BRITS LEFT WITH £176 LESS EACH MONTH COMPARED TO LAST YEAR - DESPITE HOUSEHOLD BILLS FALLING

- This year's MoneySuperMarket Household Money Index (HMI) reveals monthly outgoings are lower than last October - but a £355.58 fall in reported average monthly take-home income has more than wiped out the saving
- Reported spending on non-essentials is also down, with gym and fitness falling 23%, news subscriptions 18%, gaming 15% and streaming subscriptions 12% year-on-year
- Regional data reveals a striking low-bill, low-income paradox: Plymouth has the lowest monthly outgoings of the cities measured at £1,299.04 but residents have just £503.79 left after those costs, while Norwich residents have the least left overall at £428.43 and commit 77% of their reported income to HMI outgoings

The average Brit has £175.76 less left each month than they did in October 2025 despite spending less on bills and outgoings, the MoneySuperMarket Household Money Index (HMI) reveals today.

The latest MoneySuperMarket HMI finds the average person now reports spending £1,477.85 a month across the 31 household bills and everyday outgoings tracked by the Index, down from £1,657.67 in 2025, and £1,533.80 in 2024.

But reported average incomes have fallen faster than spending, meaning the average person has less money left over after covering their monthly costs.

Average reported monthly income after tax is now £2,203.00, down from £2,558.58 in October 2025, a fall of £355.58. Although people are spending less on the bills and outgoings tracked by the HMI, the drop in income has been greater, reducing the amount left after those costs from £900.91 to £725.15, a fall of £175.76 a month.

In percentage points, household bills and outgoings now account for 67% of reported income, compared with 65% a year ago - meaning over two-thirds of what people report bringing home each month is being absorbed by spending on household bills and everyday expenses tracked in the HMI.

The new figures from the MoneySuperMarketHMI show a longer-term easing across a number of household bills and expenses. Compared with October 2025, reported spending has fallen on bills including energy (-7%,) water (-7%), car insurance (-15%), and home and contents insurance (-18%).

Reported spending has also fallen across some of the non-essentials that sit outside core monthly bills. Compared with October 2025, average reported spending on gym membership and fitness equipment has fallen from £13.20 to £10.10 a month (-23%), while news subscriptions are down 18%, gaming is down 15% and streaming subscriptions are down 12%, from £23.50 to £20.60 a month.

Groceries have also fallen from £187.90 to £180.20 (-4%) compared with October 2025.

However, the most recent quarter suggests some household costs are starting to rise again. Monthly outgoings increased by £23.31 between July and October, from £1,454.54 to £1,477.85, while reported monthly income after tax rose by just £2.50 in the same period.

That means the average person had £20.81 less left over after bills and outgoings than they had three months ago. Energy spending has increased by 2% since the summer, water bills by 3% and vehicle fuel by almost 12%.

The MoneySuperMarket HMI also highlights a stark regional divide in household finances, showing that the places with the highest costs are not always the places where people feel the greatest squeeze.

London has the highest monthly outgoings of the cities measured, at £1,703.60. Yet higher reported incomes mean Londoners still have an average £898.90 left each month after those outgoings - the highest amount left after HMI costs in the table.

At the other end of the scale, Plymouth has the lowest monthly HMI outgoings at £1,299.04, £404.56 less than London. But with reported monthly income after tax of just £1,802.83, people in Plymouth have only £503.79 left after those costs.

The squeeze is greatest in Norwich. Although its monthly HMI is £1,459.90 - lower than London - people there have just £428.43 left after HMI costs, the lowest figure of any city measured. HMI bills and outgoings absorb 77% of reported income – more than three-quarters of everything coming in.

By comparison, Belfast has the lowest proportion of income committed to HMI outgoings at 64%.

Kara Gammell, Personal Finance Expert at MoneySuperMarket, said: "Compared with a year ago, people report spending less on a range of household bills and everyday costs. But reported incomes have fallen even faster, leaving the average person with around £175.76 less each month after those costs have been covered.

"The regional picture tells a similar story. The places with the highest household costs aren't always the places where people feel the greatest squeeze. What matters is not just what people spend, but how much income they have left afterwards.

"We're also starting to see signs that some everyday costs are edging upwards again as we head towards winter. At a time when household budgets remain under pressure, regularly reviewing your outgoings, understanding what you're paying for and comparing your options can help create some much-needed room in your monthly budget."

Lis Barton, Chief Customer Officer of MONY Group, parent company of MoneySuperMarket, said: "This year's MoneySuperMarket Household Money Index shows just how resourceful people are when it comes to looking after their future finances. We're calling them the 'Future Me Funders'. Our research reveals that more than half of people across the UK are finding creative ways to free up money and put it towards their future. We recently launched Savings and Investments by MoneySuperMarket to make it even easier for 'Future Me Funders' by offering a wealth of options all within the MoneySuperMarket app."

Visit https://www.moneysupermarket.com/household-money-index/ to find out more.

ENDS

Notes for Editors

The MoneySuperMarket Household Money Index found:

Brits have less left despite lower outgoings

- Average monthly HMI bills and outgoings: £1,477.85
- October 2025: £1,657.67
- Difference: -£179.82
- Average monthly reported take-home income: £2,203.00
- October 2025: £2,558.58
- Difference: -£355.58
- Money left after HMI outgoings: £725.15
- October 2025: £900.91
- Difference: -£175.76
- HMI outgoings account for 67% of reported income, compared with 65% last October

Quarter-on-quarter:

- HMI outgoings have risen from £1,454.54 in July to £1,477.85, an increase of £23.31
- Monthly reported take-home income has risen just £2.50 over the same period
- Disposable income after HMI outgoings has therefore fallen £20.81, from £745.96 to £725.15

Regional:

City	Total HMI	Monthly income after tax	Disposable income	HMI as % of income
Belfast	£1,400.49	£2,203.25	£802.76	64%
Birmingham	£1,412.71	£2,137.92	£725.21	66%
Brighton	£1,442.04	£2,070.75	£628.71	70%
Bristol	£1,447.18	£2,038.25	£591.07	71%
Cardiff	£1,451.89	£2,107.50	£655.61	69%
Edinburgh	£1,491.84	£2,264.25	£772.41	66%
Glasgow	£1,463.02	£2,088.75	£625.73	70%
Leeds	£1,354.83	£2,005.83	£651.00	68%
Liverpool	£1,362.61	£2,037.50	£674.89	67%
London	£1,703.60	£2,602.50	£898.90	65%
Manchester	£1,449.43	£2,135.33	£685.90	68%
Newcastle	£1,360.08	£2,029.17	£669.09	67%
Norwich	£1,459.90	£1,888.33	£428.43	77%
Nottingham	£1,322.78	£1,972.75	£649.97	67%
Plymouth	£1,299.04	£1,802.83	£503.79	72%
Sheffield	£1,303.64	£1,995.75	£692.11	65%

[CLASSIFICATION: PUBLIC/PERSONAL]

Southampton	£1,425.08	£2,144.25	£719.17	66%

Sources:

All consumer polling figures unless otherwise stated are from five separate polls of 8,000 adults carried out on behalf of MONY Group by Opinium on the following dates: 25 September 2026 - 05 October 2026

Opinium are company partners of the MRS and abide by its code of conduct and guidelines for best practice when carrying out research for clients, ensuring results are accurate, impartial and fair to both clients and participants.

The core Household Money Index (HMI) was calculated from the replies of 8,000 adults self-reporting monthly spending, with insurance categories benchmarked against MoneySuperMarket pricing data to improve accuracy on 27 categories. Four categories: car, life, home and pet insurance have been rebased with MoneySuperMarket's data on average premium prices between July - September 2026.

About MoneySuperMarket:

MoneySuperMarket is the UK's most recommended price comparison website, and an everyday financial companion trusted by millions. It enables customers to switch and save across Insurance, Money and Home Services; track and improve their credit score; monitor spending; and make smarter money decisions every day, helping them manage, save and grow their finances in one place.

MoneySuperMarket is part of MONY Group, a FTSE 250 business with over 13 million active users, focused on helping households get more value from their money.

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