## Jersey Household Spending

2014/15
Statistics Unit: www.gov.je/statistics

## Summary

- in $2014 / 15$ average total household expenditure in Jersey was $£ 761$ per week
- spending was greatest on Housing, fuel and power, at $£ 216$ per week, accounting for more than a quarter of total household expenditure
- Transport and Food and non-alcoholic drinks were the next highest spending categories ( $£ 93$ and £86 per week, respectively)
- average total weekly household expenditure ranged from $£ 351$ in the lowest of the five quintiles of gross income to $£ 1,474$ in the highest
- by tenure, households living in social rental accommodation spent the least ( $£ 418$ per week) and owner-occupier households with a mortgage spent the most ( $£ 1,187$ per week)
- by household structure, average household expenditure ranged from $£ 373$ per week for single pensioners to $£ 1,090$ per week for couple households with at least one dependent child
- after adjusting for inflation, household spending in 2014/15 was 9\% lower than in 2009/10
- average total weekly expenditure of households in Jersey was $43 \%$ greater than in the UK ${ }^{1}$

Figure 1.1 - Breakdown of average weekly household spending by expenditure group ${ }^{2}$ ( $£$ per week)


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## Introduction

This report presents estimates of average weekly household expenditure from the 2014/15 Jersey Household Spending and Income Survey.

The survey took place between April 2014 and April 2015. The survey collected detailed information on spending, income and the demographic make-up of each household. A separate report on income (Jersey Household Income Distribution 2014/153) was published in November 2015.

The survey spanned 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 170,000 individual purchases were used to compile this report.

A total of 1,278 randomly selected households took part in the survey, representing a response rate of $45 \%$. This is a good response rate for such a detailed and involved voluntary household survey (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 $B$. The following analyses are also presented and discussed:

- overview of spending
- components of housing costs
- spending by household income, tenure, household composition and Parish
- mortgages
- internet spending
- comparison with $2009 / 10$ survey
- comparison with UK


## Acknowledgements

This report is the result of a considerable collaborative effort. The Statistics Unit wishes 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

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.

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.

## Chapter 1 - Overview of spending

This chapter presents the key findings of the 2014/15 Jersey Household Spending 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 2014/15 the average total household expenditure of Jersey households was $£ 761$ per week.
As Table 1.1 shows, spending was greatest on Housing, fuel and power, at $£ 216$ per week, accounting for more than a quarter ( $28 \%$ ) of total household expenditure. Transport was the next highest spending category at $£ 93$ per week. The average expenditure on Food and non-alcoholic drinks was $£ 86$ 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 | $£ 216$ | 28 |
| Transport | $£ 93$ | 12 |
| Food \& non-alcoholic drinks | $£ 86$ | 11 |
| Recreation \& culture | $£ 82$ | 11 |
| Miscellaneous goods \& services | $£ 76$ | 10 |
| Restaurants \& hotels | $£ 54$ | 7 |
| Household goods and services | $£ 50$ | 7 |
| Education | $£ 26$ | 3 |
| Health | $£ 25$ | 3 |
| Clothing \& footwear | $£ 25$ | 3 |
| Alcoholic drinks \& tobacco | $£ 16$ | 2 |
| Communication | $£ 12$ | 2 |
| Total expenditure | $£ 761$ | 100 |
| Other expenditure items ${ }^{4}$ | $£ 46$ |  |

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 features, for example:

- households spent on average $£ 80$ on food each week, of which:
- similar amounts were spent on fresh fruit and fresh vegetables (around $£ 7$ per week each)
- nearly $£ 7$ per week was spent on processed meat products (eg. 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)
- almost $£ 3$ per week was spent on chocolate
- $\quad £ 16$ per week was spent on petrol, diesel and other motor fuels and almost $£ 4$ per week on parking
- households spent an average of $£ 25$ per week on Health of which more than a third ( $£ 9$ per week) was spent on dentists and nearly a quarter ( $£ 6$ per week) on doctors' fees
- average spending on air travel was $£ 17$ per week and that on package holidays was $£ 22$ per week
- on average, households spent $£ 42$ per week in restaurants, cafes, bars and takeaways, including 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 just over a third of housing-related expenditure, at $£ 83$ and $£ 80$ per week, respectively
- domestic energy spending was $£ 31$ per week ( $14 \%$ of housing costs), of which $£ 19$ per week was spent on electricity and $£ 8$ per week on heating oil
- on average, $£ 7$ 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
- $\quad$ similar amounts (around $£ 6$ per week each) were spend on rates (Parish and all-Island) and water supply

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 a still small number of items that relate to housing classified elsewhere under $\mathrm{COICOP}^{6}$, namely:

- capital improvements ( $£ 40$ per week); this category includes items such as installing central heating and double glazing
- household insurance ( $£ 6$ per week)
- mortgage protection payments (£1 per week)

Average expenditure on these items amounted to $£ 48$ per week in total. Therefore including these items, the total average weekly spend on all housing-related costs was $£ 264$ 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 $£ 351$ in the lowest income quintiles to $£ 1,474$ 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 | $£ 50$ | $£ 70$ | $£ 80$ | $£ 105$ | $£ 127$ | $£ 86$ |
| 2. Alcoholic drinks \& tobacco | $£ 14$ | $£ 12$ | $£ 17$ | $£ 15$ | $£ 22$ | $£ 16$ |
| 3. Clothing \& footwear | $£ 8$ | $£ 16$ | $£ 22$ | $£ 34$ | $£ 44$ | $£ 25$ |
| 4. Housing, fuel \& power | $£ 109$ | $£ 149$ | $£ 190$ | $£ 247$ | $£ 396$ | $£ 216$ |
| 5. Household goods \& services | $£ 23$ | $£ 30$ | $£ 45$ | $£ 60$ | $£ 95$ | $£ 50$ |
| 6. Health | $£ 21$ | $£ 19$ | $£ 22$ | $£ 29$ | $£ 36$ | $£ 25$ |
| 7. Transport | $£ 36$ | $£ 57$ | $£ 70$ | $£ 106$ | $£ 204$ | $£ 93$ |
| 8. Communication | $£ 6$ | $£ 9$ | $£ 12$ | $£ 15$ | $£ 20$ | $£ 12$ |
| 9. Recreation \& culture | $£ 32$ | $£ 45$ | $£ 74$ | $£ 97$ | $£ 167$ | $£ 82$ |
| 10. Education | $£ 2$ | $£ 7$ | $£ 10$ | $£ 26$ | $£ 89$ | $£ 26$ |
| 11. Restaurants \& hotels | $£ 16$ | $£ 27$ | $£ 42$ | $£ 64$ | $£ 122$ | $£ 54$ |
| 12. Miscellaneous goods \& services | $£ 35$ | $£ 35$ | $£ 74$ | $£ 90$ | $£ 151$ | $£ 76$ |
| Total expenditure | $£ 351$ | $£ 477$ | $£ 657$ | $£ 889$ | $£ 1,474$ | $£ 761$ |
| Other expenditure items | $£ 7$ | $£ 29$ | $£ 32$ | $£ 58$ | $£ 106$ | $£ 46$ |

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 ( $14 \%$ and $9 \%$ respectively).

The proportion of total expenditure spent on Housing, fuel \& power was also greatest for the first and second quintiles (31\%) and lowest for the highest income group (27\%).

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 Restaurants and hotels than households in the highest income quintile.

The proportions of total expenditure spent on Clothing \& footwear, Household goods \& services and Communication were 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 | 14 | 15 | 12 | 12 | 9 | $\mathbf{1 1}$ |
| 2. Alcoholic drinks \& tobacco | 4 | 3 | 3 | 2 | 1 | $\mathbf{2}$ |
| 3. Clothing \& footwear | 2 | 3 | 3 | 4 | 3 | $\mathbf{3}$ |
| 4. Housing, fuel \& power | 31 | 31 | 29 | 28 | 27 | $\mathbf{2 8}$ |
| 5. Household goods \& services | 7 | 6 | 7 | 7 | 6 | $\mathbf{7}$ |
| 6. Health | 6 | 4 | 3 | 3 | 2 | $\mathbf{3}$ |
| 7. Transport | 10 | 12 | 11 | 12 | 14 | $\mathbf{1 2}$ |
| 8. Communication | 2 | 2 | 2 | 2 | 1 | $\mathbf{2}$ |
| 9. Recreation \& culture | 9 | 9 | 11 | 11 | 11 | $\mathbf{1 1}$ |
| 10. Education | 0 | 2 | 2 | 3 | 6 | $\mathbf{3}$ |
| 11. Restaurants \& hotels | 5 | 6 | 6 | 7 | 8 | $\mathbf{7}$ |
| 12. Miscellaneous goods \& services | 10 | 7 | 11 | 10 | 10 | $\mathbf{1 0}$ |
| Total expenditure | $\mathbf{7 0 0}$ | 100 | $\mathbf{1 0 0}$ | $\mathbf{1 0 0}$ | $\mathbf{1 0 0}$ | $\mathbf{1 0 0}$ |

Figure 2.1 illustrates that 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 shows (see Figure 2.2) that:

- higher income quintiles spent greater proportions on mortgages and the lower income quintiles spent greater proportions on rent. This reflects the tendency 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 6\% 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 ${ }^{8}$ 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 household annual gross and equivalised 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 | $£ 21,900$ | $£ 34,000$ | $£ 53,000$ | $£ 82,900$ |
| Equivalised income | $£ 24,100$ | $£ 35,500$ | $£ 50,200$ | $£ 75,800$ |

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 looks at how expenditure varies for households by tenure ${ }^{9}$ of accommodation.

The average total weekly expenditure was greatest for owner-occupier households with a mortgage (£1,187 per week), a figure nearly three times that of households in social rental accommodation ( $£ 418$ per week).

More than half (54\%) 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 $£ 73$ per week for owner-occupiers without a mortgage, to $£ 394$ per week for those with a mortgage.

Owner-occupier households with a mortgage spent the most on almost all categories of expenditure except for Alcoholic drinks and tobacco and Health. Owner occupiers without a mortgage spent the greatest amount on these categories ( $£ 17$ per week on Alcohol and tobacco and $£ 35$ on Health).

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 | £88 | £108 | £80 | £62 | £73 | £86 |
| 2. Alcoholic drinks \& tobacco | £17 | £16 | £15 | £14 | £15 | £16 |
| 3. Clothing \& footwear | £22 | £37 | £20 | £16 | £22 | £25 |
| 4. Housing, fuel \& power | £73 | £394 | £266 | £137 | £217 | £216 |
| 5. Household goods \& services | £66 | £73 | £36 | £25 | £19 | £50 |
| 6. Health | £35 | £27 | £19 | £20 | £14 | £25 |
| 7. Transport | £101 | £134 | £84 | £42 | £66 | £93 |
| 8. Communication | £10 | £17 | £13 | £8 | £11 | £12 |
| 9. Recreation \& culture | £97 | £124 | £64 | £41 | £38 | £82 |
| 10. Education | £26 | £55 | £16 | £4 | £10 | £26 |
| 11. Restaurants \& hotels | £52 | £88 | £47 | £23 | £33 | £54 |
| 12. Miscellaneous goods \& services | £92 | £114 | £57 | £26 | £51 | £76 |
| Total expenditure | £678 | £1,187 | £718 | £418 | £568 | £761 |
| Other expenditure items | £85 | £77 | £3 | £2 | £5 | £46 |

[^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 ranged from $£ 108$ for social rental households to $£ 186$ for non-qualified accommodation and $£ 228$ for qualified rental
- average net rent for households in qualified rental ( $£ 228$ per week) was around a third lower than the average amount spent on mortgages by owner-occupiers with mortgages ( $£ 323$ 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 (15\%) than the other tenure groups.

The proportion of total expenditure spent on Housing, fuel \& power ranged from $11 \%$ for owner-occupiers without a mortgage to $37 \%$ for households living in qualified rental and $38 \%$ for those in non-qualified accommodation.

Owner-occupier households with a mortgage spent the greatest proportion of expenditure on Recreation and culture (14\%) and households in non-qualified accommodation spent the smallest proportion (7\%).

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 | 13 | 9 | 11 | 15 | 13 | 11 |
| 2. Alcoholic drinks \& tobacco | 3 | 1 | 2 | 3 | 3 | 2 |
| 3. Clothing \& footwear | 3 | 3 | 3 | 4 | 4 | 3 |
| 4. Housing, fuel \& power | 11 | 33 | 37 | 33 | 38 | 28 |
| 5. Household goods \& services | 10 | 6 | 5 | 6 | 3 | 7 |
| 6. Health | 5 | 2 | 3 | 5 | 2 | 3 |
| 7. Transport | 15 | 11 | 12 | 10 | 12 | 12 |
| 8. Communication | 2 | 1 | 2 | 2 | 2 | 2 |
| 9. Recreation \& culture | 14 | 10 | 9 | 10 | 7 | 11 |
| 10. Education | 4 | 5 | 2 | 1 | 2 | 3 |
| 11. Restaurants \& hotels | 8 | 7 | 7 | 6 | 6 | 7 |
| 12. Miscellaneous goods \& services | 13 | 10 | 8 | 6 | 9 | 10 |
| Total expenditure | 100 | 100 | 100 | 100 | 100 | 100 |

## Mortgage payments in detail

Looking at mortgage payments in more detail shows that of the $£ 323$ per week spent on mortgages (by households with mortgages), more than half ( $57 \%$ ) was on capital repayments.

Amongst owner-occupiers with a mortgage, average weekly spending on mortgage payments in 2014/15 was at a similar level to that seen in 2009/10 (see Table 3.3).

Average interest payments decreased between 2009/10 and 2014/15 (from $£ 179$ to $£ 139$ per week), whilst average capital repayments increased over the period (from $£ 143$ to $£ 184$ per week).

Interest payments had made up more than half (56\%) of total mortgage payments in 2009/10, but accounted for less than half ( $43 \%$ ) of mortgage payments in 2014/15.

Table 3.3 - Breakdown of average weekly expenditure on mortgage payments for households with mortgages - 2009/10 and 2014/15, £ per week and percentages

|  | 2009/10 |  | 2014/15 |  |
| :---: | :---: | :---: | :---: | :---: |
|  | £ per week | Percent | £ per week | Percent |
| Capital repayment | £143 | 44 | £184 | 57 |
| Interest payment | £179 | 56 | £139 | 43 |
| Total mortgage payment | £322 | 100 | £323 | 100 |

## Mortgage debt

Survey respondents were asked to provide information on the amount of capital remaining on mortgages.
Average capital remaining in $2014 / 15$ was $£ 223,000$. Average mortgage debt was greatest for households where the household reference person was aged between 35 and 44 (at $£ 304,000$ ).

Average outstanding capital in 2014/15 was at similar level to that seen in 2009/10. Households where the household reference person ${ }^{10}$ was aged $16-34$ years was the only age group to see a reduction in mortgage debt in the five years since the last survey.

Previously, average mortgage debt had increased between 2004/5 to 2009/10 (from $£ 155,000$ to $£ 225,000$ ) as shown in Table 3.4.

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

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

[^8]
## Type of mortgage

The survey also collected information on whether the mortgage held was on a fixed, variable or tracker rate.

In 2014/15 around a third (34\%) of mortgages were on tracker rates and nearly a quarter (22\%) were on variable rates.

Over the ten years since the 2004/5 survey there has been a shift away from fixed rate mortgages, towards tracker and variable rate mortgages. In 2004/5 the majority of mortgages were fixed rate (61\%), which reduced to around half (51\%) in 2009/10. In the latest round of the survey fewer than half (44\%) of mortgages were on fixed rates (see Figure 3.1).

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


[^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 $£ 373$ for single pensioners to $£ 1,090$ for households containing a couple 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 Food and non-alcoholic drink ( $£ 123$ per week), Clothing and footwear ( $£ 42$ ) and Housing, fuel and power ( $£ 345$ )
- households with dependent children (both couple and single parent families) spent the most on Miscellaneous goods and services; mainly due to spending on items such as nurseries and childcare

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 5\%, respectively) than other household types (2\% to 4\%)
- pensioner households (both single and couples) spent the lowest proportions on Housing, fuel and power ( $24 \%$ for single pensioners and $16 \%$ for couples), mainly due to many pensioner households no longer having mortgages to pay
- non-pensioners living alone and single parents with at least one dependent child spent the greatest proportion on Housing, fuel and power, ( $37 \%$ and $34 \%$, respectively)
- pensioners (both single and couples) and single parents spent a slightly greater proportion on Food \& non-alcoholic drinks (13\%) than other households types (9 to 12\%).

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 | £89 | £123 | £76 | £41 |
| 2. Alcoholic drinks \& tobacco | £20 | £17 | £15 | £11 |
| 3. Clothing \& footwear | £20 | £42 | £23 | £10 |
| 4. Housing, fuel \& power | £260 | £345 | £203 | £165 |
| 5. Household goods \& services | £59 | £60 | £36 | £24 |
| 6. Health | £22 | £26 | £15 | £14 |
| 7. Transport | £130 | £125 | £43 | £50 |
| 8. Communication | £15 | £15 | £12 | £9 |
| 9. Recreation \& culture | £101 | £107 | £51 | £45 |
| 10. Education | £34 | £50 | £17 | £6 |
| 11. Restaurants \& hotels | £77 | £65 | £21 | £35 |
| 12. Misc. goods \& services | £77 | £115 | £79 | £34 |
| Total expenditure | £905 | £1,090 | £591 | £445 |
| 13. Other expenditure items | £47 | £53 | £31 | £17 |

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

| Expenditure group | Person living alone pensioner | Couple - both pensioners | Other ${ }^{11}$ | All |
| :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | £48 | £90 | £115 | £86 |
| 2. Alcoholic drinks \& tobacco | £9 | £15 | £24 | £16 |
| 3. Clothing \& footwear | £11 | £19 | £36 | £25 |
| 4. Housing, fuel \& power | £90 | £108 | £244 | £216 |
| 5. Household goods \& services | £34 | £66 | £62 | £50 |
| 6. Health | £26 | £35 | £38 | £25 |
| 7. Transport | £34 | £97 | £128 | £93 |
| 8. Communication | £5 | £9 | £18 | £12 |
| 9. Recreation \& culture | £39 | £93 | £113 | £82 |
| 10. Education | £2 | £15 | £41 | £26 |
| 11. Restaurants \& hotels | £18 | £58 | £76 | £54 |
| 12. Misc. goods \& services | £57 | £72 | £87 | £76 |
| Total expenditure | £373 | £677 | £982 | £761 |
| 13. Other expenditure items | £39 | £70 | £58 | £46 |

[^10]Table 4.2a - Percentage of average weekly household spending by household composition

| Expenditure group | Couple <br> both not <br> pensioners | Couple with at <br> least one <br> dependent child | Single parent at <br> least one <br> dependent child | Person living <br> alone <br> non-pensioner |
| :--- | ---: | ---: | ---: | ---: |
| 1. Food \& non-alcoholic drinks | 10 | 11 | 13 | 9 |
| 2. Alcoholic drinks \& tobacco | 2 | 2 | 3 | 3 |
| 3. Clothing \& footwear | 2 | 4 | 4 | 2 |
| 4. Housing, fuel \& power | 29 | 32 | 34 | 37 |
| 5. Household goods \& services | 7 | 6 | 6 | 5 |
| 6. Health | 2 | 2 | 3 | 3 |
| 7. Transport | 14 | 12 | 2 | 11 |
| 8. Communication | 2 | 1 | 9 | 2 |
| 9. Recreation \& culture | 11 | 5 | 3 | 10 |
| 10. Education | 4 | 6 | 4 | 1 |
| 11. Restaurants \& hotels | 9 | 11 | 13 | 8 |
| 12. Misc. goods \& services | 9 | 100 | 100 | 8 |
| Total expenditure | 100 |  |  | 100 |

Table 4.2b - Percentage of average weekly household spending by household composition
\(\left.$$
\begin{array}{lrrrr}\hline \text { Expenditure group } & \begin{array}{c}\text { Person } \\
\text { living alone } \\
\text { pensioner }\end{array}
$$ \& \begin{array}{c}Couple - both <br>

pensioners\end{array} \& Other\end{array}\right]\)| All |
| :--- |
| 1. Food \& non-alcoholic drinks |
| 2. Alcoholic drinks \& tobacco |

## 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/size, income and tenures. Smaller Parishes have been combined to ensure the robustness of results.

Household spending was greatest for households living in St Ouen ( $£ 974$ per week), followed by St Brelade (£939 per week).

Spending was lowest for households living in St Helier, which at $£ 616$ per week was two-thirds the expenditure of households in St Ouen.

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 St Martin and Trinity spent the most on Transport (£145 per week) and St Helier households spent the least ( $£ 67$ per week)
- households in St Mary and St John spent the most on Alcohol and tobacco ( $£ 25$ per week) and households in St Ouen spent less than half this amount ( $£ 10$ per week)
- St Helier households spend proportionately more on housing costs than any other Parish (33\% of total spending)

Table 5.1 - Average weekly household spending by Parish (£ per week)

| Expenditure group | Grouville |  | St Clement | St Helier | St Lawrence | St Martin \& Trinity | St Mary \& St John | St Ouen | St Peter | St Saviour | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | £96 | £97 | £92 | £74 | £95 | £96 | £100 | £120 | £75 | £86 | £86 |
| 2. Alcoholic drinks \& tobacco | £24 | £19 | £16 | £15 | £14 | £11 | £25 | £10 | £14 | £16 | £16 |
| 3. Clothing \& footwear | £26 | £27 | £23 | £22 | £30 | £27 | £26 | £22 | £20 | £29 | £25 |
| 4. Housing, fuel \& power | £189 | £222 | £205 | £204 | £242 | £244 | £196 | £255 | £196 | £244 | £216 |
| 5. Household goods \& services | £87 | £64 | £45 | £33 | £71 | £61 | £76 | £83 | £40 | £48 | £50 |
| 6. Health | £46 | £30 | £26 | £20 | £34 | £27 | £29 | £32 | £19 | £24 | £25 |
| 7. Transport | £119 | £117 | £94 | £67 | £97 | £145 | £127 | £129 | £95 | £94 | £93 |
| 8. Communication | £14 | £14 | £12 | £11 | £15 | £13 | £14 | £13 | £9 | £12 | £12 |
| 9. Recreation \& culture | £109 | £106 | £100 | £56 | £94 | £117 | £94 | £103 | £77 | £88 | £82 |
| 10. Education | £23 | £48 | £31 | £17 | £19 | £37 | £31 | £52 | £15 | £30 | £26 |
| 11. Restaurants \& hotels | £74 | £68 | £55 | £44 | £75 | £54 | £52 | £51 | £45 | £55 | £54 |
| 12. Misc. goods \& services | £107 | £129 | £57 | £54 | £77 | £81 | £147 | £106 | £69 | £72 | £76 |
| Total expenditure | £913 | £939 | £755 | £616 | £863 | £911 | £918 | £974 | £674 | £798 | £761 |
| 13. Other expenditure items | £104 | £78 | £38 | £21 | £60 | £64 | £57 | £96 | £23 | £52 | £46 |

Table 5.2- Percentage of average weekly household spending by Parish

| Expenditure group | Grouville | Brelade | St Clement | St Helier | St <br> Lawrence | St Martin \& Trinity | St Mary \& St John | St Ouen | St Peter | St Saviour | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. Food \& non-alcoholic drinks | 11 | 10 | 12 | 12 | 11 | 11 | 11 | 12 | 11 | 11 | 11 |
| 2. Alcoholic drinks \& tobacco | 3 | 2 | 2 | 2 | 2 | 1 | 3 | 1 | 2 | 2 | 2 |
| 3. Clothing \& footwear | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 3 | 4 | 3 |
| 4. Housing, fuel \& power | 21 | 24 | 27 | 33 | 28 | 27 | 21 | 26 | 29 | 31 | 28 |
| 5. Household goods \& services | 10 | 7 | 6 | 5 | 8 | 7 | 8 | 8 | 6 | 6 | 7 |
| 6. Health | 5 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 |
| 7. Transport | 13 | 12 | 12 | 11 | 11 | 16 | 14 | 13 | 14 | 12 | 12 |
| 8. Communication | 2 | 1 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 1 | 2 |
| 9. Recreation \& culture | 12 | 11 | 13 | 9 | 11 | 13 | 10 | 11 | 11 | 11 | 11 |
| 10. Education | 3 | 5 | 4 | 3 | 2 | 4 | 3 | 5 | 2 | 4 | 3 |
| 11. Restaurants \& hotels | 8 | 7 | 7 | 7 | 9 | 6 | 6 | 5 | 7 | 7 | 7 |
| 12. Misc. goods \& services | 12 | 14 | 8 | 9 | 9 | 9 | 16 | 11 | 10 | 9 | 10 |
| Total expenditure | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

## Chapter 6 - Internet spending

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

Overall, online spending amounted to $£ 55$ per week, accounting 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 quarter (25\%) of internet spending was on air travel and a similar proportion (22\%) was on package holidays. Accommodation services such as hotels accounted for $13 \%$ of online spending.

The 'Other recreational items category (which includes computer software, sporting equipment, toys and open air recreation) contributed $3 \%$ to total online spending.
'Other' items accounted for $9 \%$ of internet expenditure. This group includes categories which, individually, contributed less than $2 \%$ each to internet spending, for example Food and non-alcoholic drinks (1\% of internet spending).

Figure 6.1 - Breakdown of internet spending by spending category

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

Figure 6.2 shows the proportion of 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 (78\% and 68\%, respectively)
- around three-fifths (61\%) of expenditure on accommodation services and over half (55\%) of spending on package holidays was online
- over a quarter (26\%) of spending on audio-visual, photographic and computers was online
- of the total weekly spending on clothing and footwear $16 \%$ was online

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 details shows that:

- nearly a third of expenditure on books (32\%) was online
- almost two-thirds (61\%) of spending on computer software and games and a quarter (26\%) of expenditure on computers was on the internet
- of the total spending on photographic, cine and optical equipment, $41 \%$ was online
- over a third (34\%) of spending audio equipment, accessories and CD players was online
- online spending accounted for nearly a third (29\%) of expenditure on equipment for sport, camping and open-air recreation


## Chapter 7 - Comparison with 2009/10 survey

Table 7.1 shows the average weekly spending of all households in Jersey as recorded by the 2014/15 and 2009/10 Jersey Household Spending Surveys, in total and broken down into the categories of expenditure ${ }^{12}$.

Total weekly expenditure rose from $£ 729$ per week in $2009 / 10$ to $£ 761$ per week in $2014 / 15$, an increase of 4\%.

Table 7.1 - Average household expenditure, 2009/10 and 2014/15; £ per week

| Expenditure group | $\mathbf{2 0 0 9 / 1 0}$ | $\mathbf{2 0 1 4 / 1 5}$ | Percentage <br> change |
| :--- | ---: | ---: | ---: |
| 1. Food \& non-alcoholic drinks | $£ 74$ | $£ 86$ | 15 |
| 2. Alcoholic drinks \& tobacco | $£ 15$ | $£ 16$ | 6 |
| 3. Clothing \& footwear | $£ 25$ | $£ 25$ | -2 |
| 4. Housing, fuel \& power | $£ 201$ | $£ 216$ | 8 |
| 5. Household goods \& services | $£ 45$ | $£ 50$ | 11 |
| 6. Health | $£ 21$ | $£ 25$ | 18 |
| 7. Transport | $£ 95$ | $£ 93$ | -2 |
| 8. Communication | $£ 15$ | $£ 12$ | -17 |
| 9. Recreation \& culture | $£ 28$ | $£ 82$ | -7 |
| 10. Education | $£ 53$ | $£ 26$ | 3 |
| 11. Restaurants \& hotels | $£ 72$ | $£ 54$ | 2 |
| 12. Miscellaneous goods \& services | $£ 729$ | $£ 761$ | 7 |
| Total expenditure |  |  | 4 |

Other notable changes since the 2009/10 survey include:

- the greatest increases in spending were seen for Health and Food and non-alcoholic drinks (18\% and $15 \%$ increases, respectively)
- spending on Housing, fuel and power increased by $8 \%$ over the five-year period between surveys; increases in spending were seen for nearly all components of housing expenditure except for mortgage costs
- expenditure on Communication fell by $17 \%$ between $2009 / 10$ and $2014 / 15$; expenditure fell for all components of this group (postal services, telephone equipment and telephone services)
- spending on Recreation and culture fell by 7\%; falls were seen in spending on audio-visual, photographic and computer equipment as well as on books and newspapers
- small decreases in spending on Clothing and footwear and Transport (-2\%)

In real terms (after adjusting for retail price inflation ${ }^{13}$ ), total household spending in 2014/15 was 9\% lower than in 2009/10.

[^11]
## Chapter 8 - Comparison with the UK

Table 8.1 shows the average weekly spending for all households in Jersey in 2014/15 compared with that of the UK for calendar year $2014{ }^{14}$.

In comparing the data for the two jurisdictions, it should be recognised that household income has a significant impact on expenditure. The 2014/15 Jersey Income Distribution report showed that median equivalised household income in Jersey was 50\% higher than in the UK, before housing costs, and 45\% 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 | $£ 86$ | $£ 59$ |
| 2. Alcoholic drinks \& tobacco | $£ 16$ | $£ 12$ |
| 3. Clothing \& footwear | $£ 25$ | $£ 24$ |
| 4. Housing ${ }^{15}$, fuel \& power | $£ 216$ | $£ 137$ |
| 5. Household goods \& services | $£ 50$ | $£ 35$ |
| 6. Health | $£ 25$ | $£ 7$ |
| 7. Transport | $£ 93$ | $£ 75$ |
| 8. Communication | $£ 12$ | $£ 16$ |
| 9. Recreation \& culture | $£ 82$ | $£ 69$ |
| 10. Education | $£ 26$ | $£ 10$ |
| 11. Restaurants \& hotels | $£ 76$ | $£ 43$ |
| 12. Miscellaneous goods \& services | $£ 761$ | $£ 46$ |
| Total expenditure | $£ 46$ | $£ 532$ |
| 13. Other expenditure items | $£ 28$ |  |

Bearing in mind the slight difference in timeframes spanned by the two surveys, the average total weekly expenditure of households in Jersey was $43 \%$ greater than in the UK.

The greatest monetary difference was for expenditure on Housing, fuel and power; with Jersey households spending $£ 79$ per week more, on average, than those in the UK.

The greatest relative differences were for expenditure on Health and Education, with Jersey households spending, on average, about three times more on these groups than households 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.

[^12]As Table 8.2 shows, the percentages of total expenditure spent on each of the various categories were similar in Jersey and the UK. Housing, fuel and power accounted for the greatest proportion in both jurisdictions, at more than a quarter of total expenditure.

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 | 4 |
| 4. Housing, fuel \& power | 28 | 26 |
| 5. Household goods \& services | 7 | 7 |
| 6. Health | 3 | 1 |
| 7. Transport | 12 | 14 |
| 8. Communication | 2 | 3 |
| 9. Recreation \& culture | 11 | 13 |
| 10. Education | 3 | 2 |
| 11. Restaurants \& hotels | 7 | 8 |
| 12. Miscellaneous goods \& services | 10 | 9 |
| Total expenditure | 100 | 100 |

## Statistical background and methodology

## Survey design

Random samples of around 200 households were contacted each month to take part in the 2014/15 Jersey Household Spending and Income Survey (HSIS). 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 and consistency. 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.

## Analysis outline

The survey generated more than 170,000 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

## Response

In order to maximise response, interviewers made at least four separate calls, at different times of the day, to households which were proving difficult to contact.

Of the 2,829 eligible households (see Table A1) the response rate was $45 \%$. 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 | 3,156 | - |
| ii | Ineligible households ${ }^{16}$ | 327 | - |
| iii | Total eligible (that is, i less ii) | 2,829 | $100 \%$ |
| iv | Unable to contact | 554 | $20 \%$ |
| v | Refusals | 997 | $35 \%$ |
| vi $\quad$ Co-operating households* | 1,278 | $45 \%$ |  |
| *includes 155 partial responses |  |  |  |

## Weighting

Whilst every effort was made to encourage the randomly selected sampled 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 2011 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 £16.00, corresponding to an uncertainty due to sampling of $2 \%$.

## Comparisons with 2009/10 survey

For the purposes of this report, data from the 2009/10 spending survey has been re-analysed to ensure comparison on a like for like basis. The $2009 / 10$ survey data was re-weighted to reflect the updated population structure measured at the 2011 Census. This changes total expenditure as published in the 2009/10 Household Spending Report by $£ 12$ per week. This change is not statistically significant and falls within the published margin of statistical uncertainty for this survey.

A small number of items have been reclassified under the COICOP headings, in line with UK methodology, namely some subscription payments, re-mortgaging fees and bank account annual fees. The treatment of rent paid directly by an employer has also been modified to ensure consistency with the Jersey Household Income Distribution Survey 2014/15.

The reporting period for furniture items was broadened from three months in the 2009/10 survey to six months in the 2014/15 survey to improve coverage of these items.

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

[^13]
## Classification of spending

Household expenditure in this report is broken down into groups broadly based on the Classification Of Individual Consumption by Purpose (COICOP), 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 { 5. 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 { 7. Transport } & \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 { Non-consumption expenditure }{ }^{17} & \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 { Mortgage payments, capital improvements, domestic rates, holiday } \\ \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, } \\ \text { recreational items and equipment, cultural services, newspapers and } \\ \text { books, package holidays }\end{array} \\ \text { Pre-primary, primary, secondary, tertiary and other education } \\ \text { restaurants, cafes and bars, accommodation services }\end{array}\right\}$

[^14]
## 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 A. 2 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 B.2, 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.

Finally, to enable comparison with the UK (in Chapter 7) the UK data relating to housing expenditure (derived from the ONS report on Family Spending, see footnote on page 25 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 A. 3

## 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 for men, 60 years for women)

- Person living alone (pensioner)

One adult living alone, of pensionable age (65 years for men, 60 years for women)

- Two or more pensioners (including couple with only one pensioner)

Two adults living as a couple, at least one of whom is of pensionable age (65 years for men, 60 years for women)

- Other

All other household types, including professional house-share, family with au-pair, two generation households

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. those households which have 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 which have the highest income.

## Appendix B - Detailed spending tables

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[^15]Table B1 - Average weekly household expenditure, $£$ per week
Commodity or service
All households
Average weekly householdexpenditure
1 Food \& non-alcoholic drinks ..... 85.80
1.1 Food ..... 79.70
1.1.1 Rice ..... 0.40
1.1.2 Bread ..... 3.70
1.1.3 Buns, crispbread and biscuits ..... 2.60
1.1.4 Pasta products ..... 0.70
1.1.5 Cakes and puddings ..... 2.20
1.1.6 Pastry (savoury) ..... 1.40
1.1.7 Other breads and cereals ..... 3.00
1.1.8 Beef ..... 3.20
1.1.9 Pork ..... 0.90
1.1.10 Lamb ..... 1.00
1.1.11 Poultry ..... 3.20
1.1.12 Bacon, ham, sausages, pate etc ..... 2.70
1.1.13 Processed meat \& meat n.e.c ..... 6.70
1.1.14 Fish \& fish products ..... 5.30
1.1.15 Milk ..... 3.60
1.1.16 Cheese \& curd ..... 3.30
1.1.17 Eggs ..... 1.00
1.1.18 Other milk products ..... 3.30
1.1.19 Butter ..... 0.70
1.1.20 Margarine, other vegetable fats \& peanut butter ..... 0.60
1.1.21 Cooking oils \& fats ..... 0.50
1.1.22 Fresh fruit (inc. frozen) ..... 6.50
1.1.23 Dried fruit \& nuts ..... 1.30
1.1.24 Preserved fruit \& fruit based products ..... 0.30
1.1.25 Fresh vegetables ..... 7.10
1.1.26 Preserved, processed or dried vegetables ..... 2.10
1.1.27 Potatoes ..... 1.20
1.1.28 Processed potatoes \& potato products ..... 2.00
1.1.29 Sugar \& sugar products ..... 0.50
1.1.30 Jams \& marmalades ..... 0.50
1.1.31 Chocolate ..... 2.70
1.1.32 Confectionary products ..... 0.90
1.1.33 Edible ices \& ice cream ..... 0.80
1.1.34 Other food products ..... 3.50
1.2 Non-alcoholic drinks ..... 6.00
1.2.1 Coffee ..... 0.90
1.2.2 Tea ..... 0.60
1.2.3 Cocoa \& powdered chocolate ..... 0.20
1.2.4 Fruit \& vegetable juices (inc. squash) ..... 1.50
1.2.5 Mineral or spring waters ..... 0.70
1.2.6 Soft drinks (inc. fizzy \& ready to drink fruit juices) ..... 2.20

## Commodity or service

## All households

## 2 Alcoholic drinks \& tobacco

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. $\quad$ Cigars \& other tobacco products

3 Clothing \& footwear $\quad 24.50$
3.1 Clothing 19.40
3.1.1 Men's outer 4.40
3.1.2 Men's under 0.40
$\begin{array}{ll}\text { 3.1.3 Women's outer } & 8.70\end{array}$
$\begin{array}{lll}3.1 .4 & \text { Women's under } & 1.20\end{array}$
3.1.5 Boy's outer 0.90
3.1.6 Girl's outer 0.80
3.1.7 Infant's outer 0.90
$\begin{array}{ll}\text { 3.1.8 Children's under } & 0.30\end{array}$
3.1.9 Accessories \& haberdashery 1.10
$\begin{array}{ll}\text { 3.1.10 Dry cleaners, laundry \& dyeing } & 0.70\end{array}$
3.2 Footwear 5.10

4 Housing, fuel \& power $\quad 216.00$
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
$\begin{array}{lll}4.5 & \text { Sewerage \& other services } & 3.90\end{array}$
4.6 Electricity, gas \& other fuels 30.90
4.6.1 Electricity 19.10
4.6.2 Gas 2.70
$\begin{array}{lll}4.6 .3 & \text { Oil } & 8.10\end{array}$
$\begin{array}{lll}4.6 .4 & \text { Coal } & 0.90\end{array}$
4.7 House purchase costs 79.20
$\begin{array}{ll}\text { 4.7.1 - interest payments } & 34.10\end{array}$
4.7.2 - capital repayments 45.20
4.8 Rates 5.80
4.9 Mortgage endowment payments 1.20

## Commodity or service

Average weekly household expenditure
5 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
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
8 Communication12.20
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
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

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

## Commodity or service

## Income quintile group

## 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
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 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 50.40 | 70.00 | 80.10 | 104.90 | 126.70 | 85.80 |
| 46.60 | 65.00 | 73.70 | 97.80 | 118.60 | 79.70 |
| 0.20 | 0.30 | 0.40 | 0.70 | 0.50 | 0.40 |
| 2.30 | 3.10 | 3.70 | 4.40 | 5.00 | 3.70 |
| 1.70 | 2.10 | 2.20 | 3.40 | 3.70 | 2.60 |
| 0.30 | 0.50 | 0.80 | 0.90 | 0.90 | 0.70 |
| 1.40 | 1.90 | 1.90 | 2.70 | 3.20 | 2.20 |
| 0.70 | 0.90 | 1.40 | 2.00 | 2.10 | 1.40 |
| 1.60 | 2.10 | 3.10 | 4.00 | 4.50 | 3.00 |
| 1.50 | 2.50 | 3.10 | 4.90 | 4.40 | 3.20 |
| 0.60 | 1.10 | 0.90 | 1.20 | 1.00 | 0.90 |
| 0.60 | 0.70 | 0.90 | 1.10 | 1.60 | 1.00 |
| 1.50 | 2.60 | 2.70 | 3.80 | 5.70 | 3.20 |
| 1.60 | 2.30 | 2.70 | 3.00 | 3.90 | 2.70 |
| 4.20 | 5.20 | 6.00 | 7.90 | 10.60 | 6.70 |
| 3.00 | 4.50 | 5.00 | 6.30 | 7.90 | 5.30 |
| 2.60 | 3.00 | 3.50 | 4.50 | 4.30 | 3.60 |
| 2.00 | 2.70 | 3.30 | 4.00 | 4.80 | 3.30 |
| 0.70 | 0.90 | 1.00 | 1.20 | 1.50 | 1.00 |
| 2.10 | 3.20 | 3.20 | 4.00 | 4.40 | 3.30 |
| 0.50 | 0.50 | 0.60 | 0.90 | 1.10 | 0.70 |
| 0.50 | 0.60 | 0.60 | 0.70 | 0.70 | 0.60 |
| 0.20 | 0.40 | 0.40 | 0.60 | 0.70 | 0.50 |
| 4.10 | 5.30 | 5.80 | 7.90 | 9.60 | 6.50 |
| 0.70 | 1.10 | 1.00 | 1.40 | 2.50 | 1.30 |
| 0.10 | 0.20 | 0.20 | 0.30 | 0.40 | 0.30 |
| 4.10 | 5.60 | 6.30 | 8.70 | 11.30 | 7.10 |
| 1.10 | 1.60 | 1.80 | 2.50 | 3.50 | 2.10 |
| 0.80 | 1.00 | 1.10 | 1.60 | 1.60 | 1.20 |
| 1.10 | 1.70 | 2.20 | 2.40 | 2.80 | 2.00 |
| 0.30 | 0.50 | 0.50 | 0.60 | 0.90 | 0.50 |
| 0.40 | 0.50 | 0.50 | 0.40 | 0.70 | 0.50 |
| 1.40 | 2.00 | 2.10 | 3.70 | 4.50 | 2.70 |
| 0.50 | 0.90 | 0.90 | 1.00 | 1.40 | 0.90 |
| 0.40 | 0.70 | 0.80 | 1.00 | 1.30 | 0.80 |
| 1.90 | 2.50 | 3.20 | 4.10 | 5.80 | 3.50 |
| 3.70 | 5.00 | 6.40 | 7.10 | 8.10 | 6.00 |
| 0.80 | 0.60 | 1.10 | 1.20 | 1.00 | 0.90 |
| 0.40 | 0.50 | 0.50 | 0.70 | 0.90 | 0.60 |
| 0.10 | 0.20 | 0.10 | 0.20 | 0.20 | 0.20 |
| 0.90 | 1.10 | 1.40 | 1.90 | 2.20 | 1.50 |
| 0.30 | 0.60 | 0.90 | 0.70 | 0.90 | 0.70 |
| 1.30 | 1.90 | 2.40 | 2.50 | 2.90 | 2.20 |

## 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 repayments |
| 4.8 | Rates |
| 4.9 | Mortgage endowment payments |

Average weekly household expenditure

| Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 13.70 | 12.10 | 16.90 | 14.60 | 21.90 | 15.80 |
| 7.10 | 7.10 | 10.90 | 10.70 | 19.40 | 11.00 |
| 1.60 | 1.60 | 2.00 | 1.60 | 1.40 | 1.60 |
| 4.00 | 3.90 | 6.30 | 6.10 | 14.40 | 6.90 |
| 1.50 | 1.60 | 2.60 | 2.90 | 3.50 | 2.40 |
| - | - | - | 0.20 | - | - |
| 6.50 | 5.00 | 6.00 | 3.90 | 2.50 | 4.80 |
| 5.90 | 4.50 | 5.40 | 3.40 | 2.30 | 4.30 |
| 0.70 | 0.50 | 0.60 | 0.40 | 0.20 | 0.50 |
| 7.90 | 16.20 | 22.00 | 33.80 | 44.20 | 24.50 |
| 5.50 | 12.50 | 18.40 | 27.40 | 34.30 | 19.40 |
| 0.90 | 2.60 | 3.80 | 6.70 | 8.40 | 4.40 |
| - | 0.20 | 0.40 | 0.70 | 0.60 | 0.40 |
| 2.40 | 5.50 | 8.20 | 12.40 | 15.70 | 8.70 |
| 0.50 | 0.80 | 1.00 | 1.70 | 2.20 | 1.20 |
| 0.20 | 0.30 | 1.00 | 1.40 | 1.80 | 0.90 |
| 0.10 | 1.20 | 0.80 | 0.80 | 1.10 | 0.80 |
| 0.30 | 0.80 | 1.20 | 1.50 | 0.90 | 0.90 |
| 0.10 | 0.30 | 0.40 | 0.50 | 0.30 | 0.30 |
| 0.40 | 0.70 | 1.40 | 1.10 | 1.70 | 1.10 |
| 0.50 | 0.30 | 0.30 | 0.60 | 1.60 | 0.70 |
| 2.30 | 3.70 | 3.60 | 6.40 | 9.90 | 5.10 |
| 109.00 | 149.40 | 189.80 | 247.30 | 396.10 | 216.00 |
| 66.00 | 88.00 | 94.60 | 101.20 | 62.40 | 82.60 |
| 0.80 | 1.10 | 1.30 | 1.70 | 2.80 | 1.50 |
| 4.40 | 5.30 | 4.50 | 5.70 | 7.60 | 5.50 |
| 4.30 | 4.70 | 5.40 | 5.90 | 7.20 | 5.50 |
| 4.70 | 4.20 | 4.70 | 3.50 | 2.20 | 3.90 |
| 20.30 | 23.40 | 28.00 | 34.70 | 49.20 | 30.90 |
| 15.00 | 16.50 | 18.20 | 20.50 | 25.80 | 19.10 |
| 1.60 | 2.10 | 2.60 | 3.00 | 4.40 | 2.70 |
| 3.30 | 4.50 | 6.50 | 9.70 | 17.10 | 8.10 |
| 0.40 | 0.20 | 0.70 | 1.50 | 1.90 | 0.90 |
| 4.40 | 18.20 | 45.10 | 85.80 | 252.90 | 79.20 |
| 3.10 | 8.20 | 18.70 | 37.00 | 107.60 | 34.10 |
| 1.30 | 10.00 | 26.50 | 48.70 | 145.30 | 45.20 |
| 4.30 | 4.20 | 5.40 | 6.40 | 8.90 | 5.80 |
| - | 0.30 | 0.70 | 2.30 | 2.90 | 1.20 |


| Commodity or service |  |  |  |  | Average weekly household expenditure |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Income quintile group |  |  | Lowest | Second | Middle | Fourth | Highest | All |
|  | Househo | d goods \& services | 23.40 | 30.10 | 44.70 | 59.90 | 94.60 | 50.00 |
| 5.1 | Furnit | e, furnishings, carpets \& other floor coverings | 12.10 | 11.10 | 19.20 | 23.60 | 38.50 | 20.70 |
|  | 5.1.1 | Furniture \& furnishings | 8.00 | 9.60 | 14.70 | 19.90 | 32.20 | 16.70 |
|  | 5.1.2 | Floor coverings | 4.10 | 1.50 | 4.60 | 3.70 | 6.30 | 4.00 |
| 5.2 | Household textiles |  | 0.60 | 2.80 | 2.80 | 4.80 | 5.80 | 3.30 |
| 5.3 | 3 Household appliances |  | 2.80 | 4.00 | 6.70 | 8.10 | 7.50 | 5.80 |
| 5.4 | .4 Glassware, tableware \& household utensils |  | 0.80 | 0.80 | 1.80 | 2.90 | 4.50 | 2.10 |
| 5.5 | . Tools \& equipment for house \& garden |  | 1.00 | 1.40 | 3.80 | 4.60 | 4.80 | 3.10 |
| 5.6 | Goods \& services for routine household maintenance |  | 6.20 | 10.00 | 10.30 | 16.00 | 33.50 | 14.90 |
|  | 5.6.1 | Cleaning materials | 1.70 | 2.60 | 2.70 | 4.20 | 4.70 | 3.20 |
|  | 5.6.2 | Household goods \& hardware | 0.90 | 1.50 | 2.10 | 2.40 | 3.50 | 2.00 |
|  | 5.6.3 | Domestic services, carpet cleaning, hire of furniture | 3.50 | 5.90 | 5.50 | 9.40 | 25.30 | 9.70 |
| 6 Health |  |  | 20.60 | 18.70 | 22.10 | 29.50 | 36.40 | 25.30 |
| 6.1 | Pharmacy \& other medical products |  | 5.70 | 5.30 | 5.20 | 6.90 | 9.70 | 6.50 |
| 6.2 | Doctors |  | 5.80 | 5.50 | 6.80 | 6.10 | 7.40 | 6.30 |
| 6.3 | Dentists |  | 5.00 | 6.50 | 7.90 | 12.00 | 15.10 | 9.20 |
| 6.4 | Opticians |  | 0.30 | 0.50 | 0.50 | 0.80 | 0.70 | 0.50 |
| 6.5 | Other medical related services (inc. hospital) |  | 3.90 | 0.90 | 1.70 | 3.60 | 3.50 | 2.70 |
| 7 Transport |  |  | 36.10 | 56.80 | 69.80 | 106.40 | 204.10 | 93.20 |
| 7.1 | Purchase of vehicles |  | 13.30 | 16.40 | 20.80 | 34.20 | 84.50 | 33.20 |
|  | 7.1.1 | Purchase of new cars \& vans | 2.40 | 1.20 | 6.50 | 4.80 | 17.30 | 6.40 |
|  | 7.1.2 | Purchase of second hand cars \& vans | 10.50 | 14.40 | 13.10 | 28.10 | 63.60 | 25.50 |
|  | 7.1.3 | Purchase of motorcycles \& other vehicles | 0.40 | 0.70 | 1.10 | 1.30 | 3.60 | 1.40 |
| 7.2 | Operation of personal transport equipment |  | 15.00 | 24.50 | 31.10 | 42.40 | 61.40 | 34.50 |
|  | 7.2.1 | Spares \& accessories | 0.90 | 2.10 | 2.40 | 2.10 | 4.40 | 2.30 |
|  | 7.2.2 | Petrol, diesel \& other motor oils | 7.60 | 10.50 | 15.30 | 18.50 | 25.90 | 15.50 |
|  | 7.2.3 | Repairs \& servicing | 5.40 | 8.60 | 10.10 | 12.40 | 16.00 | 10.40 |
|  | 7.2.4 | Parking | 0.80 | 1.80 | 2.00 | 4.80 | 9.20 | 3.60 |
|  | 7.2.5 | Other motoring costs | 0.30 | 1.40 | 1.30 | 4.60 | 5.90 | 2.60 |
| 7.3 | Transport services |  | 7.80 | 15.90 | 17.90 | 29.80 | 58.20 | 25.50 |
|  | 7.3.1 | Bus \& coach fares | 0.50 | 0.90 | 0.70 | 2.00 | 1.40 | 1.10 |
|  | 7.3.2 | Taxi fares | 0.60 | 0.60 | 0.30 | 1.30 | 3.90 | 1.30 |
|  | 7.3.3 | Travel by air | 5.70 | 10.00 | 12.80 | 19.80 | 40.10 | 17.40 |
|  | 7.3.4 | Travel by sea | 1.00 | 4.40 | 3.90 | 6.60 | 12.60 | 5.60 |
|  | 7.3.5 | Other travel \& transport | - | 0.10 | 0.20 | - | 0.20 | 0.10 |

## Commodity or service

## Income quintile group

8 Communication
8.1 Postal services
8.2 Telephone \& telefax equipment (inc. mobile phone purchase)
8.3 Telephone \& telefax services
8.3.1 Fixed line
8.3.2 Mobile phone account
8.3.3 Mobile phone other

## 9 Recreation \& culture

9.1 Audiovisual, photographic \& information processing equipment
9.1.1 Audio equipment, accessories \& CD players
9.1.2 TV \& video
9.1.3 Computers
9.1.4 Photographic, cine, optical equipment \& film processing
9.2 Other major durables for recreation \& culture
9.3 Other recreational items \& equipment, gardens \& pets
9.3.1 Games, toys \& hobbies
9.3.2 Computer software, consoles \& games
9.3.3 Equipment for sport, camping \& open air recreation
9.3.4 Horticultural goods
9.3.5 Pets, pet food \& vet
9.4 Recreational \& cultural services
9.4.1 Sports admissions, subscriptions, leisure class fees \& equipment hire
9.4.2 Cinema, museums, theatre etc
9.4.3 TV, video, satellite rental, cable subs, TV licences \& subscriptions
9.4.4 Internet subscriptions
9.4.5 Misc. entertainment
9.4.6 Gambling payments
9.5 Newspapers, books \& stationery
9.5.1 Books
9.5.2 Stationery, cards, address books, calendars etc
9.5.3 Newspapers
9.5.4 Magazines \& periodicals
9.6 Package holidays (inc. cruises)

10 Education
10.1 School fees
10.2 Higher education fees \& maintenance
10.3 Other education costs (e.g. academic evening classes, school trips)

Average weekly household expenditure

| Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 5.90 | 8.80 | 11.70 | 15.10 | 19.90 | 12.20 |
| 0.60 | 0.70 | 0.70 | 1.10 | 1.60 | 0.90 |
| 0.40 | 0.70 | 1.10 | 1.60 | 2.30 | 1.20 |
| 4.80 | 7.50 | 9.80 | 12.30 | 16.00 | 10.00 |
| 1.70 | 2.80 | 3.90 | 4.70 | 6.30 | 3.80 |
| 2.10 | 3.30 | 5.20 | 6.70 | 9.10 | 5.20 |
| 1.00 | 1.30 | 0.80 | 0.90 | 0.70 | 0.90 |
| 31.70 | 44.90 | 74.30 | 96.70 | 167.30 | 82.00 |
| 3.00 | 5.00 | 9.80 | 9.60 | 16.60 | 8.70 |
| 0.20 | 0.30 | 1.00 | 0.90 | 1.70 | 0.80 |
| 1.40 | 2.20 | 3.30 | 1.90 | 6.20 | 3.00 |
| 1.40 | 2.20 | 4.40 | 5.70 | 7.20 | 4.10 |
| 0.10 | 0.30 | 1.20 | 1.10 | 1.60 | 0.80 |
| - | 0.30 | 4.60 | 0.60 | 11.00 | 3.20 |
| 5.90 | 9.30 | 10.50 | 15.60 | 26.80 | 13.50 |
| 0.40 | 2.30 | 2.30 | 3.90 | 5.30 | 2.80 |
| 0.10 | 0.40 | 0.70 | 0.90 | 1.40 | 0.70 |
| 0.70 | 1.50 | 0.80 | 1.60 | 2.70 | 1.40 |
| 1.70 | 2.00 | 2.80 | 3.10 | 6.70 | 3.20 |
| 3.00 | 3.10 | 3.90 | 6.10 | 10.80 | 5.30 |
| 10.80 | 16.00 | 23.00 | 34.00 | 56.00 | 27.60 |
| 2.50 | 4.50 | 8.20 | 12.60 | 29.00 | 11.20 |
| 0.80 | 0.90 | 1.00 | 3.40 | 3.10 | 1.80 |
| 4.60 | 6.20 | 7.10 | 9.60 | 13.00 | 8.00 |
| 2.10 | 3.20 | 4.30 | 5.20 | 5.80 | 4.10 |
| 0.40 | 0.50 | 1.20 | 1.80 | 2.50 | 1.30 |
| 0.40 | 0.60 | 1.00 | 1.40 | 2.60 | 1.20 |
| 4.40 | 5.20 | 5.60 | 8.00 | 11.90 | 6.90 |
| 0.50 | 0.60 | 1.00 | 1.20 | 3.10 | 1.30 |
| 1.00 | 2.10 | 2.00 | 3.60 | 4.70 | 2.60 |
| 2.20 | 1.90 | 2.00 | 2.10 | 2.80 | 2.20 |
| 0.70 | 0.60 | 0.60 | 1.00 | 1.40 | 0.90 |
| 7.60 | 9.00 | 20.90 | 28.80 | 45.00 | 22.00 |
| 1.80 | 7.20 | 10.00 | 26.10 | 89.30 | 26.10 |
| 0.80 | 2.40 | 3.40 | 12.50 | 45.60 | 12.50 |
| 0.70 | 4.70 | 5.80 | 12.70 | 41.10 | 12.60 |
| 0.20 | - | 0.80 | 0.90 | 2.60 | 0.90 |

Income quintile group
11
Restaurants \& hotels

| 11.1 | Catering services |  |
| :--- | :--- | :--- |
|  | 11.1.1 | Restaurant meals |
|  | 11.1.2 | Cafe, pub and takeaway food |
|  | 11.1.3 | Alcoholic drinks (away from home) |
|  | 11.1.4 | Canteens (inc. school dinners) |


| Lowest | Second | Middle | Fourth | Highest | All |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| $\mathbf{1 6 . 3 0}$ | $\mathbf{2 7 . 4 0}$ | $\mathbf{4 1 . 7 0}$ | $\mathbf{6 4 . 3 0}$ | $\mathbf{1 2 2 . 3 0}$ | $\mathbf{5 3 . 5 0}$ |
|  |  |  |  |  |  |
| 14.00 | 24.20 | 33.00 | 53.70 | 85.90 | 41.60 |
| 3.00 | 6.20 | 9.10 | 15.80 | 27.40 | 12.10 |
| 7.90 | 12.30 | 16.00 | 25.80 | 37.50 | 19.70 |
| 2.90 | 5.30 | 7.30 | 10.80 | 20.00 | 9.10 |
| 0.20 | 0.40 | 0.70 | 1.20 | 1.10 | 0.70 |
|  |  |  |  |  |  |
| 2.20 | 3.30 | 8.60 | 10.60 | 36.30 | 12.00 |


| 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 | Hair products, cosmetics \& related <br> electrical appliances |

34.70

| 12.2 | Personal effects n.e.c. |  | 1.70 | 3.00 | 2.20 | 5.90 | 9.10 | 4.30 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12.3 | Home care |  | 0.30 | - | 6.50 | 2.60 | 0.40 | 2.00 |
| 12.4 | Nursery, crèche \& childcare |  | 0.70 | 2.10 | 10.10 | 13.40 | 24.20 | 9.90 |
| 12.5 | Insurance |  | 9.60 | 13.30 | 23.10 | 36.30 | 61.70 | 28.40 |
|  | 12.5.1 | Household insurances - structure, contents \& appliances | 4.10 | 3.60 | 5.00 | 6.90 | 11.50 | 6.10 |
|  | 12.5.2 | Medical insurance premiums (inc. sickness, redundancy \& pet) | 1.20 | 2.40 | 5.90 | 12.00 | 19.30 | 8.00 |
|  | 12.5.3 | Life insurance | 0.40 | 0.80 | 2.70 | 4.40 | 11.60 | 3.90 |
|  | 12.5.4 | Vehicle insurance (inc. boat insurance) | 3.50 | 5.40 | 7.60 | 9.80 | 14.60 | 8.10 |
|  | 12.5.5 | Non-package holiday, other travel \& other insurance n.e.c. | 0.40 | 0.90 | 0.90 | 1.50 | 1.30 | 1.00 |
|  | 12.5.6 | Mortgage protection | - | 0.20 | 1.10 | 1.70 | 3.40 | 1.30 |
| 12.6 | Financial \& other services n.e.c. |  | 14.40 | 3.80 | 14.50 | 12.80 | 27.00 | 14.50 |
|  | 12.6.1 | Bank, building society, post office \& credit card charges | 0.20 | 0.30 | 0.40 | 0.80 | 1.70 | 0.70 |
|  | 12.6.2 | Other services \& professional fees | 14.20 | 3.50 | 14.10 | 12.00 | 25.40 | 13.80 |


| 1-12 Expenditure Total | 351.40 | 476.90 | 657.10 | 888.60 | 1,473.90 | 760.60 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 13 Other expenditure Items | 6.80 | 28.90 | 32.20 | 57.80 | 106.50 | 45.60 |
| 13.1 Capital improvements, main dwelling | 4.00 | 26.30 | 28.00 | 53.20 | 93.50 | 40.20 |
| 13.2 Licenses, fines \& other non-consumption expenditure | 0.90 | 0.70 | 1.30 | 1.70 | 1.20 | 1.10 |
| 13.3 Charitable donations and subscriptions | 1.90 | 2.00 | 3.00 | 2.90 | 11.80 | 4.20 |
| 14 Other items recorded |  |  |  |  |  |  |
| 14.1 Pensions \& related savings | 1.00 | 5.70 | 14.80 | 33.00 | 76.90 | 25.60 |
| 14.2 Social security contribution | 6.10 | 16.50 | 33.30 | 61.30 | 118.40 | 46.20 |
| 14.3 Income tax payment | 3.90 | 25.90 | 73.90 | 163.80 | 428.00 | 135.50 |

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 | $£ 61.50$ | $£ 75.60$ | $£ 92.80$ | $£ 91.80$ | $£ 108.10$ | $\mathbf{£ 8 5 . 8 0}$ |
| 2. Alcoholic drinks \& tobacco | $£ 13.90$ | $£ 15.50$ | $£ 16.00$ | $£ 14.50$ | $£ 19.20$ | $\mathbf{£ 1 5 . 8 0}$ |
| 3. Clothing \& footwear | $£ 11.20$ | $£ 17.30$ | $£ 27.80$ | $£ 27.30$ | $£ 39.60$ | $\mathbf{£ 2 4 . 5 0}$ |
| 4. Housing, fuel \& power | $£ 124.80$ | $£ 165.40$ | $£ 190.00$ | $£ 246.70$ | $£ 357.70$ | $\mathbf{2 1 6 . 0 0}$ |
| 5. Household goods \& services | $£ 24.90$ | $£ 33.00$ | $£ 43.50$ | $£ 58.70$ | $£ 91.20$ | $\mathbf{£ 5 0 . 0 0}$ |
| 6. Health | $£ 20.50$ | $£ 22.00$ | $£ 24.00$ | $£ 28.00$ | $£ 32.30$ | $\mathbf{£ 2 5 . 3 0}$ |
| 7. Transport | $£ 41.10$ | $£ 56.20$ | $£ 82.50$ | $£ 102.90$ | $£ 186.50$ | $\mathbf{£ 9 3 . 2 0}$ |
| 8. Communication | $£ 6.80$ | $£ 10.00$ | $£ 11.90$ | $£ 14.00$ | $£ 18.40$ | $\mathbf{£ 1 2 . 2 0}$ |
| 9. Recreation \& culture | $£ 36.80$ | $£ 49.10$ | $£ 77.30$ | $£ 94.40$ | $£ 154.70$ | $\mathbf{£ 8 2 . 0 0}$ |
| 10. Education | $£ 3.50$ | $£ 10.40$ | $£ 13.60$ | $£ 24.80$ | $£ 79.80$ | $\mathbf{£ 2 6 . 1 0}$ |
| 11. Restaurants \& hotels | $£ 18.30$ | $£ 25.50$ | $£ 47.20$ | $£ 63.10$ | $£ 115.60$ | $£ 53.50$ |
| 12. Miscellaneous goods \& services | $£ 35.70$ | $£ 45.50$ | $£ 66.40$ | $£ 91.50$ | $£ 145.00$ | $£ 76.40$ |
| Total expenditure | $£ 399.00$ | $£ 525.40$ | $£ 692.90$ | $£ 857.60$ | $£ 1,348.10$ | $£ 760.60$ |
| Other expenditure items | $£ 13.40$ | $£ 16.50$ | $£ 39.10$ | $£ 47.60$ | $£ 113.60$ | $£ 45.60$ |

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 | 15 | 14 | 13 | 11 | 8 | 11 |
| 2. Alcoholic drinks \& tobacco | 3 | 3 | 2 | 2 | 1 | 2 |
| 3. Clothing \& footwear | 3 | 3 | 4 | 3 | 3 | 3 |
| 4. Housing, fuel \& power | 31 | 31 | 27 | 29 | 27 | 28 |
| 5. Household goods \& services | 6 | 6 | 6 | 7 | 7 | 7 |
| 6. Health | 5 | 4 | 3 | 3 | 2 | 3 |
| 7. Transport | 10 | 11 | 12 | 12 | 14 | 12 |
| 8. Communication | 2 | 2 | 2 | 2 | 1 | 2 |
| 9. Recreation \& culture | 9 | 9 | 11 | 11 | 11 | 11 |
| 10. Education | 1 | 2 | 2 | 3 | 6 | 3 |
| 11. Restaurants \& hotels | 5 | 5 | 7 | 7 | 9 | 7 |
| 12. Miscellaneous goods \& services | 9 | 9 | 10 | 11 | 11 | 10 |
| Total expenditure | 100 | 100 | 100 | 100 | 100 | 100 |

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

## Commodity or service

| Income quintile group |  |
| :---: | :---: |
| 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 |
| $1.1 .20$ | 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 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 61.50 | 75.60 | 92.80 | 91.80 | 126.70 | 85.80 |
| 56.80 | 70.00 | 86.10 | 85.60 | 101.00 | 79.70 |
| 0.30 | 0.40 | 0.50 | 0.60 | 0.50 | 0.40 |
| 3.10 | 3.40 | 4.10 | 3.90 | 4.10 | 3.70 |
| 1.90 | 2.30 | 2.90 | 2.90 | 3.10 | 2.60 |
| 0.40 | 0.70 | 0.80 | 0.70 | 0.70 | 0.70 |
| 1.90 | 1.70 | 2.40 | 2.50 | 2.50 | 2.20 |
| 0.80 | 1.20 | 1.90 | 1.30 | 1.80 | 1.40 |
| 2.00 | 2.80 | 3.30 | 3.60 | 3.60 | 3.00 |
| 1.90 | 2.50 | 4.00 | 4.10 | 3.60 | 3.20 |
| 0.90 | 0.80 | 1.20 | 0.90 | 0.90 | 0.90 |
| 0.60 | 0.90 | 1.00 | 0.90 | 1.50 | 1.00 |
| 2.10 | 2.60 | 3.40 | 3.60 | 4.50 | 3.20 |
| 2.10 | 2.60 | 2.90 | 2.90 | 3.10 | 2.70 |
| 4.70 | 5.50 | 7.80 | 6.90 | 8.80 | 6.70 |
| 3.30 | 4.60 | 5.80 | 5.30 | 7.50 | 5.30 |
| 3.40 | 3.60 | 3.60 | 3.80 | 3.50 | 3.60 |
| 2.50 | 2.70 | 3.80 | 3.50 | 4.20 | 3.30 |
| 0.80 | 0.90 | 1.00 | 1.20 | 1.30 | 1.00 |
| 2.70 | 3.40 | 3.50 | 3.60 | 3.60 | 3.30 |
| 0.60 | 0.60 | 0.70 | 0.90 | 1.00 | 0.70 |
| 0.50 | 0.60 | 0.70 | 0.60 | 0.60 | 0.60 |
| 0.30 | 0.50 | 0.40 | 0.40 | 0.70 | 0.50 |
| 4.80 | 5.80 | 6.30 | 7.30 | 8.30 | 6.50 |
| 0.70 | 1.00 | 1.20 | 1.40 | 2.40 | 1.30 |
| 0.10 | 0.30 | 0.20 | 0.30 | 0.40 | 0.30 |
| 4.80 | 5.70 | 7.40 | 7.40 | 10.30 | 7.10 |
| 1.30 | 1.70 | 2.10 | 2.20 | 3.00 | 2.10 |
| 1.00 | 1.00 | 1.50 | 1.30 | 1.40 | 1.20 |
| 1.40 | 2.10 | 2.30 | 2.30 | 2.10 | 2.00 |
| 0.40 | 0.50 | 0.50 | 0.70 | 0.70 | 0.50 |
| 0.50 | 0.40 | 0.50 | 0.50 | 0.60 | 0.50 |
| 1.70 | 2.30 | 3.10 | 2.60 | 4.00 | 2.70 |
| 0.60 | 0.90 | 0.90 | 1.10 | 1.10 | 0.90 |
| 0.50 | 1.00 | 0.90 | 0.80 | 1.00 | 0.80 |
| 2.20 | 3.10 | 3.60 | 3.70 | 4.80 | 3.50 |
| 4.70 | 5.60 | 6.70 | 6.10 | 7.10 | 6.00 |
| 0.90 | 0.80 | 1.00 | 1.20 | 1.00 | 0.90 |
| 0.40 | 0.50 | 0.60 | 0.60 | 0.80 | 0.60 |
| 0.10 | 0.20 | 0.20 | 0.10 | 0.20 | 0.20 |
| 1.00 | 1.40 | 1.70 | 1.40 | 1.90 | 1.50 |
| 0.50 | 0.70 | 0.60 | 0.60 | 0.90 | 0.70 |
| 1.80 | 2.00 | 2.50 | 2.20 | 2.40 | 2.20 |

## Commodity or service

| Income quintile group |  |  |
| :---: | :---: | :---: |
| 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 | Tobac |  |
|  | 2.2.1 | Cigarettes |
|  | 2.2.2 | Cigars \& other tobacco pro |

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 repayments |
| 4.8 | Rates |
| 4.9 | Mortgage endowment payments |

## Average weekly household expenditure

| Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 13.90 | 15.50 | 16.00 | 14.50 | 19.20 | 15.80 |
| 7.50 | 8.40 | 12.00 | 9.70 | 17.60 | 11.00 |
| 1.80 | 1.60 | 2.20 | 1.30 | 1.40 | 1.60 |
| 4.00 | 4.70 | 7.00 | 5.60 | 13.30 | 6.90 |
| 1.70 | 2.10 | 2.70 | 2.70 | 2.80 | 2.40 |
| - | - | 0.10 | 0.10 | 0.10 | - |
| 6.40 | 7.10 | 4.00 | 4.80 | 1.70 | 4.80 |
| 0.60 | 0.70 | 0.60 | 0.50 | 0.10 | 4.30 |
| - | - | - | - | - | 0.50 |
| 11.20 | 17.30 | 27.80 | 27.30 | 39.60 | 24.50 |
| 8.20 | 13.80 | 21.90 | 21.90 | 31.80 | 19.40 |
| 1.00 | 3.00 | 4.30 | 5.80 | 8.10 | 4.40 |
| 0.10 | 0.10 | 0.50 | 0.50 | 0.60 | 0.40 |
| 2.80 | 6.20 | 11.00 | 8.70 | 15.20 | 8.70 |
| 0.80 | 0.80 | 1.20 | 1.20 | 2.10 | 1.20 |
| 0.50 | 0.50 | 1.40 | 1.30 | 0.90 | 0.90 |
| 0.90 | 1.00 | 0.80 | 0.60 | 0.70 | 0.80 |
| 0.70 | 0.80 | 1.00 | 1.40 | 0.70 | 0.90 |
| 0.30 | 0.30 | 0.20 | 0.50 | 0.30 | 0.30 |
| 0.60 | 0.90 | 1.00 | 1.20 | 1.60 | 1.10 |
| 0.60 | 0.20 | 0.50 | 0.60 | 1.50 | 0.70 |
| 3.00 | 3.50 | 5.90 | 5.40 | 7.70 | 5.10 |
| 124.80 | 165.40 | 190.00 | 246.70 | 357.70 | 216.00 |
| 78.00 | 96.10 | 93.30 | 73.80 | 71.20 | 82.60 |
| 1.00 | 0.70 | 1.70 | 1.40 | 2.90 | 1.50 |
| 4.50 | 4.40 | 5.20 | 5.90 | 7.40 | 5.50 |
| 4.80 | 5.20 | 5.40 | 5.70 | 6.30 | 5.50 |
| 3.70 | 3.40 | 3.80 | 4.90 | 3.60 | 3.90 |
| 22.80 | 24.50 | 30.30 | 32.80 | 44.60 | 30.90 |
| 17.10 | 17.10 | 17.90 | 19.90 | 23.80 | 19.10 |
| 1.50 | 2.40 | 3.40 | 2.50 | 3.90 | 2.70 |
| 3.80 | 4.70 | 7.60 | 9.10 | 15.60 | 8.10 |
| 0.30 | 0.30 | 1.40 | 1.20 | 1.30 | 0.90 |
| 5.60 | 26.60 | 43.00 | 113.80 | 211.30 | 79.20 |
| 3.70 | 13.70 | 16.70 | 49.00 | 88.90 | 34.10 |
| 1.90 | 12.90 | 26.40 | 64.70 | 122.40 | 45.20 |
| 4.40 | 4.20 | 5.40 | 6.60 | 8.50 | 5.80 |
| - | 0.30 | 1.90 | 1.80 | 2.00 | 1.20 |

## Commodity or service



| 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) |

## 7 Transport

7.1 Purchase of vehicles
7.1.1 $\quad$ Purchase of new cars \& vans
7.1.2 $\quad$ 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 | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 24.90 | 33.00 | 43.50 | 58.70 | 91.20 | 50.00 |
| 12.30 | 14.80 | 16.70 | 25.00 | 35.10 | 20.70 |
| 8.40 | 11.80 | 14.50 | 19.90 | 29.20 | 16.70 |
| 3.90 | 3.00 | 2.30 | 5.10 | 5.90 | 4.00 |
| 0.80 | 2.70 | 3.60 | 3.30 | 6.20 | 3.30 |
| 3.20 | 4.60 | 5.40 | 8.50 | 7.20 | 5.80 |
| 1.00 | 1.00 | 2.20 | 2.60 | 4.00 | 2.10 |
| 1.40 | 1.90 | 2.50 | 3.80 | 6.10 | 3.10 |
| 6.20 | 8.00 | 13.10 | 15.50 | 32.60 | 14.90 |
| 2.10 | 2.70 | 3.40 | 4.10 | 3.70 | 3.20 |
| 1.10 | 1.40 | 1.80 | 3.00 | 3.00 | 2.00 |
| 3.00 | 3.90 | 7.90 | 8.50 | 25.90 | 9.70 |
| 20.50 | 22.00 | 24.00 | 28.00 | 32.30 | 25.30 |
| 5.40 | 5.20 | 7.60 | 5.70 | 8.80 | 6.50 |
| 6.80 | 6.10 | 6.00 | 6.30 | 6.40 | 6.30 |
| 6.30 | 6.90 | 8.20 | 11.60 | 13.30 | 9.20 |
| 0.30 | 0.50 | 0.80 | 0.50 | 0.60 | 0.50 |
| 1.70 | 3.30 | 1.40 | 4.00 | 3.20 | 2.70 |
| 41.10 | 56.20 | 82.50 | 102.90 | 186.50 | 93.20 |
| 12.80 | 21.40 | 22.10 | 30.90 | 80.40 | 33.20 |
| 1.90 | 3.20 | 6.60 | 2.50 | 18.00 | 6.40 |
| 10.40 | 17.60 | 14.20 | 27.30 | 58.90 | 25.50 |
| 0.50 | 0.60 | 1.30 | 1.10 | 3.50 | 1.40 |
| 17.60 | 23.90 | 37.20 | 41.40 | 53.10 | 34.50 |
| 1.10 | 1.70 | 3.10 | 1.90 | 3.90 | 2.30 |
| 9.20 | 11.80 | 17.00 | 17.60 | 22.00 | 15.50 |
| 5.90 | 7.30 | 11.00 | 13.60 | 14.50 | 10.40 |
| 1.10 | 1.50 | 2.40 | 5.00 | 8.20 | 3.60 |
| 0.30 | 1.50 | 3.80 | 3.20 | 4.50 | 2.60 |
| 10.70 | 10.90 | 23.20 | 30.70 | 53.00 | 25.50 |
| 1.00 | 0.50 | 1.50 | 1.20 | 1.30 | 1.10 |
| 0.40 | 0.30 | 1.10 | 1.10 | 3.70 | 1.30 |
| 7.20 | 6.40 | 16.30 | 22.20 | 35.50 | 17.40 |
| 2.20 | 3.50 | 4.10 | 6.00 | 12.30 | 5.60 |
| - | 0.10 | 0.10 | 0.20 | 0.20 | 0.10 |

## Commodity or service

## Income quintile group

## 8 Communication

8.1 Postal services
8.2 Telephone \& telefax equipment (inc. mobile phone purchase)
8.3 Telephone \& telefax services
8.3.1 Fixed line
8.3.2 Mobile phone account
8.3.3 Mobile phone other

## 9 Recreation \& culture

9.1 Audiovisual, photographic \& information processing equipment
9.1.1 Audio equipment, accessories \& CD players
9.1.2 TV \& video
9.1.3 Computers
9.1.4 Photographic, cine, optical equipment \& film processing
9.2 Other major durables for recreation \& culture
9.3 Other recreational items \& equipment, gardens \& pets
9.3.1 Games, toys \& hobbies
9.3.2 Computer software, consoles \& games
9.3.3 Equipment for sport, camping \& open air recreation
9.3.4 Horticultural goods
9.3.5 Pets, pet food \& vet
9.4 Recreational \& cultural services
9.4.1 Sports admissions, subscriptions, leisure class fees \& equipment hire
9.4.2 Cinema, museums, theatre etc
9.4.3 TV, video, satellite rental, cable subs, TV licences \& subscriptions
9.4.4 Internet subscriptions
9.4.5 Misc. entertainment
9.4.6 Gambling payments
9.5 Newspapers, books \& stationery
9.5.1 Books
9.5.2 Stationery, cards, address books, calendars etc
9.5.3 Newspapers
9.5.4 Magazines \& periodicals
9.6 Package holidays (inc. cruises)

10 Education
10.1 School fees
10.2 Higher education fees \& maintenance
10.3 Other education costs (e.g. academic evening classes, school trips)

Average weekly household expenditure

| Lowest | Second | Middle | Fourth | Highest | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 6.80 | 10.00 | 11.90 | 14.00 | 18.40 | 12.20 |
| 0.70 | 0.40 | 0.80 | 1.30 | 1.50 | 0.90 |
| 0.50 | 0.70 | 1.30 | 1.30 | 2.20 | 1.20 |
| 5.60 | 8.90 | 9.80 | 11.30 | 14.60 | 10.00 |
| 1.90 | 3.30 | 3.60 | 4.50 | 6.00 | 3.80 |
| 2.50 | 4.20 | 5.30 | 6.20 | 8.10 | 5.20 |
| 1.10 | 1.40 | 1.00 | 0.70 | 0.50 | 0.90 |
| 36.80 | 49.10 | 77.30 | 94.40 | 154.70 | 82.00 |
| 3.60 | 5.80 | 9.20 | 10.10 | 15.20 | 8.70 |
| 0.40 | 0.30 | 0.60 | 1.20 | 1.60 | 0.80 |
| 1.50 | 2.20 | 2.30 | 3.50 | 5.40 | 3.00 |
| 1.60 | 2.60 | 5.70 | 4.40 | 6.40 | 4.10 |
| 0.20 | 0.80 | 0.60 | 1.00 | 1.70 | 0.80 |
| 0.30 | 0.90 | 2.70 | 2.00 | 10.60 | 3.20 |
| 8.30 | 9.00 | 13.10 | 12.80 | 24.40 | 13.50 |
| 1.50 | 2.60 | 3.20 | 2.40 | 4.50 | 2.80 |
| 0.40 | 0.80 | 0.40 | 0.80 | 1.20 | 0.70 |
| 1.30 | 1.00 | 0.90 | 1.30 | 2.80 | 1.40 |
| 1.90 | 2.20 | 3.00 | 3.20 | 5.90 | 3.20 |
| 3.30 | 2.60 | 5.70 | 5.00 | 10.20 | 5.30 |
| 12.60 | 17.20 | 24.80 | 36.50 | 47.50 | 27.60 |
| 3.40 | 4.90 | 8.70 | 15.70 | 23.50 | 11.20 |
| 0.70 | 1.10 | 1.60 | 3.80 | 1.90 | 1.80 |
| 5.10 | 6.00 | 7.80 | 9.30 | 12.10 | 8.00 |
| 2.40 | 3.60 | 4.40 | 4.60 | 5.60 | 4.10 |
| 0.50 | 1.00 | 1.30 | 1.70 | 2.00 | 1.30 |
| 0.50 | 0.60 | 1.00 | 1.30 | 2.50 | 1.20 |
| 4.70 | 4.70 | 7.30 | 7.60 | 10.60 | 6.90 |
| 0.60 | 0.50 | 1.10 | 1.70 | 2.40 | 1.30 |
| 1.20 | 1.80 | 3.30 | 3.20 | 3.80 | 2.60 |
| 2.10 | 1.90 | 2.00 | 2.00 | 2.90 | 2.20 |
| 0.70 | 0.50 | 0.90 | 0.80 | 1.50 | 0.90 |
| 7.40 | 11.50 | 20.30 | 25.40 | 46.40 | 22.00 |
| 3.50 | 10.40 | 13.60 | 24.80 | 79.80 | 26.10 |
| 2.10 | 2.60 | 8.90 | 13.80 | 35.90 | 12.50 |
| 1.10 | 7.70 | 3.90 | 9.80 | 41.60 | 12.60 |
| 0.20 | 0.10 | 0.70 | 1.20 | 2.30 | 0.90 |


| Commodity or service |  |  |  |  | Average weekly household expenditure |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Income quintile group |  |  | Lowest | Second | Middle | Fourth | Highest | All |
| 11 Restaurants \& hotels |  |  | 18.30 | 25.50 | 47.20 | 63.10 | 115.60 | 53.50 |
| 11.1 | 1 Catering services |  | 16.20 | 22.40 | 39.30 | 51.40 | 79.70 | 41.60 |
|  | 11.1.1 | Restaurant meals | 3.10 | 5.30 | 10.50 | 15.40 | 26.60 | 12.10 |
|  | 11.1.2 | Cafe, pub and takeaway food | 9.50 | 12.60 | 19.60 | 23.50 | 33.50 | 19.70 |
|  | 11.1 .3 | Alcoholic drinks (away from home) | 3.20 | 4.10 | 8.20 | 11.70 | 18.60 | 9.10 |
|  | 11.1.4 | Canteens (inc. school dinners) | 0.40 | 0.50 | 1.00 | 0.70 | 1.00 | 0.70 |
| 11.2 | Accommodation services |  | 2.10 | 3.00 | 7.90 | 11.70 | 35.90 | 12.00 |
| 12 Miscellaneous goods \& services |  |  | 35.70 | 45.50 | 66.40 | 91.50 | 145.00 | 76.40 |
| 12.1 | Personal care |  | 10.10 | 11.90 | 18.40 | 20.50 | 25.60 | 17.20 |
|  | 12.1.1 | Hairdressing \& beauty treatments | 3.30 | 3.60 | 6.50 | 7.20 | 9.80 | 6.00 |
|  | 12.1.2 | Toiletries | 2.80 | 3.10 | 4.80 | 4.50 | 5.50 | 4.10 |
|  | 12.1.3 | Baby toiletries \& accessories | 0.50 | 0.70 | 0.40 | 1.40 | 0.70 | 0.80 |
|  | 12.1.4 | Hair products, cosmetics \& related electrical appliances | 3.40 | 4.50 | 6.70 | 7.40 | 9.70 | 6.30 |
| 12.2 | Personal effects n.e.c. |  | 2.40 | 2.50 | 2.90 | 5.00 | 8.80 | 4.30 |
| 12.3 | Home care |  | 0.10 | 0.20 | 2.00 | 4.80 | 3.00 | 2.00 |
| 12.4 | Nursery, crèche \& childcare |  | 1.80 | 4.30 | 8.30 | 17.20 | 18.40 | 9.90 |
| 12.5 | Insurance |  | 11.00 | 13.50 | 25.80 | 32.20 | 60.60 | 28.40 |
|  | 12.5.1 | Household insurances - structure, contents \& appliances | 4.10 | 3.40 | 5.20 | 6.90 | 11.30 | 6.10 |
|  | 12.5.2 | Medical insurance premiums (inc. sickness, redundancy \& pet) | 1.30 | 2.00 | 7.20 | 9.30 | 20.80 | 8.00 |
|  | 12.5.3 | Life insurance | 0.60 | 0.90 | 3.10 | 4.60 | 10.40 | 3.90 |
|  | 12.5.4 | Vehicle insurance (inc. boat insurance) | 4.30 | 6.00 | 8.30 | 8.70 | 13.20 | 8.10 |
|  | 12.5.5 | Non-package holiday, other travel \& other insurance n.e.c. | 0.70 | 0.60 | 1.00 | 1.20 | 1.60 | 1.00 |
|  | 12.5.6 | Mortgage protection | - | 0.60 | 1.00 | 1.50 | 3.20 | 1.30 |
| 12.6 | Financial \& other services n.e.c. |  | 10.40 | 13.10 | 8.90 | 11.80 | 28.60 | 14.50 |
|  | $12.6 .1$ | Bank, building society, post office \& credit card charges | 0.20 | 0.30 | 0.60 | 1.60 | 0.60 | 0.70 |
|  | 12.6.2 | Other services \& professional fees | 10.20 | 12.80 | 8.30 | 10.20 | 27.90 | 13.80 |
| 1-12 Expenditure total |  |  | 399.00 | 525.40 | 692.90 | 857.60 | 1,348.10 | 760.60 |
| 13 Other expenditure items |  |  | 13.40 | 16.50 | 39.10 | 47.60 | 113.60 | 45.60 |
| 13.1 | Capital improvements, main dwelling |  | 10.50 | 14.00 | 35.20 | 41.80 | 101.80 | 40.20 |
| 13.2 | Licenses, fines \& other non-consumption expenditure |  | 1.00 | 1.20 | 1.10 | 1.20 | 1.10 | 1.10 |
| 13.3 | Charitable donations and subscriptions |  | 1.90 | 1.30 | 2.80 | 4.50 | 10.70 | 4.20 |
| 14 Other items recorded |  |  |  |  |  |  |  |  |
| 14.1 | Pensio | \& related savings | 1.20 | 6.70 | 19.10 | 30.40 | 72.30 | 25.60 |
| 14.2 | Social | curity contribution | 7.10 | 20.70 | 39.50 | 59.30 | 106.50 | 46.20 |
| 14.3 | Income | ax payment | 0.70 | 18.40 | 83.60 | 165.60 | 418.60 | 135.50 |

Table B6 - Household spending by tenure, £ per week

Commodity or service

Tenure
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 |
| 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 |


| 1.2 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 Owner-occupier

| Without mortgage | With ortgage | Qualified rental | Social rental | Nonqualified accom. | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 87.80 | 107.80 | 80.20 | 62.10 | 72.90 | 85.80 |
| 82.40 | 100.70 | 73.70 | 57.10 | 67.00 | 79.70 |
| 0.30 | 0.50 | 0.50 | 0.30 | 0.60 | 0.40 |
| 3.00 | 4.80 | 3.60 | 3.50 | 3.60 | 3.70 |
| 2.70 | 3.40 | 2.20 | 2.00 | 2.00 | 2.60 |
| 0.40 | 0.90 | 0.70 | 0.60 | 0.80 | 0.70 |
| 2.10 | 2.70 | 2.10 | 1.60 | 2.20 | 2.20 |
| 1.10 | 2.00 | 1.30 | 1.20 | 1.40 | 1.40 |
| 2.70 | 4.30 | 2.60 | 2.50 | 2.70 | 3.00 |
| 3.60 | 4.10 | 2.90 | 2.00 | 2.60 | 3.20 |
| 1.00 | 1.00 | 1.00 | 0.90 | 0.70 | 0.90 |
| 1.40 | 1.10 | 1.00 | 0.50 | 0.40 | 1.00 |
| 3.10 | 4.70 | 2.60 | 2.20 | 2.60 | 3.20 |
| 2.80 | 3.40 | 2.50 | 1.90 | 2.30 | 2.70 |
| 6.50 | 8.90 | 6.40 | 5.80 | 4.80 | 6.70 |
| 7.20 | 5.90 | 4.40 | 2.60 | 4.00 | 5.30 |
| 3.30 | 4.10 | 3.40 | 3.40 | 3.60 | 3.60 |
| 3.30 | 3.90 | 3.40 | 2.40 | 3.00 | 3.30 |
| 1.10 | 1.30 | 0.90 | 0.80 | 0.80 | 1.00 |
| 3.50 | 3.60 | 3.20 | 2.60 | 3.50 | 3.30 |
| 1.00 | 0.80 | 0.60 | 0.50 | 0.50 | 0.70 |
| 0.70 | 0.70 | 0.50 | 0.60 | 0.50 | 0.60 |
| 0.50 | 0.40 | 0.50 | 0.30 | 0.50 | 0.50 |
| 7.50 | 7.70 | 5.70 | 3.90 | 5.80 | 6.50 |
| 1.70 | 1.80 | 1.10 | 0.40 | 0.80 | 1.30 |
| 0.30 | 0.40 | 0.20 | 0.20 | 0.20 | 0.30 |
| 7.80 | 9.20 | 6.60 | 4.10 | 5.60 | 7.10 |
| 2.20 | 2.70 | 2.10 | 1.30 | 1.40 | 2.10 |
| 1.40 | 1.50 | 1.00 | 0.90 | 1.00 | 1.20 |
| 1.50 | 2.80 | 2.00 | 2.00 | 1.80 | 2.00 |
| 0.50 | 0.70 | 0.60 | 0.30 | 0.40 | 0.50 |
| 0.80 | 0.40 | 0.40 | 0.30 | 0.20 | 0.50 |
| 2.70 | 3.80 | 2.30 | 1.80 | 2.10 | 2.70 |
| 0.60 | 1.30 | 1.10 | 0.80 | 0.80 | 0.90 |
| 0.80 | 1.00 | 0.90 | 0.70 | 0.80 | 0.80 |
| 3.40 | 4.80 | 3.20 | 2.40 | 2.90 | 3.50 |
| 5.50 | 7.10 | 6.50 | 4.90 | 5.90 | 6.00 |
| 1.20 | 0.90 | 1.00 | 0.80 | 0.50 | 0.90 |
| 0.70 | 0.70 | 0.50 | 0.40 | 0.40 | 0.60 |
| 0.20 | 0.20 | 0.10 | 0.20 | 0.10 | 0.20 |
| 1.20 | 1.90 | 1.50 | 1.00 | 1.60 | 1.50 |
| 0.50 | 0.80 | 0.70 | 0.50 | 0.80 | 0.70 |
| 1.60 | 2.50 | 2.70 | 2.10 | 2.40 | 2.20 |

## Tenure

## 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

| $\mathbf{2 1 . 9 0}$ | $\mathbf{3 6 . 9 0}$ | $\mathbf{2 0 . 5 0}$ | $\mathbf{1 6 . 0 0}$ | $\mathbf{2 1 . 9 0}$ | $\mathbf{2 4 . 5 0}$ |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 17.60 | 29.10 | 16.60 | 11.80 | 17.40 | 19.40 |
| 4.50 | 6.80 | 3.50 | 2.10 | 3.20 | 4.40 |
| 0.40 | 0.50 | 0.30 | 0.40 | 0.10 | 0.40 |
| 8.50 | 13.30 | 7.10 | 4.60 | 7.30 | 8.70 |
| 1.10 | 1.50 | 1.00 | 1.00 | 1.40 | 1.20 |
|  |  |  |  |  |  |
| 0.50 | 2.00 | 0.80 | 0.80 | 0.40 | 0.90 |
| 0.20 | 1.00 | 0.80 | 0.90 | 1.50 | 0.80 |
| 0.40 | 1.10 | 1.30 | 0.40 | 1.90 | 0.90 |
| 0.10 | 0.70 | 0.20 | 0.40 | 0.30 | 0.30 |
|  |  |  |  |  |  |
| 1.30 | 1.20 | 0.80 | 1.00 | 0.70 | 1.10 |
| 0.60 | 1.00 | 0.90 | 0.20 | 0.30 | 0.70 |
|  |  |  |  |  |  |
| 4.30 | 7.80 | 3.80 | 4.20 | 4.60 | 5.10 |


| 72.60 | 394.30 | $\mathbf{2 6 6 . 4 0}$ | $\mathbf{1 3 6 . 9 0}$ | $\mathbf{2 1 7 . 2 0}$ | $\mathbf{2 1 6 . 0 0}$ |
| ---: | ---: | ---: | ---: | ---: | ---: |
| 0.50 | - | 228.40 | 108.40 | 185.80 | 82.60 |
|  |  |  |  |  |  |
| 2.00 | 2.40 | 1.00 | 0.40 | 0.80 | 1.50 |
|  |  |  |  |  |  |
| 11.90 | 6.80 | 1.00 | 0.50 | 0.10 | 5.50 |
|  |  |  |  |  |  |
| 5.10 | 6.60 | 5.10 | 5.60 | 4.70 | 5.50 |
|  |  |  |  |  |  |
| 5.10 | 4.90 | 3.00 | 1.20 | 3.40 | 3.90 |
|  |  |  |  |  |  |
| 39.20 | 38.40 | 24.90 | 18.20 | 19.90 | 30.90 |
| 19.90 | 21.30 | 18.00 | 17.60 | 16.40 | 19.10 |
| 2.80 | 4.90 | 2.80 | 0.30 | 1.00 | 2.70 |
| 15.30 | 10.60 | 3.40 | 0.30 | 2.30 | 8.10 |
| 1.20 | 1.60 | 0.70 | - | 0.20 | 0.90 |
|  |  |  |  |  |  |
| - | 322.80 | - | - | - | 79.20 |
| - | 138.80 | - | - | - | 34.10 |
| - | 184.00 | - | - | - | 45.20 |
| 8.90 | 7.60 | 3.00 | 2.60 | 2.60 | 5.80 |
|  |  |  |  |  |  |
| - | 4.80 | - | - | - | 1.20 |

## Commodity or service

Tenure
5 Household goods \& services
5.1 Furniture, furnishings, carpets \& other floor coverings
5.1.1 Furniture \& furnishings
5.1.2 Floor coverings
5.2 Household textiles
5.3 Household appliances
5.4 Glassware, tableware \& household utensils
5.5 Tools \& equipment for house \& garden
5.6 Goods \& services for routine household maintenance
5.6.1 Cleaning materials
5.6.2 Household goods \& hardware
5.6.3 Domestic services, carpet cleaning, hire of furniture

| 7 | Transport |
| :--- | :--- |
|  |  |
| 7.1 |  |
| 7urchase 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

## Owner-occupier

| Without mortgage | With mortgage | Qualified rental | Social rental | Nonualified accom. | Alll |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 66.10 | 72.70 | 35.50 | 24.50 | 18.80 | 50.00 |
| 22.70 | 35.70 | 15.20 | 10.90 | 6.40 | 20.70 |
| 16.10 | 29.40 | 14.00 | 9.10 | 6.30 | 16.70 |
| 6.70 | 6.30 | 1.20 | 1.70 | 0.20 | 4.00 |
| 4.30 | 4.00 | 3.70 | 1.40 | 1.30 | 3.30 |
| 6.10 | 7.80 | 4.20 | 5.50 | 3.90 | 5.80 |
| 2.70 | 3.00 | 1.60 | 1.40 | 0.70 | 2.10 |
| 4.80 | 3.50 | 2.50 | 0.90 | 1.80 | 3.10 |
| 25.50 | 18.70 | 8.30 | 4.50 | 4.70 | 14.90 |
| 3.70 | 3.80 | 2.90 | 2.30 | 2.10 | 3.20 |
| 2.80 | 2.40 | 1.50 | 1.10 | 1.40 | 2.00 |
| 19.00 | 12.40 | 3.90 | 1.10 | 1.20 | 9.70 |
| 35.30 | 27.10 | 19.30 | 19.60 | 14.10 | 25.30 |
| 8.10 | 6.70 | 5.30 | 6.30 | 4.80 | 6.50 |
| 8.40 | 5.30 | 5.80 | 6.00 | 4.40 | 6.30 |
| 13.90 | 10.30 | 6.30 | 6.30 | 3.90 | 9.20 |
| 0.70 | 0.70 | 0.30 | 0.40 | 0.30 | 0.50 |
| 4.20 | 4.10 | 1.50 | 0.70 | 0.60 | 2.70 |

Average weekly household expenditure

| $\mathbf{1 0 0 . 8 0}$ | $\mathbf{1 3 4 . 2 0}$ | $\mathbf{8 4 . 2 0}$ | $\mathbf{4 1 . 7 0}$ | $\mathbf{6 6 . 0 0}$ | 93.20 |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 40.00 | 46.60 | 29.10 | 16.00 | 16.70 | 33.20 |
| 10.80 | 6.40 | 4.50 | 5.40 | 0.10 | 6.40 |
| 28.50 | 36.70 | 23.80 | 10.40 | 15.60 | 25.50 |
| 0.80 | 3.50 | 0.80 | 0.10 | 1.00 | 1.40 |
|  |  |  |  |  |  |
| 36.80 | 49.00 | 31.70 | 17.80 | 23.60 | 34.50 |
| 2.10 | 4.00 | 1.80 | 1.20 | 2.00 | 2.30 |
| 16.40 | 20.50 | 14.10 | 9.80 | 11.70 | 15.50 |
| 13.40 | 12.60 | 10.90 | 5.40 | 4.30 | 10.40 |
| 3.10 | 7.00 | 2.70 | 0.60 | 2.90 | 3.60 |
| 1.90 | 4.90 | 2.10 | 0.80 | 2.80 | 2.60 |
|  |  |  |  |  |  |
| 23.90 | 38.60 | 23.40 | 7.90 | 25.80 | 25.50 |
| 0.50 | 1.60 | 1.30 | 1.20 | 1.10 | 1.10 |
| 0.80 | 2.70 | 1.50 | 0.60 | 0.50 | 1.30 |
| 15.70 | 27.40 | 15.60 | 4.90 | 18.00 | 17.40 |
| 6.90 | 6.90 | 4.70 | 1.20 | 6.00 | 5.60 |
| 0.10 | - | 0.30 | - | 0.20 | 0.10 |

## Commodity or service

| Tenure |  |  |
| :---: | :---: | :---: |
| 8 Communication |  |  |
| 8.1 | Postal services |  |
| 8.2 | Telephone \& telefax equipment (inc. mobile phone purchase) |  |
| 8.3 | Telephone \& telefax services |  |
|  | 8.3.1 | Fixed |
|  | 8.3.2 | Mobile |
|  | 8.3.3 | Mobil |

9 Recreation \& culture
9.1 Audiovisual, photographic \& information processing equipment
9.1.1 Audio equipment, accessories \& CD players
9.1.2 TV \& video
9.1.3 Computers
9.1.4 Photographic, cine, optical equipment \& film processing
9.2 Other major durables for recreation \& culture
9.3 Other recreational items \& equipment, gardens \& pets
9.3.1 Games, toys \& hobbies
9.3.2 Computer software, consoles \& games
9.3.3 Equipment for sport, camping \& open air recreation
9.3.4 Horticultural goods
9.3.5 Pets, pet food \& vet
9.4 Recreational \& cultural services
9.4.1 Sports admissions, subscriptions, leisure 9.4.2 Clinema, museums, theatre etc
9.4.3 TV, video, satellite rental, cable subs, TV licences \& subscriptions
9.4.4 Internet subscriptions
9.4.5 Misc. entertainment
9.4.6 Gambling payments
9.5 Newspapers, books \& stationery
9.5.1 Books
9.5.2 Stationery, cards, address books, calendars etc
9.5.3 Newspapers
9.5.4 Magazines \& periodicals
9.6 Package holidays (inc. cruises)

10 Education
10.1 School fees
10.2 Higher education fees \& maintenance
10.3 Other education costs (e.g. academic evening classes, school trips)

## Owner-occupier

| Without mortgage | With mortgage | Qualified rental | Social rental | Nonqualified accom. | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 10.20 | 16.90 | 12.60 | 8.40 | 11.00 | 12.20 |
| 1.50 | 1.10 | 0.70 | 0.30 | 0.30 | 0.90 |
| 0.60 | 2.30 | 1.00 | 0.90 | 1.00 | 1.20 |
| 8.00 | 13.50 | 10.90 | 7.30 | 9.60 | 10.00 |
| 3.70 | 5.40 | 3.90 | 2.80 | 2.20 | 3.80 |
| 3.80 | 7.40 | 6.00 | 3.20 | 5.60 | 5.20 |
| 0.50 | 0.70 | 1.00 | 1.20 | 1.80 | 0.90 |
| 97.00 | 124.00 | 64.00 | 41.50 | 37.70 | 82.00 |
| 7.70 | 11.70 | 11.00 | 7.60 | 3.60 | 8.70 |
| 0.60 | 0.90 | 1.80 | 0.30 | 0.20 | 0.80 |
| 2.10 | 4.20 | 3.20 | 3.90 | 1.40 | 3.00 |
| 4.50 | 5.00 | 5.20 | 2.40 | 1.90 | 4.10 |
| 0.40 | 1.60 | 0.80 | 1.00 | 0.20 | 0.80 |
| 6.90 | 4.00 | 0.70 | - | 0.50 | 3.20 |
| 14.90 | 20.90 | 10.30 | 7.90 | 6.80 | 13.50 |
| 2.40 | 4.30 | 2.60 | 1.80 | 2.20 | 2.80 |
| 0.30 | 0.80 | 1.10 | 1.10 | 0.40 | 0.70 |
| 1.40 | 1.90 | 1.10 | 1.20 | 1.40 | 1.40 |
| 5.10 | 4.30 | 1.50 | 1.20 | 1.40 | 3.20 |
| 5.70 | 9.50 | 4.00 | 2.70 | 1.30 | 5.30 |
| 28.40 | 43.40 | 23.20 | 13.90 | 16.80 | 27.60 |
| 12.00 | 20.80 | 7.50 | 3.00 | 5.00 | 11.20 |
| 2.20 | 2.90 | 1.10 | 0.80 | 0.90 | 1.80 |
| 8.30 | 10.70 | 7.80 | 5.50 | 5.60 | 8.00 |
| 4.00 | 5.40 | 4.20 | 2.80 | 3.10 | 4.10 |
| 1.10 | 2.10 | 0.70 | 1.20 | 1.10 | 1.30 |
| 0.80 | 1.50 | 2.00 | 0.50 | 1.00 | 1.20 |
| 9.80 | 8.50 | 5.10 | 4.40 | 2.90 | 6.90 |
| 1.10 | 2.20 | 0.90 | 0.50 | 1.20 | 1.30 |
| 3.30 | 3.90 | 2.10 | 1.30 | 1.00 | 2.60 |
| 4.30 | 1.50 | 1.40 | 1.70 | 0.30 | 2.20 |
| 1.10 | 0.90 | 0.70 | 0.90 | 0.40 | 0.90 |
| 29.30 | 35.50 | 13.60 | 7.70 | 7.20 | 22.00 |
| 25.90 | 55.20 | 15.60 | 4.50 | 9.60 | 26.10 |
| 4.30 | 33.00 | 10.70 | 1.20 | 7.30 | 12.50 |
| 21.20 | 20.70 | 3.80 | 3.20 | 1.00 | 12.60 |
| 0.40 | 1.50 | 1.10 | 0.10 | 1.30 | 0.90 |


| Commodity or service |  |  | Owner-occupier Average weekly household expenditure |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |
| Tenure |  |  | Without mortgage | With mortgage | Qualified rental | Social rental | Non- qualified accom. | All |
| 11 Restaurants \& hotels |  |  | 52.20 | 88.00 | 47.20 | 23.10 | 32.90 | 53.50 |
| 11.1 | Caterin | ervices | 37.30 | 66.40 | 38.80 | 22.50 | 28.70 | 41.60 |
|  | 11.1.1 | Restaurant meals | 12.70 | 18.50 | 10.60 | 4.90 | 8.40 | 12.10 |
|  | 11.1.2 | Cafe, pub and takeaway food | 16.60 | 30.90 | 19.00 | 12.60 | 13.80 | 19.70 |
|  | 11.1.3 | Alcoholic drinks (away from home) | 7.80 | 15.60 | 8.50 | 4.50 | 5.70 | 9.10 |
|  | 11.1.4 | Canteens (inc. school dinners) | 0.30 | 1.40 | 0.70 | 0.50 | 0.60 | 0.70 |
| 11.2 | Accommodation services |  | 14.80 | 21.60 | 8.40 | 0.70 | 4.30 | 12.00 |
| 12 Miscellaneous goods \& services |  |  | 91.60 | 114.30 | 57.00 | 26.30 | 50.80 | 76.40 |
| 12.1 | Personal care |  | 18.90 | 23.20 | 14.50 | 10.00 | 13.90 | 17.20 |
|  | 12.1.1 | Hairdressing \& beauty treatments | 7.70 | 8.60 | 4.40 | 2.80 | 3.40 | 6.00 |
|  | 12.1.2 | Toiletries | 4.50 | 5.00 | 3.60 | 2.70 | 3.80 | 4.10 |
|  | 12.1.3 | Baby toiletries \& accessories | 0.20 | 1.10 | 1.00 | 0.50 | 1.20 | 0.80 |
|  | 12.1.4 | Hair products, cosmetics \& related electrical appliances | 6.50 | 8.50 | 5.60 | 4.00 | 5.50 | 6.30 |
| 12.2 | Personal effects n.e.c. |  | 3.80 | 6.90 | 2.30 | 2.10 | 5.40 | 4.30 |
| 12.3 | Home care |  | 6.60 | - | 0.20 | 0.10 | - | 2.00 |
| 12.4 | Nursery, crèche \& childcare |  | 2.10 | 20.20 | 10.50 | 4.40 | 13.60 | 9.90 |
| 12.5 | Insurance |  | 39.10 | 45.90 | 16.60 | 7.50 | 10.00 | 28.40 |
|  | 12.5.1 | Household insurances - structure, contents \& appliances | 10.90 | 9.30 | 1.90 | 1.30 | 0.90 | 6.10 |
|  | 12.5.2 | Medical insurance premiums (inc. sickness, redundancy \& pet) | 14.80 | 9.70 | 5.30 | 0.50 | 1.20 | 8.00 |
|  | 12.5.3 | Life insurance | 2.70 | 9.90 | 2.10 | 0.70 | 1.20 | 3.90 |
|  | 12.5.4 | Vehicle insurance (inc. boat insurance) | 9.40 | 10.70 | 6.70 | 4.60 | 5.60 | 8.10 |
|  | 12.5.5 | Non-package holiday, other travel \& other insurance n.e.c. | 1.40 | 1.30 | 0.60 | 0.40 | 0.90 | 1.00 |
|  | 12.5.6 | Mortgage protection | - | 5.10 | - | - | 0.10 | 1.30 |
| 12.6 | Financial \& other services n.e.c. |  | 21.00 | 18.10 | 12.80 | 2.20 | 8.10 | 14.50 |
|  | 12.6.1 | Bank, building society, post office \& credit card charges | 0.50 | 1.30 | 0.60 | 0.50 | 0.30 | 0.70 |
|  | 12.6.2 | Other services \& professional fees | 20.50 | 16.80 | 12.20 | 1.70 | 7.70 | 13.80 |
| 1-12 Expenditure total |  |  | 678.40 | 1,187.40 | 717.80 | 418.30 | 568.30 | 760.60 |
| 13 Other expenditure items |  |  | 84.90 | 77.40 | 2.60 | 1.60 | 4.80 | 45.60 |
| 13.1 | Capital improvements, main dwelling |  | 76.30 | 70.80 | 0.30 | 0.40 | 0.30 | 40.20 |
| 13.2 | Licenses, fines \& other non-consumption expenditure |  | 0.90 | 2.00 | 0.60 | 0.70 | 1.40 | 1.10 |
| 13.3 | Charitable donations and subscriptions |  | 7.70 | 4.50 | 1.70 | 0.50 | 3.10 | 4.20 |
| 14 Other items recorded |  |  |  |  |  |  |  |  |
| 14.1 | Pensions \& related savings |  | 17.20 | 60.00 | 17.80 | 6.90 | 11.30 | 25.60 |
| 14.2 | Social security contribution Income tax payment |  | 21.40 | 92.40 | 48.90 | 15.20 | 44.30 | 46.20 |
| 14.3 |  |  | 142.00 | 230.60 | 119.50 | 22.30 | 84.10 | 135.50 |

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

| Commodity or service |  |  | Average weekly household expenditure |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Household composition |  |  | Couple (both not pensioners) | Couple at least one dependant child | Single parent at least one dependant | Person living alone (not pensioner) |
| 1 Food \& non-alcoholic drinks |  |  | 89.10 | 122.70 | 76.50 | 40.60 |
| 1.1 | Food |  | 82.30 | 114.00 | 70.50 | 37.40 |
|  | 1.1.1 | Rice | 0.50 | 0.70 | 0.50 | 0.30 |
|  | 1.1.2 | Bread | 3.70 | 5.60 | 3.40 | 1.80 |
|  | 1.1.3 | Buns, crispbread and biscuits | 2.40 | 3.80 | 2.50 | 1.20 |
|  | 1.1.4 | Pasta products | 0.60 | 1.10 | 0.80 | 0.30 |
|  | 1.1.5 | Cakes and puddings | 2.10 | 3.50 | 2.80 | 0.70 |
|  | 1.1.6 | Pastry (savoury) | 1.20 | 2.40 | 2.10 | 0.50 |
|  | 1.1.7 | Other breads and cereals | 3.10 | 5.00 | 3.30 | 1.20 |
|  | 1.1.8 | Beef | 3.30 | 4.40 | 2.60 | 1.30 |
|  | 1.1 .9 | Pork | 1.00 | 1.20 | 0.80 | 0.50 |
|  | 1.1.10 | Lamb | 1.10 | 1.00 | 0.40 | 0.50 |
|  | 1.1.11 | Poultry | 3.70 | 4.70 | 3.00 | 1.40 |
|  | 1.1.12 | Bacon, ham, sausages, pate etc | 2.90 | 3.80 | 2.40 | 1.10 |
|  | 1.1.13 | Processed meat \& meat n.e.c | 7.10 | 9.30 | 6.60 | 3.10 |
|  | 1.1.14 | Fish \& fish products | 5.50 | 6.10 | 2.80 | 2.40 |
|  | 1.1.15 | Milk | 2.90 | 5.90 | 3.70 | 1.60 |
|  | 1.1.16 | Cheese \& curd | 4.00 | 4.60 | 3.00 | 1.80 |
|  | 1.1.17 | Eggs | 1.00 | 1.40 | 0.60 | 0.50 |
|  | 1.1.18 | Other milk products | 3.00 | 5.10 | 3.30 | 1.50 |
|  | 1.1.19 | Butter | 0.80 | 0.90 | 0.40 | 0.20 |
|  | 1.1.20 | Margarine, other vegetable fats \& peanut butter | 0.50 | 0.70 | 0.50 | 0.30 |
|  | 1.1.21 | Cooking oils \& fats | 0.40 | 0.70 | 0.20 | 0.30 |
|  | 1.1.22 | Fresh fruit (inc. frozen) | 6.30 | 9.10 | 4.90 | 3.20 |
|  | 1.1.23 | Dried fruit \& nuts | 1.50 | 1.50 | 0.70 | 0.90 |
|  | 1.1.24 | Preserved fruit \& fruit based products | 0.20 | 0.40 | 0.20 | 0.10 |
|  | 1.1 .25 | Fresh vegetables | 7.90 | 9.50 | 5.00 | 3.80 |
|  | 1.1.26 | Preserved, processed or dried vegetables | 2.80 | 2.80 | 1.80 | 0.90 |
|  | 1.1.27 | Potatoes | 1.30 | 1.60 | 0.90 | 0.50 |
|  | 1.1.28 | Processed potatoes \& potato products | 2.10 | 3.20 | 2.90 | 1.00 |
|  | 1.1.29 | Sugar \& sugar products | 0.50 | 0.90 | 0.50 | 0.20 |
|  | 1.1 .30 | Jams \& marmalades | 0.40 | 0.50 | 0.40 | 0.30 |
|  | 1.1.31 | Chocolate | 2.90 | 4.40 | 2.20 | 1.30 |
|  | 1.1 .32 | Confectionary products | 0.90 | 1.40 | 1.30 | 0.60 |
|  | 1.1 .33 | Edible ices \& ice cream | 0.60 | 1.40 | 1.00 | 0.30 |
|  | 1.1.34 | Other food products | 4.00 | 5.00 | 3.20 | 1.60 |
| 1.2 | Non-alc | lic drinks | 6.70 | 8.70 | 5.90 | 3.20 |
|  | 1.2.1 | Coffee | 1.30 | 0.90 | 0.40 | 0.50 |
|  | 1.2.2 | Tea | 0.70 | 0.60 | 0.20 | 0.30 |
|  | 1.2 .3 | Cocoa \& powdered chocolate | 0.20 | 0.20 | 0.10 | - |
|  | 1.2 .4 | Fruit \& vegetable juices (inc. squash) | 1.40 | 2.50 | 1.80 | 0.80 |
|  | 1.2 .5 | Mineral or spring waters | 0.70 | 1.00 | 0.50 | 0.50 |
|  | 1.2.6 | Soft drinks (inc. fizzy \& ready to drink fruit juices) | 2.50 | 3.30 | 2.80 | 1.20 |

Commodity or service

| Household composition |  |  |
| :---: | :---: | :---: |
| 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

| Person living alone (pensioner) | Two or more pensioners | Other | All |
| :---: | :---: | :---: | :---: |
| 48.00 | 90.20 | 115.30 | 85.80 |
| 44.90 | 85.00 | 107.20 | 79.70 |
| 0.10 | 0.20 | 0.50 | 0.40 |
| 2.20 | 3.20 | 4.90 | 3.70 |
| 1.50 | 3.10 | 3.30 | 2.60 |
| 0.20 | 0.40 | 1.00 | 0.70 |
| 1.20 | 2.50 | 2.30 | 2.20 |
| 0.60 | 1.10 | 2.00 | 1.40 |
| 1.30 | 2.60 | 4.10 | 3.00 |
| 1.80 | 3.20 | 5.40 | 3.20 |
| 0.60 | 1.30 | 1.10 | 0.90 |
| 0.70 | 1.60 | 1.40 | 1.00 |
| 1.10 | 2.90 | 5.10 | 3.20 |
| 1.50 | 3.10 | 3.60 | 2.70 |
| 4.20 | 6.50 | 9.50 | 6.70 |
| 3.70 | 8.70 | 6.90 | 5.30 |
| 1.90 | 3.70 | 4.50 | 3.60 |
| 2.00 | 3.30 | 4.10 | 3.30 |
| 0.80 | 1.10 | 1.40 | 1.00 |
| 2.00 | 3.40 | 4.40 | 3.30 |
| 0.60 | 1.10 | 0.90 | 0.70 |
| 0.40 | 0.80 | 0.90 | 0.60 |
| 0.10 | 0.50 | 0.70 | 0.50 |
| 4.20 | 7.80 | 8.00 | 6.50 |
| 1.00 | 1.60 | 1.60 | 1.30 |
| 0.10 | 0.40 | 0.30 | 0.30 |
| 4.00 | 7.50 | 10.00 | 7.10 |
| 1.10 | 1.80 | 2.80 | 2.10 |
| 0.70 | 1.50 | 1.70 | 1.20 |
| 0.90 | 1.50 | 2.60 | 2.00 |
| 0.30 | 0.50 | 0.70 | 0.50 |
| 0.40 | 1.10 | 0.60 | 0.50 |
| 1.50 | 2.40 | 3.20 | 2.70 |
| 0.40 | 0.80 | 1.00 | 0.90 |
| 0.30 | 0.90 | 1.30 | 0.80 |
| 1.60 | 2.90 | 5.30 | 3.50 |
| 3.20 | 5.30 | 8.10 | 6.00 |
| 0.70 | 1.50 | 1.20 | 0.90 |
| 0.50 | 0.80 | 0.70 | 0.60 |
| 0.10 | 0.10 | 0.10 | 0.20 |
| 0.70 | 1.00 | 1.80 | 1.50 |
| 0.30 | 0.60 | 0.80 | 0.70 |
| 0.80 | 1.20 | 3.40 | 2.20 |

## Commodity or service

Household composition
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 |


| Couple (both not pensioners) | Couple at least one dependant child | Single parent at least one dependant | Person living alone (not pensioner) |
| :---: | :---: | :---: | :---: |
| 20.30 | 16.50 | 14.90 | 11.20 |
| 15.40 | 11.30 | 7.70 | 6.10 |
| 2.00 | 1.50 | 1.40 | 0.80 |
| 9.10 | 6.90 | 4.40 | 3.60 |
| 4.00 | 2.90 | 1.90 | 1.70 |
| 0.20 | - | - | - |
| 4.90 | 5.20 | 7.20 | 5.10 |
| 4.20 | 4.60 | 7.10 | 4.40 |
| 0.80 | - | 0.10 | 0.70 |
| 20.20 | 42.00 | 22.70 | 10.40 |
| 17.00 | 33.10 | 16.20 | 8.30 |
| 3.30 | 6.20 | 2.20 | 4.20 |
| 0.40 | 0.60 | 0.50 | 0.20 |
| 9.60 | 13.80 | 4.90 | 2.00 |
| 1.00 | 1.70 | 0.70 | 0.30 |
| 0.10 | 2.90 | 2.60 | - |
| 0.10 | 2.50 | 2.10 | 0.10 |
| 0.70 | 2.50 | 1.20 | 0.10 |
| - | 0.80 | 0.70 | 0.20 |
| 0.70 | 1.50 | 1.30 | 0.90 |
| 1.10 | 0.70 | - | 0.40 |
| 3.20 | 8.90 | 6.50 | 2.10 |
| 259.90 | 345.00 | 202.70 | 165.40 |
| 101.40 | 118.30 | 121.30 | 88.40 |
| 2.50 | 1.80 | 0.20 | 0.30 |
| 5.50 | 2.90 | - | 2.30 |
| 5.20 | 7.20 | 6.20 | 3.80 |
| 4.60 | 1.80 | 1.50 | 6.00 |
| 30.40 | 37.20 | 26.80 | 15.90 |
| 19.60 | 22.30 | 20.50 | 12.80 |
| 2.90 | 3.60 | 2.00 | 1.30 |
| 7.10 | 9.80 | 4.10 | 1.70 |
| 0.80 | 1.40 | 0.20 | 0.20 |
| 102.20 | 168.70 | 42.80 | 44.80 |
| 48.40 | 70.10 | 13.30 | 17.00 |
| 53.80 | 98.60 | 29.50 | 27.80 |
| 5.40 | 5.90 | 3.80 | 3.50 |
| 2.70 | 1.30 | - | 0.50 |

## Commodity or service

| Household composition |  |
| :---: | :---: |
| 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 $\quad$ Gas |
| 4.6.3 Oil |
| 4.6.4 $\quad$ Coal |
| 4.7 House purchase costs |
| 4.7.1 $\quad$ - interest payments |
| 4.7.2 - capital repayments |
| 4.8 Rates |
| 4.9 Mortgage endowment payments |

Average weekly household expenditure

| Person living alone (pensioner) | Two or more pensioners | Other | All |
| :---: | :---: | :---: | :---: |
| 8.70 | 15.10 | 23.90 | 15.80 |
| 4.90 | 12.70 | 17.70 | 11.00 |
| 1.00 | 2.20 | 3.00 | 1.60 |
| 3.70 | 8.90 | 10.90 | 6.90 |
| 0.30 | 1.70 | 3.80 | 2.40 |
| - | - | - | - |
| 3.70 | 2.40 | 6.30 | 4.80 |
| 3.40 | 2.30 | 5.80 | 4.30 |
| 0.30 | 0.10 | 0.50 | 0.50 |
| 11.50 | 19.30 | 36.40 | 24.50 |
| 8.90 | 15.10 | 29.00 | 19.40 |
| 1.60 | 3.50 | 7.70 | 4.40 |
| 0.20 | 0.20 | 0.50 | 0.40 |
| 5.40 | 7.90 | 13.30 | 8.70 |
| 0.70 | 0.90 | 2.70 | 1.20 |
| - | 0.30 | 0.50 | 0.90 |
| - | 0.20 | 0.60 | 0.80 |
| 0.20 | 0.40 | 0.60 | 0.90 |
| 0.10 | - | 0.40 | 0.30 |
| 0.60 | 1.00 | 1.30 | 1.10 |
| 0.10 | 0.50 | 1.40 | 0.70 |
| 2.60 | 4.20 | 7.40 | 5.10 |
| 90.10 | 107.80 | 243.80 | 216.00 |
| 39.50 | 26.80 | 72.60 | 82.60 |
| 1.00 | 2.20 | 1.90 | 1.50 |
| 6.70 | 15.00 | 6.00 | 5.50 |
| 3.90 | 5.00 | 6.90 | 5.50 |
| 7.50 | 2.70 | 2.20 | 3.90 |
| 22.70 | 40.90 | 40.80 | 30.90 |
| 14.20 | 20.90 | 24.40 | 19.10 |
| 1.60 | 3.10 | 4.10 | 2.70 |
| 6.40 | 15.50 | 11.00 | 8.10 |
| 0.50 | 1.40 | 1.30 | 0.90 |
| 2.80 | 6.50 | 103.40 | 79.20 |
| 1.30 | 4.50 | 46.90 | 34.10 |
| 1.50 | 2.00 | 56.50 | 45.20 |
| 5.80 | 8.70 | 7.10 | 5.80 |
| 0.20 | - | 2.80 | 1.20 |

## Commodity or service



## 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)

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

## Average weekly household expenditure

| Couple at <br> least one <br> dependant <br> child | Single <br> parent at <br> least one <br> dependant | Person <br> living alone <br> (not |
| ---: | ---: | ---: |
| $\mathbf{6 0 . 4 0}$ | $\mathbf{3 6 . 3 0}$ | $\mathbf{2 4 . 1 0}$ |
|  |  |  |
| 27.80 | 15.90 | 10.90 |
| 24.90 | 14.10 | 9.50 |
| 2.90 | 1.90 | 1.50 |
|  |  |  |
| 3.30 | 3.40 | 1.50 |
|  |  |  |
| 8.10 | 7.20 | 3.90 |
|  |  |  |
| 2.60 | 1.40 | 0.70 |
|  |  |  |
| 3.40 | 0.90 | 1.00 |
|  |  |  |
| 15.30 | 7.50 | 6.10 |
| 4.30 | 2.90 | 1.50 |
| 2.60 | 1.10 | 1.00 |
| 8.40 | 3.50 | 3.60 |



## Commodity or service



## Average weekly household expenditure

| Couple at least one dependant child | Single parent at least one dependant | Person living alone (not pensioner) |
| :---: | :---: | :---: |
| 15.40 | 11.90 | 9.00 |
| 0.70 | 0.10 | 0.40 |
| 1.70 | 1.10 | 0.90 |
| 13.00 | 10.70 | 7.60 |
| 4.80 | 4.00 | 2.80 |
| 7.20 | 5.40 | 3.70 |
| 1.00 | 1.30 | 1.10 |
| 106.50 | 51.00 | 44.80 |
| 12.80 | 6.30 | 8.40 |
| 0.90 | 0.10 | 1.80 |
| 4.20 | 3.00 | 3.60 |
| 6.00 | 2.80 | 2.10 |
| 1.80 | 0.40 | 0.90 |
| 1.20 | - | - |
| 19.90 | 12.70 | 4.30 |
| 6.50 | 4.70 | 0.40 |
| 1.20 | 1.50 | 0.20 |
| 1.90 | 2.00 | 0.70 |
| 3.50 | 1.10 | 0.90 |
| 6.80 | 3.30 | 2.10 |
| 40.30 | 22.40 | 16.10 |
| 17.60 | 10.30 | 5.50 |
| 2.80 | 0.50 | 0.70 |
| 9.70 | 6.30 | 5.30 |
| 5.00 | 4.00 | 3.40 |
| 3.20 | 1.20 | 0.50 |
| 2.10 | 0.20 | 0.60 |
| 8.30 | 3.30 | 2.30 |
| 2.00 | 0.50 | 0.50 |
| 4.40 | 1.60 | 0.60 |
| 1.10 | 0.80 | 0.80 |
| 0.80 | 0.40 | 0.40 |
| 24.00 | 6.20 | 13.60 |
| 50.00 | 17.30 | 5.90 |
| 41.60 | 15.00 | 0.70 |
| 5.90 | 1.80 | 4.30 |
| 2.40 | 0.50 | 0.80 |

## Commodity or service

| Household composition |  |  | Person living alone (pensioner) | Two or more pensioners | Other | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 8 Communication |  |  | 5.00 | 8.60 | 17.80 | 12.20 |
| 8.1 | Postal services |  | 0.90 | 1.90 | 1.40 | 0.90 |
| 8.2 | Telep purch | \& telefax equipment (inc. mobile phone | 0.30 | 0.40 | 2.00 | 1.20 |
| 8.3 | Teleph | \& telefax services | 3.90 | 6.40 | 14.40 | 10.00 |
|  | 8.3.1 | Fixed line | 2.20 | 3.10 | 5.20 | 3.80 |
|  | 8.3.2 | Mobile phone account | 1.20 | 2.80 | 7.70 | 5.20 |
|  | 8.3.3 | Mobile phone other | 0.50 | 0.40 | 1.50 | 0.90 |
| 9 Recreation \& culture |  |  | 39.20 | 92.80 | 112.80 | 82.00 |
| 9.1 | Audiovisual, photographic \& information processing equipment |  | 3.00 | 7.90 | 9.70 | 8.70 |
|  | 9.1.1 | Audio equipment, accessories \& CD players | 0.10 | 0.70 | 0.80 | 0.80 |
|  | 9.1.2 | TV \& video | 1.10 | 2.20 | 2.80 | 3.00 |
|  | 9.1.3 | Computers | 1.60 | 4.60 | 5.80 | 4.10 |
|  | 9.1.4 | Photographic, cine, optical equipment \& film processing | 0.10 | 0.30 | 0.30 | 0.80 |
| 9.2 | Other major durables for recreation \& culture |  | 0.10 | 3.40 | 9.10 | 3.20 |
| 9.3 | Other recreational items \& equipment, gardens \& pets |  | 6.00 | 13.00 | 19.00 | 13.50 |
|  | 9.3.1 | Games, toys \& hobbies | 0.40 | 1.30 | 3.40 | 2.80 |
|  | 9.3.2 | Computer software, consoles \& games | - | 0.10 | 1.60 | 0.70 |
|  | 9.3.3 | Equipment for sport, camping \& open air recreation | 0.70 | 0.80 | 2.60 | 1.40 |
|  | 9.3.4 | Horticultural goods | 2.50 | 6.40 | 4.40 | 3.20 |
|  | 9.3.5 | Pets, pet food \& vet | 2.50 | 4.30 | 7.10 | 5.30 |
| 9.4 | Recreational \& cultural services |  | 11.30 | 27.00 | 36.80 | 27.60 |
|  | 9.4.1 | Sports admissions, subscriptions, leisure class fees \& equipment hire | 2.40 | 10.10 | 14.90 | 11.20 |
|  | 9.4.2 | Cinema, museums, theatre etc | 0.80 | 2.70 | 2.70 | 1.80 |
|  | 9.4.3 | TV, video, satellite rental, cable subs, TV licences \& subscriptions | 5.00 | 8.70 | 11.70 | 8.00 |
|  | 9.4.4 | Internet subscriptions | 2.20 | 3.60 | 5.10 | 4.10 |
|  | 9.4.5 | Misc. entertainment | 0.40 | 1.20 | 1.10 | 1.30 |
|  | 9.4.6 | Gambling payments | 0.50 | 0.60 | 1.20 | 1.20 |
| 9.5 | Newspapers, books \& stationery |  | 6.80 | 10.40 | 10.10 | 6.90 |
|  | 9.5.1 | Books | 0.50 | 0.70 | 2.70 | 1.30 |
|  | 9.5.2 | Stationery, cards, address books, calendars etc | 2.10 | 3.00 | 3.00 | 2.60 |
|  | 9.5.3 | Newspapers | 3.30 | 5.40 | 3.20 | 2.20 |
|  | 9.5.4 | Magazines \& periodicals | 0.90 | 1.20 | 1.10 | 0.90 |
| 9.6 | Package holidays (inc. cruises) |  | 12.00 | 31.20 | 28.20 | 22.00 |
| Education |  |  | 1.60 | 15.00 | 40.80 | 26.10 |
| 10.1 | School fees |  | - | 0.70 | 7.70 | 12.50 |
| 10.2 | Higher education fees \& maintenance |  | 1.60 | 14.20 | 32.60 | 12.60 |
| 10.3 | Other schoo | cation costs (e.g. academic evening classes, | 0.10 | 0.10 | 0.50 | 0.90 |


| Commodity or service |  |  |  | Average weekly household expenditure |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Household composition |  |  | Couple (both not pensioners) | Couple at least one dependant child | Single parent at least one dependant | Person living alone (not pensioner) |
| 11 Restaurants \& hotels |  |  | 77.00 | 65.20 | 20.90 | 35.10 |
| 11.1 | Catering services |  | 61.50 | 51.50 | 20.70 | 25.60 |
|  | 11.1.1 | Restaurant meals | 19.30 | 14.90 | 1.30 | 6.30 |
|  | 11.1.2 | Cafe, pub and takeaway food | 27.00 | 26.50 | 16.10 | 10.90 |
|  | 11.1.3 | Alcoholic drinks (away from home) | 14.70 | 8.60 | 1.70 | 7.90 |
|  | 11.1.4 | Canteens (inc. school dinners) | 0.40 | 1.50 | 1.70 | 0.60 |
| 11.2 | Accommodation services |  | 15.50 | 13.70 | 0.20 | 9.50 |
| 12 Miscellaneous goods \& services |  |  | 77.30 | 115.00 | 79.20 | 33.90 |
| 12.1 | Personal care |  | 20.80 | 22.10 | 12.90 | 7.40 |
|  | 12.1.1 | Hairdressing \& beauty treatments | 8.20 | 5.70 | 2.40 | 3.00 |
|  | 12.1.2 | Toiletries | 4.70 | 5.90 | 2.80 | 1.60 |
|  | 12.1.3 | Baby toiletries \& accessories | 0.60 | 2.20 | 1.40 | 0.10 |
|  | 12.1.4 | Hair products, cosmetics \& related electrical appliances | 7.30 | 8.30 | 6.30 | 2.70 |
| 12.2 | Personal effects n.e.c. |  | 6.40 | 7.60 | 2.10 | 1.20 |
| 12.3 | Home care |  | - | - | - | 0.20 |
| 12.4 | Nursery, crèche \& childcare |  | - | 35.90 | 27.70 | 0.60 |
| 12.5 | Insurance |  | 32.80 | 34.50 | 16.20 | 12.70 |
|  | 12.5.1 | Household insurances - structure, contents \& appliances | 6.00 | 5.90 | 2.90 | 3.30 |
|  | 12.5.2 | Medical insurance premiums (inc. sickness, redundancy \& pet) | 9.90 | 6.80 | 6.20 | 2.00 |
|  | 12.5.3 | Life insurance | 4.90 | 8.40 | 0.30 | 1.80 |
|  | 12.5.4 | Vehicle insurance (inc. boat insurance) | 9.40 | 9.70 | 5.60 | 4.30 |
|  | 12.5.5 | Non-package holiday, other travel \& other insurance n.e.c. | 0.90 | 1.00 | 0.60 | 0.80 |
|  | 12.5.6 | Mortgage protection | 1.70 | 2.70 | 0.50 | 0.50 |
| 12.6 | Financial \& other services n.e.c. |  | 17.30 | 14.90 | 20.40 | 11.80 |
|  | 12.6.1 | Bank, building society, post office \& credit card charges | 0.60 | 1.60 | 0.20 | 0.20 |
|  | 12.6.2 | Other services \& professional fees | 16.70 | 13.20 | 20.20 | 11.60 |
| 1-12 Expenditure total |  |  | 904.60 | 1,089.70 | 591.20 | 444.70 |
| 13 Other expenditure items |  |  | 46.90 | 53.10 | 31.00 | 17.00 |
| 13.1 | Capital improvements, main dwelling |  | 39.60 | 47.80 | 28.10 | 15.30 |
| 13.2 | Licenses, fines \& other non-consumption expenditure |  | 1.70 | 1.40 | 2.70 | 0.40 |
| 13.3 | Charitable donations and subscriptions |  | 5.50 | 3.90 | 0.30 | 1.30 |
| 14 Other items recorded |  |  |  |  |  |  |
| 14.1 | Pensio | \& related savings | 47.00 | 47.20 | 11.50 | 16.40 |
| 14.2 | Social security contribution |  | 72.90 | 82.20 | 23.70 | 34.40 |
|  | Income tax payment |  | 195.70 | 174.80 | 30.30 | 92.40 |

## Commodity or service

| Household composition |  |  |  | Person living alone (pensioner) | Two or more pensioners | Other | All |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 11 | Resta | rants \& | hotels | 18.40 | 57.70 | 76.00 | 53.50 |
| 11.1 |  | Caterin | services | 13.90 | 39.00 | 61.80 | 41.60 |
|  |  | 11.1.1 | Restaurant meals | 5.60 | 13.80 | 16.00 | 12.10 |
|  |  | 11.1.2 | Cafe, pub and takeaway food | 5.70 | 16.20 | 29.90 | 19.70 |
|  |  | 11.1.3 | Alcoholic drinks (away from home) | 2.60 | 8.90 | 15.10 | 9.10 |
|  |  | 11.1.4 | Canteens (inc. school dinners) | 0.00 | 0.00 | 0.80 | 0.70 |
| 11.2 |  | Accom | odation services | 4.50 | 18.70 | 14.20 | 12.00 |
| 12 12.1 | Miscellaneous goods \& services |  |  | 56.50 | 71.50 | 86.60 | 76.40 |
|  |  | Person | l care | 11.00 | 17.10 | 25.90 | 17.20 |
|  |  | 12.1.1 | Hairdressing \& beauty treatments | 5.20 | 8.10 | 8.60 | 6.00 |
|  |  | 12.1.2 | Toiletries | 2.00 | 4.30 | 6.20 | 4.10 |
|  |  | 12.1.3 | Baby toiletries \& accessories | - | 0.10 | 0.40 | 0.80 |
|  |  | 12.1.4 | Hair products, cosmetics \& related electrical appliances | 3.90 | 4.70 | 10.70 | 6.30 |
| 12.2 |  | Person | effects n.e.c. | 2.00 | 2.00 | 5.40 | 4.30 |
| 12.3 |  | Home |  | 10.70 | 4.00 | 0.10 | 2.00 |
| 12.4 |  | Nursery | crèche \& childcare | 0.10 | - | 0.40 | 9.90 |
| 12.5 | Insurance |  |  | 16.90 | 36.20 | 42.60 | 28.40 |
|  |  | 12.5.1 | Household insurances - structure, contents \& appliances | 6.20 | 9.40 | 8.70 | 6.10 |
|  |  | 12.5.2 | Medical insurance premiums (inc. sickness, redundancy \& pet) | 5.70 | 14.60 | 13.00 | 8.00 |
|  |  | 12.5.3 | Life insurance | 0.40 | 1.90 | 4.40 | 3.90 |
|  |  | 12.5.4 | Vehicle insurance (inc. boat insurance) | 4.00 | 8.60 | 13.50 | 8.10 |
|  |  | $12.5 .5$ | Non-package holiday, other travel \& other insurance n.e.c. | 0.70 | 1.70 | 1.10 | 1.00 |
|  |  | 12.5.6 | Mortgage protection | - | - | 1.90 | 1.30 |
| 12.6 | Financial \& other services n.e.c. |  |  | 15.80 | 12.20 | 12.30 | 14.50 |
|  |  | $12.6 .1$ | Bank, building society, post office \& credit card charges | 0.10 | 0.40 | 0.60 | 0.70 |
|  |  | 12.6.2 | Other services \& professional fees | 15.60 | 11.70 | 11.70 | 13.80 |
| 1-12 Expenditure total |  |  |  | 373.40 | 676.60 | 981.90 | 760.60 |
| 13 | Other expenditure items |  |  | 38.70 | 70.30 | 57.80 | 45.60 |
|  | 13.1 | Capital | mprovements, main dwelling | 33.50 | 61.30 | 52.10 | 40.20 |
|  | 13.2 | Licens | , fines \& other non-consumption expenditure | 1.00 | 0.30 | 1.30 | 1.10 |
|  | 13.3 | Charita | le donations and subscriptions | 4.20 | 8.60 | 4.40 | 4.20 |
| 14 | Other items recorded |  |  |  |  |  |  |
|  | 14.1 | Pensio | \& related savings | 0.70 | 1.00 | 30.00 | 25.60 |
|  | 14.2 | Social | ecurity contribution | 2.50 | 4.70 | 61.50 | 46.20 |
|  | 14.3 | Income | tax payment | 53.20 | 121.10 | 195.70 | 135.50 |

Table B8 - Household spending by age, $£$ per week

## Commodity or service

## Age of head of household

## Food \& non-alcoholic drinks

1.1 Food
1.1.1 Bread, rice, cereals
1.1.2 Pasta products
1.1.3 Pastry products
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

| 16-34 | 35-44 | 45-54 | 55-64 | 65+ | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 78.60 | 97.80 | 98.60 | 85.60 | 70.60 | 85.80 |
| 71.80 | 91.00 | 91.50 | 80.10 | 66.30 | 79.70 |
| 0.50 | 0.60 | 0.50 | 0.40 | 0.20 | 0.40 |
| 3.50 | 4.50 | 4.40 | 3.40 | 2.80 | 3.70 |
| 2.20 | 3.20 | 2.90 | 2.30 | 2.40 | 2.60 |
| 0.80 | 0.90 | 0.90 | 0.60 | 0.30 | 0.70 |
| 2.00 | 2.70 | 2.50 | 1.90 | 1.80 | 2.20 |
| 1.50 | 1.80 | 1.80 | 1.20 | 0.80 | 1.40 |
| 3.00 | 3.90 | 4.00 | 2.50 | 2.00 | 3.00 |
| 2.70 | 3.30 | 3.90 | 3.80 | 2.60 | 3.20 |
| 0.70 | 1.00 | 1.10 | 1.00 | 0.90 | 0.90 |
| 0.60 | 0.90 | 0.90 | 1.30 | 1.10 | 1.00 |
| 2.90 | 3.50 | 4.60 | 3.10 | 2.20 | 3.20 |
| 2.60 | 2.90 | 3.20 | 2.50 | 2.40 | 2.70 |
| 5.40 | 7.30 | 8.60 | 7.00 | 5.40 | 6.70 |
| 3.70 | 5.00 | 5.50 | 5.80 | 6.00 | 5.30 |
| 4.10 | 4.10 | 3.90 | 3.00 | 2.90 | 3.60 |
| 2.90 | 4.10 | 3.70 | 3.60 | 2.60 | 3.30 |
| 0.90 | 1.30 | 1.00 | 1.00 | 1.00 | 1.00 |
| 3.60 | 4.00 | 3.40 | 3.00 | 2.80 | 3.30 |
| 0.50 | 0.80 | 0.70 | 0.80 | 0.80 | 0.70 |
| 0.50 | 0.70 | 0.70 | 0.50 | 0.60 | 0.60 |
| 0.50 | 0.60 | 0.50 | 0.40 | 0.40 | 0.50 |
| 5.80 | 7.50 | 6.50 | 6.50 | 6.00 | 6.50 |
| 1.10 | 1.50 | 1.20 | 1.60 | 1.30 | 1.30 |
| 0.20 | 0.30 | 0.30 | 0.30 | 0.20 | 0.30 |
| 6.60 | 7.70 | 7.70 | 8.00 | 5.80 | 7.10 |
| 2.10 | 2.40 | 2.30 | 2.20 | 1.50 | 2.10 |
| 1.00 | 1.20 | 1.30 | 1.40 | 1.10 | 1.20 |
| 2.10 | 2.50 | 2.70 | 1.80 | 1.20 | 2.00 |
| 0.50 | 0.80 | 0.60 | 0.40 | 0.40 | 0.50 |
| 0.30 | 0.30 | 0.60 | 0.40 | 0.80 | 0.50 |
| 2.30 | 3.40 | 2.90 | 3.10 | 2.00 | 2.70 |
| 0.70 | 1.30 | 1.20 | 0.80 | 0.60 | 0.90 |
| 0.60 | 1.10 | 1.10 | 0.80 | 0.60 | 0.80 |
| 3.60 | 3.90 | 4.10 | 3.50 | 2.60 | 3.50 |
| 6.80 | 6.80 | 7.10 | 5.60 | 4.30 | 6.00 |
| 0.90 | 0.80 | 0.90 | 1.00 | 1.10 | 0.90 |
| 0.50 | 0.50 | 0.50 | 0.60 | 0.70 | 0.60 |
| 0.20 | 0.20 | 0.20 | 0.10 | 0.20 | 0.20 |
| 1.90 | 1.90 | 1.70 | 1.20 | 0.90 | 1.50 |
| 0.80 | 0.70 | 0.90 | 0.50 | 0.50 | 0.70 |
| 2.50 | 2.70 | 2.90 | 2.10 | 1.00 | 2.20 |

## Commodity or service

| Age of head of household |  |  |
| :--- | :--- | :--- |
| 2 |  |  |
|  |  |  |
| 2.1 |  |  |
| 2.coholic drinks \& tobacco |  |  |
|  | 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 repayments
4.8 Rates
4.9 Mortgage endowment payments

Average weekly household expenditure

| 16-34 | 35-44 | 45-54 | 55-64 | 65+ | All |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 12.80 | 14.30 | 21.10 | 17.70 | 13.50 | 15.80 |
| 6.80 | 9.80 | 14.10 | 14.90 | 9.50 | 11.00 |
| 1.30 | 1.60 | 1.40 | 2.00 | 1.90 | 1.60 |
| 3.30 | 5.80 | 8.50 | 10.20 | 6.60 | 6.90 |
| 2.10 | 2.40 | 4.20 | 2.50 | 1.10 | 2.40 |
| 0.10 | 0.10 | - | 0.10 | - |  |
| 6.00 | 4.50 | 6.90 | 2.80 | 4.00 | 4.80 |
| 5.20 | 4.00 | 6.50 | 2.10 | 3.80 | 4.30 |
| 0.90 | 0.50 | 0.40 | 0.70 | 0.20 | 0.50 |
| 27.50 | 32.70 | 28.80 | 20.20 | 15.20 | 24.50 |
| 22.20 | 24.80 | 23.20 | 16.70 | 11.90 | 19.40 |
| 4.80 | 4.70 | 6.50 | 3.80 | 2.60 | 4.40 |
| 0.30 | 0.40 | 0.70 | 0.40 | 0.10 | 0.40 |
| 9.40 | 10.80 | 9.20 | 7.30 | 7.10 | 8.70 |
| 1.30 | 1.40 | 1.70 | 1.10 | 0.70 | 1.20 |
| 0.40 | 1.30 | 2.30 | 0.50 | 0.20 | 0.90 |
| 0.90 | 2.40 | 0.40 | 0.40 | - | 0.80 |
| 3.00 | 1.30 | 0.10 | 0.40 | 0.20 | 0.90 |
| 0.40 | 0.40 | 0.60 | 0.30 | - | 0.30 |
| 0.90 | 1.30 | 1.10 | 1.50 | 0.60 | 1.10 |
| 0.80 | 0.70 | 0.70 | 1.00 | 0.30 | 0.70 |
| 5.30 | 7.90 | 5.60 | 3.60 | 3.30 | 5.10 |
| 251.40 | 307.60 | 271.00 | 177.50 | 99.10 | 216.00 |
| 134.30 | 113.50 | 92.00 | 55.50 | 33.10 | 82.60 |
| 1.50 | 1.00 | 2.00 | 1.70 | 1.40 | 1.50 |
| 1.20 | 2.70 | 3.90 | 7.20 | 10.70 | 5.50 |
| 5.30 | 6.40 | 6.20 | 5.00 | 4.60 | 5.50 |
| 4.40 | 3.10 | 2.80 | 4.30 | 4.80 | 3.90 |
| 21.80 | 32.10 | 34.60 | 31.60 | 32.60 | 30.90 |
| 17.20 | 20.80 | 21.40 | 18.00 | 18.00 | 19.10 |
| 1.60 | 2.50 | 3.50 | 3.60 | 2.50 | 2.70 |
| 2.50 | 7.60 | 8.60 | 9.40 | 11.10 | 8.10 |
| 0.60 | 1.20 | 1.00 | 0.70 | 1.00 | 0.90 |
| 79.30 | 142.70 | 120.60 | 63.30 | 4.60 | 79.20 |
| 37.10 | 64.80 | 49.50 | 22.20 | 2.50 | 34.10 |
| 42.20 | 77.90 | 71.10 | 41.10 | 2.20 | 45.20 |
| 3.50 | 5.40 | 5.90 | 6.40 | 7.20 | 5.80 |
| 0.10 | 0.60 | 3.00 | 2.50 | - | 1.20 |

## Commodity or service



## 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)

7 Transport
7.1 Purchase of vehicles
$\begin{array}{ll}\text { 7.1.1 } & \text { Purchase of new cars \& vans } \\ \text { 7.1.2 } & \text { Purchase of second hand cars \& vans } \\ \text { 7.1.3 } & \text { Purchase of motorcycles \& other vehicles }\end{array}$
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

| $\mathbf{1 6 - 3 4}$ | $\mathbf{3 5 - 4 4}$ | $\mathbf{4 5 - 5 4}$ | $\mathbf{5 5 - 6 4}$ | $\mathbf{6 5 +}$ | All |
| ---: | ---: | ---: | ---: | ---: | ---: |
| $\mathbf{3 6 . 5 0}$ | 51.80 | 49.40 | $\mathbf{5 6 . 2 0}$ | 53.80 | $\mathbf{5 0 . 0 0}$ |
|  |  |  |  |  |  |
| 17.20 | 22.20 | 22.90 | 21.90 | 19.20 | 20.70 |
| 16.50 | 19.70 | 17.70 | 16.70 | 13.50 | 16.70 |
| 0.70 | 2.50 | 5.20 | 5.20 | 5.70 | 4.00 |
|  |  |  |  |  |  |
| 2.50 | 3.90 | 3.00 | 4.30 | 2.90 | 3.30 |
|  |  |  |  |  |  |
| 6.10 | 6.00 | 5.80 | 7.60 | 4.10 | 5.80 |
|  |  |  |  |  |  |
| 1.30 | 2.40 | 2.20 | 2.70 | 2.00 | 2.10 |
|  |  |  |  |  |  |
| 1.90 | 4.20 | 2.40 | 3.40 | 3.40 | 3.10 |
|  |  |  |  |  |  |
| 7.40 | 13.10 | 13.00 | 16.30 | 22.30 | 14.90 |
| 2.70 | 3.50 | 3.70 | 3.00 | 3.00 | 3.20 |
| 1.60 | 2.30 | 2.00 | 2.30 | 2.00 | 2.00 |
| 3.10 | 7.30 | 7.40 | 11.00 | 17.30 | 9.70 |


| 16.00 | 19.90 | 27.00 | 30.20 | 31.40 | 25.30 |
| :--- | :--- | :--- | :--- | :--- | :--- |
| 4.60 | 5.60 | 7.60 | 7.00 | 7.40 | 6.50 |
| 4.60 | 5.00 | 5.60 | 7.40 | 8.40 | 6.30 |
| 4.10 | 7.80 | 12.10 | 10.50 | 10.70 | 9.20 |
| 0.40 | 0.40 | 0.60 | 0.60 | 0.70 | 0.50 |
| 2.30 | 1.10 | 1.20 | 4.70 | 4.20 | 2.70 |


| $\mathbf{7 7 . 5 0}$ | $\mathbf{1 0 3 . 3 0}$ | $\mathbf{1 1 4 . 1 0}$ | $\mathbf{1 1 0 . 7 0}$ | $\mathbf{6 6 . 5 0}$ | 93.20 |
| ---: | ---: | ---: | ---: | ---: | ---: |
|  |  |  |  |  |  |
| 22.20 | 38.40 | 41.80 | 45.50 | 20.90 | 33.20 |
| 2.00 | 3.90 | 9.40 | 6.10 | 9.10 | 6.40 |
| 19.20 | 32.60 | 29.50 | 38.10 | 11.70 | 25.50 |
| 1.00 | 1.90 | 2.90 | 1.30 | 0.10 | 1.40 |
|  |  |  |  |  |  |
| 29.00 | 39.10 | 40.40 | 35.30 | 29.20 | 34.50 |
| 1.40 | 2.60 | 3.70 | 2.80 | 1.40 | 2.30 |
| 13.20 | 15.70 | 19.40 | 16.10 | 13.10 | 15.50 |
| 8.70 | 10.30 | 9.30 | 11.60 | 11.90 | 10.40 |
| 3.40 | 5.40 | 4.10 | 3.70 | 1.90 | 3.60 |
| 2.30 | 5.10 | 3.90 | 1.10 | 0.90 | 2.60 |
|  |  |  |  |  |  |
| 26.20 | 25.90 | 31.80 | 29.90 | 16.50 | 25.50 |
| 1.10 | 1.30 | 1.90 | 1.30 | 0.20 | 1.10 |
| 1.70 | 1.20 | 2.10 | 0.80 | 0.80 | 1.30 |
| 18.30 | 16.90 | 21.30 | 21.80 | 11.00 | 17.40 |
| 4.90 | 6.30 | 6.40 | 6.10 | 4.50 | 5.60 |
| 0.20 | 0.30 | 0.10 | - | - | 0.10 |




Table B9 - Average weekly household expenditure 2009 / 10, £ per week


## Commodity or service

## All households 2009 / 2010

Average weekly household expenditure 2009 / 2010

2 Alcoholic drinks \& tobacco
2.1 Alcoholic drinks (off premises) 9.50
$\begin{array}{lll}\text { 2.1.1 Spirits \& liqueurs } & 1.20\end{array}$
2.1.2 Wines \& fortified wines $\quad 6.10$
$\begin{array}{ll}\text { 2.1.3 Beer, lager, ciders \& perry } & 2.10\end{array}$
2.1.4 Alcopops
2.2 Tobacco 5.40
2.2.1 Cigarettes $\quad 5.10$
$\begin{array}{ll}\text { 2.2.2 Cigars \& other tobacco products } & 0.20\end{array}$

3 Clothing \& footwear 24.90
3.1 Clothing 20.00
$\begin{array}{ll}\text { 3.1.1 Men's outer } & 3.70\end{array}$
3.1.2 Men's under 0.50
$\begin{array}{lll}\text { 3.1.3 Women's outer } & 9.40\end{array}$
$\begin{array}{lll}\text { 3.1.4 Women's under } & 1.40\end{array}$
$\begin{array}{lll}\text { 3.1.5 Boy's outer } & 0.80\end{array}$
$\begin{array}{ll}\text { 3.1.6 Girl's outer } & 1.10\end{array}$
$\begin{array}{lll}\text { 3.1.7 Infant's outer } & 0.50\end{array}$
$\begin{array}{lll}\text { 3.1.8 Children's under } & 0.40\end{array}$
$\begin{array}{ll}\text { 3.1.9 Accessories \& haberdashery } & 1.10\end{array}$
$\begin{array}{lll}\text { 3.1.10 Dry cleaners, laundry \& dyeing } & 1.10\end{array}$
3.2 Footwear 4.90

4 housing, fuel \& power 200.80
4.1 Net rent paid, including 2nd dwelling rent 64.10
4.2 Materials for maintenance \& repair of dwelling 1.40
4.3 Services for maintenance \& repair of dwelling 5.20
4.4 Water supply 4.90
4.5 Sewerage \& other services 2.40
4.6 Electricity, gas \& other fuels 29.30
$\begin{array}{lll}\text { 4.6.1 Electricity } & 18.10\end{array}$
4.6 .2 Gas $\quad 2.70$
$\begin{array}{lll}4.6 .3 & \text { Oil } & 7.20\end{array}$
$\begin{array}{lll}4.6 .4 & \text { Coal } & 1.20\end{array}$
4.7 House purchase costs 85.40
$\begin{array}{lll}\text { 4.7.1 - interest payments } & 47.50\end{array}$
$\begin{array}{lll}4.7 .2 & \text { - capital payments } 37.80\end{array}$
4.8 Rates 5.60
4.9 Mortgage endowment payments 2.50
Commodity or service
All households 2009 / 2010

## Average weekly household

 expenditure 2009 /20105 Household goods \& services ..... 45.00
5.1 Furniture, furnishings, carpets \& other floor coverings* ..... 16.90*
5.1.1 Furniture \& furnishings* ..... 13.00*
5.1.2 Floor coverings* ..... 3.90
5.2 Household textiles ..... 2.90
5.3 Household appliances ..... 6.10
5.4 Glassware, tableware \& household utensils ..... 2.50
5.5 Tools \& equipment for house \& garden ..... 3.50
5.6 Goods \& services for routine household maintenance ..... 13.10
5.6.1 Cleaning materials ..... 2.80
5.6.2 Household goods \& hardware ..... 2.10
5.6.3 Domestic services, carpet cleaning, hire of furniture ..... 8.20
6 Health ..... 21.50
6.1 Pharmacy \& other medical products ..... 5.60
6.2 Doctors ..... 5.00
6.3 Dentists ..... 8.10
6.4 Opticians ..... 0.40
6.5 Other medical related services (inc. hospital) ..... 2.30
7 Transport ..... 95.40
7.1 Purchase of vehicles ..... 38.50
7.1.1 Purchase of new cars \& vans ..... 14.30
7.1.2 Purchase of second hand cars \& vans ..... 21.80
7.1.3 Purchase of motorcycles \& other vehicles ..... 2.40
7.2 Operation of personal transport equipment ..... 31.50
7.2.1 Spares \& accessories ..... 1.60
7.2.2 Petrol, diesel \& other motor oils ..... 14.70
7.2.3 Repairs \& servicing ..... 8.90
7.2.4 Parking ..... 3.60
7.2.5 Other motoring costs ..... 2.70
7.3 Transport services ..... 25.30
7.3.1 Bus \& coach fares ..... 0.70
7.3.2 Taxi fares ..... 1.10
7.3.3 Travel by air ..... 18.80
7.3.4 Travel by sea ..... 4.60
7.3.5 Other travel \& transport ..... 0.10

[^16]
## Commodity or service

## All households 2009 / 2010

## Average weekly household

expenditure 2009 / 2010
8 Communication ..... 14.70
8.1 Postal services ..... 1.00
8.2 Telephone \& telefax equipment (inc. mobile phone purchase) ..... 1.60
8.3 Telephone \& telefax services ..... 12.00
8.3.1 Fixed line ..... 5.70
8.3.2 Mobile phone account ..... 5.10
8.3.3 Mobile phone other ..... 1.20
9 Recreation \& culture ..... 88.00
9.1 Audiovisual, photographic \& information processing equipment ..... 15.60
9.1.1 Audio equipment, accessories \& CD players ..... 0.90
9.1.2 TV \& video ..... 7.20
9.1.3 Computers ..... 5.10
9.1.4 Photographic, cine, optical equipment \& film processing ..... 2.50
9.2 Other major durables for recreation \& culture ..... 4.00
9.3 Other recreational items \& equipment, gardens \& pets ..... 14.70
9.3.1 Games, toys \& hobbies ..... 2.40
9.3.2 Computer software, consoles \& games ..... 2.00
9.3.3 Equipment for sport, camping \& open air recreation ..... 2.10
9.3.4 Horticultural goods ..... 3.50
9.3.5 Pets, pet food \& vet ..... 4.80
9.4 Recreational \& cultural services ..... 24.20
9.4.1 Sports admissions, subscriptions, leisure class fees \& equipment hire* ..... 9.70
9.4.2 Cinema, museums, theatre etc ..... 1.80
9.4.3 TV, video, satellite rental, cable subs, TV licences, internet* ..... $7.90^{*}$
9.4.4 Internet subscriptions* ..... 3.00*
9.4.5 Misc. entertainment ..... 1.00
9.4.6 Gambling payments ..... 0.80
9.5 Newspapers, books \& stationery ..... 7.70
9.5.1 Books ..... 1.50
9.5.2 Stationery, cards, address books, calendars etc ..... 2.50
9.5.3 Newspapers ..... 2.50
9.5.4 Magazines \& periodicals ..... 1.10
9.6 Package holidays (inc. cruises) ..... 21.80
10 Education ..... 25.30
10.1 School fees ..... 14.80
10.2 Higher education fees \& maintenance ..... 9.50
10.3 Other education costs (e.g. academic evening classes, school trips) ..... 1.00

[^17]Commodity or service
All households
Average weekly household11 Restaurants \& hotels52.60
11.1 Catering services ..... 43.30
11.1.1 Restaurant meals ..... 12.40
11.1.2 Cafe, pub and takeaway food ..... 19.50
11.1.3 Alcoholic drinks (away from home) ..... 10.70
11.1.4 Canteens (inc. school dinners) ..... 0.70
11.2 Accommodation services ..... 9.30
12 Miscellaneous goods \& services ..... 71.60
12.1 Personal care ..... 16.40
12.1.1 Hairdressing \& beauty treatments ..... 6.00
12.1.2 Toiletries ..... 3.40
12.1.3 Baby toiletries \& accessories ..... 0.80
12.1.4 Hair products, cosmetics \& related electrical appliances ..... 6.20
12.2 Personal effects n.e.c. ..... 5.10
12.3 Home care ..... 0.50
12.4 Nursery, crèche \& childcare ..... 8.60
12.5 Insurance ..... 30.10
12.5.1 Household insurances - structure, contents \& appliances ..... 5.50
12.5.2 Medical insurance premiums (inc. sickness, redundancy \& pet) ..... 8.30
12.5.3 Life insurance ..... 5.80
12.5.4 Vehicle insurance (inc. boat insurance) ..... 7.70
12.5.5 Non-package holiday, other travel \& other insurance n.e.c. ..... 1.10
12.5.6 Mortgage protection ..... 1.80
12.6 Financial \& other services n.e.c. ..... 10.90
12.6.1 Bank, building society, post office \& credit card charges* ..... 1.50*
12.6.2 Other services \& professional fees ..... 9.40
1-12 Expenditure total ..... 729.10
13 Other expenditure items ..... 54.40
13.1 Capital improvements, main dwelling ..... 52.60
13.2 Licenses, fines \& other non-consumption expenditure ..... 1.70
13.3 Other expenditure items ..... 0.10
*not strictly comparable with 2014 / 15 survey


[^0]:    ${ }^{1}$ This should not be considered as a measure of the relative cost of living between the two jurisdictions
    ${ }^{2}$ Based on COICOP divisions, see Appendix A for more information

[^1]:    ${ }^{3}$ Available at www.gov.je/spendingsurvey

[^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). A small number of items in this category were 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).

[^6]:    ${ }^{8}$ 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 2014/15: States of Jersey Statistics Unit, November 2015.

[^7]:    ${ }^{9}$ See Appendix A for definitions of tenure groupings used in this report.

[^8]:    ${ }^{10}$ The person in the household designated as the main shopper

[^9]:    ${ }^{\text {It }}$ is not possible to split tracker and variable rates for 2004/5, therefore 'tracker' includes both tracker and variable mortgages

[^10]:    ${ }^{11}$ 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.

[^11]:    ${ }^{12}$ For differences in the survey design between the $2009 / 10$ and $2014 / 15$ spending surveys, see Appendix A.
    ${ }^{13}$ Using the increase of $14 \%$ in the Jersey All-Items RPI from the mid-point of each of the spending surveys (i.e. between September 2009 and September 2014).

[^12]:    ${ }^{14}$ Derived from tables presented in "Family Spending: a report on the 2014 Living Costs and Food Survey", published by the Office for National Statistics.
    ${ }^{15}$ 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.

[^13]:    ${ }^{16}$ Ineligible households include business addresses, institutions, vacant and demolished/derelict buildings.

[^14]:    ${ }^{17}$ Items outside the classification 1-12.

[^15]:    ${ }^{18}$ The 2009 / 10 data in this report has been re-weighted to reflect the 2011 Census population. Due to changes in classification, comparisons between the 2014 / 15 and 2009 / 10 surveys should be made with a degree of caution. See Appendix A for details of making comparisons between surveys.

[^16]:    *not strictly comparable with 2014 / 15 survey

[^17]:    *not strictly comparable with 2014 / 15 survey

