Monthly household expenses checklist

36 items with the typical monthly amount for an average UK household (ONS Family Spending, year to March 2025)

Tick what applies to your household and write your own number in the last column.

	Expense	Typical monthly, UK	Your amount
	HOUSING AND UTILITIES		
☐	Rent	£289	
☐	Mortgage, property tax, home insurance and maintenance (owners)	£132 mortgage interest	
☐	Council tax or property tax	£140	
☐	Electricity	£87	
☐	Gas	£61	
☐	Phone and internet	£52 excl. bundles	
☐	Water and sewer	£56	
☐	Home or contents insurance	£27	
	HOUSEHOLD		
☐	Furniture, appliances and household goods	£132	
☐	Cleaning and household supplies	In the row above	
☐	Childcare and domestic help	£16	
	FOOD		
☐	Groceries	£319	
☐	Restaurants, takeaway and coffee	£213 incl. hotels	
☐	Alcohol at home	£39	
	TRANSPORT		
☐	Car purchase or finance	£163	
☐	Fuel	£80	
☐	Car insurance	£62	
☐	Car repairs and servicing	£42	
☐	Public transport, taxis and flights	£108	

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Tick what applies to your household and write your own number in the last column.

	Expense	Typical monthly, UK	Your amount
	HEALTH		
☐	Health insurance	£15 private medical	
☐	Doctor, dentist, glasses and medicines	£52	
	PERSONAL		
☐	Clothing and shoes	£78	
☐	Personal care	£57	
☐	Pets	£29	
	LEISURE		
☐	Sports, clubs, events and memberships	£38	
☐	Cinema, theatre and museums	£11	
☐	TV, streaming and licence	£28	
☐	Toys, hobbies and sports equipment	£16	
☐	Books and newspapers	£17	
☐	Holidays and travel lodging	£190	
	FAMILY AND FUTURE		
☐	Education and school fees	£38	
☐	Gifts and donations	£62	
☐	Life insurance	£14	
☐	Pensions and social security contributions	£202 plus £147 National Insurance	
	OTHER		
☐	Tobacco	£10	
☐	Miscellaneous	Within the groups above	
	All spending, average household	**£2,932 (two adults with two children: £3,827)**	

Why your rent or childcare is far above the figure: the averages include every household, owners and renters, with and without children. Use the column for the ranking and the order of magnitude, and the blank for your own number. Two adults with two children spend more than the average: £3,827 a month.