£ 6$ per week) on doctors' fees
- average spending on air travel was $£ 17$ per week and that on package holidays was $£ 15$ per week
- on average, households spent $£ 47$ per week in restaurants, cafes, bars and takeaways, of which $£ 9$ was spent on alcohol bought on licensed premises
- the average household spend on tobacco products was $£ 5$ per week


## Components of housing expenditure

Figure 1.2 shows the breakdown of the component items that contribute to the Housing, fuel and power expenditure group, averaged across all households.

Figure 1.2 - Components of the 'Housing, fuel and power' expenditure group


[^3]Looking at the components of housing costs in more detail shows that:

- net rents ${ }^{5}$ and mortgages each accounted for more than a third of housing-related expenditure, at $£ 105$ and $£ 99$ per week, respectively (averaged over all households)
- domestic energy spending was $£ 35$ per week ( $13 \%$ of housing costs), of which $£ 25$ per week was spent on electricity and $£ 6$ per week on heating oil
- on average, $£ 8$ per week was spent on materials and services for maintenance and repair of dwellings ( $3 \%$ of housing costs); this category includes repairing central heating, painting and plumbing
- similar amounts (around $£ 7$ per week each) were spent on water supply, and sewerage and other services

The Housing, fuel \& power group presented in this report follows the standard COICOP classification, with the addition of mortgage payments, to provide a more complete picture of housing-related expenditure. However there are still a small number of items that relate to housing classified elsewhere under COICOP ${ }^{6}$, namely:

- capital improvements ( $£ 57$ per week); this category includes items such as installing central heating, kitchens, bathrooms and double glazing
- household insurance ( $£ 9$ per week)
- mortgage protection payments (£1 per week)

Average expenditure on these items amounted to $£ 66$ per week in total. Therefore including these items, the total average weekly spend on all housing-related costs was $£ 332$ per week.

[^4]
## Chapter 2 - Expenditure by income

## Gross income

Household incomes have been ranked in ascending order of gross cash income ${ }^{7}$ and divided into five equal-sized groups (quintiles) to examine expenditure patterns across the income distribution. Households with the smallest income lie in the first quintile group (the lowest twenty percent) and those with the largest income lie in the fifth quintile group (the highest twenty percent).

Average weekly household expenditure ranged from $£ 389$ in the lowest income quintiles to $£ 1,799$ in the highest.

Table 2.1 - Average weekly household expenditure by gross income quintile (£ per week)

| Expenditure group | Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | £62 | £80 | £102 | £120 | £143 | £101 |
| 2. Alcoholic drinks \& tobacco | £13 | £18 | £19 | £16 | £27 | £18 |
| 3. Clothing \& footwear | £7 | £15 | £20 | £36 | £50 | £25 |
| 4. Housing, fuel \& power | £122 | £176 | £235 | £291 | £526 | £266 |
| 5. Household goods \& services | £21 | £43 | £41 | £64 | £110 | £55 |
| 6. Health | £24 | £27 | £31 | £34 | £49 | £33 |
| 7. Transport | £35 | £65 | £101 | £139 | £232 | £112 |
| 8. Communication | £9 | £10 | £14 | £18 | £21 | £14 |
| 9. Recreation \& culture | £43 | £70 | £73 | £115 | £185 | £96 |
| 10. Education | £3 | £4 | £12 | £21 | £118 | £30 |
| 11. Restaurants \& hotels | £24 | £41 | £46 | £67 | £129 | £60 |
| 12. Miscellaneous goods \& services | £27 | £57 | £64 | £104 | £209 | £90 |
| Total expenditure | £389 | £606 | £758 | £1,026 | £1,799 | £901 |
| Other expenditure items | £19 | £24 | £25 | £91 | £171 | £64 |

As Table 2.2 shows, households in the lowest income quintile spent higher proportions on Food and non-alcoholic drinks than those in the highest income quintile ( $16 \%$ and $8 \%$ respectively).

A similar pattern was seen for Health, and Alcoholic drinks and tobacco, with a greater proportion of total expenditure on these items for the lower income groups than the higher income quintiles.

Conversely, the lowest quintile of gross income spent a smaller proportion of expenditure on Education, Transport and Miscellaneous goods and services ${ }^{8}$ than households in the highest income quintile.

The proportions of total expenditure spent on Restaurants \& hotels and Communication were broadly similar across the quintiles of gross income.

[^5]Table 2.2 - Percentage of average weekly household expenditure by gross income quintile

| Expenditure group | Lowest | Second | Middle | Fourth | Highest | All |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| 1. Food \& non-alcoholic drinks | 16 | 13 | 13 | 12 | 8 | $\mathbf{1 1}$ |
| 2. Alcoholic drinks \& tobacco | 3 | 3 | 2 | 2 | 1 | $\mathbf{2}$ |
| 3. Clothing \& footwear | 2 | 2 | 3 | 4 | 3 | $\mathbf{3}$ |
| 4. Housing, fuel \& power | 31 | 29 | 31 | 28 | 29 | $\mathbf{3 0}$ |
| 5. Household goods \& services | 5 | 7 | 5 | 6 | 6 | $\mathbf{6}$ |
| 6. Health | 6 | 5 | 4 | 3 | 3 | $\mathbf{4}$ |
| 7. Transport | 9 | 11 | 13 | 14 | 13 | $\mathbf{1 2}$ |
| 8. Communication | 2 | 2 | 2 | 2 | 1 | $\mathbf{2}$ |
| 9. Recreation \& culture | 11 | 12 | 10 | 11 | 10 | $\mathbf{1 1}$ |
| 10. Education | 1 | 1 | 2 | 2 | 7 | $\mathbf{3}$ |
| 11. Restaurants \& hotels | 6 | 7 | 6 | 7 | 7 | $\mathbf{7}$ |
| 12. Miscellaneous goods \& services | 7 | 9 | 8 | 10 | 12 | $\mathbf{1 0}$ |
| Total expenditure | 100 | 100 | 100 | 100 | $\mathbf{1 0 0}$ | $\mathbf{1 0 0}$ |

Figure 2.1 illustrates how the value spent on Food and non-alcoholic drinks increased with income, whilst the proportion of total expenditure spent on Food and non-alcoholic drink decreased.

Figure 2.1 - Average weekly expenditure on Food and non-alcoholic drinks by income quintile absolute expenditure and as a percentage of total expenditure


Examining spending on the components of housing expenditure in more detail (see Figure 2.2) shows that:

- $\quad$ higher income quintiles spent greater proportions on mortgages whilst the lower and middle income quintiles spent greater proportions on rent; this reflects the tendency for higher-income households to be owner occupiers and for lower-income households to be renters
- the proportion of total expenditure spent on domestic energy decreased as gross income increased; for example households in the lowest income group spent 7\% of their total average weekly expenditure on domestic energy compared with $3 \%$ for households in the highest quintile

Figure 2.2 - Components of housing costs as percentages of average total household spending, by gross income quintile


## Equivalised income

Equivalisation is a standard methodology that adjusts the total income of a household by considering household size and composition ${ }^{9}$ to account for differing demands on resources. It takes into account both the greater income needs of larger households and the economies of scale achieved when people live together (since household resources can, in principle, be shared).

By adjusting household income in this way it is possible to make comparisons between households of different sizes and compositions on a consistent basis since households with the same equivalised income can be considered to have a comparable standard of living.

[^6]The upper boundaries of the first four quintiles of annual gross and equivalised household income are shown in Table 2.3.

Table 2.3 - Quintile upper boundaries of household gross and equivalised income ( $£$ per annum)

|  | Lowest | Second | Middle | Fourth |
| :--- | :---: | ---: | ---: | ---: |
| Gross income | $£ 28,600$ | $£ 44,900$ | $£ 69,700$ | $£ 107,400$ |
| Equivalised income | $£ 31,700$ | $£ 46,600$ | $£ 65,500$ | $£ 96,400$ |

Figures have been rounded to the nearest $£ 100$.
Household expenditure by equivalised household income exhibits a similar pattern to that seen for the non-equivalised income quintiles, with total expenditure increasing as income increases (See Figure 2.3).

However, the differences in expenditure between the lowest and highest quintiles of equivalised income are less pronounced than those for non-equivalised income. Detailed expenditure tables by equivalised income quintiles can be found in Appendix B.

Figure 2.3 - Household expenditure by non-equivalised and equivalised gross income quintile (£ per week)


## Chapter 3 - Expenditure by tenure

This chapter focuses on expenditure by tenure ${ }^{10}$ of accommodation.

Average total weekly expenditure was greatest for owner-occupier households with a mortgage ( $£ 1,457$ per week), a figure over three times that of households in social rental accommodation ( $£ 436$ per week). This was due to the greater housing costs for owner-occupiers with mortgages, coupled with larger household size.

More than half (55\%) of owner-occupier households owned their home outright and therefore had no mortgage costs. This was reflected in the expenditure on Housing, fuel \& power which ranged from $£ 78$ per week for owner-occupiers without a mortgage, to $£ 493$ per week for those with a mortgage.

Owner-occupier households with a mortgage spent the most, due to greater housing costs coupled with larger household size. Their spending was greatest on almost all categories of expenditure except for Health. Owner occupiers without a mortgage spent the greatest amount on Health, reflecting the older demographic of households owning their home outright.

Spending on "Other expenditure items" was considerably greater for owner-occupier households (whether with or without a mortgage) than any other tenure since this expenditure category largely comprised capital improvements to dwellings.

Table 3.1 - Average weekly household spending by tenure (£ per week)

| Expenditure group | Owner-occupied |  | Qualified rental | Social rental | Nonqualified accom. | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Without mortgage | With mortgage |  |  |  |  |
| 1. Food \& non-alcoholic drinks | £103 | £129 | £94 | £78 | £71 | £101 |
| 2. Alcoholic drinks \& tobacco | £20 | £21 | £18 | £15 | £14 | £18 |
| 3. Clothing \& footwear | £17 | £40 | £32 | £11 | £15 | £25 |
| 4. Housing, fuel \& power | £78 | £493 | £356 | £167 | £186 | £266 |
| 5. Household goods \& services | £71 | £78 | £42 | £23 | £19 | £55 |
| 6. Health | £50 | £36 | £25 | £17 | £14 | £33 |
| 7. Transport | £117 | £186 | £95 | £32 | £64 | £112 |
| 8. Communication | £12 | £18 | £16 | £10 | £11 | £14 |
| 9. Recreation \& culture | £106 | £148 | £77 | £40 | £53 | £96 |
| 10. Education | £21 | £78 | £19 | - | £9 | £30 |
| 11. Restaurants \& hotels | £64 | £94 | £53 | £18 | £42 | £60 |
| 12. Miscellaneous goods \& services | £97 | £136 | £93 | £24 | £38 | £90 |
| Total expenditure | £756 | £1,457 | £921 | £436 | £536 | £901 |
| Other expenditure items | £99 | £128 | £17 | £2 | £2 | £64 |

[^7]Appendix Table B6 provides a detailed expenditure breakdown for each tenure group, which shows some notable differences between tenures at the more detailed level of spending. For example:

- average weekly net rent was $£ 135$ for social rental households, $£ 146$ for non-qualified accommodation and $£ 305$ for households in qualified rental
- average net rent for households in qualified rental (£305 per week) was around a quarter lower than the average amount spent on mortgages by owner-occupiers with mortgages ( $£ 414$ per week)

In percentage terms (Table 3.2), social rental households spent a greater proportion of their total expenditure on Food and non-alcoholic drinks (18\%) than the other tenure groups.

The proportion of total expenditure spent on Housing, fuel \& power ranged from $10 \%$ for owner-occupiers without a mortgage to $38 \%$ for households living in social rent and $39 \%$ for those in qualified accommodation.

Owner-occupier households without a mortgage spent the greatest proportion of expenditure on Recreation and culture (14\%) and households in qualified accommodation spent the smallest proportion (8\%).

Table 3.2 - Percentage of average weekly household spending by tenure

| Expenditure group | Owner-occupied |  | Qualified rental | Social rental | Nonqualified accom. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Without mortgage | With mortgage |  |  |  | All |
| 1. Food \& non-alcoholic drinks | 14 | 9 | 10 | 18 | 13 | 11 |
| 2. Alcoholic drinks \& tobacco | 3 | 1 | 2 | 3 | 3 | 2 |
| 3. Clothing \& footwear | 2 | 3 | 3 | 3 | 3 | 3 |
| 4. Housing, fuel \& power | 10 | 34 | 39 | 38 | 35 | 30 |
| 5. Household goods \& services | 9 | 5 | 5 | 5 | 4 | 6 |
| 6. Health | 7 | 2 | 3 | 4 | 3 | 4 |
| 7. Transport | 16 | 13 | 10 | 7 | 12 | 12 |
| 8. Communication | 2 | 1 | 2 | 2 | 2 | 2 |
| 9. Recreation \& culture | 14 | 10 | 8 | 9 | 10 | 11 |
| 10. Education | 3 | 5 | 2 | - | 2 | 3 |
| 11. Restaurants \& hotels | 8 | 6 | 6 | 4 | 8 | 7 |
| 12. Miscellaneous goods \& services | 13 | 9 | 10 | 5 | 7 | 10 |
| Total expenditure | 100 | 100 | 100 | 100 | 100 | 100 |

## Mortgages

Respondents were asked to provide information on the amount of interest and capital paid in the last twelve months. In addition to mortgage payments, the survey also collected information on outstanding capital remaining on the mortgage and the type of mortgage held (whether fixed, variable or tracker rate).

Mortgage payments and capital remaining are affected by both interest rates and house prices. At the start of the 2021/22 survey, interest rates were at historically low levels compared with the 2014/15 survey, whilst house prices were at a historic high. It is therefore important to consider this context when comparing against previous surveys. For more information on the impact of the Bank of England base rate between the two surveys please see the Appendix.

## Type of mortgage

In 2021/22 the majority (73\%) of mortgages ${ }^{11}$ were fixed rate. Around one in eight (13\%) mortgages were on tracker rates, with the same proportion (13\%) on variable rates.

Between 2004/5 and 2014/15 there had been a shift away from fixed rate mortgages, reducing from three-fifths ( $61 \%$ ) to two-fifths (44\%) of mortgages held over the 10-year period. However, in the most recent survey in 2021/22 there has been a shift back towards fixed rate mortgages (see Figure 3.1).

Figure 3.1 - Is your mortgage a fixed rate or a variable/tracker rate?

*It is not possible to split tracker and variable rates for 2004/5, therefore 'tracker' includes both tracker and variable mortgages

## Mortgage payments in detail

Looking at mortgage payments in more detail shows that of the $£ 414$ per week spent on mortgages (by households with mortgages), more than two thirds (69\%) was on capital repayments.

Amongst owner-occupiers with a mortgage, average weekly spending on mortgage payments in 2021/22 increased by $28 \%$ since 2014/15 (see Table 3.3).

Average interest payments decreased by $6 \%$ between 2014/15 and 2021/22 (from $£ 139$ to $£ 130$ per week) This was largely due to the falls in mortgage interest rates between the two surveys. Although the Bank of

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England Base Rate started to increase from historically low levels during the period of the 2021/22 survey, the full effects would not yet have impacted mortgage payments reported in the survey ${ }^{12}$, since the majority of mortgage-holders were on fixed rates (see Note in Appendix A).

Average capital repayments increased by $54 \%$ over the period (from $£ 184$ to $£ 284$ per week). The increase in capital repayments was affected by increased house prices which rose by $67 \%$ over the seven-year period ${ }^{13}$.

Interest payments had made up 43\% of total mortgage payments in 2014/15, however in 2021/22 they accounted for less than a third (31\%) of mortgage payments.

Table 3.3 - Breakdown of average weekly expenditure on mortgage payments for households with mortgages - 2014/15 and 2021/22, £ per week and percentages

|  | 2014/15 |  | 2021/22 |  |
| :---: | :---: | :---: | :---: | :---: |
|  | £ per week | Percent | £ per week | Percent |
| Capital repayment | £184 | 57 | £284 | 69 |
| Interest payment | £139 | 43 | £130 | 31 |
| Total mortgage payment | £323 | 100 | £414 | 100 |

## Mortgage debt

Survey respondents were asked to provide information on the amount of capital remaining on their mortgages.

Average capital remaining in 2021/22 was $£ 305,000$. Average mortgage debt was greatest for households where the household reference person ${ }^{14}$ was aged between 16 and 34 (at $£ 372,000$ ).

Average outstanding capital in 2021/22 was $37 \%$ higher than in $2014 / 15$, largely driven by the increase in house prices over the period.

Previously, average mortgage debt had increased by 44\% between 2004/5 and 2014/15 (from $£ 155,000$ to $£ 223,000$ ). The average mortgage debt has therefore almost doubled since $2004 / 5$ as shown in Table 3.4.

Table 3.4 - Average outstanding capital remaining on mortgage, by age of household reference person

| Age group | $\mathbf{2 0 0 4 / 5}$ | $\mathbf{2 0 0 9 / 1 0}$ | $\mathbf{2 0 1 4 / 1 5}$ | $\mathbf{2 0 2 1 / 2 2}$ |
| :--- | ---: | ---: | ---: | ---: |
| $16-34$ | $£ 198,000$ | $£ 268,000$ | $£ 250,000$ | $£ 372,000$ |
| $35-44$ | $£ 181,000$ | $£ 274,000$ | $£ 304,000$ | $£ 341,000$ |
| $45-54$ | $£ 144,000$ | $£ 171,000$ | $£ 190,000$ | $£ 278,000$ |
| $55+$ | $£ 68,000$ | $£ 108,000$ | $£ 116,000$ | $£ 246,000$ |
| All | $\mathbf{£ 1 5 5 , 0 0 0}$ | $\mathbf{£ 2 2 5 , 0 0 0}$ | $\mathbf{£ 2 2 3 , 0 0 0}$ | $\mathbf{£ 3 0 5 , 0 0 0}$ |

[^9]
## Chapter 4 - Expenditure by household composition

Figure 4.1 shows how the average total weekly household expenditure varied by household type. As might be expected, expenditure was greater for larger households. Average weekly expenditure ranged from $£ 423$ for single pensioners to $£ 1,365$ for couple households with at least one dependent child.

Figure 4.1 - Average weekly household spending by household composition (£ per week)

*Other includes: couples and single parents with children aged over 16 years; two or more unrelated adults; couples with elderly relatives; couples with one pensioner and other combinations not separately identified

Tables 4.1a and 4.1b show expenditure by spending categories for the different household types, again reflecting the size and make-up of households:

- couples with dependent children spent the most on the majority of spending categories, for example Food and non-alcoholic drink ( $£ 146$ per week), Clothing and footwear ( $£ 39$ ) and Housing, fuel and power ( $£ 444$ ). They also spent the most on Miscellaneous goods and services ( $£ 139$ per week); mainly due to spending on items such as nurseries and childcare ( $£ 46$ per week)
- couple households (non-pensioners) spent the most on Alcoholic drinks and tobacco (£29 per week) and Restaurants and hotels ( $£ 91$ per week) ${ }^{15}$

Tables 4.2a and 4.2b present the proportions of expenditure spent on the different categories of goods and services. Some interesting differences between household types include:

- pensioners (both single and couples) spent a greater proportion on Health (7\% and 8\%, respectively) than other household types (3\% to 4\%)
- pensioner households (both single and couples) spent the lowest proportions on Housing, fuel and power ( $25 \%$ for single pensioners and $17 \%$ for couples), mainly due to many pensioner households no longer having mortgages to pay
- non-pensioners living alone spent the greatest proportion on Housing, fuel and power (39\%)
- pensioners (both single and couples) and single parents spent a slightly greater proportion on Food \& non-alcoholic drinks (between $13 \%$ and 15\%) than other household types ( $9 \%$ to $12 \%$ ).

[^10]Table 4.1a - Average weekly household spending by household composition (£ per week)

| Expenditure group | Couple both not pensioners | Couple with at least one dependent child | Single parent at least one dependent child | Person living alone non-pensioner |
| :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | £108 | £146 | £102 | £54 |
| 2. Alcoholic drinks \& tobacco | £29 | £17 | £16 | £14 |
| 3. Clothing \& footwear | £33 | £39 | £24 | £22 |
| 4. Housing, fuel \& power | £346 | £444 | £230 | £224 |
| 5. Household goods \& services | £66 | £68 | £40 | £27 |
| 6. Health | £30 | £34 | £26 | £16 |
| 7. Transport | £150 | £185 | £70 | £57 |
| 8. Communication | £17 | £19 | £12 | £10 |
| 9. Recreation \& culture | £132 | £134 | £76 | £52 |
| 10. Education | £26 | £61 | £26 | £13 |
| 11. Restaurants \& hotels | £91 | £78 | £35 | £39 |
| 12. Misc. goods \& services | £120 | £139 | £89 | £40 |
| Total expenditure | £1,148 | £1,365 | £747 | £569 |
| 13. Other expenditure items | £75 | £118 | £32 | £15 |

Table 4.1b - Average weekly household spending by household composition (£ per week)

| Expenditure group | Person living alone pensioner | Couple - both pensioners | Other ${ }^{16}$ | All |
| :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | £55 | £109 | f128 | £101 |
| 2. Alcoholic drinks \& tobacco | £8 | £21 | £22 | £18 |
| 3. Clothing \& footwear | £7 | £16 | £29 | £25 |
| 4. Housing, fuel \& power | £106 | £125 | £279 | £266 |
| 5. Household goods \& services | £44 | £72 | £60 | £55 |
| 6. Health | £28 | £57 | £41 | £33 |
| 7. Transport | £33 | £93 | £149 | £112 |
| 8. Communication | £8 | £11 | £19 | £14 |
| 9. Recreation \& culture | £56 | £102 | £99 | £96 |
| 10. Education | £4 | £5 | £63 | £30 |
| 11. Restaurants \& hotels | £27 | £52 | £74 | £60 |
| 12. Misc. goods \& services | £50 | £79 | £105 | £90 |
| Total expenditure | £423 | £742 | £1,066 | £901 |
| 13. Other expenditure items | £75 | £66 | £49 | £64 |

[^11]Table 4.2a - Percentage of average weekly household spending by household composition

| Expenditure group | Couple both not pensioners | Couple with at least one dependent child | Single parent at least one dependent child | Person living alone non-pensioner |
| :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | 9 | 11 | 14 | 10 |
| 2. Alcoholic drinks \& tobacco | 2 | 1 | 2 | 2 |
| 3. Clothing \& footwear | 3 | 3 | 3 | 4 |
| 4. Housing, fuel \& power | 30 | 33 | 31 | 39 |
| 5. Household goods \& services | 6 | 5 | 5 | 5 |
| 6. Health | 3 | 3 | 3 | 3 |
| 7. Transport | 13 | 14 | 9 | 10 |
| 8. Communication | 1 | 1 | 2 | 2 |
| 9. Recreation \& culture | 11 | 10 | 10 | 9 |
| 10. Education | 2 | 4 | 3 | 2 |
| 11. Restaurants \& hotels | 8 | 6 | 5 | 7 |
| 12. Misc. goods \& services | 10 | 10 | 12 | 7 |
| Total expenditure | 100 | 100 | 100 | 100 |

Table 4.2b - Percentage of average weekly household spending by household composition

| Expenditure group | Person living alone pensioner | Couple - both pensioners | Other | All |
| :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | 13 | 15 | 12 | 11 |
| 2. Alcoholic drinks \& tobacco | 2 | 3 | 2 | 2 |
| 3. Clothing \& footwear | 2 | 2 | 3 | 3 |
| 4. Housing, fuel \& power | 25 | 17 | 26 | 30 |
| 5. Household goods \& services | 10 | 10 | 6 | 6 |
| 6. Health | 7 | 8 | 4 | 4 |
| 7. Transport | 8 | 12 | 14 | 12 |
| 8. Communication | 2 | 1 | 2 | 2 |
| 9. Recreation \& culture | 13 | 14 | 9 | 11 |
| 10. Education | 1 | 1 | 6 | 3 |
| 11. Restaurants \& hotels | 6 | 7 | 7 | 7 |
| 12. Misc. goods \& services | 12 | 11 | 10 | 10 |
| Total expenditure | 100 | 100 | 100 | 100 |

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## Chapter 5 - Expenditure by parish

Figure 5.1 shows how household spending varies across the parishes. It is important to note that differences in expenditure reflect the underlying differences in the make-up of parish populations, particularly in terms of household composition, household size, income and tenures. The two smallest parishes (St Mary and St John) have been combined to ensure the robustness of results.

Household spending was greatest for households living in St Martin ( $£ 1,433$ per week), followed by Trinity (£1,256 per week).

Spending was lowest for households living in St Helier, which at $£ 709$ per week was around half the expenditure of households in St Martin.

Figure 5.1 - Average weekly household spending by parish (£ per week)


Tables 5.1 and 5.2 present spending by parish broken down by broad spending category in monetary values and as proportions of total expenditure. Some notable differences between the parishes include:

- households in Trinity and St Ouen spent the most on Transport ${ }^{17}$ ( $£ 218$ and $£ 169$ per week respectively) and St Helier households spent the least ( $£ 75$ per week)
- households in St Martin, St Mary and St John spent the most on Alcohol and tobacco (£26 and £23 per week respectively) and households in St Peter spent around a third of this amount ( $£ 8$ per week)
- St Helier households spent proportionately more on housing costs than any other parish (34\% of total spending)

[^12]Statistics
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Table 5.1 - Average weekly household spending by parish (£ per week)

| Expenditure group | Grouville | St Brelade | St Clement | St Helier | St Lawrence | St Martin | St Mary \& St John | St Ouen | St Peter | St Saviour | Trinity | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | £116 | £108 | £102 | £84 | £114 | £136 | £113 | £121 | £95 | £108 | £120 | £101 |
| 2. Alcoholic drinks \& tobacco | £19 | £20 | £19 | £18 | £16 | £26 | £23 | £19 | £8 | £16 | £15 | £18 |
| 3. Clothing \& footwear | £20 | £37 | £18 | £20 | £21 | £36 | £29 | £26 | £9 | £30 | £52 | £25 |
| 4. Housing, fuel \& power | £238 | £310 | £227 | £245 | £276 | £357 | £300 | £305 | £263 | £245 | £333 | £266 |
| 5. Household goods \& services | £70 | £65 | £44 | £38 | £70 | £111 | £65 | £82 | £58 | £55 | £72 | £55 |
| 6. Health | £41 | £45 | £28 | £25 | £41 | £43 | £41 | £40 | £32 | £38 | £25 | £33 |
| 7. Transport | £107 | £150 | £85 | £75 | £125 | £160 | £125 | £169 | £119 | £146 | £218 | £112 |
| 8. Communication | £12 | £16 | £12 | £13 | £18 | £19 | £18 | £15 | £13 | £15 | £15 | £14 |
| 9. Recreation \& culture | £91 | £111 | £82 | £69 | £152 | £170 | £119 | £128 | £86 | £104 | £136 | £96 |
| 10. Education | £25 | £40 | £30 | £11 | £42 | £101 | £87 | £38 | £14 | £31 | £55 | £30 |
| 11. Restaurants \& hotels | £73 | £73 | £48 | £48 | £72 | £113 | £74 | £49 | £55 | £64 | £72 | £60 |
| 12. Misc. goods \& services | £96 | £109 | £102 | £63 | £121 | £162 | £106 | £119 | £90 | £79 | £143 | £90 |
| Total expenditure | £909 | £1,083 | £797 | £709 | £1,068 | £1,433 | £1,100 | £1,111 | £842 | £929 | £1,256 | £901 |
| 13. Other expenditure items | £47 | £108 | £24 | £29 | £135 | £108 | £196 | £124 | £28 | £70 | £94 | £64 |

Table 5.2- Percentage of average weekly household spending by parish

| Expenditure group | Grouville | St Brelade | St Clement | St Helier | St Lawrence | St Martin | St Mary \& St John | St Ouen | St Peter | St Saviour | Trinity | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | 13 | 10 | 13 | 12 | 11 | 10 | 10 | 11 | 11 | 12 | 10 | 11 |
| 2. Alcoholic drinks \& tobacco | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 1 | 2 | 1 | 2 |
| 3. Clothing \& footwear | 2 | 3 | 2 | 3 | 2 | 3 | 3 | 2 | 1 | 3 | 4 | 3 |
| 4. Housing, fuel \& power | 26 | 29 | 28 | 34 | 26 | 25 | 27 | 27 | 31 | 26 | 27 | 30 |
| 5. Household goods \& services | 8 | 6 | 5 | 5 | 7 | 8 | 6 | 7 | 7 | 6 | 6 | 6 |
| 6. Health | 5 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 2 | 4 |
| 7. Transport | 12 | 14 | 11 | 11 | 12 | 11 | 11 | 15 | 14 | 16 | 17 | 12 |
| 8. Communication | 1 | 1 | 1 | 2 | 2 | 1 | 2 | 1 | 2 | 2 | 1 | 2 |
| 9. Recreation \& culture | 10 | 10 | 10 | 10 | 14 | 12 | 11 | 12 | 10 | 11 | 11 | 11 |
| 10. Education | 3 | 4 | 4 | 2 | 4 | 7 | 8 | 3 | 2 | 3 | 4 | 3 |
| 11. Restaurants \& hotels | 8 | 7 | 6 | 7 | 7 | 8 | 7 | 4 | 6 | 7 | 6 | 7 |
| 12. Misc. goods \& services | 11 | 10 | 13 | 9 | 11 | 11 | 10 | 11 | 11 | 8 | 11 | 10 |
| Total expenditure | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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## Chapter 6-Online spending

The survey also collected information on the outlets where goods and services were purchased, and in particular whether an item was bought online ${ }^{18}$.

Overall, online spending amounted to $£ 106$ per week, accounting for $12 \%$ of all household expenditure. This represents a large increase since the $2014 / 15$ survey when online spending accounted for $7 \%$ of all household expenditure.

Figure 6.1 shows the breakdown of the total value of goods and services bought online by detailed spending category. A sixth (16\%) of online spending was on air travel. Accommodation services such as hotels accounted for a tenth (10\%) of online spending, and a similar proportion (10\%) was on package holidays.

The 'Other recreational items' category (which includes computer software, sporting equipment, toys and open air recreation) contributed $5 \%$ to total online spending.
'Other' items accounted for $27 \%$ of online expenditure. This group includes categories which, individually, contributed less than 3\% each to online spending, for example Newspapers, books \& stationery ( $2 \%$ of online spending).

Figure 6.1 - Breakdown of online spending by spending category

*Includes computer software, sporting equipment, toys and open air recreation

Figure 6.2 shows online expenditure as a proportion of total spending on each category:

- the spending categories with the greatest proportion of spending online were air and sea travel (95\% and 92\%, respectively)
- around four-fifths (81\%) of expenditure on accommodation services and three-quarters (74\%) of spending on package holidays was online
- over a quarter (28\%) of spending on clothing and footwear was online

[^13]Figure 6.2 - Online purchases as a proportion of expenditure on each spending category (percent)

*Includes computer software, sporting equipment, toys and open air recreation

Examining the spending categories in more detail shows that:

- over half of expenditure on books (58\%) was online
- over two-thirds (69\%) of spending on computer software and games and almost a third (32\%) of expenditure on computers was online
- of the total spending on photographic, cine and optical equipment, almost half (49\%) was online
- over a third ( $36 \%$ ) of spending on games, toys and hobbies was online
- online spending accounted for a quarter (25\%) of expenditure on equipment for sport, camping and open air recreation

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## Chapter 7 - Comparison with 2014/15 survey

The 2021/22 survey took place in the latter stages of the Covid-19 pandemic. Although most public health restrictions were de-escalated during the survey period, the pandemic is likely to have impacted behaviours in spending between the two surveys, so this context should be considered when comparing between the two periods.

A number of changes ${ }^{19}$ were made to the 2021/22 survey, particularly for the recording of health services, education payments and some household goods. This has potentially improved the coverage of some items within these groups, and so comparison with the 2014/15 survey should be made with a degree of caution.

Table 7.1 shows the average weekly spending of all households in Jersey as recorded by the 2021/22 and 2014/15 surveys, in total and broken down into the categories of expenditure.

Table 7.1 - Average household weekly expenditure, 2014/15 and 2021/22 (nominal terms)

| Expenditure group | Average household expenditure |  |  | Proportion of expenditure (\%) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2014/15 | 2021/22 | Percentage change | 2014/15 | 2021/22 |
| 1. Food \& non-alcoholic drinks | £86 | £101 | 17 | 11 | 11 |
| 2. Alcoholic drinks \& tobacco | £16 | £18 | 16 | 2 | 2 |
| 3. Clothing \& footwear | £25 | £25 | 3 | 3 | 3 |
| 4. Housing, fuel \& power | £216 | £266 | 23 | 28 | 30 |
| 5. Household goods \& services | £50 | £55 | 9 | 7 | 6 |
| 6. Health* | £25 | £33 | 30 | 3 | 4 |
| 7. Transport | £93 | £112 | 21 | 12 | 12 |
| 8. Communication* | £12 | £14 | 16 | 2 | 2 |
| 9. Recreation \& culture | £82 | £96 | 17 | 11 | 11 |
| 10. Education* | £26 | £30 | 16 | 3 | 3 |
| 11. Restaurants \& hotels | £54 | £60 | 13 | 7 | 7 |
| 12. Miscellaneous goods \& services | £76 | £90 | 18 | 10 | 10 |
| Total expenditure | £761 | £901 | 18 | 100 | 100 |

*The reporting for these expenditure categories were changed for the 2021/22 survey so comparison with 2014/15 should be made with a degree of caution

Total weekly expenditure rose from $£ 761$ per week in $2014 / 15$ to $£ 901$ per week in $2021 / 22$, an increase of 18\%.

In real terms (after adjusting for retail price inflation ${ }^{20}$ ), total household spending in 2021/22 was 3\% lower than in 2014/15.

[^14]Spending on Health increased by almost a third (30\%). Whilst some of this change may be attributed to the change in survey design, increases were seen in almost all components of this group, notably dentists, other medical services (e.g. opticians and other private health professionals) and pharmacy/medical products. Expenditure on doctors remained at a similar level to 2014/15.

Spending on Housing, fuel and power increased by almost a quarter (23\%) over the seven-year period between surveys; increases in spending were seen for nearly all components of housing expenditure except for mortgage endowments.

The proportion of expenditure on Housing, fuel and power increased from 28\% in 2014/15 to 30\% in 2021/22.

Spending on Food \& non-alcoholic drinks increased by almost a fifth (17\%) over the period, however the proportion of total expenditure on Food was essentially unchanged ( $11 \%$ of total expenditure).

## Chapter 8 - Comparison with the UK

Table 8.1 shows the average weekly spending for all households in Jersey in 2021/22 compared with that of the UK for financial year $2022^{21}$.

In comparing the data for the two jurisdictions, it should be recognised that household income has a significant impact on expenditure. The 2021/22 Jersey Income Distribution report showed that median equivalised household income ${ }^{22}$ in Jersey was $51 \%$ higher than in the UK, before housing costs, and $42 \%$ higher after housing costs were taken into account.

Table 8.1 - Average household expenditure, Jersey and UK; £ per week

| Expenditure group | Jersey | UK |
| :--- | ---: | ---: |
| 1. Food \& non-alcoholic drinks | $£ 101$ | $£ 62$ |
| 2. Alcoholic drinks \& tobacco | $£ 18$ | $£ 12$ |
| 3. Clothing \& footwear | $£ 25$ | $£ 18$ |
| 4. Housing ${ }^{23}$, fuel \& power | $£ 266$ | $£ 168$ |
| 5. Household goods \& services | $£ 55$ | $£ 35$ |
| 6. Health | $£ 33$ | $£ 9$ |
| 7. Transport | $£ 112$ | $£ 74$ |
| 8. Communication | $£ 14$ | $£ 20$ |
| 9. Recreation \& culture | $£ 96$ | $£ 57$ |
| 10. Education | $£ 30$ | $£ 5$ |
| 11. Restaurants \& hotels | $£ 60$ | $£ 35$ |
| 12. Miscellaneous goods \& services | $£ 90$ | $£ 47$ |
| Total expenditure | $£ 901$ | $£ 542$ |
| 13. Other expenditure items | $£ 64$ | $£ 35$ |

Bearing in mind the slight difference in timeframes spanned by the two surveys, the average total weekly expenditure of households in Jersey was 66\% greater than in the UK.

It is important to note that the comparison of expenditure data presented in this chapter does not constitute a measurement of the relative "cost of living" between Jersey and the UK. Firstly, the effect of the different tax (direct and indirect) and social security systems in the two jurisdictions is outside of the scope of this report; and secondly household expenditure in a given jurisdiction will be dependent on income and also on lifestyle, including social and environmental factors.

The greatest monetary difference was for expenditure on Housing, fuel and power; with Jersey households spending $£ 98$ per week (59\%) more, on average, than those in the UK.

[^15]The greatest relative differences were for expenditure on Health and Education, with Jersey households spending, on average, around three to four times more on these groups than households in the UK.

As Table 8.2 shows, the proportions of total expenditure spent on each of the various categories were broadly similar in Jersey and the UK.

Housing, fuel and power accounted for the greatest proportion in both jurisdictions, at almost a third of total expenditure.

Households in the UK spent a greater proportion on Transport (14\%) compared to Jersey households (12\%).

Households in Jersey spent a greater proportion of total expenditure on Health and Education compared to UK households

Table 8.2 - Percentage of average weekly household spending, Jersey and UK.

| Expenditure group | Jersey | UK |
| :--- | ---: | ---: |
| 1. Food \& non-alcoholic drinks | 11 | 11 |
| 2. Alcoholic drinks \& tobacco | 2 | 2 |
| 3. Clothing \& footwear | 3 | 3 |
| 4. Housing, fuel \& power | 30 | 31 |
| 5. Household goods \& services | 6 | 6 |
| 6. Health | 4 | 2 |
| 7. Transport | 12 | 14 |
| 8. Communication | 2 | 4 |
| 9. Recreation \& culture | 11 | 11 |
| 10. Education | 3 | 1 |
| 11. Restaurants \& hotels | 7 | 6 |
| 12. Miscellaneous goods \& services | 10 | 9 |
| Total expenditure | 100 | 100 |

## Appendix A - Notes

## Statistical background and methodology

## Survey design

Each month, random samples of around 400 households were contacted to take part in the 2021/22 Living Costs and Household Income (LCHIS). Each sample was stratified by parish: the proportion of households sampled in each parish corresponded to the proportion of households that the parish represents in Jersey overall. Sampled households were subsequently visited by one of a team of interviewers.

## Questionnaire design

Household spending information was collected through detailed interviewer-led questions. Responses were entered directly into a laptop, with consistency checks in place to optimise data quality. The survey asked about regular payments (such as rent, gas, electricity and telephone) and also about expenditure on larger items that are purchased infrequently. The reference period for larger items of expenditure ranged from three months for items purchased relatively infrequently (for example doctor's visits in the last three months) to twelve months for items that are purchased very infrequently (for example vehicle purchases over the previous twelve months).

To capture frequent items of expenditure, each individual aged 16 years or over in the household was asked to keep a detailed daily record of expenditure for two weeks. Information provided by all members of the household was kept strictly confidential. Each person aged 16 years or over in the household who kept such a spending diary was subsequently paid $£ 10$ as a token of appreciation. Participating households were also offered the opportunity to be entered into a quarterly prize draw.

## Analysis outline

The survey generated more than 180,000 individual payments. Once the data collection phase of the survey was completed, a detailed process of data checking and aggregation was carried out.

Having calculated weekly expenditure for each respondent household, individual households were grouped together and the mean average expenditure for each item was calculated to give the information presented in this report. Aggregation was carried out for all resident households and also for various sub-groups, such as income quintile, tenure and household composition.

Expenditure was averaged across all households, including those reporting zero expenditure on a specific item. A consequence of this approach is that all households are deemed to spend a proportion of their total expenditure on all items, whether or not they actually purchased a particular good or service. This can be illustrated by considering housing costs: all respondent households are included when calculating average payments on rent and on mortgage interest, despite the fact that an individual household is only actually likely to pay one or the other. However, this conceptual point does not affect the relevance of the information presented in terms of understanding household expenditure averaged across all or sub-groups of households.

Note that spending on certain items, such as tobacco, alcohol and charitable donations may be under-reported. The figures in this report have not been adjusted for such under-reporting.

## Response

In order to maximise response, interviewers attempted to make at least four separate visits, at different times of the day, to households proving difficult to contact.

Of the 4,312 eligible households (see Table A1) the response rate was $31 \%$. This may be considered to be a good response rate for a survey of this nature.

Table A1 - Response of households

|  |  | Number of <br> households | Percentage of <br> eligible sample |
| :--- | :--- | ---: | :---: |
| i | Sampled households | 4,813 | - |
| ii | Ineligible households ${ }^{24}$ | 501 | - |
| iii | Total eligible (that is, i less ii) | 4,312 | $100 \%$ |
| iv | Unable to contact | 1,164 | $27 \%$ |
| v | Refusals | 1,798 | $42 \%$ |
| vi | Co-operating households* | 1,350 | $31 \%$ |
| vii | Households used in analysis | 1,152 | $27 \%$ |
| *includes 264 partial responses |  |  |  |

## Weighting

Whilst every effort was made to encourage the randomly selected households to take part in the survey there was inevitably some variation in the willingness and ability of households to do so. In order to ensure that the set of respondents was representative of the population of resident households, the tenure distribution of the set of respondents was examined and compared with the known distribution for the Island's household population at the 2021 Census; each respondent record was then assigned a weight according to whether its particular tenure was over- or under-represented in the respondent set.

## Standard error

Given the stratified, random survey design, the standard error on the average total weekly expenditure is £21, corresponding to an uncertainty due to sampling of $2.3 \%$.

## Comparisons with 2014/15 survey

The survey asked about expenditure on items that are purchased infrequently. Respondents are provided with a list of examples of such purchases to aid recall. A number of changes were made to the 2021/22 survey question wording and examples of items. This has potentially improved the coverage of items reported for some spending groups, namely:

- Health: Private health services (e.g. therapists, counsellors, osteopaths \& chiropractors) and hospital in- and out-patient services
- Education: maintenance payments for school and university
- Communications: Mobile phones paid for as part of bundle packages
- Household goods and services: Furniture and household appliances

Comparisons between surveys for the above items should therefore be treated with a degree of caution.

[^16]
## Bank of England Bank Rates during the survey period

Survey respondents were asked to provide the total interest and capital paid on their mortgage over the previous twelve months.

Mortgage interest payments are affected by interest rates set by the Bank of England (the Bank of England Bank Rate ${ }^{25}$ ). This is particularly pertinent for tracker mortgages that track the Bank of England interest rate.

For the 2014/15 survey, the Bank of England Bank Rate had remained at $0.50 \%$ for the duration of the survey period. The latest survey ran from October 2021 to early November 2022. At the start of this survey period, the Bank of England Bank Rate was historically low at $0.10 \%$, and prior to this interest rates had remained low. Although there were increases in interest rates during the survey period, rising eight times to $2.25 \%$ in October 2022, it was only in the latter stages of the survey period that rates rose above those seen in 2014/15. With the majority of mortgage holders in Jersey on fixed rates, these rises will not have impacted mortgage payments for many households during the twelve months prior to the survey period, which has resulted in households with mortgages paying less interest on average in 2021/22 than in 2014/15.

Figure A1 below shows the Bank of England Bank Rate from 2008 to 2023 overlayed with the periods of the of the previous two LCHIS surveys.

Figure A1 - Bank of England Bank Rates


[^17]
## Classification of spending

Household expenditure in this report is broken down into groups broadly based on the Classification Of Individual Consumption by Purpose (COICOP) ${ }^{26}$, the classification system used for Household Budget Surveys (HBS) across the EU. Table A2 provides a broad overview of what each COICOP group contains.

Table A2 - Broad definitions of COICOP expenditure groups
$\left.\begin{array}{|l|l|}\hline \text { Group } & \\ \hline \text { 1. Food and non-alcoholic drinks } & \begin{array}{l}\text { All fresh, frozen and chilled food brought home, soft drinks brought } \\ \text { home }\end{array} \\ \hline \text { 2. Alcohol drinks and tobacco } & \begin{array}{l}\text { Off-sales of all wine, beer and spirits brought home, cigarettes, cigars and } \\ \text { other tobacco }\end{array} \\ \hline \text { 3. Clothing and footwear } & \begin{array}{l}\text { Clothing materials, garments for men, women and children, accessories, } \\ \text { haberdashery, footwear }\end{array} \\ \hline \text { 4. Housing, fuel and power } & \begin{array}{l}\text { Rent, materials and services for maintenance and repair of dwelling, } \\ \text { household energy, water household services (e.g. rubbish collection), }\end{array} \\ \hline \text { F. Household goods and services } & \begin{array}{l}\text { Furniture, ornaments, carpets, household textiles, household appliances, } \\ \text { tools and cleaning materials, domestic services e.g. cleaners }\end{array} \\ \hline \text { 6. Health } & \begin{array}{l}\text { Pharmaceutical products, medicine and medical products, optician, } \\ \text { doctor, dentist, hospital and other medical fees }\end{array} \\ \hline \text { Non-consumption expenditure }{ }^{27} & \begin{array}{l}\text { Purchase of cars, motor cycles, bicycles and spare parts, motor fuels and } \\ \text { lubricants, motor repairs and other services, parking and other motor } \\ \text { fees, transport by railway, road, air and sea }\end{array} \\ \hline \text { 12. Miscellaneous goods and services } & \begin{array}{l}\text { Postal services, telephone (fixed and mobile) and telefax equipment and } \\ \text { services }\end{array} \\ \hline \text { 10. Education } & \begin{array}{l}\text { Personal care, personal effects, social protection, insurance, other } \\ \text { spending, charitable donations and subscriptions, licenses, money gifts } \\ \text { and transfers }\end{array} \\ \hline \text { 11. Restaurants and hotels } & \begin{array}{l}\text { Audio visual, photographic and information processing equipment, }\end{array} \\ \text { recreational items and equipment, cultural services, newspapers and } \\ \text { books, package holidays } \\ \text { Pre-primary, primary, secondary, tertiary and other education }\end{array}\right\}$

[^18]
## Housing expenditure: treatment in this report

It is important to note that the COICOP group 4 (Housing, fuel \& power) shown in Table A2 does not include certain items that are considered by the classification system to be non-consumption expenditure, for example, mortgage interest and capital repayments, mortgage protection premiums and domestic rates.

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

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

- Actual rentals for housing:
- net rent (rent actually paid by the householders themselves, excluding any housing benefits paid directly to the landlord)
- 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:

- Housing: mortgage interest payments etc:
- mortgage interest payments
- mortgage protection premiums
- rates
- mortgage and insurance for second dwelling
- 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

Whilst COICOP provides an extremely useful and systematic means of classifying expenditure, as for any definitional system it can lead to concepts that do not entirely reflect real life. Therefore, for the purposes of the results presented in this report, mortgage payments (interest and capital), endowment payments and domestic rates have been included within the Housing, fuel and power group.

As a result, groups 4 and 13 shown in Table A2 have been redefined as shown in Table A3 for the purposes of this report.

Table A3 Definitions of expenditure groups 4, 13 and 14 used in this report

| Group <br> number | Group name | Includes |
| :---: | :--- | :--- |
| 4 | Housing, fuel \& power | Rent, materials and services for maintenance and repair of dwelling, <br> household energy, water, household services (e.g. rubbish collection), <br> mortgage interest and capital payments, domestic rates, endowment <br> payments |
| 13 | Other non-consumption <br> expenditure | Capital improvements to main dwelling, licenses, charitable donations <br> and subscriptions |
| 14 | Other items recorded | Social security payments, income tax and pension contributions |

In both the summary and detailed tables presented throughout this report "Total expenditure" is defined as the total expenditure of groups 1 to 12, incorporating the modifications shown in Table A3, because these groups represent real or final expenditure by households.

Spending group 13 in this report is not considered to be final consumption expenditure. However, a small number of items in this category (namely capital improvements, charitable donations and licenses), were captured by the survey and are shown in the spending tables (as separate rows below totals) since they do represent an outgoing. Such expenditure is not included in total expenditure and is not commented upon.

Group 14 'Other items recorded' presented in the detailed expenditure tables in Appendix B, falls outside of the COICOP definition of consumption expenditure and is not considered to be expenditure for the purposes of this report.

## Comparison with the UK

To enable comparison with the UK (in Chapter 7) the UK data relating to housing expenditure derived from the ONS report on Family Spending has been adjusted in order to correspond to the basis adopted throughout this report for housing-related expenditure, i.e. both the UK and Jersey data presented throughout this report incorporate the modifications to the COICOP classification shown in Table A3.

An adjustment has also been made to internet subscription services for the UK data, presenting them within Recreation and Culture (Group 9) to enable comparison with this report. Since 2019 the UK has included internet subscriptions within Communications (Group 8) ${ }^{28}$.

[^19]
## Definitions

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

A household was defined as one person living alone, or a group of people (not necessarily related) living at the same address, who share a shopping bill, eat together and share the same living space.

Household types were categorised according to the following definitions:

- Couple (both not pensioners)

Two adults living together as a couple

- Couple with at least 1 dependent child (15 or under) Two adults living together as a couple, with one or more children, of whom at least one was aged under 16 years
- Single parent with at least 1 dependent child

A single parent living with one or more children, at least one of whom was aged under 16 years

- Person living alone (not pensioner) One adult living alone, below pensionable age ( 65 years)
- Person living alone (pensioner) One adult living alone, of pensionable age (65 years)
- Pensioner couples

Two adults living as a couple, both of whom are of pensionable age (65 years)

- Other
couples and single parents with children aged 16 years or over; two or more unrelated adults; couples with elderly relatives; couples with one pensioner and other combinations not separately identified

Household tenures were categorised according to the following:

- Owner-occupied
includes households who own their home, with a mortgage, and/or States loan, or outright. This category also included homes that were being lived in for 'lifetime enjoyment'
- States, parish or housing trust rent ('social rent')
includes any home rented from the States of Jersey, a housing trust or a parish
- Qualified private rental
includes any home being rented as a residentially qualified property
- Non-qualified accommodation
includes lodging houses, lodgers in private households, staff, service or tied accommodation and 'non-qualified rental'


## Income

Gross Cash Income was defined at a household level as all financial flows into the household, both unearned and earned, over the previous twelve months.

Gross cash income included:

- earnings from any employment (including self-employment, bonuses, benefits in kind) over the previous twelve months
- income from pensions, including the Jersey Social Security pension, other countries' social security pensions, private, superannuation and occupational pensions
- income support awards, including payments paid directly to landlord, Household Medical Account (HMA) fund and childcare provision
- benefits, from Jersey social security or other countries, e.g. maternity grants and allowances, sickness allowance, Christmas bonus, cold weather payments, TV licence schemes
- income from lodgers or buy-to-lets (profit only)
- income from child maintenance arrangements
- income from shares, share options, dividends, fixed income and interest from savings
- income from any other source, including gifts and inheritance

The actual value of assets and/or savings were not included in gross cash income.

## Income quintile

If every household were ordered according to its income, from the lowest to highest, the first $20 \%$ of households represent the "first income quintile" of households - i.e. households with the lowest income. The second income quintile is the next $20 \%$ of households, and so on up to the fifth income quintile, which corresponds to the $20 \%$ of households with the highest income.

See the Jersey Household Income Distribution report 2021/22 for more information on equivalisation and income data.

## Appendix B - Detailed spending tables

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## Table B1 - Average weekly household expenditure, £ per week

## Commodity or service

| All households |  |  | Average weekly household expenditure |
| :---: | :---: | :---: | :---: |
| 1 Food \& non-alcoholic drinks |  |  | 100.80 |
| 1.1 | Food |  | 93.70 |
|  | 1.1.1 | Rice | 0.60 |
|  | 1.1.2 | Bread | 4.10 |
|  | 1.1.3 | Buns, crispbread and biscuits | 3.40 |
|  | 1.1.4 | Pasta products | 0.80 |
|  | 1.1.5 | Cakes and puddings | 2.80 |
|  | 1.1.6 | Pastry (savoury) | 1.70 |
|  | 1.1.7 | Other breads and cereals | 3.70 |
|  | 1.1.8 | Beef | 3.00 |
|  | 1.1.9 | Pork | 0.90 |
|  | 1.1.10 | Lamb | 0.70 |
|  | 1.1.11 | Poultry | 3.30 |
|  | 1.1.12 | Bacon, ham, sausages, pate etc | 3.00 |
|  | 1.1.13 | Processed meat \& meat n.e.c | 9.40 |
|  | 1.1.14 | Fish \& fish products | 6.20 |
|  | 1.1.15 | Milk | 3.60 |
|  | 1.1.16 | Cheese \& curd | 3.70 |
|  | 1.1.17 | Eggs | 1.40 |
| 1.1.18 |  | Other milk products | 4.00 |
|  | 1.1.19 | Butter | 1.10 |
|  | 1.1.20 | Margarine, other vegetable fats \& peanut butter | 0.60 |
| 1.1.21 |  | Cooking oils \& fats | 0.70 |
|  | 1.1.22 | Fresh fruit (inc. frozen) | 7.90 |
|  | 1.1.23 | Dried fruit \& nuts | 1.50 |
| 1.1.24 |  | Preserved fruit \& fruit based products | 0.30 |
| 1.1.25 |  | Fresh vegetables | 7.70 |
| 1.1.26 |  | Preserved, processed or dried vegetables | 3.20 |
| 1.1.27 |  | Potatoes | 1.10 |
| 1.1.28 |  | Processed potatoes \& potato products | 2.60 |
| 1.1.29 |  | Sugar \& sugar products | 0.50 |
| 1.1.30 |  | Jams \& marmalades | 0.60 |
| 1.1.31 |  | Chocolate | 3.10 |
| 1.1.32 |  | Confectionary products | 0.90 |
| 1.1.33 |  | Edible ices \& ice cream | 1.30 |
| 1.1.34 |  | Other food products | 4.40 |
| 1.2 | Non-alcoholic drinks |  | 7.00 |
|  | 1.2.1 | Coffee | 1.40 |
|  | 1.2.2 | Tea | 0.60 |
|  | 1.2.3 | Cocoa \& powdered chocolate | 0.10 |
|  | 1.2.4 | Fruit \& vegetable juices (inc. squash) | 1.20 |
|  | 1.2.5 | Mineral or spring waters | 0.70 |
|  | 1.2.6 | Soft drinks (inc. fizzy \& ready to drink fruit juices) | 2.90 |

Commodity or service
2 Alcoholic drinks \& tobacco ..... 18.30
2.1 Alcoholic drinks (off premises) ..... 14.10
2.1.1 Spirits \& liqueurs ..... 2.40
2.1.2 Wines \& fortified wines ..... 8.60
2.1.3 Beer, lager, ciders \& perry ..... 3.10
2.1.4 Alcopops
2.2 Tobacco ..... 4.20
2.2.1 Cigarettes ..... 3.10
2.2.2 Cigars \& other tobacco products ..... 1.10
3 Clothing \& footwear ..... 25.20
3.1 Clothing ..... 19.90
3.1.1 Men's outer ..... 5.80
3.1.2 Men's under ..... 0.60
3.1.3 Women's outer ..... 7.40
3.1.4 Women's under ..... 1.10
3.1.5 Boy's outer ..... 1.50
3.1.6 Girl's outer ..... 0.70
3.1.7 Infant's outer ..... 0.30
3.1.8 Children's under ..... 0.50
3.1.9 Accessories \& haberdashery ..... 1.30
3.1.10 Dry cleaners, laundry \& dyeing ..... 0.80
3.2 Footwear ..... 5.30
4 Housing, fuel \& power ..... 265.80
4.1 Net rent paid, including 2nd dwelling rent ..... 104.80
4.2 Materials for maintenance \& repair of dwelling ..... 1.70
4.3 Services for maintenance \& repair of dwelling ..... 5.90
4.4 Water supply ..... 6.90
4.5 Sewerage \& other services ..... 6.50
4.6 Electricity, gas \& other fuels ..... 34.50
4.6.1 Electricity ..... 24.60
4.6.2 Gas ..... 2.60
4.6.3 Oil ..... 6.40
4.6.4 Coa ..... 1.00
4.7 House purchase costs ..... 99.10
4.7.1 - interest payments ..... 31.20
4.7.2 - capital repayments ..... 67.90
4.8 Rates ..... 6.10
4.9 Mortgage endowment payments ..... 0.30
Commodity or service
All households
Average weekly household

expenditure
5 Household goods \& services ..... 54.70
5.1 Furniture, furnishings, carpets \& other floor coverings ..... 15.60
5.1.1 Furniture \& furnishings ..... 12.80
5.1.2 Floor coverings ..... 2.90
5.2 Household textiles ..... 3.60
5.3 Household appliances ..... 7.50
5.4 Glassware, tableware \& household utensils ..... 3.30
5.5 Tools \& equipment for house \& garden ..... 5.60
5.6 Goods \& services for routine household maintenance ..... 19.10
5.6.1 Cleaning materials ..... 3.20
5.6.2 Household goods \& hardware ..... 3.00
5.6.3 Domestic services, carpet cleaning, hire of furniture ..... 12.90
6 Health ..... 32.80
6.1 Pharmacy \& other medical products ..... 9.40
6.2 Doctors ..... 6.40
6.3 Dentists ..... 11.80
6.4 Opticians ..... 0.80
6.5 Other medical related services (inc. hospital) ..... 4.40
7 Transport ..... 112.50
7.1 Purchase of vehicles ..... 41.80
7.1.1 Purchase of new cars \& vans ..... 8.00
7.1.2 Purchase of second hand cars \& vans ..... 27.20
7.1.3 Purchase of motorcycles \& other vehicles ..... 6.50
7.2 Operation of personal transport equipment ..... 47.20
7.2.1 Spares \& accessories ..... 2.50
7.2.2 Petrol, diesel \& other motor oils ..... 17.40
7.2.3 Repairs \& servicing ..... 16.00
7.2.4 Parking ..... 4.50
7.2.5 Other motoring costs ..... 6.80
7.3 Transport services ..... 23.60
7.3.1 Bus \& coach fares ..... 1.50
7.3.2 Taxi fares ..... 1.00
7.3.3 Travel by air ..... 17.40
7.3.4 Travel by sea ..... 3.00
7.3.5 Other travel \& transport ..... 0.60
Commodity or service
Average weekly householdAll households8 Communication14.10
8.1 Postal services ..... 0.90
8.2 Telephone \& telefax equipment (inc. mobile phone purchase) ..... 3.40
8.3 Telephone \& telefax services ..... 9.80
8.3.1 Fixed line ..... 3.00
8.3.2 Mobile phone account ..... 6.20
8.3.3 Mobile phone other ..... 0.60
9 Recreation \& culture ..... 95.70
9.1 Audiovisual, photographic \& information processing equipment ..... 9.40
9.1.1 Audio equipment, accessories \& CD players ..... 1.20
9.1.2 TV \& video ..... 3.00
9.1.3 Computers ..... 4.60
9.1.4 Photographic, cine, optical equipment \& film processing ..... 0.60
9.2 Other major durables for recreation \& culture ..... 4.10
9.3 Other recreational items \& equipment, gardens \& pets ..... 25.00
9.3.1 Games, toys \& hobbies ..... 4.30
9.3.2 Computer software, consoles \& games ..... 1.80
9.3.3 Equipment for sport, camping \& open air recreation ..... 3.70
9.3.4 Horticultural goods ..... 4.50
9.3.5 Pets, pet food \& vet ..... 10.70
9.4 Recreational \& cultural services ..... 36.20
9.4.1 Sports admissions, subscriptions, leisure class fees \& equipment hire ..... 13.50
9.4.2 Cinema, museums, theatre etc ..... 2.10
9.4.3 TV, video, satellite rental, cable subs, TV licences \& subscriptions ..... 9.90
9.4.4 Internet subscriptions ..... 7.90
9.4.5 Misc. entertainment ..... 1.60
9.4.6 Gambling payments ..... 1.10
9.5 Newspapers, books \& stationery ..... 6.30
9.5.1 Books ..... 1.40
9.5.2 Stationery, cards, address books, calendars etc ..... 2.50
9.5.3 Newspapers ..... 1.80
9.5.4 Magazines \& periodicals ..... 0.60
9.6 Package holidays (inc. cruises) ..... 14.50
10 Education ..... 30.30
10.1 School fees ..... 17.00
10.2 Higher education fees \& maintenance ..... 12.00
10.3 Other education costs (e.g. academic evening classes, school trips) ..... 1.30
Commodity or service
All households
Average weekly household
expenditure
11 Restaurants \& hotels ..... 60.40
11.1 Catering services ..... 47.10
11.1.1 Alcoholic drinks (away from home) ..... 8.90
11.1.2 Restaurant meals ..... 12.90
11.1.3 Cafes \& takeaway food ..... 24.80
11.1.4 Canteens (inc. school dinners) ..... 0.40
11.2 Accommodation services ..... 13.30
12 Miscellaneous goods \& services ..... 90.20
12.1 Personal care ..... 21.50
12.1.1 Hairdressing \& beauty treatments ..... 8.00
12.1.2 Toiletries ..... 4.50
12.1.3 Baby toiletries \& accessories ..... 0.60
12.1.4 Hair products, cosmetics \& related electrical appliances ..... 8.40
12.2 Personal effects n.e.c. ..... 5.50
12.3 Home care ..... 2.60
12.4 Nursery, crèche \& childcare ..... 9.10
12.5 Insurance ..... 31.00
12.5.1 Household insurances - structure, contents \& appliances ..... 8.80
12.5.2 Medical insurance premiums (inc. sickness, redundancy \& pet) ..... 8.50
12.5.3 Life insurance ..... 3.60
12.5.4 Vehicle insurance (inc. boat insurance) ..... 8.40
12.5.5 Non-package holiday, other travel \& other insurance n.e.c. ..... 0.80
12.5.6 Mortgage protection ..... 0.80
12.6 Financial \& other services n.e.c. ..... 20.40
12.6.1 Bank, building society, post office \& credit card charges ..... 1.50
12.6.2 Other services \& professional fees ..... 18.90
1-12 Expenditure total ..... 900.80
13 Other expenditure items ..... 64.20
13.1 Capital improvements, main dwelling ..... 56.80
13.2 Licenses, fines \& other non-consumption expenditure ..... 2.00
13.3 Charitable donations and subscriptions ..... 5.30
14 Other items recorded
14.2 Pensions \& related savings ..... 36.90
14.3 Social security contribution ..... 53.70
14.4 Income tax payment ..... 195.10

Table B2 - Household spending by equivalised income quintile, $£$ per week

| Commodity or service |  |  |
| :---: | :---: | :---: |
| Equivalised income quintile group |  |  |
| 1 Food \& Non-Alcoholic Drinks |  |  |
|  | Food |  |
|  | 1.1.1 | Rice |
|  | 1.1.2 | Bread |
|  | 1.1.3 | Buns, crispbread and biscuits |
|  | 1.1.4 | Pasta products |
|  | 1.1.5 | Cakes and puddings |
|  | 1.1.6 | Pastry (savoury) |
|  | 1.1.7 | Other breads and cereals |
|  | 1.1 .8 | Beef |
|  | 1.1 .9 | Pork |
|  | 1.1.10 | Lamb |
|  | 1.1.11 | Poultry |
|  | 1.1.12 | Bacon, ham, sausages, pate etc |
|  | 1.1.13 | Processed meat \& meat n.e.c |
|  | 1.1.14 | Fish \& fish products |
|  | 1.1.15 | Milk |
|  | 1.1.16 | Cheese \& curd |
|  | 1.1.17 | Eggs |
|  | 1.1.18 | Other milk products |
|  | 1.1.19 | Butter |
|  | 1.1.20 | Margarine, other vegetable fats \& peanut butter |
|  | 1.1.21 | Cooking oils \& fats |
|  | 1.1.22 | Fresh fruit (inc. frozen) |
|  | 1.1.23 | Dried fruit \& nuts |
|  | 1.1.24 | Preserved fruit \& fruit based products |
|  | 1.1.25 | Fresh vegetables |
|  | 1.1 .26 | Preserved, processed or dried vegetables |
|  | 1.1.27 | Potatoes |
|  | 1.1.28 | Processed potatoes \& potato products |
|  | 1.1.29 | Sugar \& sugar products |
|  | 1.1.30 | Jams \& marmalades |
|  | 1.1.31 | Chocolate |
|  | 1.1.32 | Confectionary products |
|  | 1.1.33 | Edible ices \& ice cream |
|  | 1.1.34 | Other food products |
| 1.2 | Non-alcoholic drinks |  |
|  | 1.2.1 | Coffee |
|  | 1.2.2 | Tea |
|  | 1.2.3 | Cocoa \& powdered chocolate |
|  | 1.2.4 | Fruit \& vegetable juices (inc. squash) |
|  | 1.2.5 | Mineral or spring waters |
|  | 1.2 .6 | Soft drinks (inc. fizzy \& ready to drink fruit juices) |

Average weekly household expenditure

| Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 80.40 | 87.60 | 100.50 | 114.30 | 122.00 | 100.80 |
| 75.30 | 81.30 | 93.10 | 106.20 | 113.80 | 93.70 |
| 0.50 | 0.50 | 0.70 | 0.60 | 0.60 | 0.60 |
| 3.50 | 4.00 | 3.90 | 4.60 | 4.60 | 4.10 |
| 2.80 | 3.00 | 3.50 | 3.80 | 3.70 | 3.40 |
| 0.50 | 0.70 | 0.80 | 0.90 | 0.80 | 0.80 |
| 2.70 | 2.60 | 2.50 | 2.90 | 3.10 | 2.80 |
| 1.30 | 1.40 | 2.00 | 1.90 | 1.70 | 1.70 |
| 3.20 | 3.30 | 3.80 | 4.10 | 4.30 | 3.70 |
| 2.20 | 2.80 | 2.80 | 3.40 | 3.90 | 3.00 |
| 0.80 | 1.10 | 0.80 | 1.10 | 0.80 | 0.90 |
| 0.50 | 0.60 | 0.70 | 0.80 | 1.00 | 0.70 |
| 2.90 | 2.50 | 3.30 | 3.90 | 3.90 | 3.30 |
| 2.30 | 3.10 | 3.20 | 3.50 | 2.90 | 3.00 |
| 6.90 | 8.00 | 10.70 | 9.90 | 11.50 | 9.40 |
| 5.30 | 5.30 | 5.20 | 7.00 | 8.60 | 6.20 |
| 3.40 | 3.50 | 3.40 | 3.70 | 4.00 | 3.60 |
| 3.00 | 3.00 | 3.70 | 4.00 | 4.90 | 3.70 |
| 1.20 | 1.20 | 1.20 | 1.50 | 1.70 | 1.40 |
| 3.50 | 3.50 | 4.00 | 4.50 | 4.40 | 4.00 |
| 0.90 | 1.20 | 0.90 | 1.20 | 1.20 | 1.10 |
| 0.50 | 0.60 | 0.70 | 0.70 | 0.60 | 0.60 |
| 0.40 | 0.60 | 0.60 | 0.80 | 0.90 | 0.70 |
| 6.10 | 6.90 | 7.70 | 8.30 | 10.70 | 7.90 |
| 1.00 | 1.00 | 1.40 | 1.80 | 2.10 | 1.50 |
| 0.30 | 0.30 | 0.40 | 0.30 | 0.30 | 0.30 |
| 5.70 | 6.00 | 7.40 | 9.10 | 10.40 | 7.70 |
| 2.00 | 2.30 | 3.50 | 4.00 | 4.50 | 3.20 |
| 0.90 | 1.00 | 1.00 | 1.20 | 1.10 | 1.10 |
| 2.30 | 2.20 | 2.90 | 3.00 | 2.60 | 2.60 |
| 0.40 | 0.50 | 0.40 | 0.70 | 0.40 | 0.50 |
| 0.60 | 0.50 | 0.50 | 0.90 | 0.60 | 0.60 |
| 2.30 | 2.30 | 3.30 | 3.80 | 4.00 | 3.10 |
| 0.80 | 0.80 | 0.90 | 1.20 | 1.10 | 0.90 |
| 1.20 | 1.00 | 1.40 | 1.40 | 1.50 | 1.30 |
| 3.20 | 4.10 | 4.00 | 5.60 | 5.50 | 4.40 |
| 5.10 | 6.30 | 7.40 | 8.20 | 8.20 | 7.00 |
| 0.90 | 1.20 | 1.70 | 1.70 | 1.70 | 1.40 |
| 0.50 | 0.40 | 0.60 | 0.80 | 0.80 | 0.60 |
| 0.10 | 0.10 | 0.10 | 0.10 | 0.20 | 0.10 |
| 0.80 | 1.10 | 1.40 | 1.40 | 1.40 | 1.20 |
| 0.50 | 0.80 | 0.70 | 0.90 | 0.70 | 0.70 |
| 2.30 | 2.70 | 2.90 | 3.30 | 3.40 | 2.90 |

## Commodity or service

| Equivalised income quintile group |  |  |
| :--- | :--- | :--- |
|  |  |  |
| $\mathbf{2}$ | Alcoholic Drinks \& Tobacco |  |
|  |  |  |
| 2.1 | Alcoholic drinks (off premises) |  |
|  | 2.1.1 | Spirits \& liqueurs |
|  | 2.1.2 | Wines \& fortified wines |
|  | 2.1.3 | Beer, lager, ciders \& perry |
|  | 2.1.4 | Alcopops |
|  |  |  |
| 2.2 | Tobacco |  |
|  | 2.2.1 | Cigarettes |
|  | 2.2.2 | Cigars \& other tobacco products |

3 Clothing \& Footwear
3.1 Clothing
3.1.1 Men's outer
3.1.2 Men's under
3.1.3 Women's outer
3.1.4 Women's under
3.1.5 Boy's Outer
3.1.6 Girl's outer
3.1.7 Infant's outer
3.1.8 Children's under
3.1.9 Accessories \& haberdashery
3.1.10 Dry cleaners, laundry \& dyeing
3.2 Footwear

4 Housing, Fuel \& Power
4.1 Net rent paid, including 2nd dwelling rent
4.2 Materials for maintenance \& repair of dwelling
4.3 Services for maintenance \& repair of dwelling
4.4 Water supply
4.5 Sewerage \& other services
4.6 Electricity, gas \& other fuels
4.6.1 Electricity
4.6.2 Gas
4.6.3 Oil
4.6.4 Coal
4.7 House purchase costs
4.7.1 - interest payments
4.7.2 - capital payments
4.8 Rates
4.9 Mortgage endowment payments

Average weekly household expenditure

| Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 12.90 | 20.30 | 17.50 | 16.70 | 24.40 | 18.30 |
| 8.20 | 13.20 | 13.50 | 13.40 | 22.50 | 14.10 |
| 1.20 | 2.20 | 2.60 | 1.90 | 3.80 | 2.40 |
| 5.50 | 7.90 | 6.90 | 8.00 | 15.10 | 8.60 |
| 1.50 | 3.00 | 3.90 | 3.40 | 3.70 | 3.10 |
| - | - | - | - | - | - |
| 4.70 | 7.10 | 4.00 | 3.30 | 1.80 | 4.20 |
| 3.80 | 5.60 | 3.00 | 2.10 | 0.80 | 3.10 |
| 1.00 | 1.50 | 1.00 | 1.20 | 1.00 | 1.10 |
| 9.40 | 16.10 | 19.00 | 26.90 | 55.50 | 25.20 |
| 7.80 | 12.20 | 13.80 | 21.50 | 45.00 | 19.90 |
| 1.30 | 2.00 | 3.60 | 5.40 | 17.00 | 5.80 |
| 0.30 | 0.60 | 0.40 | 0.60 | 1.00 | 0.60 |
| 2.90 | 4.80 | 5.00 | 9.10 | 15.30 | 7.40 |
| 0.20 | 0.90 | 0.80 | 1.60 | 1.80 | 1.10 |
| 1.00 | 1.10 | 1.30 | 2.10 | 2.30 | 1.50 |
| 0.70 | 0.40 | 0.80 | 0.70 | 1.00 | 0.70 |
| 0.20 | 0.20 | 0.30 | 0.20 | 0.70 | 0.30 |
| 0.20 | 0.60 | 0.30 | 0.30 | 0.90 | 0.50 |
| 0.60 | 1.20 | 0.80 | 1.10 | 2.70 | 1.30 |
| 0.40 | 0.30 | 0.40 | 0.50 | 2.30 | 0.80 |
| 1.60 | 4.00 | 5.20 | 5.40 | 10.50 | 5.30 |
| 131.90 | 197.80 | 240.90 | 289.80 | 474.30 | 265.80 |
| 79.70 | 121.60 | 125.40 | 117.20 | 79.60 | 104.80 |
| 0.60 | 1.80 | 1.10 | 2.30 | 2.70 | 1.70 |
| 1.90 | 5.00 | 4.00 | 6.70 | 12.20 | 5.90 |
| 4.90 | 5.60 | 6.50 | 6.70 | 11.20 | 6.90 |
| 5.00 | 8.90 | 6.90 | 5.40 | 6.40 | 6.50 |
| 29.00 | 26.70 | 30.50 | 37.30 | 49.60 | 34.50 |
| 21.00 | 20.80 | 23.00 | 25.90 | 32.40 | 24.60 |
| 2.80 | 1.80 | 2.60 | 2.20 | 3.80 | 2.60 |
| 4.30 | 3.80 | 3.60 | 8.10 | 12.50 | 6.40 |
| 1.00 | 0.40 | 1.30 | 1.00 | 1.00 | 1.00 |
| 6.50 | 24.00 | 60.40 | 107.50 | 302.40 | 99.10 |
| 2.80 | 10.40 | 20.00 | 35.70 | 88.60 | 31.20 |
| 3.70 | 13.60 | 40.40 | 71.80 | 213.80 | 67.90 |
| 4.30 | 4.30 | 5.70 | 6.50 | 9.60 | 6.10 |
| - | 0.10 | 0.40 | 0.30 | 0.50 | 0.30 |

## Commodity or service



| Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 24.90 | 42.20 | 42.20 | 59.90 | 106.10 | 54.70 |
| 6.60 | 13.60 | 13.30 | 17.90 | 27.30 | 15.60 |
| 4.60 | 11.30 | 11.80 | 13.70 | 22.60 | 12.80 |
| 1.90 | 2.30 | 1.50 | 4.10 | 4.70 | 2.90 |
| 1.60 | 3.10 | 3.80 | 4.60 | 5.00 | 3.60 |
| 3.60 | 8.90 | 5.10 | 7.40 | 12.70 | 7.50 |
| 1.50 | 3.10 | 2.60 | 3.00 | 6.10 | 3.30 |
| 2.20 | 2.90 | 5.30 | 7.30 | 10.40 | 5.60 |
| 9.40 | 10.60 | 11.90 | 19.70 | 44.50 | 19.10 |
| 2.70 | 3.00 | 3.00 | 3.70 | 3.90 | 3.20 |
| 1.90 | 2.30 | 2.70 | 3.50 | 4.50 | 3.00 |
| 4.80 | 5.30 | 6.20 | 12.50 | 36.10 | 12.90 |
| 24.50 | 29.40 | 30.90 | 32.70 | 47.00 | 32.80 |
| 7.50 | 9.00 | 8.70 | 8.80 | 13.20 | 9.40 |
| 5.40 | 7.10 | 5.40 | 7.00 | 7.10 | 6.40 |
| 8.80 | 9.60 | 11.70 | 11.60 | 17.20 | 11.80 |
| 0.70 | 0.70 | 0.60 | 0.70 | 1.20 | 0.80 |
| 2.00 | 3.00 | 4.40 | 4.60 | 8.20 | 4.40 |
| 55.60 | 71.20 | 96.20 | 143.00 | 200.10 | 112.50 |
| 14.10 | 20.90 | 33.00 | 57.90 | 84.70 | 41.80 |
| 3.70 | 5.60 | 4.80 | 6.80 | 19.40 | 8.00 |
| 8.00 | 10.20 | 22.60 | 46.60 | 50.30 | 27.20 |
| 2.40 | 5.20 | 5.60 | 4.50 | 15.00 | 6.50 |
| 28.80 | 35.40 | 46.70 | 58.00 | 67.80 | 47.20 |
| 0.80 | 1.80 | 4.40 | 2.10 | 3.50 | 2.50 |
| 12.00 | 15.10 | 18.40 | 19.50 | 22.00 | 17.40 |
| 11.70 | 13.90 | 13.60 | 18.40 | 22.50 | 16.00 |
| 1.10 | 3.40 | 4.10 | 6.20 | 8.00 | 4.50 |
| 3.30 | 1.20 | 6.10 | 11.70 | 11.80 | 6.80 |
| 12.70 | 14.80 | 16.50 | 27.10 | 47.60 | 23.60 |
| 0.90 | 1.80 | 1.40 | 1.40 | 2.20 | 1.50 |
| 0.20 | 1.30 | 0.40 | 0.80 | 2.30 | 1.00 |
| 9.80 | 9.50 | 11.90 | 19.40 | 37.10 | 17.40 |
| 1.50 | 1.80 | 2.60 | 4.90 | 4.50 | 3.00 |
| 0.30 | 0.50 | 0.20 | 0.60 | 1.50 | 0.60 |


| Commodity or service | Average weekly household expenditure |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Equivalised income quintile group | Lowest | Second | Middle | Fourth | Highest | All |
| 8 Communication | 9.80 | 10.80 | 14.20 | 17.00 | 19.00 | 14.10 |
| 8.1 Postal services | 0.40 | 0.60 | 0.70 | 1.10 | 1.80 | 0.90 |
| 8.2 Telephone \& telefax equipment (inc. mobile phone purchase) | 2.40 | 1.60 | 3.60 | 4.60 | 4.90 | 3.40 |
| 8.3 Telephone \& telefax services | 7.00 | 8.70 | 10.00 | 11.40 | 12.30 | 9.80 |
| 8.3.1 Fixed line | 2.70 | 2.50 | 2.90 | 3.50 | 3.60 | 3.00 |
| 8.3.2 Mobile phone account | 3.90 | 5.00 | 6.40 | 7.40 | 8.30 | 6.20 |
| 8.3.3 Mobile phone other | 0.40 | 1.10 | 0.60 | 0.40 | 0.50 | 0.60 |
| 9 Recreation \& Culture | 53.00 | 61.90 | 84.50 | 110.80 | 170.50 | 95.70 |
| 9.1 Audiovisual, photographic \& information processing equipment | 5.90 | 6.00 | 9.80 | 10.00 | 15.50 | 9.40 |
| 9.1.1 Audio equipment, accessories \& CD players | 1.00 | 0.30 | 1.10 | 1.10 | 2.80 | 1.20 |
| 9.1.2 TV \& video | 2.20 | 1.70 | 4.20 | 3.10 | 4.00 | 3.00 |
| 9.1.3 Computers | 2.50 | 3.60 | 4.10 | 5.50 | 7.30 | 4.60 |
| 9.1.4 Photographic, cine, optical equipment \& film processing | 0.30 | 0.40 | 0.50 | 0.40 | 1.40 | 0.60 |
| 9.2 Other major durables for recreation \& culture | 1.80 | 4.80 | 4.70 | 4.90 | 4.40 | 4.10 |
| 9.3 Other recreational items \& equipment, gardens \& pets | 16.30 | 14.90 | 20.80 | 28.40 | 45.40 | 25.00 |
| 9.3.1 Games, toys \& hobbies | 4.00 | 2.80 | 3.50 | 2.80 | 8.40 | 4.30 |
| 9.3.2 Computer software, consoles \& games | 1.10 | 0.60 | 2.10 | 2.70 | 2.60 | 1.80 |
| 9.3.3 Equipment for sport, camping \& open air recreation | 1.20 | 0.30 | 2.00 | 7.20 | 8.00 | 3.70 |
| 9.3.4 Horticultural goods | 2.90 | 3.40 | 3.70 | 4.70 | 8.00 | 4.50 |
| 9.3.5 Pets, pet food \& vet | 7.20 | 7.90 | 9.60 | 10.90 | 18.30 | 10.70 |
| 9.4 Recreational \& cultural services | 20.20 | 24.70 | 33.80 | 42.10 | 61.10 | 36.20 |
| 9.4.1 Sports admissions, subscriptions, leisure class fees \& equipment hire | 4.60 | 7.40 | 11.40 | 16.10 | 28.70 | 13.50 |
| 9.4.2 Cinema, museums, theatre etc | 1.00 | 0.90 | 1.70 | 3.00 | 4.00 | 2.10 |
| 9.4.3 TV, video, satellite rental, cable subs, TV licences, internet | 7.10 | 7.10 | 9.70 | 11.20 | 14.60 | 9.90 |
| 9.4.4 Internet subscriptions | 6.10 | 7.10 | 8.30 | 8.60 | 9.40 | 7.90 |
| 9.4.5 Misc. entertainment | 0.50 | 1.10 | 1.50 | 1.60 | 3.50 | 1.60 |
| 9.4.6 Gambling payments | 0.90 | 1.10 | 1.20 | 1.60 | 0.90 | 1.10 |
| 9.5 Newspapers, books \& stationery | 5.30 | 4.40 | 6.50 | 6.90 | 8.60 | 6.30 |
| 9.5.1 Books | 1.00 | 0.50 | 1.50 | 1.70 | 2.50 | 1.40 |
| 9.5.2 Stationery, cards, address books, calendars etc | 1.80 | 1.60 | 2.40 | 3.00 | 3.50 | 2.50 |
| 9.5.3 Newspapers | 2.10 | 1.80 | 2.00 | 1.60 | 1.60 | 1.80 |
| 9.5.4 Magazines \& periodicals | 0.40 | 0.50 | 0.60 | 0.50 | 0.90 | 0.60 |
| 9.6 Package holidays (inc. cruises) | 3.50 | 7.00 | 8.80 | 18.50 | 35.60 | 14.50 |
| 10 Education | 3.70 | 5.80 | 15.60 | 26.90 | 101.30 | 30.30 |
| 10.1 School fees | 1.00 | 1.70 | 9.60 | 20.40 | 53.50 | 17.00 |
| 10.2 Higher education fees \& maintenance | 2.50 | 3.30 | 5.20 | 5.50 | 44.10 | 12.00 |
| 10.3 Other education costs (e.g. academic evening classes, school trips) | 0.20 | 0.80 | 0.80 | 1.00 | 3.80 | 1.30 |

## Commodity or service

## Equivalised income quintile group

## 11 Restaurants \& Hotels

11.1 Catering services
11.1.1 Alcoholic drinks (away from home)
11.1.2 Restaurant meals
11.1.3 Cafes \& takeaway food
11.1.4 Canteens (inc. school dinners)
11.2 Accommodation services
12 Miscellaneous Goods \& Services
12.1 Personal Care
12.1.1 Hairdressing \& beauty treatments
12.1.2 Toiletries
12.1.3
12.1.4
12.2 Personal effects n.e.c.
12.3 Home care
12.4 Nursery, crèche \& childcare
12.5 Insurance

| 30.10 | 59.40 | $\mathbf{7 1 . 3 0}$ | $\mathbf{9 6 . 3 0}$ | $\mathbf{1 9 7 . 0 0}$ | 90.20 |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 10.40 | 14.30 | 23.20 | 21.60 | 38.20 | 21.50 |
| 3.20 | 5.10 | 9.50 | 6.10 | 16.30 | 8.00 |
| 3.10 | 3.40 | 4.90 | 5.20 | 6.00 | 4.50 |
| 0.20 | 0.40 | 0.90 | 0.80 | 0.70 | 0.60 |
| 4.00 | 5.40 | 7.90 | 9.60 | 15.30 | 8.40 |
|  |  |  |  |  |  |
| 1.70 | 1.90 | 6.70 | 7.60 | 9.80 | 5.50 |
|  |  |  |  |  |  |
| 0.10 |  | 1.30 | 11.00 | 1.00 | 2.60 |
|  |  |  |  |  |  |
| 0.30 | 5.10 | 7.40 | 10.80 | 22.60 | 9.10 |
|  |  |  |  |  |  |
| 15.00 | 19.80 | 24.50 | 32.80 | 63.70 | 31.00 |
| 5.50 | 6.20 | 6.90 | 9.70 | 15.90 | 8.80 |
| 2.50 | 5.00 | 5.20 | 8.60 | 21.80 | 8.50 |
| 1.00 | 1.10 | 2.30 | 3.50 | 10.20 | 3.60 |
| 5.50 | 6.90 | 8.60 | 8.80 | 12.50 | 8.40 |
| 0.50 | 0.60 | 0.70 | 1.30 | 1.20 | 0.80 |
| - | 0.10 | 0.80 | 1.00 | 2.10 | 0.80 |
|  |  |  |  |  |  |
| 2.60 | 18.30 | 8.30 | 12.40 | 61.60 | 20.40 |
| 0.40 | 0.70 | 1.20 | 1.10 | 4.10 | 1.50 |
| 2.20 | 17.60 | 7.10 | 11.30 | 57.50 | 18.90 |

1-12 Expenditure total

## 13 Other expenditure items

13.1 Capital improvements, main dwelling
13.2 Licenses, fines \& other non-consumption expenditure
13.3 Charitable donations and subscriptions

14 Other items recorded

| 14.1 Pensions \& related savings | 2.00 | 8.50 | 26.60 | 45.50 | 104.10 | 36.90 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| 14.2 Social security contribution | 10.30 | 26.70 | 48.60 | 68.60 | 116.30 | 53.70 |
| 14.3 Income tax payment | 13.70 | 58.70 | 121.60 | 218.40 | 574.00 | 195.10 |

Table B3 - Average weekly household spending by equivalised income quintile, $£$ per week

| Expenditure group | Lowest | Second | Middle | Fourth | Highest | All |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| 1. Food \& non-alcoholic drinks | $£ 80.40$ | $£ 87.60$ | $£ 100.50$ | $£ 114.30$ | $£ 122.00$ | $\mathbf{£ 1 0 0 . 8 0}$ |
| 2. Alcoholic drinks \& tobacco | $£ 12.90$ | $£ 20.30$ | $£ 17.50$ | $£ 16.70$ | $£ 24.40$ | $£ 18.30$ |
| 3. Clothing \& footwear | $£ 9.40$ | $£ 16.10$ | $£ 19.00$ | $£ 26.90$ | $£ 55.50$ | $\mathbf{£ 2 5 . 2 0}$ |
| 4. Housing, fuel \& power | $£ 131.90$ | $£ 197.80$ | $£ 240.90$ | $£ 289.80$ | $£ 474.30$ | $\mathbf{£ 2 6 5 . 8 0}$ |
| 5. Household goods \& services | $£ 24.90$ | $£ 42.20$ | $£ 42.20$ | $£ 59.90$ | $£ 106.10$ | $\mathbf{£ 5 4 . 7 0}$ |
| 6. Health | $£ 24.50$ | $£ 29.40$ | $£ 30.90$ | $£ 32.70$ | $£ 47.00$ | $\mathbf{£ 3 2 . 8 0}$ |
| 7. Transport | $£ 55.60$ | $£ 71.20$ | $£ 96.20$ | $£ 143.00$ | $£ 200.10$ | $\mathbf{£ 1 1 2 . 5 0}$ |
| 8. Communication | $£ 9.80$ | $£ 10.80$ | $£ 14.20$ | $£ 17.00$ | $£ 19.00$ | $\mathbf{£ 1 4 . 1 0}$ |
| 9. Recreation \& culture | $£ 53.00$ | $£ 61.90$ | $£ 84.50$ | $£ 110.80$ | $£ 170.50$ | $\mathbf{£ 9 5 . 7 0}$ |
| 10. Education | $£ 3.70$ | $£ 5.80$ | $£ 15.60$ | $£ 26.90$ | $£ 101.30$ | $\mathbf{£ 3 0 . 3 0}$ |
| 11. Restaurants \& hotels | $£ 28.40$ | $£ 40.80$ | $£ 43.10$ | $£ 68.60$ | $£ 123.30$ | $\mathbf{£ 6 0 . 4 0}$ |
| 12. Miscellaneous goods \& services | $£ 30.10$ | $£ 59.40$ | $£ 71.30$ | $£ 96.30$ | $£ 197.00$ | $\mathbf{£ 9 0 . 2 0}$ |
| Total expenditure | $£ 464.70$ | $£ 643.30$ | $£ 775.90$ | $£ 1,003.00$ | $£ 1,640.50$ | $£ 900.80$ |
| Other expenditure items | $£ 15.10$ | $£ 31.40$ | $£ 55.30$ | $£ 54.30$ | $£ 166.30$ | $\mathbf{£ 6 4 . 2 0}$ |

Table B4 - Percentage of average weekly household spending by equivalised income quintile

| Expenditure group | Lowest | Second | Middle | Fourth | Highest | All |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| 1. Food \& non-alcoholic drinks | 17 | 14 | 13 | 11 | 7 | $\mathbf{1 1}$ |
| 2. Alcoholic drinks \& tobacco | 3 | 3 | 2 | 2 | 1 | $\mathbf{2}$ |
| 3. Clothing \& footwear | 2 | 3 | 2 | 3 | 3 | $\mathbf{3}$ |
| 4. Housing, fuel \& power | 28 | 31 | 31 | 29 | 29 | $\mathbf{3 0}$ |
| 5. Household goods \& services | 5 | 7 | 5 | 6 | 6 | $\mathbf{6}$ |
| 6. Health | 5 | 5 | 4 | 3 | 3 | $\mathbf{4}$ |
| 7. Transport | 12 | 11 | 12 | 14 | 12 | $\mathbf{1 2}$ |
| 8. Communication | 2 | 2 | 2 | 2 | 1 | $\mathbf{2}$ |
| 9. Recreation \& culture | 11 | 10 | 11 | 11 | 10 | $\mathbf{1 1}$ |
| 10. Education | 1 | 1 | 2 | 3 | 6 | $\mathbf{3}$ |
| 11. Restaurants \& hotels | 6 | 6 | 6 | 7 | 8 | $\mathbf{7}$ |
| 12. Miscellaneous goods \& services | 6 | 9 | 9 | 10 | 12 | $\mathbf{1 0}$ |
| Total expenditure | 100 | $\mathbf{1 0 0}$ | $\mathbf{1 0 0}$ | 100 | 100 | $\mathbf{1 0 0}$ |

Table B5 - Household spending by gross income quintile, $£$ per week

Commodity or service

| Income quintile group |  |  | Lowest | 2 | 3 | 4 | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 Food \& Non-Alcoholic Drinks |  |  | 62.00 | 80.40 | 102.10 | 119.80 | 142.90 | 100.80 |
| 1.1 | Food |  | 57.90 | 75.00 | 94.50 | 111.30 | 133.30 | 93.70 |
|  | 1.1.1 | Rice | 0.30 | 0.50 | 0.60 | 0.80 | 0.70 | 0.60 |
|  | 1.1.2 | Bread | 2.80 | 3.40 | 4.20 | 4.90 | 5.40 | 4.10 |
|  | 1.1.3 | Buns, crispbread and biscuits | 2.00 | 2.80 | 3.60 | 4.10 | 4.40 | 3.40 |
|  | 1.1.4 | Pasta products | 0.40 | 0.60 | 0.90 | 0.90 | 1.10 | 0.80 |
|  | 1.1 .5 | Cakes and puddings | 2.00 | 2.60 | 2.70 | 3.00 | 3.70 | 2.80 |
|  | 1.1.6 | Pastry (savoury) | 0.90 | 1.40 | 1.80 | 2.00 | 2.30 | 1.70 |
|  | 1.1.7 | Other breads and cereals | 2.30 | 2.90 | 4.00 | 4.50 | 5.00 | 3.70 |
|  | 1.1.8 | Beef | 1.60 | 2.30 | 2.90 | 4.20 | 4.10 | 3.00 |
|  | 1.1 .9 | Pork | 0.80 | 0.70 | 0.90 | 1.20 | 1.10 | 0.90 |
|  | 1.1.10 | Lamb | 0.50 | 0.60 | 0.60 | 0.80 | 1.00 | 0.70 |
|  | 1.1.11 | Poultry | 2.00 | 2.40 | 3.00 | 4.50 | 4.60 | 3.30 |
|  | 1.1.12 | Bacon, ham, sausages, pate etc | 1.60 | 2.60 | 3.20 | 3.80 | 3.80 | 3.00 |
|  | 1.1.13 | Processed meat \& meat n.e.c | 5.30 | 7.90 | 9.20 | 11.50 | 13.40 | 9.40 |
|  | 1.1.14 | Fish \& fish products | 4.30 | 5.00 | 5.90 | 6.70 | 9.60 | 6.20 |
|  | 1.1 .15 | Milk | 2.90 | 2.80 | 3.70 | 4.20 | 4.50 | 3.60 |
|  | 1.1.16 | Cheese \& curd | 2.10 | 2.90 | 3.80 | 4.00 | 5.80 | 3.70 |
|  | 1.1.17 | Eggs | 0.90 | 1.20 | 1.40 | 1.60 | 1.80 | 1.40 |
|  | 1.1.18 | Other milk products | 2.80 | 3.20 | 4.30 | 4.60 | 5.00 | 4.00 |
|  | 1.1.19 | Butter | 0.80 | 0.90 | 1.20 | 1.10 | 1.40 | 1.10 |
|  | 1.1 .20 | Margarine, other vegetable fats \& peanut butter | 0.50 | 0.50 | 0.70 | 0.80 | 0.70 | 0.60 |
|  | 1.1.21 | Cooking oils \& fats | 0.30 | 0.50 | 0.80 | 0.70 | 1.10 | 0.70 |
|  | 1.1.22 | Fresh fruit (inc. frozen) | 4.70 | 6.10 | 8.20 | 9.10 | 11.70 | 7.90 |
|  | 1.1 .23 | Dried fruit \& nuts | 0.70 | 1.10 | 1.40 | 1.80 | 2.30 | 1.50 |
|  | 1.1.24 | Preserved fruit \& fruit based products | 0.20 | 0.20 | 0.40 | 0.30 | 0.30 | 0.30 |
|  | 1.1.25 | Fresh vegetables | 4.70 | 5.80 | 7.50 | 9.10 | 11.80 | 7.70 |
|  | 1.1.26 | Preserved, processed or dried vegetables | 1.60 | 2.20 | 3.20 | 4.10 | 5.30 | 3.20 |
|  | 1.1.27 | Potatoes | 0.80 | 0.90 | 0.90 | 1.30 | 1.40 | 1.10 |
|  | 1.1.28 | Processed potatoes \& potato products | 1.70 | 2.20 | 2.80 | 3.00 | 3.30 | 2.60 |
|  | 1.1.29 | Sugar \& sugar products | 0.30 | 0.40 | 0.50 | 0.50 | 0.70 | 0.50 |
|  | 1.1 .30 | Jams \& marmalades | 0.50 | 0.50 | 0.70 | 0.60 | 0.60 | 0.60 |
|  | 1.1.31 | Chocolate | 1.70 | 2.60 | 2.60 | 3.90 | 5.00 | 3.10 |
|  | 1.1.32 | Confectionary products | 0.50 | 0.60 | 0.90 | 1.20 | 1.40 | 0.90 |
|  | 1.1.33 | Edible ices \& ice cream | 0.80 | 1.10 | 1.30 | 1.50 | 1.80 | 1.30 |
|  | 1.1.34 | Other food products | 2.70 | 3.40 | 4.70 | 4.70 | 6.90 | 4.40 |
| 1.2 | Non-alc | holic drinks | 4.10 | 5.40 | 7.60 | 8.60 | 9.60 | 7.00 |
|  | 1.2.1 | Coffee | 0.80 | 1.10 | 1.60 | 1.60 | 2.00 | 1.40 |
|  | 1.2.2 | Tea | 0.60 | 0.50 | 0.50 | 0.70 | 1.00 | 0.60 |
|  | 1.2.3 | Cocoa \& powdered chocolate | 0.10 | 0.10 | 0.10 | 0.10 | 0.30 | 0.10 |
|  | 1.2.4 | Fruit \& vegetable juices (inc. squash) | 0.50 | 0.90 | 1.50 | 1.40 | 1.60 | 1.20 |
|  | 1.2 .5 | Mineral or spring waters | 0.50 | 0.50 | 0.80 | 1.10 | 0.70 | 0.70 |
|  | 1.2.6 | Soft drinks (inc. fizzy \& ready to drink fruit juices) | 1.60 | 2.40 | 3.00 | 3.60 | 4.00 | 2.90 |

## Commodity or service

Income quintile group

| $\mathbf{2}$ | Alcoholic Drinks \& Tobacco |  |
| :--- | :--- | :--- |
|  |  |  |
| 2.1 | Alcoholic drinks (off premises) |  |
|  | 2.1.1 | Spirits \& liqueurs |
|  | 2.1.2 | Wines \& fortified wines |
|  | 2.1.3 | Beer, lager, ciders \& perry |
|  | 2.1.4 | Alcopops |
|  |  |  |
| 2.2 | Tobacco |  |
|  | 2.2.1 | Cigarettes |
|  | 2.2 .2 | Cigars \& other tobacco products |

3 Clothing \& Footwear
3.1 Clothing

| 3.1.1 | Men's outer |
| :--- | :--- |
| 3.1.2 | Men's under |
| 3.1.3 | Women's outer |
| 3.1.4 | Women's under |
|  |  |
| 3.1 .5 | Boy's Outer |
| 3.1 .6 | Girl's outer |
| 3.1 .7 | Infant's outer |
| 3.1.8 | Children's under |

3.1.9 Accessories \& haberdashery
3.1.10 Dry cleaners, laundry \& dyeing
3.2 Footwear

## 4 Housing, Fuel \& Power

4.1 Net rent paid, including 2nd dwelling rent
4.2 Materials for maintenance \& repair of dwelling
4.3 Services for maintenance \& repair of dwelling
4.4 Water supply
4.5 Sewerage \& other services
4.6 Electricity, gas \& other fuels
4.6.1 Electricity
4.6.2 Gas
4.6.3 Oil
4.6.4 Coal
4.7 House purchase costs
4.7.1 - interest payments
4.7.2 - capital payments
4.8 Rates
4.9 Mortgage endowment payments

Average weekly household expenditure

| Lowest | 2 | 3 | 4 | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 13.10 | 17.70 | 18.90 | 15.80 | 26.90 | 18.30 |
| 8.00 | 11.60 | 14.30 | 12.90 | 24.50 | 14.10 |
| 1.40 | 1.80 | 2.90 | 1.90 | 4.00 | 2.40 |
| 5.50 | 6.60 | 8.00 | 7.00 | 16.50 | 8.60 |
| 1.10 | 3.20 | 3.40 | 4.00 | 4.00 | 3.10 |
| - | - | - | - | - | - |
| 5.00 | 6.10 | 4.60 | 2.90 | 2.40 | 4.20 |
| 4.40 | 4.80 | 3.00 | 1.70 | 1.40 | 3.10 |
| 0.60 | 1.30 | 1.60 | 1.10 | 1.00 | 1.10 |
| 6.80 | 15.10 | 20.30 | 36.10 | 50.10 | 25.20 |
| 5.30 | 12.70 | 15.00 | 28.60 | 39.70 | 19.90 |
| 0.90 | 3.20 | 4.40 | 8.90 | 12.30 | 5.80 |
| 0.40 | 0.50 | 0.40 | 0.90 | 0.80 | 0.60 |
| 2.50 | 4.80 | 5.30 | 10.30 | 14.50 | 7.40 |
| 0.20 | 0.70 | 0.90 | 1.80 | 1.80 | 1.10 |
| 0.10 | 0.80 | 1.30 | 2.20 | 3.30 | 1.50 |
| 0.20 | 0.60 | 0.70 | 1.00 | 1.10 | 0.70 |
| 0.10 | 0.30 | 0.40 | 0.30 | 0.60 | 0.30 |
| 0.10 | 0.50 | 0.20 | 0.50 | 1.00 | 0.50 |
| 0.40 | 0.90 | 0.90 | 1.80 | 2.40 | 1.30 |
| 0.40 | 0.40 | 0.40 | 0.80 | 1.90 | 0.80 |
| 1.50 | 2.40 | 5.30 | 7.50 | 10.40 | 5.30 |
| 121.50 | 175.80 | 235.10 | 290.90 | 526.10 | 265.80 |
| 74.20 | 105.00 | 143.80 | 115.00 | 83.30 | 104.80 |
| 0.90 | 1.30 | 1.00 | 1.40 | 4.10 | 1.70 |
| 2.10 | 5.80 | 2.90 | 8.20 | 11.10 | 5.90 |
| 4.00 | 5.40 | 5.80 | 7.40 | 12.60 | 6.90 |
| 5.40 | 7.00 | 8.70 | 6.20 | 5.10 | 6.50 |
| 26.20 | 26.80 | 28.80 | 39.30 | 53.30 | 34.50 |
| 18.90 | 20.30 | 23.10 | 26.70 | 34.70 | 24.60 |
| 2.60 | 2.00 | 2.50 | 2.10 | 4.10 | 2.60 |
| 3.80 | 4.20 | 2.40 | 9.20 | 13.10 | 6.40 |
| 1.00 | 0.40 | 0.90 | 1.20 | 1.30 | 1.00 |
| 4.60 | 19.40 | 39.20 | 106.40 | 346.00 | 99.10 |
| 1.50 | 6.30 | 15.10 | 39.60 | 98.90 | 31.20 |
| 3.10 | 13.10 | 24.10 | 66.80 | 247.00 | 67.90 |
| 4.30 | 4.90 | 4.80 | 6.80 | 10.00 | 6.10 |
| - | 0.30 | 0.20 | 0.20 | 0.70 | 0.30 |

## Commodity or service

| Income quintile group |  |
| :--- | :--- |
| 5 |  |
| Household Goods \& Services |  |
| 5.1 | Furniture, furnishings, carpets \& other floor coverings |
|  | 5.1.1 |
|  | Furniture \& furnishings |
| 5.2 | Floor coverings |

6 Health

| 6.1 | Pharmacy \& other medical products |
| :---: | :---: |
| 6.2 | Doctors |
| 6.3 | Dentists |
| 6.4 | Opticians |
| 6.5 | Other medical related services (inc. hospital) |
| Transport |  |
| 7.1 | Purchase of vehicles |
|  | 7.1.1 Purchase of new cars \& vans |
|  | 7.1.2 Purchase of second-hand cars \& vans |
|  | 7.1.3 Purchase of motorcycles \& other vehicles |

7.2 Operation of personal transport equipment
7.2.1 Spares \& accessories
7.2.2 Petrol, diesel \& other motor oils
7.2.3 Repairs \& servicing
7.2.4 Parking
7.2.5 Other motoring costs
7.3 Transport Services
7.3.1 Bus \& coach fares
7.3.2 Taxi fares
7.3.3 Travel by air
7.3.4 Travel by sea
7.3.5 Other travel \& transport

Average weekly household expenditure

| Lowest | 2 | 3 | 4 | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 20.90 | 42.90 | 40.80 | 64.10 | 109.70 | 54.70 |
| 4.50 | 13.80 | 12.10 | 22.20 | 26.80 | 15.60 |
| 3.60 | 12.00 | 9.20 | 17.60 | 22.40 | 12.80 |
| 0.90 | 1.80 | 2.90 | 4.60 | 4.40 | 2.90 |
| 1.60 | 3.20 | 4.00 | 3.60 | 5.70 | 3.60 |
| 3.40 | 7.00 | 6.00 | 8.60 | 13.10 | 7.50 |
| 1.10 | 2.90 | 2.30 | 5.00 | 5.20 | 3.30 |
| 2.10 | 2.80 | 3.90 | 9.20 | 10.40 | 5.60 |
| 8.20 | 13.10 | 12.40 | 15.50 | 48.50 | 19.10 |
| 1.90 | 3.00 | 3.10 | 3.50 | 4.80 | 3.20 |
| 1.50 | 2.20 | 2.60 | 3.00 | 5.80 | 3.00 |
| 4.80 | 7.90 | 6.70 | 9.00 | 37.90 | 12.90 |
| 23.60 | 27.30 | 31.00 | 34.40 | 49.00 | 32.80 |
| 6.50 | 9.00 | 8.90 | 9.70 | 13.40 | 9.40 |
| 6.20 | 5.20 | 6.20 | 7.00 | 7.40 | 6.40 |
| 8.10 | 9.50 | 10.50 | 12.00 | 19.40 | 11.80 |
| 0.70 | 0.50 | 0.80 | 1.00 | 1.00 | 0.80 |
| 2.10 | 3.10 | 4.60 | 4.60 | 7.90 | 4.40 |
| 34.80 | 64.60 | 101.30 | 139.40 | 232.00 | 112.50 |
| 9.20 | 15.60 | 37.00 | 52.90 | 98.50 | 41.80 |
| 3.70 | 4.10 | 7.00 | 7.70 | 18.30 | 8.00 |
| 3.60 | 9.80 | 20.80 | 43.30 | 61.70 | 27.20 |
| 1.80 | 1.80 | 9.20 | 1.90 | 18.50 | 6.50 |
| 18.30 | 33.80 | 46.00 | 59.00 | 81.60 | 47.20 |
| 0.70 | 1.90 | 3.80 | 2.70 | 3.70 | 2.50 |
| 9.60 | 13.20 | 16.20 | 22.90 | 25.70 | 17.40 |
| 5.60 | 13.70 | 15.80 | 19.30 | 26.40 | 16.00 |
| 0.80 | 3.00 | 4.70 | 5.20 | 9.20 | 4.50 |
| 1.40 | 2.00 | 5.60 | 9.00 | 16.70 | 6.80 |
| 7.40 | 15.10 | 18.30 | 27.50 | 51.90 | 23.60 |
| 1.30 | 1.20 | 1.60 | 1.40 | 2.30 | 1.50 |
| 0.30 | 0.30 | 1.40 | 0.90 | 2.10 | 1.00 |
| 4.40 | 11.40 | 12.70 | 19.00 | 41.60 | 17.40 |
| 1.20 | 1.90 | 2.00 | 5.70 | 4.60 | 3.00 |
| 0.20 | 0.40 | 0.60 | 0.60 | 1.30 | 0.60 |

## Commodity or service



## Commodity or service

## Income quintile group <br> 11 Restaurants \& Hotels

11.1 Catering services
11.1.1
Alcoholic drinks (away from home)
11.1.2
Restaurant meals
11.1.3
11.1.4 Cafes \& takeaway food
11.2 Accommodation services
12 Miscellaneous Goods \& Services
12.1 Personal Care
12.1.1 Hairdressing \& beauty treatments
12.1.2 Toiletries
12.1.3 Baby toiletries \& accessories
12.1.4
12.2 Personal effects n.e.c.

12.6 Financial \& other services n.e.c.
12.6.1 Bank, building society, post office \& credit card charges
12.6.2 Other services \& professional fees

| Lowest | $\mathbf{2}$ | $\mathbf{3}$ | $\mathbf{4}$ | Highest | All |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| $\mathbf{2 4 . 1 0}$ | $\mathbf{4 1 . 2 0}$ | $\mathbf{4 5 . 8 0}$ | $\mathbf{6 7 . 2 0}$ | $\mathbf{1 2 9 . 4 0}$ | $\mathbf{6 0 . 4 0}$ |
|  |  |  |  |  |  |
| 20.60 | 36.60 | 38.60 | 49.90 | 93.60 | 47.10 |
| 4.70 | 7.80 | 6.80 | 8.30 | 17.80 | 8.90 |
| 5.40 | 9.60 | 11.00 | 10.20 | 29.80 | 12.90 |
| 10.40 | 18.90 | 20.50 | 30.80 | 45.40 | 24.80 |
| 0.10 | 0.40 | 0.30 | 0.50 | 0.60 | 0.40 |
|  |  |  |  |  |  |
| 3.50 | 4.50 | 7.20 | 17.30 | 35.70 | 13.30 |


| $\mathbf{2 7 . 4 0}$ | $\mathbf{5 7 . 4 0}$ | $\mathbf{6 3 . 8 0}$ | $\mathbf{1 0 3 . 8 0}$ | $\mathbf{2 0 8 . 7 0}$ | $\mathbf{9 0 . 2 0}$ |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 9.10 | 13.60 | 20.40 | 24.50 | 41.60 | 21.50 |
| 2.80 | 5.20 | 7.80 | 8.80 | 16.30 | 8.00 |
| 2.40 | 3.50 | 4.40 | 5.50 | 6.70 | 4.50 |
| 0.10 | 0.50 | 0.60 | 0.90 | 0.90 | 0.60 |
| 3.80 | 4.30 | 7.60 | 9.30 | 17.70 | 8.40 |
|  |  |  |  |  |  |
| 0.90 | 2.10 | 5.20 | 10.00 | 9.70 | 5.50 |
|  |  |  |  |  |  |
| 0.10 | 1.00 | 4.10 | 6.70 | 1.10 | 2.60 |


| - | 1.50 | 7.90 | 8.50 | 29.30 | 9.10 |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 14.10 | 21.00 | 19.00 | 39.00 | 65.00 | 31.00 |
| 5.90 | 6.80 | 5.10 | 10.90 | 15.90 | 8.80 |
|  |  |  |  |  |  |
| 2.60 | 5.60 | 3.40 | 11.80 | 20.40 | 8.50 |
| 0.80 | 1.30 | 1.40 | 3.60 | 11.50 | 3.60 |
| 4.40 | 6.70 | 7.90 | 10.00 | 13.70 | 8.40 |
|  |  |  |  |  |  |
| 0.40 | 0.50 | 0.80 | 1.40 | 1.20 | 0.80 |
| - | 0.30 | 0.40 | 1.20 | 2.30 | 0.80 |
|  |  |  |  |  |  |
| 3.30 | 18.10 | 7.20 | 15.10 | 62.10 | 20.40 |
| 0.40 | 0.80 | 0.90 | 1.40 | 4.30 | 1.50 |
| 2.90 | 17.30 | 6.30 | 13.70 | 57.80 | 18.90 |

## 1-12 Expenditure Total

| 388.80 | 606.40 | 757.80 | $1,025.70$ | $1,799.30$ | 900.80 |
| :--- | :--- | :--- | :--- | :--- | :--- |

## 13 Other Expenditure Items

13.1 Capital improvements, main dwelling
13.2 Licenses, fines \& other non-consumption expenditure
13.3 Charitable donations and subscriptions

| $\mathbf{1 9 . 4 0}$ | $\mathbf{2 3 . 7 0}$ | $\mathbf{2 5 . 4 0}$ | $\mathbf{9 0 . 8 0}$ | $\mathbf{1 7 1 . 2 0}$ | $\mathbf{6 4 . 2 0}$ |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 16.20 | 19.70 | 20.60 | 81.90 | 154.60 | 56.80 |
| 1.40 | 0.60 | 2.60 | 2.60 | 2.90 | 2.00 |
| 1.80 | 3.40 | 2.20 | 6.30 | 13.60 | 5.30 |

## 14 Other items recorded

| 14.1 Pensions \& related savings | 1.70 | 6.80 | 24.20 | 44.80 | 113.20 | 36.90 |
| :--- | :--- | ---: | ---: | ---: | ---: | ---: |
| 14.2 Social security contribution | 5.70 | 19.90 | 48.80 | 71.40 | 128.70 | 53.70 |
| 14.3 Income tax payment | 13.50 | 50.30 | 122.70 | 209.60 | 612.60 | 195.10 |

Table B6 - Household spending by tenure, $£$ per week

## Commodity or service



Average weekly household expenditure


## Commodity or service

|  | enure | Without mortgage | With mortgage | Qualified rental | Social rental | Non-qualified accom. | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 5 | Household Goods \& Services | 71.20 | 77.80 | 42.40 | 22.90 | 19.10 | 54.70 |
|  | 5.1 Furniture, furnishings, carpets \& other floor coverings | 19.50 | 21.60 | 13.40 | 7.40 | 5.60 | 15.60 |
|  | 5.1.1 Furniture \& furnishings | 14.40 | 19.10 | 12.10 | 5.50 | 3.00 | 12.80 |
|  | 5.1.2 Floor coverings | 5.00 | 2.50 | 1.30 | 1.90 | 2.60 | 2.90 |
|  | 5.2 Household textiles | 4.80 | 3.80 | 2.50 | 1.60 | 5.20 | 3.60 |
|  | 5.3 Household appliances | 7.70 | 10.30 | 7.90 | 5.40 | 1.80 | 7.50 |
|  | 5.4 Glassware, tableware \& household utensils | 3.10 | 3.30 | 5.20 | 1.30 | 1.40 | 3.30 |
|  | 5.5 Tools \& equipment for house \& garden | 8.10 | 8.90 | 3.30 | 1.40 | 1.00 | 5.60 |
|  | 5.6 Goods \& services for routine household maintenance | 28.10 | 30.00 | 10.20 | 5.80 | 4.00 | 19.10 |
|  | 5.6.1 Cleaning materials | 3.40 | 3.70 | 3.50 | 2.80 | 1.50 | 3.20 |
|  | 5.6.2 Household goods \& hardware | 3.00 | 4.60 | 2.90 | 1.60 | 0.90 | 3.00 |
|  | Domestic services, carpet cleaning, hire of <br> 5.6.3 furniture | 21.70 | 21.70 | 3.80 | 1.40 | 1.60 | 12.90 |
| 6 | Health | 49.60 | 36.10 | 24.70 | 17.40 | 13.60 | 32.80 |
|  | 6.1 Pharmacy \& other medical products | 12.70 | 10.10 | 8.40 | 7.10 | 3.30 | 9.40 |
|  | 6.2 Doctors | 8.60 | 6.40 | 6.00 | 4.80 | 2.70 | 6.40 |
|  | 6.3 Dentists | 18.90 | 14.20 | 7.20 | 3.60 | 6.20 | 11.80 |
|  | 6.4 Opticians | 0.80 | 1.10 | 0.50 | 1.00 | 0.50 | 0.80 |
|  | 6.5 Other medical related services (inc. hospital) | 8.60 | 4.30 | 2.60 | 0.90 | 0.90 | 4.40 |
|  | Transport | 117.40 | 186.40 | 95.40 | 32.10 | 64.00 | 112.50 |
|  | 7.1 Purchase of vehicles | 45.30 | 81.80 | 31.30 | 3.60 | 8.30 | 41.80 |
|  | 7.1.1 Purchase of new cars \& vans | 12.40 | 15.30 | 2.60 | 0.30 | - | 8.00 |
|  | 7.1.2 Purchase of second hand cars \& vans | 25.80 | 57.20 | 20.90 | 3.00 | 5.50 | 27.20 |
|  | 7.1.3 Purchase of motorcycles \& other vehicles | 7.00 | 9.40 | 7.80 | 0.30 | 2.90 | 6.50 |
|  | 7.2 Operation of personal transport equipment | 49.40 | 66.90 | 41.40 | 25.00 | 35.70 | 47.20 |
|  | 7.2.1 Spares \& accessories | 2.90 | 3.00 | 1.50 | 1.70 | 4.10 | 2.50 |
|  | 7.2.2 Petrol, diesel \& other motor oils | 19.40 | 23.60 | 14.70 | 11.70 | 9.60 | 17.40 |
|  | 7.2.3 Repairs \& servicing | 19.70 | 20.40 | 13.80 | 8.40 | 8.70 | 16.00 |
|  | 7.2.4 Parking | 3.00 | 8.00 | 5.10 | 0.60 | 4.60 | 4.50 |
|  | 7.2.5 Other motoring costs | 4.40 | 11.90 | 6.30 | 2.60 | 8.70 | 6.80 |
|  | 7.3 Transport Services | 22.80 | 37.70 | 22.80 | 3.40 | 19.90 | 23.60 |
|  | 7.3.1 Bus \& coach fares | 0.50 | 2.40 | 2.10 | 0.50 | 2.50 | 1.50 |
|  | 7.3.2 Taxi fares | 0.80 | 1.70 | 1.20 | 0.20 | - | 1.00 |
|  | 7.3.3 Travel by air | 16.10 | 28.70 | 16.40 | 2.10 | 16.60 | 17.40 |
|  | 7.3.4 Travel by sea | 4.90 | 3.50 | 2.60 | 0.50 | 0.60 | 3.00 |
|  | 7.3.5 Other travel \& transport | 0.50 | 1.30 | 0.50 | 0.10 | 0.20 | 0.60 |

## Commodity or service

| Tenure |  | Without mortgage | With mortgage | Qualified rental | Social rental | Non-qualified accom. | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Communication | 12.40 | 17.80 | 16.20 | 9.80 | 10.80 | 14.10 |
|  | 8.1 Postal services | 1.00 | 0.80 | 1.20 | 0.30 | 0.60 | 0.90 |
|  | Telephone \& telefax equipment (inc. mobile phone 8.2 purchase) | 2.20 | 4.20 | 4.40 | 1.90 | 4.70 | 3.40 |
|  | 8.3 Telephone \& telefax services | 9.20 | 12.80 | 10.60 | 7.60 | 5.40 | 9.80 |
|  | 8.3.1 Fixed line | 3.70 | 3.80 | 2.50 | 2.70 | 1.00 | 3.00 |
|  | 8.3.2 Mobile phone account | 5.20 | 8.60 | 7.20 | 4.00 | 3.30 | 6.20 |
|  | 8.3.3 Mobile phone other | 0.20 | 0.50 | 0.90 | 0.90 | 1.20 | 0.60 |
|  | Recreation \& Culture | 106.30 | 148.30 | 77.50 | 39.60 | 52.70 | 95.70 |
|  | 9.1 Audiovisual, photographic \& information processing equipment | 8.70 | 10.30 | 13.10 | 3.80 | 7.90 | 9.40 |
|  | 9.1.1 Audio equipment, accessories \& CD players | 1.00 | 1.90 | 1.40 | 0.20 | 1.50 | 1.20 |
|  | 9.1.2 TV \& video | 3.20 | 3.20 | 3.60 | 1.90 | 2.50 | 3.00 |
|  | 9.1.3 Computers | 3.80 | 4.20 | 7.80 | 1.40 | 4.00 | 4.60 |
|  | Photographic, cine, optical equipment \& film 9.1.4 processing | 0.80 | 1.00 | 0.20 | 0.30 | - | 0.60 |
|  | 9.2 Other major durables for recreation \& culture | 7.90 | 6.00 | 0.70 | 1.30 | 0.30 | 4.10 |
|  | 9.3 Other recreational items \& equipment, gardens \& pets | 25.70 | 41.00 | 18.20 | 12.40 | 17.40 | 25.00 |
|  | 9.3.1 Games, toys \& hobbies | 3.00 | 7.00 | 4.80 | 2.50 | 3.10 | 4.30 |
|  | 9.3.2 Computer software, consoles \& games Equipment for sport, camping \& open air | 1.70 | 2.70 | 2.50 | 0.20 | 0.10 | 1.80 |
|  | 9.3.3 recreation | 2.30 | 7.50 | 1.10 | 0.50 | 9.20 | 3.70 |
|  | 9.3.4 Horticultural goods | 6.90 | 5.60 | 3.20 | 2.30 | 0.50 | 4.50 |
|  | 9.3.5 Pets, pet food \& vet | 11.90 | 18.10 | 6.60 | 6.80 | 4.50 | 10.70 |
|  | 9.4 Recreational \& cultural services | 35.70 | 56.30 | 33.90 | 15.50 | 21.40 | 36.20 |
|  | 9.4.1 Sports admissions, subscriptions, leisure class fees \& equipment hire | 11.90 | 25.60 | 12.40 | 1.70 | 7.50 | 13.50 |
|  | 9.4.2 Cinema, museums, theatre etc TV, video, satellite rental, cable subs, TV | 2.10 | 3.80 | 2.00 | 0.40 | 0.90 | 2.10 |
|  | 9.4.3 licences, internet | 10.80 | 13.30 | 9.30 | 6.10 | 5.50 | 9.90 |
|  | 9.4.4 Internet subscriptions | 7.70 | 9.30 | 8.20 | 6.10 | 6.40 | 7.90 |
|  | 9.4.5 Misc. entertainment | 1.70 | 3.30 | 1.10 | 0.40 | 0.20 | 1.60 |
|  | 9.4.6 Gambling payments | 1.60 | 1.00 | 0.80 | 0.90 | 1.00 | 1.10 |
|  | 9.5 Newspapers, books \& stationery | 9.00 | 7.10 | 4.90 | 2.90 | 4.60 | 6.30 |
|  | 9.5.1 Books | 1.40 | 2.20 | 1.40 | 0.10 | 1.60 | 1.40 |
|  | 9.5.2 Stationery, cards, address books, calendars etc | 2.50 | 3.70 | 2.20 | 1.00 | 1.80 | 2.50 |
|  | 9.5.3 Newspapers | 4.10 | 0.70 | 0.70 | 1.40 | 1.10 | 1.80 |
|  | 9.5.4 Magazines \& periodicals | 1.00 | 0.50 | 0.50 | 0.40 | - | 0.60 |
|  | 9.6 Package holidays (inc. cruises) | 19.30 | 27.70 | 6.70 | 3.70 | 1.00 | 14.50 |
|  | 0 Education | 20.70 | 78.50 | 19.00 | 0.30 | 9.00 | 30.30 |
|  | 10.1 School fees | 10.70 | 47.70 | 10.20 | - | - | 17.00 |
|  | 10.2 Higher education fees \& maintenance | 9.30 | 28.90 | 8.00 | 0.20 | 4.20 | 12.00 |
|  | 10.3 Other education costs (e.g. academic evening | 0.70 | 1.90 | 0.80 | 0.10 | 4.80 | 1.30 |

Commodity or service


| 1-12 Expenditure Total | $\mathbf{7 5 5 . 7 0}$ | $\mathbf{1 , 4 5 7 . 0 0}$ | $\mathbf{9 2 0 . 5 0}$ | $\mathbf{4 3 5 . 5 0}$ | $\mathbf{5 3 5 . 7 0} \mathbf{9 0 0 . 8 0}$ |
| :--- | ---: | ---: | ---: | ---: | ---: |
| $\mathbf{1 3}$ Other Expenditure Items | $\mathbf{9 8 . 6 0}$ | $\mathbf{1 2 7 . 5 0}$ | $\mathbf{1 7 . 0 0}$ | $\mathbf{1 . 7 0}$ | $\mathbf{1 . 5 0}$ |
|  |  | $\mathbf{6 4 . 2 0}$ |  |  |  |
| 13.1 Capital improvements, main dwelling | 87.10 | 116.90 | 12.50 | 0.70 | $\mathbf{-}$ |
| 13.2 Licenses, fines \& other non-consumption expenditure | 1.70 | 4.10 | 1.60 | 0.60 | 1.00 |
| 13.3 Charitable donations and subscriptions | 9.80 | 6.60 | 2.90 | 0.50 | 0.50 |

## 14 Other items recorded

| 14.1 Pensions \& related savings | 21.20 | 90.70 | 28.00 | 4.80 | 17.10 | 36.90 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| 14.2 Social security contribution | 21.00 | 108.50 | 60.00 | 17.90 | 51.20 | 53.70 |
| 14.3 Income tax payment | 120.50 | 414.60 | 182.50 | 37.60 | 122.70 | 195.10 |

Table B7 - Household spending by household composition, £ per week

## Commodity or service

## Household composition <br> 1 Food \& Non-Alcoholic Drinks

| 1.1 Food |  |
| :--- | :--- |
| 1.1 .1 | Rice |
| 1.1 .2 | Bread |
| 1.1 .3 | Buns, crispbread and biscuits |
| 1.1 .4 | Pasta products |
| 1.1 .5 | Cakes and puddings |
| 1.1 .6 | Pastry (savoury) |
| 1.1 .7 | Other breads and cereals |
|  |  |
| 1.1 .8 | Beef |
| 1.1 .9 | Pork |
| 1.1 .10 | Lamb |
| 1.1 .11 | Poultry |
| 1.1 .12 | Bacon, ham, sausages, pate etc |
| 1.1 .13 | Processed meat \& meat n.e.c |

1.1.14 Fish \& fish products
1.1.15 Milk
1.1.16 Cheese \& curd
1.1.17 Eggs
1.1.18 Other milk products
1.1.19 Butter

Margarine, other vegetable fats \& peanut
1.1.20 butter
1.1.21 Cooking oils \& fats
1.1.22 $\quad$ Fresh fruit (inc. frozen)
1.1.23 Dried fruit \& nuts
1.1.24 Preserved fruit \& fruit based products
1.1.25 Fresh vegetables
1.1.26 Preserved, processed or dried vegetables
1.1.27 Potatoes
1.1.28 Processed potatoes \& potato products
1.1.29 Sugar \& sugar products
1.1.30 Jams \& marmalades
1.1.31 Chocolate
1.1.32 Confectionary products
1.1.33 Edible ices \& ice cream
1.1.34 Other food products
1.2 Non-alcoholic drinks
1.2.1 Coffee
1.2.2 Tea
1.2.3 Cocoa \& powdered chocolate
1.2.4 Fruit \& vegetable juices (inc. squash)
1.2.5 Mineral or spring waters

Soft drinks (inc. fizzy \& ready to drink fruit juices)

Average weekly household expenditure

| Couple (both not pensioners) | Couple with at least one dependent child | Single parent at least one dependent child | Person living alone (not pensioner) |
| :---: | :---: | :---: | :---: |
| 107.90 | 146.40 | 102.40 | 54.40 |
| 99.50 | 137.00 | 93.20 | 50.20 |
| 0.50 | 1.10 | 0.80 | 0.30 |
| 4.50 | 5.90 | 4.40 | 2.40 |
| 3.30 | 5.40 | 3.40 | 1.80 |
| 0.70 | 1.50 | 1.20 | 0.50 |
| 2.70 | 4.40 | 2.60 | 1.50 |
| 1.60 | 2.90 | 2.10 | 0.80 |
| 3.60 | 6.20 | 5.60 | 2.00 |
| 3.30 | 4.40 | 2.30 | 1.50 |
| 0.90 | 1.30 | 0.80 | 0.50 |
| 0.80 | 0.80 | 0.40 | 0.30 |
| 4.30 | 5.30 | 2.70 | 1.50 |
| 3.10 | 4.60 | 3.70 | 1.30 |
| 10.10 | 13.50 | 9.10 | 5.90 |
| 7.10 | 7.20 | 4.80 | 3.40 |
| 3.30 | 5.70 | 3.50 | 1.80 |
| 3.80 | 6.10 | 3.40 | 1.90 |
| 1.50 | 1.90 | 0.90 | 0.90 |
| 3.80 | 5.60 | 3.90 | 2.30 |
| 1.20 | 1.20 | 0.70 | 0.50 |
| 0.60 | 0.90 | 0.40 | 0.30 |
| 0.80 | 0.90 | 0.30 | 0.30 |
| 8.00 | 11.50 | 8.90 | 3.90 |
| 1.80 | 2.10 | 1.30 | 1.00 |
| 0.40 | 0.30 | 0.50 | 0.10 |
| 9.00 | 10.00 | 6.60 | 4.00 |
| 3.90 | 4.70 | 2.90 | 2.00 |
| 1.10 | 1.30 | 0.70 | 0.40 |
| 2.30 | 4.10 | 3.80 | 1.70 |
| 0.50 | 0.70 | 0.70 | 0.20 |
| 0.50 | 0.60 | 0.40 | 0.60 |
| 3.20 | 5.00 | 3.60 | 1.50 |
| 1.00 | 1.90 | 1.50 | 0.40 |
| 1.50 | 1.80 | 1.60 | 0.60 |
| 5.00 | 6.10 | 3.70 | 2.30 |
| 8.40 | 9.30 | 9.10 | 4.20 |
| 2.00 | 1.70 | 0.80 | 0.90 |
| 0.80 | 0.50 | 0.40 | 0.40 |
| 0.20 | 0.20 | 0.10 | - |
| 1.20 | 1.90 | 1.80 | 0.60 |
| 0.80 | 0.90 | 0.90 | 0.40 |
| 3.40 | 4.10 | 5.20 | 1.80 |

## Commodity or service

| Household composition |  |  | $\begin{array}{r} \text { Person } \\ \text { living } \\ \text { alone } \\ \text { (pensioner) } \end{array}$ | $\begin{array}{r} \text { Couple - } \\ \text { both } \\ \text { pensioners } \end{array}$ | Other | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 Food \& Non-Alcoholic Drinks |  |  | 55.20 | 109.00 | 127.70 | 100.80 |
|  | Food |  | 52.30 | 102.60 | 118.00 | 93.70 |
|  | 1.1.1 | Rice | 0.20 | 0.50 | 0.80 | 0.60 |
|  | 1.1.2 | Bread | 2.20 | 4.00 | 5.40 | 4.10 |
|  | 1.1.3 | Buns, crispbread and biscuits | 1.90 | 3.50 | 4.10 | 3.40 |
|  | 1.1 .4 | Pasta products | 0.20 | 0.50 | 0.90 | 0.80 |
|  | 1.1 .5 | Cakes and puddings | 1.70 | 3.40 | 3.10 | 2.80 |
|  | 1.1 .6 | Pastry (savoury) | 0.60 | 1.60 | 2.10 | 1.70 |
|  | 1.1.7 | Other breads and cereals | 1.70 | 3.50 | 4.40 | 3.70 |
| 1.1.8 |  | Beef | 1.30 | 3.80 | 3.90 | 3.00 |
| 1.1.9 |  | Pork | 0.60 | 1.20 | 1.20 | 0.90 |
| 1.1.10 |  | Lamb | 0.40 | 1.30 | 0.80 | 0.70 |
| 1.1.11 |  | Poultry | 1.20 | 3.20 | 4.00 | 3.30 |
| 1.1.12 |  | Bacon, ham, sausages, pate etc | 1.30 | 3.50 | 4.00 | 3.00 |
| 1.1.13 |  | Processed meat \& meat n.e.c | 5.20 | 9.10 | 12.00 | 9.40 |
| 1.1.14 |  | Fish \& fish products | 4.30 | 8.90 | 7.60 | 6.20 |
| 1.1.15 |  | Milk | 2.30 | 4.60 | 4.10 | 3.60 |
| 1.1.16 |  | Cheese \& curd | 2.00 | 3.50 | 4.50 | 3.70 |
| 1.1.17 |  | Eggs | 0.80 | 1.50 | 1.80 | 1.40 |
| 1.1.18 |  | Other milk products | 2.70 | 4.60 | 4.70 | 4.00 |
| 1.1.19 |  | Butter | 0.80 | 1.70 | 1.40 | 1.10 |
| 1.1.20 |  | Margarine, other vegetable fats \& peanut butter | 0.40 | 0.80 | 0.80 | 0.60 |
| 1.1.21 |  | Cooking oils \& fats | 0.30 | 0.80 | 1.00 | 0.70 |
| 1.1.22 |  | Fresh fruit (inc. frozen) | 5.00 | 9.20 | 9.70 | 7.90 |
| 1.1.23 |  | Dried fruit \& nuts | 0.60 | 1.50 | 1.70 | 1.50 |
| 1.1.24 |  | Preserved fruit \& fruit based products | 0.30 | 0.40 | 0.30 | 0.30 |
| 1.1.25 |  | Fresh vegetables | 4.70 | 9.20 | 9.80 | 7.70 |
| 1.1.26 |  | Preserved, processed or dried vegetables | 1.40 | 2.50 | 4.50 | 3.20 |
| 1.1.27 |  | Potatoes | 0.70 | 1.60 | 1.50 | 1.10 |
| 1.1.28 |  | Processed potatoes \& potato products | 1.40 | 2.00 | 3.40 | 2.60 |
| 1.1.29 |  | Sugar \& sugar products | 0.30 | 0.60 | 0.60 | 0.50 |
| 1.1 .30 |  | Jams \& marmalades | 0.40 | 0.70 | 0.80 | 0.60 |
| 1.1.31 |  | Chocolate | 2.00 | 2.70 | 4.10 | 3.10 |
| 1.1.32 |  | Confectionary products | 0.40 | 0.70 | 0.90 | 0.90 |
| 1.1.33 |  | Edible ices \& ice cream | 0.60 | 1.60 | 1.70 | 1.30 |
| 1.1.34 |  | Other food products | 2.30 | 4.60 | 6.30 | 4.40 |
| 1.2 | Non-alcoholic drinks |  | 2.80 | 6.40 | 9.70 | 7.00 |
|  | 1.2.1 | Coffee | 0.60 | 1.50 | 1.90 | 1.40 |
|  | 1.2.2 | Tea | 0.50 | 0.90 | 0.90 | 0.60 |
|  | 1.2 .3 | Cocoa \& powdered chocolate | 0.10 | 0.10 | 0.10 | 0.10 |
|  | 1.2.4 | Fruit \& vegetable juices (inc. squash) | 0.40 | 1.20 | 1.40 | 1.20 |
|  | 1.2.5 | Mineral or spring waters | 0.30 | 0.50 | 1.10 | 0.70 |
|  | 1.2 .6 | Soft drinks (inc. fizzy \& ready to drink fruit juices) | 0.90 | 1.90 | 4.20 | 2.90 |

## Commodity or service

| Household composition |  |  |
| :--- | :--- | :--- |
|  |  |  |
| $\mathbf{2}$ | Alcoholic Drinks \& Tobacco |  |
|  |  |  |
| 2.1 | Alcoholic drinks (off premises) |  |
|  | 2.1.1 | Spirits \& liqueurs |
|  | 2.1.2 | Wines \& fortified wines |
|  | 2.1.3 | Beer, lager, ciders \& perry |
|  | 2.1.4 | Alcopops |
|  |  |  |
| 2.2 | Tobacco |  |
|  | 2.2.1 | Cigarettes |
|  | 2.2.2 | Cigars \& other tobacco products |

3 Clothing \& Footwear
3.1 Clothing
3.1.1 Men's outer
3.1.2 Men's under
3.1.3 Women's outer
3.1.4 Women's under
3.1.5 Boy's Outer
3.1.6 Girl's outer
3.1.7 Infant's outer
3.1.8 Children's under
3.1.9 Accessories \& haberdashery
3.1.10 Dry cleaners, laundry \& dyeing
3.2 Footwear

4 Housing, Fuel \& Power
4.1 Net rent paid, including 2nd dwelling rent
4.2 Materials for maintenance \& repair of dwelling
4.3 Services for maintenance \& repair of dwelling
4.4 Water supply
4.5 Sewerage \& other services
4.6 Electricity, gas \& other fuels
4.6.1 Electricity
4.6.2 Gas
4.6.3 Oil
4.6.4 Coal
4.7 House purchase costs
4.7.1 - interest payments
4.7.2 - capital payments
4.8 Rates
4.9 Mortgage endowment payments

Average weekly household expenditure

| Couple (both not pensioners) | Couple with at least one dependent child | Single parent at least one dependent child | Person living alone (not pensioner) |
| :---: | :---: | :---: | :---: |
| 28.60 | 17.30 | 16.10 | 13.70 |
| 22.80 | 14.40 | 9.10 | 8.70 |
| 3.70 | 2.10 | 1.40 | 1.50 |
| 14.40 | 7.70 | 4.90 | 5.00 |
| 4.80 | 4.60 | 2.50 | 2.30 |
| - | - | 0.20 | - |
| 5.80 | 2.80 | 7.00 | 4.90 |
| 3.80 | 1.60 | 5.60 | 3.80 |
| 2.00 | 1.20 | 1.40 | 1.10 |
| 33.00 | 39.10 | 24.10 | 21.70 |
| 24.20 | 29.90 | 18.30 | 18.60 |
| 6.20 | 6.80 | 2.60 | 9.20 |
| 0.40 | 0.70 | 1.90 | 0.80 |
| 11.40 | 7.10 | 4.70 | 6.30 |
| 1.60 | 0.60 | 0.30 | 0.50 |
| 0.10 | 6.70 | 3.30 | 0.30 |
| 0.50 | 2.10 | 3.10 | 0.20 |
| 0.30 | 1.00 | 0.30 | 0.20 |
| 0.20 | 1.80 | 1.00 | - |
| 1.70 | 2.30 | 0.90 | 0.50 |
| 1.60 | 0.70 | - | 0.60 |
| 8.80 | 9.20 | 5.80 | 3.00 |
| 346.00 | 443.90 | 230.40 | 223.80 |
| 124.50 | 138.40 | 152.30 | 125.80 |
| 1.90 | 2.60 | 0.30 | 1.20 |
| 8.30 | 5.50 | 5.00 | 2.30 |
| 7.10 | 9.50 | 4.90 | 3.20 |
| 7.60 | 7.90 | 4.90 | 8.10 |
| 37.20 | 39.80 | 31.10 | 17.90 |
| 26.80 | 30.00 | 25.90 | 16.00 |
| 2.40 | 3.00 | 1.50 | 0.80 |
| 6.90 | 5.50 | 3.00 | 0.90 |
| 1.10 | 1.40 | 0.70 | 0.20 |
| 152.70 | 233.60 | 27.30 | 61.70 |
| 45.40 | 76.30 | 8.40 | 16.90 |
| 107.40 | 157.30 | 18.90 | 44.70 |
| 6.30 | 6.50 | 4.30 | 3.30 |
| 0.40 | 0.10 | 0.20 | 0.40 |

## Commodity or service

## Household composition

2 Alcoholic Drinks \& Tobacco
2.1 Alcoholic drinks (off premises)
2.1.1
2.1.2
Spirits \& liqueurs
2.1.3
2.1.4

2.2
Alcoer, lager, ciders \& perry
2.2.1

Average weekly household expenditure

| Person living alone Couple - both <br> (pensioner) <br> pensioners | Other | All |  |
| ---: | ---: | ---: | ---: |
|  |  |  |  |
| $\mathbf{7 . 8 0}$ | $\mathbf{2 0 . 5 0}$ | $\mathbf{2 1 . 7 0}$ | $\mathbf{1 8 . 3 0}$ |
|  |  |  |  |
| 5.90 | 16.80 | 17.00 | 14.10 |
| 1.00 | 2.80 | 3.30 | 2.40 |
| 4.10 | 11.50 | 10.40 | 8.60 |
| 0.80 | 2.40 | 3.30 | 3.10 |
| - | - | - | - |
|  |  |  |  |
| 2.00 | 3.70 | 4.70 | 4.20 |
| 1.40 | 3.70 | 3.30 | 3.10 |
| 0.60 | - | 1.40 | 1.10 |


| $\mathbf{6 . 5 0}$ | $\mathbf{1 5 . 7 0}$ | $\mathbf{2 8 . 6 0}$ | $\mathbf{2 5 . 2 0}$ |
| ---: | ---: | ---: | ---: |
|  |  |  |  |
| 5.70 | 12.80 | 23.20 | 19.90 |
| 1.00 | 2.90 | 7.50 | 5.80 |
| 0.30 | 0.30 | 0.50 | 0.60 |
| 2.50 | 5.80 | 10.60 | 7.40 |
| 0.50 | 1.20 | 2.10 | 1.10 |
|  |  |  |  |
| - | 0.20 | 0.30 | 1.50 |
| 0.10 | 0.30 | 0.20 | 0.70 |
| - | 0.40 | 0.10 | 0.30 |
| - | - | 0.20 | 0.50 |
|  |  |  |  |
| 0.70 | 0.70 | 1.50 | 1.30 |


| 0.60 | 0.90 | 0.30 | 0.80 |
| :--- | :--- | :--- | :--- |


| 2.90 | 5.50 | 5.30 |
| :--- | :--- | :--- |

$25.40 \quad 279.40$
265.80
104.80
1.70
5.90
6.90
6.50
34.50
24.60
2.60
6.40
1.00
99.10
31.20
67.90
6.10
0.30

## Commodity or service



## Commodity or service




## Commodity or service

| Household composition |  |  | Person living alone (pensioner) | Couple - both pensioners | Other | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 8 Communication |  |  | 7.70 | 11.00 | 19.10 | 14.10 |
| 8.1 | Posta | services | 0.60 | 1.20 | 0.70 | 0.90 |
| 8.2 | Telep | one \& telefax equipment (inc. mobile phone purchase) | 0.80 | 1.80 | 5.30 | 3.40 |
| 8.3 | Telep | one \& telefax services | 6.30 | 8.10 | 13.10 | 9.80 |
|  | 8.3.1 | Fixed line | 3.20 | 3.30 | 4.00 | 3.00 |
|  | 8.3.2 | Mobile phone account | 2.90 | 4.40 | 8.00 | 6.20 |
|  | 8.3 .3 | Mobile phone other | 0.30 | 0.40 | 1.10 | 0.60 |
| 9 Recreation \& Culture |  |  | 55.60 | 102.10 | 98.80 | 95.70 |
| 9.1 | Audiovisual, photographic \& information processing equipment |  | 4.80 | 8.50 | 8.60 | 9.40 |
|  | 9.1.1 | Audio equipment, accessories \& CD players | 0.20 | 0.40 | 0.30 | 1.20 |
|  | 9.1.2 | TV \& video | 1.50 | 3.70 | 2.80 | 3.00 |
|  | 9.1 .3 | Computers | 2.00 | 4.30 | 5.20 | 4.60 |
|  | 9.1 .4 | Photographic, cine, optical equipment \& film processing | 1.10 | 0.20 | 0.30 | 0.60 |
| 9.2 | Other major durables for recreation \& culture |  | 5.50 | 3.30 | 3.70 | 4.10 |
| 9.3 | Other recreational items \& equipment, gardens \& pets |  | 11.50 | 21.30 | 28.50 | 25.00 |
|  | 9.3.1 | Games, toys \& hobbies | 1.50 | 1.40 | 2.20 | 4.30 |
|  | 9.3.2 | Computer software, consoles \& games | 0.50 | 1.50 | 1.10 | 1.80 |
|  | 9.3 .3 | Equipment for sport, camping \& open air recreation | 0.50 | 3.20 | 4.30 | 3.70 |
|  | 9.3 .4 | Horticultural goods | 3.40 | 8.10 | 5.40 | 4.50 |
|  | 9.3 .5 | Pets, pet food \& vet | 5.50 | 7.00 | 15.50 | 10.70 |
| 9.4 | Recreational \& cultural services |  | 16.50 | 35.30 | 41.90 | 36.20 |
|  | 9.4.1 | Sports admissions, subscriptions, leisure class fees \& equipment hire | 3.30 | 12.40 | 15.10 | 13.50 |
|  | 9.4.2 | Cinema, museums, theatre etc | 0.40 | 1.60 | 2.60 | 2.10 |
|  | 9.4 .3 | TV, video, satellite rental, cable subs, TV licences, internet | 6.80 | 10.70 | 11.60 | 9.90 |
|  | 9.4.4 | Internet subscriptions | 5.30 | 7.50 | 8.80 | 7.90 |
|  | 9.4 .5 | Misc. entertainment | 0.40 | 1.40 | 2.00 | 1.60 |
|  | 9.4 .6 | Gambling payments | 0.40 | 1.60 | 1.90 | 1.10 |
| 9.5 | Newspapers, books \& stationery |  | 7.10 | 11.60 | 5.40 | 6.30 |
|  | 9.5.1 | Books | 0.90 | 0.90 | 0.90 | 1.40 |
|  | 9.5.2 | Stationery, cards, address books, calendars etc | 2.00 | 3.00 | 2.10 | 2.50 |
|  | 9.5.3 | Newspapers | 3.10 | 6.80 | 1.80 | 1.80 |
|  | 9.5.4 | Magazines \& periodicals | 1.00 | 0.90 | 0.60 | 0.60 |
| 9.6 | Pack | ge holidays (inc. cruises) | 10.30 | 22.10 | 10.70 | 14.50 |
| 10 Education |  |  | 4.10 | 5.30 | 62.70 | 30.30 |
| 10.1 | School fees |  | 3.90 | 4.30 | 22.30 | 17.00 |
| 10.2 | Higher education fees \& maintenance |  | 0.20 | 0.90 | 38.50 | 12.00 |
| 10.3 | Other schoo | education costs (e.g. academic evening classes, trips) | 0.10 | 0.10 | 1.80 | 1.30 |

## Commodity or service

| Household composition | Couple (both not pensioners) | Couple with a least one dependent child | Single parent at least one dependent child | Person living one (not nsioner) |
| :---: | :---: | :---: | :---: | :---: |
| 11 Restaurants \& Hotels | 91.30 | 78.40 | 35.20 | 38.70 |
| 11.1 Catering services | 69.10 | 63.00 | 19.10 | 31.30 |
| 11.1.1 Alcoholic drinks (away from home) | 15.60 | 8.10 | 1.10 | 8.70 |
| 11.1.2 Restaurant meals | 17.60 | 16.10 | 3.00 | 9.40 |
| 11.1.3 Cafes \& takeaway food | 35.90 | 37.70 | 13.20 | 13.00 |
| 11.1.4 Canteens (inc. school dinners) | 0.10 | 1.10 | 1.80 | 0.20 |
| 11.2 Accommodation services | 22.20 | 15.40 | 16.00 | 7.50 |
| 12 Miscellaneous Goods \& Services | 119.70 | 139.00 | 88.60 | 40.50 |
| 12.1 Personal Care | 34.40 | 29.30 | 13.50 | 11.20 |
| 12.1.1 Hairdressing \& beauty treatments | 13.60 | 10.10 | 2.00 | 3.40 |
| 12.1.2 Toiletries | 5.80 | 5.70 | 3.60 | 2.70 |
| 12.1.3 Baby toiletries \& accessories | 0.10 | 2.40 | 1.20 | 0.10 |
| 12.1.4 Hair products, cosmetics \& related electrical appliances | 14.90 | 11.00 | 6.70 | 4.90 |
| 12.2 Personal effects n.e.c. | 10.90 | 8.30 | 1.60 | 2.60 |
| 12.3 Home care | - | 1.60 | - | - |
| 12.4 Nursery, crèche \& childcare | - | 46.10 | 10.90 | - |
| 12.5 Insurance | 40.90 | 32.60 | 14.40 | 12.20 |
| 12.5.1 Household insurances - structure, contents \& appliances | 10.20 | 7.90 | 3.70 | 3.10 |
| 12.5.2 Medical insurance premiums (inc. sickness, redundancy \& pet) | 9.50 | 6.80 | 2.40 | 2.70 |
| 12.5.3 Life insurance | 9.20 | 5.60 | 2.80 | 0.60 |
| 12.5.4 Vehicle insurance (inc. boat insurance) | 9.00 | 10.30 | 5.30 | 4.90 |
| 12.5.5 Non-package holiday, other travel \& other insurance n.e.c. | 1.20 | 0.80 | 0.10 | 0.30 |
| 12.5.6 Mortgage protection | 1.80 | 1.10 | 0.10 | 0.50 |
| 12.6 Financial \& other services n.e.c. | 33.50 | 21.20 | 48.30 | 14.50 |
| 12.6.1 Bank, building society, post office \& credit card charges | 1.60 | 4.00 | 0.60 | 0.60 |
| 12.6.2 Other services \& professional fees | 31.90 | 17.20 | 47.70 | 13.90 |
| 1-12 Expenditure Total | 1,148.00 | 1,365.20 | 746.90 | 569.20 |
| 13 Other Expenditure Items | 74.50 | 117.90 | 32.00 | 14.60 |
| 13.1 Capital improvements, main dwelling | 68.10 | 110.60 | 29.60 | 9.30 |
| 13.2 Licenses, fines \& other non-consumption expenditure | 2.00 | 2.50 | 1.20 | 0.50 |
| 13.3 Charitable donations and subscriptions | 4.40 | 4.80 | 1.20 | 4.80 |

## 14 Other items recorded

| 14.1 Pensions \& related savings | 57.80 | 71.60 | 21.40 | 29.00 |
| :--- | ---: | ---: | ---: | ---: |
| 14.2 Social security contribution | 94.40 | 98.00 | 33.50 | 41.20 |
| 14.3 Income tax payment | 330.30 | 327.20 | 90.70 | 144.40 |


|  | Person living <br> alone <br> Couple - both <br> pensioners | Other |
| :--- | ---: | ---: | ---: | ---: |


| 1-12 Expenditure Total | $\mathbf{4 2 3 . 2 0}$ | $\mathbf{7 4 1 . 9 0}$ | $\mathbf{1 , 0 6 6 . 3 0}$ | 900.80 |
| :--- | ---: | ---: | ---: | ---: |
| $\mathbf{1 3}$ Other Expenditure Items | $\mathbf{7 4 . 8 0}$ | $\mathbf{6 5 . 8 0}$ | $\mathbf{4 9 . 4 0}$ | 64.20 |
|  |  |  |  |  |
| 13.1 Capital improvements, main dwelling | 70.80 | 53.70 | 38.10 | 56.80 |
| 13.2 Licenses, fines \& other non-consumption expenditure | 0.20 | 0.90 | 5.80 | 2.00 |
| 13.3 Other expenditure items | 3.70 | 11.10 | 5.50 | 5.30 |

14 Other items recorded

| 14.1 Pensions \& related savings | 1.30 | 4.10 | 44.10 | 36.90 |
| :--- | ---: | ---: | ---: | ---: |
| 14.2 Social security contribution | 0.80 | 1.20 | 65.10 | 53.70 |
| 14.3 Income tax payment | 29.60 | 67.60 | 226.30 | 195.10 |

Table B8 - Household spending by age, £ per week


## Commodity or service

Age of head of household
2 Alcoholic Drinks \& Tobacco
2.1 Alcoholic drinks (off premises)
2.1.1

| 2.1.2 | Spirits \& liqueurs |
| :--- | :--- |
| 2.1.3 | Beer, lager, ciders \& perry |
| 2.1.4 | Alcopops |
| 2.2 Tobacco |  |
| 2.2.1 | Cigarettes |
| 2.2.2 | Cigars \& other tobacco products |


| 3 | Clothing \& Footwear |
| :--- | :--- |
| 3.1 Clothing |  |
| 3.1.1 | Men's outer |
| 3.1 .2 | Men's under |
| 3.1 .3 | Women's outer |
| 3.1.4 | Women's under |
|  |  |
| 3.1.5 | Boy's Outer |
| 3.1.6 | Girl's outer |
| 3.1.7 | Infant's outer |
| 3.1.8 | Children's under |
| 3.1.9 | Accessories \& haberdashery |
| 3.1.10 | Dry cleaners, laundry \& dyeing |

3.2 Footwear
4 Housing, Fuel \& Power
4.1 Net rent paid, including 2nd dwelling rent
4.2 Materials for maintenance \& repair of dwelling
4.3 Services for maintenance \& repair of dwelling

| 4.4 Water supply |  |
| :---: | :---: |
| 4.5 Sewerage \& other services |  |
| 4.6 Electricity, gas \& other fuels |  |
| 4.6.1 | Electricity |
| 4.6.2 | Gas |
| 4.6 .3 | Oil |
| 4.6.4 | Coal |
| 4.7 House purchase costs |  |
| 4.7.1 | - interest payments |
| 4.7.2 | - capital payments |


| 4.8 Rates |  | 4.00 | 5.90 | 6.40 | 5.60 | 7.30 | 6.10 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 4.9 Mortgage endowment payments |  | 0.10 | - | 0.50 | 0.70 | - | 0.30 |
|  | Statistics Jersey |  | Household Spending 2021 / 2022 |  |  |  | 69 |

## Commodity or service

Age of head of household
5 Household Goods \& Services
5.1 Furniture, furnishings, carpets \& other floor coverings
5.1.1 Furniture \& furnishings

5.1.2 Floor coverings ( \begin{tabular}{l}
5.2 Household textiles <br>
5.3 Household appliances <br>
5.4 Glassware, tableware \& household utensils <br>
5.5 Tools \& equipment for house \& garden <br>

| 5.6 Goods \& services for routine household maintenance |
| :--- |
| 5.6.1 Cleaning materials |
| 5.6.2 $\quad$ Household goods \& hardware |
| 5.6.3 Domestic services, carpet cleaning, hire of furniture |

\end{tabular}

6 Health
6.1 Pharmacy \& other medical products
6.2 Doctors
6.3 Dentists
6.4 Opticians

| 7 | Transport |
| :--- | :--- |
| 7.1 Purchase of vehicles |  |
| 7.1 .1 | Purchase of new cars \& vans |
| 7.1 .2 | Purchase of second hand cars \& vans |
| 7.1 .3 | Purchase of motorcycles \& other vehicles |

7.2 Operation of personal transport equipment
7.2.1 Spares \& accessories
7.2.2 Petrol, diesel \& other motor oils
7.2.3 Repairs \& servicing
7.2.4 Parking
7.2.5 Other motoring costs
7.3 Transport Services
7.3.1 Bus \& coach fares
7.3.2 Taxi fares
7.3.3 Travel by air
7.3.4 Travel by sea
7.3.5 Other travel \& transport

| $16-34$ | $35-44$ |
| ---: | ---: |
| 38.60 | 61.10 |
|  |  |
| 17.80 | 18.70 |
| 14.50 | 15.50 |
| 3.30 | 3.20 |
|  |  |
| 2.80 | 5.00 |
|  |  |
| 3.40 | 10.70 |
|  |  |
| 1.90 | 4.40 |
|  |  |
| 3.70 | 5.80 |
|  |  |
| 9.00 | 16.40 |
| 2.80 | 3.30 |
| 2.40 | 3.50 |
| 3.70 | 9.60 |

45-54

65+

All
54.70
15.60
12.80
2.90
3.60
7.50
3.30
5.60
19.10
3.20
3.00
12.90
32.80
9.40
6.40
11.80
0.80
4.40
112.50
41.80
8.00
27.20
6.50
47.20
2.50
17.40
16.00
4.50
6.80
23.60
1.50
1.00
17.40
3.00
0.60

## Commodity or service

| Age of head of household | 16-34 | 35-44 | 45-54 | 55-64 | 65+ | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 8 Communication | 13.60 | 16.40 | 17.00 | 15.60 | 10.10 | 14.10 |
| 8.1 Postal services | 0.50 | 1.20 | 1.10 | 0.70 | 0.90 | 0.90 |
| 8.2 Telephone \& telefax equipment (inc. mobile phone purchase) | 4.50 | 4.20 | 4.00 | 4.30 | 1.40 | 3.40 |
| 8.3 Telephone \& telefax services | 8.70 | 11.00 | 11.90 | 10.60 | 7.80 | 9.80 |
| 8.3.1 Fixed line | 2.00 | 2.80 | 3.40 | 3.30 | 3.30 | 3.00 |
| 8.3.2 Mobile phone account | 5.70 | 7.70 | 7.60 | 6.80 | 4.10 | 6.20 |
| 8.3.3 Mobile phone other | 1.00 | 0.50 | 0.90 | 0.40 | 0.40 | 0.60 |
| 9 Recreation \& Culture | 82.60 | 111.10 | 115.60 | 96.70 | 79.20 | 95.70 |
| 9.1 Audiovisual, photographic \& information processing equipment | 7.40 | 11.40 | 12.50 | 10.30 | 6.70 | 9.40 |
| 9.1.1 Audio equipment, accessories \& CD players | 2.10 | 1.70 | 1.10 | 1.70 | 6.40 | 1.20 |
| 9.1.2 TV \& video | 1.60 | 3.30 | 3.60 | 4.30 | 2.30 | 3.00 |
| 9.1.3 Computers | 3.20 | 6.00 | 6.90 | 3.80 | 3.40 | 4.60 |
| 9.1.4 Photographic, cine, optical equipment \& film processing | 0.40 | 0.40 | 0.90 | 0.50 | 0.60 | 0.60 |
| 9.2 Other major durables for recreation \& culture | 0.20 | 5.20 | 3.10 | 6.60 | 4.20 | 4.10 |
| 9.3 Other recreational items \& equipment, gardens \& pets | 23.10 | 28.90 | 35.40 | 25.30 | 16.90 | 25.00 |
| 9.3.1 Games, toys \& hobbies | 4.50 | 9.10 | 5.00 | 3.40 | 1.60 | 4.30 |
| 9.3.2 Computer software, consoles \& games | 2.60 | 2.90 | 2.20 | 1.20 | 0.90 | 1.80 |
| 9.3.3 Equipment for sport, camping \& open air recreation | 7.20 | 2.80 | 7.30 | 1.80 | 1.60 | 3.70 |
| 9.3.4 Horticultural goods | 1.80 | 3.80 | 5.40 | 4.30 | 5.80 | 4.50 |
| 9.3.5 Pets, pet food \& vet | 6.90 | 10.30 | 15.40 | 14.60 | 6.90 | 10.70 |
| 9.4 Recreational \& cultural services | 35.40 | 44.50 | 45.70 | 34.70 | 26.70 | 36.20 |
| 9.4. Sports admissions, subscriptions, leisure class fees \& equipment hire | 15.10 | 19.10 | 18.00 | 12.00 | 7.80 | 13.50 |
| 9.4.2 Cinema, museums, theatre etc | 1.40 | 2.50 | 3.60 | 2.40 | 1.00 | 2.10 |
| 9.4.3 TV, video, satellite rental, cable subs, TV licences, internet | 8.90 | 10.30 | 10.90 | 10.70 | 9.00 | 9.90 |
| 9.4.4 Internet subscriptions | 8.20 | 9.10 | 8.80 | 7.70 | 6.60 | 7.90 |
| 9.4.5 Misc. entertainment | 1.30 | 2.30 | 2.50 | 1.00 | 1.30 | 1.60 |
| 9.4.6 Gambling payments | 0.40 | 1.20 | 1.90 | 1.10 | 1.00 | 1.10 |
| 9.5 Newspapers, books \& stationery | 3.10 | 6.40 | 5.30 | 5.50 | 9.10 | 6.30 |
| 9.5.1 Books | 1.00 | 2.70 | 1.60 | 1.10 | 1.10 | 1.40 |
| 9.5.2 Stationery, cards, address books, calendars etc | 2.00 | 2.90 | 2.60 | 2.40 | 2.40 | 2.50 |
| 9.5.3 Newspapers | 0.10 | 0.30 | 0.60 | 1.40 | 4.70 | 1.80 |
| 9.5.4 Magazines \& periodicals | 0.10 | 0.50 | 0.50 | 0.60 | 0.90 | 0.60 |
| 9.6 Package holidays (inc. cruises) | 13.40 | 14.80 | 13.60 | 14.30 | 15.70 | 14.50 |
| 10 Education | 11.00 | 31.90 | 71.60 | 34.90 | 9.00 | 30.30 |
| 10.1 School fees | 4.10 | 29.90 | 43.00 | 6.20 | 6.90 | 17.00 |
| 10.2 Higher education fees \& maintenance | 2.90 | 0.20 | 27.50 | 27.90 | 1.80 | 12.00 |
| 10.3 Other education costs (e.g. academic evening classes, school trips) | 4.00 | 1.80 | 1.10 | 0.80 | 0.20 | 1.30 |

## Commodity or service

| Age of head of household | 16-34 | 35-44 | 45-54 | 55-64 | 65+ | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 11 Restaurants \& Hotels | 60.10 | 59.60 | 82.20 | 67.60 | 41.70 | 60.40 |
| 11.1 Catering services | 48.40 | 46.50 | 63.30 | 51.90 | 33.00 | 47.10 |
| 11.1.1 Alcoholic drinks (away from home) | 7.10 | 5.60 | 11.90 | 14.80 | 5.60 | 8.90 |
| 11.1.2 Restaurant meals | 11.90 | 8.90 | 18.30 | 14.90 | 11.00 | 12.90 |
| 11.1.3 Cafes \& takeaway food | 29.20 | 31.30 | 32.20 | 22.00 | 16.30 | 24.80 |
| 11.1.4 Canteens (inc. school dinners) | 0.20 | 0.70 | 0.90 | 0.20 | 0.10 | 0.40 |
| 11.2 Accommodation services | 11.70 | 13.10 | 19.00 | 15.70 | 8.70 | 13.30 |
| 12 Miscellaneous Goods \& Services | 96.90 | 97.40 | 91.80 | 104.20 | 71.30 | 90.20 |
| 12.1 Personal Care | 21.10 | 22.40 | 26.60 | 24.90 | 15.50 | 21.50 |
| 12.1.1 Hairdressing \& beauty treatments | 5.10 | 8.20 | 9.10 | 9.80 | 7.30 | 8.00 |
| 12.1.2 Toiletries | 4.50 | 4.50 | 5.80 | 4.70 | 3.50 | 4.50 |
| 12.1.3 Baby toiletries \& accessories | 1.40 | 1.40 | 0.50 | 0.20 | 0.10 | 0.60 |
| 12.1.4 Hair products, cosmetics \& related electrical appliances | 10.00 | 8.30 | 11.20 | 10.20 | 4.50 | 8.40 |
| 12.2 Personal effects n.e.c. | 10.70 | 3.60 | 7.30 | 4.90 | 3.60 | 5.50 |
| 12.3 Home care | - | 1.20 | - | 0.30 | 8.00 | 2.60 |
| 12.4 Nursery, crèche \& childcare | 21.90 | 32.20 | 1.40 | 0.30 | 0.70 | 9.10 |
| 12.5 Insurance | 15.90 | 24.40 | 37.40 | 37.70 | 33.10 | 31.00 |
| 12.5.1 Household insurances - structure, contents \& appliances | 3.20 | 5.80 | 10.40 | 9.40 | 11.70 | 8.80 |
| 12.5.2 Medical insurance premiums (inc. sickness, redundancy \& pet) | 3.40 | 4.20 | 6.50 | 13.00 | 11.50 | 8.50 |
| 12.5.3 Life insurance | 1.90 | 4.60 | 8.10 | 3.90 | 0.80 | 3.60 |
| 12.5.4 Vehicle insurance (inc. boat insurance) | 5.80 | 8.70 | 10.20 | 9.10 | 7.90 | 8.40 |
| 12.5.5 Non-package holiday, other travel \& other insurance n.e.c. | 0.90 | 0.60 | 0.60 | 0.80 | 1.10 | 0.80 |
| 12.5.6 Mortgage protection | 0.70 | 0.50 | 1.60 | 1.50 | 0.10 | 0.80 |
| 12.6 Financial \& other services n.e.c. | 27.40 | 13.60 | 19.10 | 36.10 | 10.40 | 20.40 |
| 12.6.1 Bank, building society, post office \& credit card charges | 2.80 | 0.90 | 2.70 | 1.10 | 0.70 | 1.50 |
| 12.6.2 Other services \& professional fees | 24.60 | 12.70 | 16.30 | 35.00 | 9.70 | 18.90 |
| 1-12 Expenditure Total | 834.70 | 1,084.70 | 1,168.00 | 941.50 | 621.60 | 900.80 |
| 13 Other Expenditure Items | 36.30 | 60.80 | 83.80 | 64.40 | 66.80 | 64.20 |
| 13.1 Capital improvements, main dwelling | 33.70 | 55.40 | 74.40 | 55.30 | 58.80 | 56.80 |
| 13.2 Licenses, fines \& other non-consumption expenditure | 1.80 | 1.40 | 4.60 | 2.20 | 0.70 | 2.00 |
| 13.3 Charitable donations and subscriptions | 0.90 | 4.10 | 4.80 | 6.90 | 7.30 | 5.30 |

## 14 Other items recorded

| 14.1 Pensions \& related savings | 39.80 | 51.70 | 69.40 | 39.80 | 3.90 | 36.90 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| 14.2 Social security contribution | 76.40 | 79.90 | 85.80 | 56.50 | 4.70 | 53.70 |
| 14.3 Income tax payment | 203.40 | 260.50 | 303.20 | 230.60 | 56.80 | 195.10 |

Table B9 - Average weekly household expenditure 2014 / 15, £ per week
Commodity or service
All households 2014 / 2015

Average weekly household
expenditure 2014 / 2015
1.1 Food $\quad 79.70$
$\begin{array}{lll}\text { 1.1.1 Rice } & 0.40\end{array}$
$\begin{array}{lll}\text { 1.1.2 Bread } & 3.70\end{array}$
$\begin{array}{lll}\text { 1.1.3 Buns, crispbread and biscuits } & 2.60\end{array}$
$\begin{array}{lll}\text { 1.1.4 Pasta products } & 0.70\end{array}$
$\begin{array}{lll}\text { 1.1.5 Cakes and puddings } & 2.20\end{array}$
$\begin{array}{lll}1.1 .6 & \text { Pastry (savoury) } & 1.40\end{array}$
$\begin{array}{lll}\text { 1.1.7 Other breads and cereals } & 3.00\end{array}$
$\begin{array}{lll}\text { 1.1.8 Beef } & 3.20\end{array}$
$\begin{array}{lll}1.1 .9 & \text { Pork } & 0.90\end{array}$
$\begin{array}{lll}\text { 1.1.10 Lamb } & 1.00\end{array}$
$\begin{array}{lll}\text { 1.1.11 Poultry } & 3.20\end{array}$
1.1.12 Bacon, ham, sausages, pate etc 2.70
$\begin{array}{lll}\text { 1.1.13 Processed meat \& meat n.e.c } & 6.70\end{array}$
$\begin{array}{lll}\text { 1.1.14 Fish \& fish products } & 5.30\end{array}$
$\begin{array}{lll}\text { 1.1.15 Milk } & 3.60\end{array}$
$\begin{array}{lll}\text { 1.1.16 Cheese \& curd } & 3.30\end{array}$
$\begin{array}{lll}\text { 1.1.17 Eggs } & 1.00\end{array}$
$\begin{array}{lll}\text { 1.1.18 Other milk products } & 3.30\end{array}$
$\begin{array}{lll}\text { 1.1.19 Butter } & 0.70\end{array}$
$\begin{array}{ll}\text { 1.1.20 Margarine, other vegetable fats \& peanut butter } & 0.60\end{array}$
$\begin{array}{ll}\text { 1.1.21 Cooking oils \& fats } & 0.50\end{array}$
$\begin{array}{lll}\text { 1.1.22 Fresh fruit (inc. frozen) } & 6.50\end{array}$
$\begin{array}{lll}\text { 1.1.23 Dried fruit \& nuts } & 1.30\end{array}$
$\begin{array}{lll}\text { 1.1.24 Preserved fruit \& fruit based products } & 0.30\end{array}$
$\begin{array}{lll}\text { 1.1.25 Fresh vegetables } & 7.10\end{array}$
$\begin{array}{lll}\text { 1.1.26 Preserved, processed or dried vegetables } & 2.10\end{array}$
$\begin{array}{lll}\text { 1.1.27 Potatoes } & 1.20\end{array}$
$\begin{array}{ll}\text { 1.1.28 Processed potatoes \& potato products } & 2.00\end{array}$
$\begin{array}{ll}\text { 1.1.29 Sugar \& sugar products } & 0.50\end{array}$
$\begin{array}{ll}\text { 1.1.30 Jams \& marmalades } & 0.50\end{array}$
$\begin{array}{ll}\text { 1.1.31 Chocolate } & 2.70\end{array}$
$\begin{array}{ll}\text { 1.1.32 Confectionary products } & 0.90\end{array}$
$\begin{array}{lll}\text { 1.1.33 Edible ices \& ice cream } & 0.80\end{array}$
$\begin{array}{lll}\text { 1.1.34 Other food products } & 3.50\end{array}$
1.2 Non-alcoholic drinks $\quad 6.00$
$\begin{array}{ll}\text { 1.2.1 Coffee } & 0.90\end{array}$
$\begin{array}{lll}1.2 .2 & \text { Tea } 0.60\end{array}$
$\begin{array}{lll}\text { 1.2.3 Cocoa \& powdered chocolate } & 0.20\end{array}$
$\begin{array}{lll}1.2 .4 & \text { Fruit \& vegetable juices (inc. squash) } & 1.50\end{array}$
$\begin{array}{ll}\text { 1.2.5 Mineral or spring waters } & 0.70\end{array}$
$\begin{array}{lll}\text { 1.2.6 Soft drinks (inc. fizzy \& ready to drink fruit juices) } & 2.20\end{array}$

## Commodity or service

## All households 2014 / 2015

Average weekly household expenditure 2014 / 20152 Alcoholic drinks \& tobacco15.80
2.1 Alcoholic drinks (off premises) ..... 11.00
2.1.1 Spirits \& liqueurs ..... 1.60
2.1.2 Wines \& fortified wines ..... 6.90
2.1.3 Beer, lager, ciders \& perry ..... 2.40
2.1.4 Alcopops
2.2 Tobacco ..... 4.80
2.2.1 Cigarettes ..... 4.30
2.2.2 Cigars \& other tobacco products ..... 0.50
3 Clothing \& footwear ..... 24.50
3.1 Clothing ..... 19.40
3.1.1 Men's outer ..... 4.40
3.1.2 Men's under ..... 0.40
3.1.3 Women's outer ..... 8.70
3.1.4 Women's under ..... 1.20
3.1.5 Boy's outer ..... 0.90
3.1.6 Girl's outer ..... 0.80
3.1.7 Infant's outer ..... 0.90
3.1.8 Children's under ..... 0.30
3.1.9 Accessories \& haberdashery ..... 1.10
3.1.10 Dry cleaners, laundry \& dyeing ..... 0.70
3.2 Footwear ..... 5.10
4 Housing, fuel \& power ..... 216.00
4.1 Net rent paid, including 2nd dwelling rent ..... 82.60
4.2 Materials for maintenance \& repair of dwelling ..... 1.50
4.3 Services for maintenance \& repair of dwelling ..... 5.50
4.4 Water supply ..... 5.50
4.5 Sewerage \& other services ..... 3.90
4.6 Electricity, gas \& other fuels ..... 30.90
4.6.1 Electricity ..... 19.10
4.6.2 Gas ..... 2.70
4.6.3 Oil ..... 8.10
4.6.4 Coal ..... 0.90
4.7 House purchase costs ..... 79.20
4.7.1 - interest payments ..... 34.10
4.7.2 - capital repayments ..... 45.20
4.8 Rates ..... 5.80
4.9 Mortgage endowment payments ..... 1.20

## Commodity or service

## All households 2014 / 2015

## Average weekly household

 expenditure 2014 / 20155 Household goods \& services ..... 50.00
5.1 Furniture, furnishings, carpets \& other floor coverings ..... 20.70
5.1.1 Furniture \& furnishings ..... 16.70
5.1.2 Floor coverings ..... 4.00
5.2 Household textiles ..... 3.30
5.3 Household appliances ..... 5.80
5.4 Glassware, tableware \& household utensils ..... 2.10
5.5 Tools \& equipment for house \& garden ..... 3.10
5.6 Goods \& services for routine household maintenance ..... 14.90
5.6.1 Cleaning materials ..... 3.20
5.6.2 Household goods \& hardware ..... 2.00
5.6.3 Domestic services, carpet cleaning, hire of furniture ..... 9.70
6 Health ..... 25.30
6.1 Pharmacy \& other medical products ..... 6.50
6.2 Doctors ..... 6.30
6.3 Dentists ..... 9.20
6.4 Opticians ..... 0.50
6.5 Other medical related services (inc. hospital) ..... 2.70
7 Transport ..... 93.20
7.1 Purchase of vehicles ..... 33.20
7.1.1 Purchase of new cars \& vans ..... 6.40
7.1.2 Purchase of second hand cars \& vans ..... 25.50
7.1.3 Purchase of motorcycles \& other vehicles ..... 1.40
7.2 Operation of personal transport equipment ..... 34.50
7.2.1 Spares \& accessories ..... 2.30
7.2.2 Petrol, diesel \& other motor oils ..... 15.50
7.2.3 Repairs \& servicing ..... 10.40
7.2.4 Parking ..... 3.60
7.2.5 Other motoring costs ..... 2.60
7.3 Transport services ..... 25.50
7.3.1 Bus \& coach fares ..... 1.10
7.3.2 Taxi fares ..... 1.30
7.3.3 Travel by air ..... 17.40
7.3.4 Travel by sea ..... 5.60
7.3.5 Other travel \& transport ..... 0.10

## Commodity or service

## All households 2014 / 2015

## Average weekly household

expenditure 2014 / 2015
8 Communication ..... 12.20
8.1 Postal services ..... 0.90
8.2 Telephone \& telefax equipment (inc. mobile phone purchase) ..... 1.20
8.3 Telephone \& telefax services ..... 10.00
8.3.1 Fixed line ..... 3.80
8.3.2 Mobile phone account ..... 5.20
8.3.3 Mobile phone other ..... 0.90
9 Recreation \& culture ..... 82.00
9.1 Audiovisual, photographic \& information processing equipment ..... 8.70
9.1.1 Audio equipment, accessories \& CD players ..... 0.80
9.1.2 TV \& video ..... 3.00
9.1.3 Computers ..... 4.10
9.1.4 Photographic, cine, optical equipment \& film processing ..... 0.80
9.2 Other major durables for recreation \& culture ..... 3.20
9.3 Other recreational items \& equipment, gardens \& pets ..... 13.50
9.3.1 Games, toys \& hobbies ..... 2.80
9.3.2 Computer software, consoles \& games ..... 0.70
9.3.3 Equipment for sport, camping \& open air recreation ..... 1.40
9.3.4 Horticultural goods ..... 3.20
9.3.5 Pets, pet food \& vet ..... 5.30
9.4 Recreational \& cultural services ..... 27.60
9.4.1 Sports admissions, subscriptions, leisure class fees \& equipment hire ..... 11.20
9.4.2 Cinema, museums, theatre etc ..... 1.80
9.4.3 TV, video, satellite rental, cable subs, TV licences \& subscriptions ..... 8.00
9.4.4 Internet subscriptions ..... 4.10
9.4.5 Misc. entertainment ..... 1.30
9.4.6 Gambling payments ..... 1.20
9.5 Newspapers, books \& stationery ..... 6.90
9.5.1 Books ..... 1.30
9.5.2 Stationery, cards, address books, calendars etc ..... 2.60
9.5.3 Newspapers ..... 2.20
9.5.4 Magazines \& periodicals ..... 0.90
9.6 Package holidays (inc. cruises) ..... 22.00
10 Education ..... 26.10
10.1 School fees ..... 12.50
10.2 Higher education fees \& maintenance ..... 12.60
10.3 Other education costs (e.g. academic evening classes, school trips) ..... 0.90

## Commodity or service

All households 2014 / 2015
Average weekly household
11 Restaurants \& hotels ..... 53.50
11.1 Catering services ..... 41.60
11.1.1 Restaurant meals ..... 12.10
11.1.2 Cafe, pub and takeaway food ..... 19.70
11.1.3 Alcoholic drinks (away from home) ..... 9.10
11.1.4 Canteens (inc. school dinners) ..... 0.70
11.2 Accommodation services ..... 12.00
12 Miscellaneous goods \& services ..... 76.40
12.1 Personal care ..... 17.20
12.1.1 Hairdressing \& beauty treatments ..... 6.00
12.1.2 Toiletries ..... 4.10
12.1.3 Baby toiletries \& accessories ..... 0.80
12.1.4 Hair products, cosmetics \& related electrical appliances ..... 6.30
12.2 Personal effects n.e.c. ..... 4.30
12.3 Home care ..... 2.00
12.4 Nursery, crèche \& childcare ..... 9.90
12.5 Insurance ..... 28.40
12.5.1 Household insurances - structure, contents \& appliances ..... 6.10
12.5.2 Medical insurance premiums (inc. sickness, redundancy \& pet) ..... 8.00
12.5.3 Life insurance ..... 3.90
12.5.4 Vehicle insurance (inc. boat insurance) ..... 8.10
12.5.5 Non-package holiday, other travel \& other insurance n.e.c. ..... 1.00
12.5.6 Mortgage protection ..... 1.30
12.6 Financial \& other services n.e.c. ..... 14.50
12.6.1 Bank, building society, post office \& credit card charges ..... 0.70
12.6.2 Other services \& professional fees ..... 13.80
1-12 Expenditure total ..... 760.60
13 Other expenditure items ..... 45.60
13.1 Capital improvements, main dwelling ..... 40.20
13.2 Licenses, fines \& other non-consumption expenditure ..... 1.10
13.3 Charitable donations and subscriptions ..... 4.20
14 Other items recorded
14.2 Pensions \& related savings ..... 25.60
14.3 Social security contribution ..... 46.20
14.4 Income tax payment ..... 135.50


[^0]:    ${ }^{1}$ Based on COICOP divisions, see Appendix A for more information

[^1]:    2 Jersey Household Income Distribution report 2021/22
    ${ }^{3}$ Government recommendation to work from home where possible, mandatory mask-wearing in some indoor public spaces and PCR testing on arrival into the Island for some passengers. These measures were de-escalated in February and March 2022.

[^2]:    ${ }^{4}$ Expenditure group 13, "other expenditure items" which includes items such as capital improvements and licenses, is not considered to be final consumption expenditure (see Appendix A). Items in this category were however captured by the survey and are shown in the spending tables (separately, below totals). Such expenditure is not included in total expenditure.

[^3]:    *Net rent refers to rent actually paid by the household, excluding benefits paid directly to a landlord
    **Capital and interest payments

[^4]:    ${ }^{5}$ Net rent refers to the rent actually paid by the householders themselves, excluding any housing benefits paid directly to the landlord
    ${ }^{6}$ Household insurance and mortgage protection payments are classified under COICOP section 12 - 'Miscellaneous goods and services'. Capital improvements are not considered to be consumption expenditure and are therefore classified under section $13-$ 'Other expenditure items' (see Appendix A for further information on COICOP groups).

[^5]:    ${ }^{7}$ Gross cash income includes: all gross earned and unearned income, pensions and gifts (such as inheritances) and all benefits (household and individual).
    ${ }^{8}$ Includes personal care items and services (e.g. hairdressing), childcare payments, insurance and financial services

[^6]:    ${ }^{9}$ Gross cash income for each household has been equivalised using the Modified OECD scale. More information on the equivalisation methodology, and on Jersey household incomes, can be found in: Jersey Household Income Distribution Report 2021/22:Statistics Jersey.

[^7]:    ${ }^{10}$ See Appendix A for definitions of tenure groupings used in this report.

[^8]:    ${ }^{11}$ In this section focusing on the type of mortgage, figures relate to mortgages held, rather than households since households can hold more than one mortgage on their main residence

[^9]:    ${ }^{12}$ Households were asked to provide their capital and interest payments in the last twelve months
    ${ }^{13}$ Jersey House Price Index four-quarter rolling average for the end of each survey period (Q1 2015 and Q3 2022)
    ${ }^{14}$ The person in the household designated as the main shopper

[^10]:    ${ }^{15}$ 'Alcoholic drinks and tobacco' includes off-premises alcohol sales, whilst on-premises sales are included in 'Restaurants and hotels'

[^11]:    ${ }^{16}$ Other includes: couples and single parents with children aged 16 years or over; two or more unrelated adults; couples with elderly relatives; couples with one pensioner and other combinations not separately identified.

[^12]:    ${ }^{17}$ This group includes air and sea travel as well as road travel and vehicle purchase

[^13]:    ${ }^{18}$ Including online purchases made from local retailers

[^14]:    ${ }^{19}$ For differences in the survey design between the 2014/15 and 2021/22 spending surveys, see Appendix A.
    ${ }^{20}$ Using the increase of $22 \%$ in the Jersey All-Items RPI from the mid-point of each of the spending surveys (i.e. between September 2014 and March 2022).

[^15]:    ${ }^{21}$ Derived from tables presented in "Family spending in the UK: April 2021 to March 2022", published by the Office for National Statistics.
    ${ }^{22}$ Net household income
    ${ }^{23}$ For treatment of Housing-related costs by the surveys in the two jurisdictions see Appendix A; note that expenditure on mortgage endowment policies is included in group 4 for Jersey but in group 12 for the UK.

[^16]:    ${ }^{24}$ Ineligible households include business addresses, institutions, vacant and demolished/derelict buildings.

[^17]:    ${ }^{25}$ Also known as the Bank of England Base Rate

[^18]:    ${ }^{26}$ First edition, 1999. It does not incorporate revisions made in COICOP 2018.
    ${ }^{27}$ Items outside the classification 1-12.

[^19]:    ${ }^{28}$ Incorporating changes to the Communications group introduced in the revised 2018 COICOP classification.

