

# The 2012-13 Household Expenditure Survey Report

A summary of the expenditure patterns of households in Guernsey



## Contents

<b>1.0 Introduction</b>		
1.1	Executive summary	1
1.2	Key findings	1
1.3	Background	2
1.4	Methodology	2
1.5	Primary Purpose	3
1.6	Presentation	4
1.7	Definition and interpretation	5
<b>2.0 Key analysis and conclusions</b>		
2.1	Overview of household expenditure	6
2.2	Household expenditure by tenure	10
2.3	Household expenditure by gross income	14
2.4	Household expenditure by gross equivalised income	18
2.5	Household expenditure by household composition	22
2.6	Household expenditure by number of children in the household	26
2.7	Changes in household expenditure over time	30
2.8	Comparison of household expenditure with other jurisdictions	36
2.9	Conclusion and contact details	40
<b>3.0 Appendices</b>		
3.1	Appendix A - Expenditure in detail	42
3.2	Appendix B - Methodology in detail	78
3.3	Appendix C - Sources of items of expenditure	82

The image on the front cover showing the market in St Peter Port (taken in August 2014) is courtesy of Liz Walton.

## 1.1 Executive Summary

The 2012-13 Household Expenditure Survey Report provides data on the expenditure patterns of households in Guernsey. The primary function of the Survey is to provide data for the weighting of the Guernsey inflation indices (the Retail Prices Indices: RPI, RPIX and RPIY, which are described in the Guide to the Guernsey Retail Prices Indices, available from [www.gov.gg/rpi](http://www.gov.gg/rpi)) to ensure that they remain an accurate reflection of costs incurred by local households. The Report also provides a useful resource for social and economic research.

In total, 1,045 households took part in the Survey, which was conducted over a 14 month period ending in June 2013. Respondents had the option of completing the Survey online for the first time. The Survey covered more areas of expenditure and collected information in more detail than previous Surveys to enable the inflation indices to be integrated to an internationally comparable format.

This Report provides information on overall average household expenditure as well as expenditure broken down by the household tenures, incomes and compositions. It also contains comparisons with historic data and other jurisdictions.

## 1.2 Key Findings

- **The grand total expenditure per household per week in 2012-13 averaged £1,046.12, which equates to £54,398 per year.**
- **The Housing, fuel and power category constituted the largest portion of the grand total household expenditure at 25.7% (see [Section 2.2](#) for expenditure by category and [Appendix A](#) for expenditure by category in detail).**
- **The total expenditure excluding capital investments and money transfers (such as transfers to savings accounts) was £909.23 per week or £47,280 per year.**
- **The mean average gross household income was £64,015 and the median average was £52,527.**
- **Total expenditure excluding capital investments and money transfers equated to 74% of mean total household income and 90% of median total household income. It should be noted that expenditure can be funded from savings or borrowings.**
- **On a like for like basis with the previous Survey in 2005-06, the total household expenditure increased by 37% in nominal terms and 12% in real terms (see [Section 2.6](#) for historic comparisons).**
- **Over the same period, total household income increased by a lower amount; 30% in nominal terms based on the mean average, or 27% based on the median average. In real terms, household income increased by 5% based on the mean average and 3% based on the median average.**

These key findings are selected points of interest from [Section 2](#) of the Report, further details of which can be found as shown in the table of contents opposite. The appendices to this Report provide further detail on [sections 2.1 to 2.6](#) and on the methodology used.

## 1.3 Background

The primary purpose of the Household Expenditure Survey (HES) is to provide information to ensure that the calculation of the Guernsey Retail Price Indices (RPI, RPIX and RPIY) remain relevant. The Survey is repeated every five to seven years and the results are used to update the items in the “shopping basket” and the weights attributed to them in the calculation of inflation.

The first Survey of this type in Guernsey was conducted over 50 years ago and, although the format of the Survey has changed over time, the main principles remain the same. Information describing the household (for example, composition, tenure and income) is collected alongside detailed information regarding the expenditure of the household. As per previous Surveys, the fieldwork was outsourced following a competitive tender. The data analysis and Report have been completed by the Policy Council’s Policy & Research Unit. The methodology used for the 2012-13 Survey is described in more detail below.

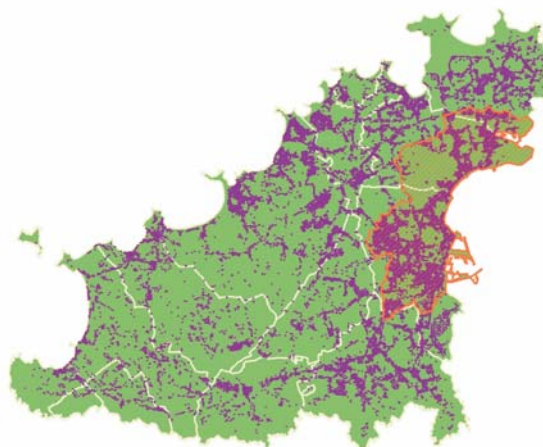
## 1.4 Methodology

The Survey was launched in May 2012 and households, selected at random, were invited to complete it either online or on paper. To encourage households to respond, they were offered the opportunity to be entered into one of four prize draws. Each draw had a first prize of £2,500 and five runner-up prizes of £500. In previous Surveys, each household had been paid a smaller sum for their time. However, the prize draw system was thought to be a greater incentive to participate and presented a cost saving overall.

In total, over 8,400 households were invited to participate in the Survey. Completed forms were received from 1,045 households, equating to a response rate of 12.4%. Whilst lower than ideal, this level of response rate is not uncommon for Surveys of this length and complexity. The sample represents 4.0% of the total number of occupied households on the Island (based on information in the Guernsey Annual Housing Stock Bulletin, which is available from [www.gov.gg/property](http://www.gov.gg/property)).

The Survey is usually conducted over a full year to include any seasonal variations in expenditure patterns. The response rate was particularly poor during the first six weeks, so the Survey was extended by six weeks, to cover a period of one year and six weeks in total (ending in June 2013).

The approach used to invite households to participate was adjusted following the initial period of low responses and the success rates of different approaches were monitored throughout the Survey. The lessons learnt will be taken into consideration when planning further Surveys of this nature, in order to maximise response rates as much as possible.



As is quite often the case, older people were over-represented in the Survey sample and younger people were under-represented. This also meant a bias towards households that owned their property outright. The private and social rental tenures were under-sampled. Since housing costs tend to be the largest single expense for a household, that is paying a mortgage or rent, these sampling errors have been corrected (via weighting) to ensure that the tenure profile of the sample matches the tenure profile of the Island. The adjusted sample was also cross-checked against the age and household income profiles of the Island, to ensure that the sample was representative.

**Table 1.4.1: Description of sample by tenure**

Tenure Type	Original sample %	Weighted sample %
Owner occupier with mortgage	33.9	33.9
Owner occupier without mortgage	53.4	35.8
Renting from a private landlord	7.5	20.2
Renting from the States or GHA	2.8	7.7
Other	2.4	2.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

For a description of each of the tenure types, see **Table 2.2.1** in **Section 2.2**. The data presented throughout this Report are based on the corrected (i.e. weighted) sample.

## 1.5 Primary Purpose

Once corrected for sampling errors, the Survey results are used to determine how much (as a proportion of total expenditure) households spend on different goods and services. This information is presented in **Section 2**. It is also used to update the “weights” used in the calculation of inflation.

The items which households spend proportionately more money on are given a higher weighting in the calculation of inflation, since changes in the prices of those items will have a bigger impact on inflation. For example, the average household spends more money on electricity or petrol than on jam or lightbulbs, so electricity and petrol will be given a higher weighting and will have a greater influence on the inflation figures that are published by Policy Council each quarter (see [www.gov.gg/rpi](http://www.gov.gg/rpi)).

Some of the more detailed information gathered via the Survey is also used to update the “shopping basket”, which is the list of goods and services that is priced each quarter in order to determine the inflation of individual goods and services. The basket is updated after each HES in order to ensure that it continues to contain the most commonly purchased goods and services and the most popular suppliers. For example, new items (such as tablet computers, which were not on the market when the last Survey was conducted) emerge over time and need to be incorporated. Conversely, when expenditure on a particular item reduces to a negligible level, they can be removed from the basket e.g. video cassettes.

It is important that the inflation calculation weights and basket are updated at regular intervals because expenditure patterns change over time. For example, since the last Survey in 2005-06, the proportion of a household’s expenditure on the category ‘Leisure services’ has increased by 3.7 percentage points.

At the time of writing this Report, the updated (2012-13) weights and basket had been trialled by the Policy Council and will be adopted for use in the inflation figures to be published in January 2015. The 2012-13 HES asked for more detail than previous Surveys to enable some additional changes to be introduced at the same time; the categorisations used within the Guernsey inflation indices will be aligned with those used in other jurisdictions including Jersey and the UK.

Further information on Guernsey’s inflation indices is available via [www.gov.gg/rpi](http://www.gov.gg/rpi).

## 1.6 Presentation

The information collected during the 2012-13 Survey was collected in a greater level of detail than in the past to enable the presentation of Guernsey's inflation figures to be aligned with international best practice. It has also enabled the results to be presented using a standard framework, which is based on a system of codes known as Classification of Individual Consumption by Purpose (COICOP) codes. This system groups expenditure into thirteen broad groups as shown in **Table 1.6.1**.

The thirteen broad groups can be broken down to show a greater level of detail, which may be useful for research and to inform policy decisions. Expenditure at this more detailed level is included in the tables appended to this Report. The 2012-13 data included in the main body of this Report are shown using the broad (COICOP coding based) groups listed below, unless otherwise stated.

**Table 1.6.1: Summary of Average Weekly Household Expenditure in Guernsey 2012-13**

HES Category	Description of category
1 Food and non-alcoholic drinks	Food and soft drinks purchased for consumption in the home
2 Alcoholic drinks and tobacco	Alcoholic beverages purchased for consumption in the home and all tobacco purchases
3 Clothing and footwear	All clothing, footwear and accessories, including cleaning, repair and hire of clothing
4 Housing, fuel and power	Mortgage payments, rent, rates, household energy and water and maintenance of dwellings
5 Household goods and services	Furniture, floor coverings, household goods and appliances, domestic cleaning and garden tools and equipment
6 Health	Prescriptions, medicines, medical products and all medical services
7 Transport	Purchase of motor vehicles, bicycles, spare parts, motor fuels and motor repairs and other services, parking and other motor fees, transport by railway, road, air and sea
8 Communication	Postal services, telephone (fixed and mobile) and telefax equipment and services
9 Recreation and culture	Audio visual, photographic and information processing equipment, recreational items and equipment, plants, flowers and pets, cultural services, newspapers and books, package holidays
10 Education	Pre-primary, primary, secondary, tertiary and other educational services
11 Restaurants and hotels	Catering services, food and drink (including alcohol) bought in restaurants, cafes and bars, accommodation services
12 Miscellaneous goods and services	Personal care, personal effects not elsewhere classified, social protection, insurance, financial services, other services
<b>Total COICOP Expenditure</b>	<b>Categories 1-12</b>
13 Other expenditure items	Capital improvements to main dwelling, holiday spending, money gifts and transfers
<b>Total Expenditure</b>	<b>Categories 1-13</b>

The contents of groups one to twelve include all the items that are measured in the RPI. Group thirteen includes items which are not included in the RPI, such as capital and other investments and money transfers, which are not considered to be consumption items. As such, a sub-total is shown for Groups one to twelve and also for all thirteen groups. Throughout this Report, the proportion of expenditure is shown as a percentage of the total of the thirteen groups. It should be noted that the weights used in the inflation calculations are calculated on a different basis (see [www.gov.gg/rpi](http://www.gov.gg/rpi) for further information).

## 1.7 Definitions and interpretation

Unless expressed otherwise, the data within this Report represent the average weekly household expenditure calculated from the weighted Survey responses (i.e. corrected for sampling error).

Average weekly expenditure is expressed as mean expenditure, calculated by dividing the total expenditure on a specified item by the total number of households included in the Survey sample, and is not restricted to those households reporting expenditure on the specified item.

The data presented in the tables have been rounded independently. Therefore, the sum of the component items shown in each table may not sum exactly to the total shown in that table.

2012-13 data is presented in its nominal form i.e. it has not been adjusted to account for inflation between 2012-13 and the date of publication of this Report. Older data has been inflated to 2012-13 values where stated.

Since the breadth and depth of information collected via the 2012-13 Survey was greater than in the past, the sections of this Report that make comparisons with historic data are presented differently to facilitate a like for like comparison. In those sections, the 14 categories used to present the 2005-06 HES results (and to present the inflation indices published to date) are used. It should be noted that the total expenditure across those 14 groups does not include all the expenditure included in the 13 COICOP groups, since there is some expenditure, which is not relevant to the inflation calculations, that was previously not captured.

For the purpose of this Report, a household has been classified as having a dependant if there is a person under the age of 16 in the household and/or if there is a person aged 16 years or over in the household that does not appear to be supporting themselves financially. For example, a person that is identified as attending university is considered a dependant, whereas a person working in full-time employment is considered a non-dependant.

Some information on the sources of expenditure is included in [Appendix C](#). However, as noted in the appendix, the information is only complete for expenditure categories one to three (as described on the opposite page), so care should be taken if drawing conclusions from the data shown for the other categories.

## 2.1 Overview of household expenditure in Guernsey 2012-13

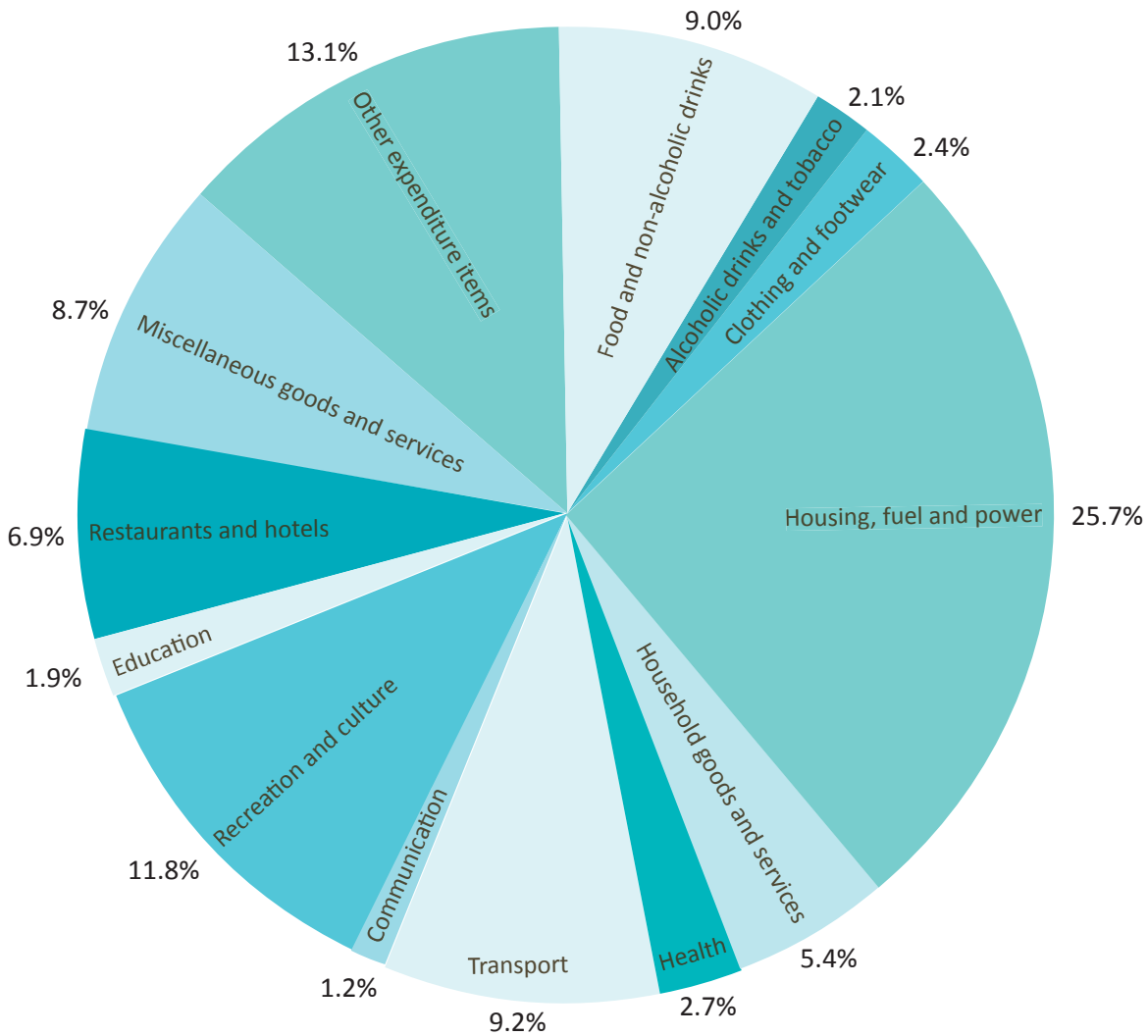
This section presents an overview of household expenditure according to the 13 broad categories discussed in [Section 1.6](#). The figures shown are averages for all the households that participated in the Survey.

**Table 2.1.1: Average weekly household expenditure by category**

	HES Category	Description of category	Expenditure (£ per week)	% of total expenditure
1	Food and non-alcoholic drinks	Food and soft drinks purchased for consumption in the home	£93.93	9.0%
2	Alcoholic drinks and tobacco	Alcoholic beverages purchased for consumption in the home and all tobacco purchases	£21.86	2.1%
3	Clothing and footwear	All clothing, footwear and accessories, including cleaning, repair and hire of clothing	£24.89	2.4%
4	Housing, fuel and power	Mortgage payments, rent, rates, household energy and water and maintenance of dwellings	£269.32	25.7%
5	Household goods and services	Furniture, floor coverings, household goods and appliances, domestic cleaning and garden tools and equipment	£56.73	5.4%
6	Health	Prescriptions, medicines, medical products and all medical services	£28.23	2.7%
7	Transport	Purchase of motor vehicles, bicycles, spare parts, motor fuels and motor repairs and other services, parking and other motor fees, transport by railway, road, air and sea	£95.96	9.2%
8	Communication	Postal services, telephone (fixed and mobile) and telefax equipment and services	£12.29	1.2%
9	Recreation and culture	Audio visual, photographic and information processing equipment, recreational items and equipment, plants, flowers and pets, cultural services, newspapers and books, package holidays	£122.98	11.8%
10	Education	Pre-primary, primary, secondary, tertiary and other educational services	£19.81	1.9%
11	Restaurants and hotels	Catering services, food and drink (including alcohol) bought in restaurants, cafes and bars, accommodation services	£72.50	6.9%
12	Miscellaneous goods and services	Personal care, personal effects not elsewhere classified, social protection, insurance, financial services, other services	£90.75	8.7%
	<b>Total COICOP Expenditure</b>	<b>Categories 1-12</b>	<b>£909.23</b>	<b>86.9%</b>
13	Other expenditure items	Capital improvements to main dwelling, holiday spending, money gifts and transfers	£136.88	13.1%
	<b>Total Expenditure</b>	<b>Categories 1-13</b>	<b>£1,046.12</b>	<b>100.0%</b>



Figure 2.1.1: Average weekly household expenditure by category



As can be seen in [Table 2.1.1](#) and [Figure 2.1.1](#), the largest proportion of household expenditure was on the category of **Housing, fuel and power**; just over a quarter of total average expenditure was spent on this category equating to an average of £269.32 per week. The total mean household expenditure was £1,046.12 per week (or £54,398 per year). The total mean expenditure of £54,398 per year equated to 85.0% of the mean household income and 103.6% of the median household income (see [Section 2.3](#) for more information on household incomes).

Excluding the category of **Other expenditure items**, the next largest categories were **Recreation and culture** (11.8%), followed by **Transport** (9.2%) and **Food and non-alcoholic drinks** (9.0%). The lowest expenditure category was **Communication**, with 1.2% of expenditure being spent on goods and services under that heading.

The expenditure figures presented in [Table 2.1.1](#) are broken down into a greater level of detail in [Table 3.1.1](#) of [Appendix A](#). Some observations relating to each expenditure category are presented on [Pages 8-9](#).

### Food and non-alcoholic drinks

- A household average of £84.27 was spent on food per week; £6.16 was spent on fresh and frozen fruit, £7.23 on fresh and frozen vegetables and £6.25 on chocolate per week.
- An average of £18.12 per week was spent on meat and meat products compared with £4.48 per week on fish and fish products.

### Alcoholic drinks and tobacco

- A total of £21.86 was the average household expenditure on alcohol and tobacco combined; of this amount, £13.29 was spent on alcohol and £8.57 on tobacco.
- Of the total average weekly household spend on alcohol, 66.6% (£8.85) was spent on wine and fortified wine.

### Clothing and footwear

- £10.87 per week was spent on women's clothes compared with £5.59 on men's clothes.
- £2.00 per week was the average household spend on children's clothes.

### Housing, fuel and power

- The largest portion of household expenditure (25.7%) was spent on this category.
- The largest expenditure in this category was mortgage payments (including both capital and interest) amounting to an average weekly household spend of £108.44.
- Of the household weekly average of £39.86 spent on fuel for lighting and heating, £17.57 was spent on electricity and £13.91 on oil.

### Household goods and services

- Furniture and furnishings accounted for 27.3% of the total average weekly expenditure of £56.73 for this category.
- Households on average spent £10.17 per week on domestic services, carpet cleaning and hire of furniture.

### Health

- Average household spending on health was £28.23 per week; £13.21 was for dental services (nearly 47% of total health expenditure).
- £3.55 per week was the average amount spent on doctors' services at the surgery or at home and £4.35 was spent on other specialist services. £9.66 per week was spent on medical insurance premiums (which are included under the heading 'Insurance' within the Miscellaneous goods and services category).

## Transport

- The average weekly expenditure for travel by air was £22.69 per week, compared with travel by sea of £7.15 per week.
- A weekly household average of £19.47 was spent on petrol, diesel and other motor oils.
- Households in Guernsey spent more, on average, on second-hand cars and vans (£10.10 per week) than on new cars and vans (£9.83).

## Communication

- This category had the smallest portion of total household expenditure, accounting for only 1.2% (£12.29) of the average weekly household expenditure.
- Mobile phone account and top ups were the largest expenditure item of the category with an average of £5.36 per week.

## Recreation and culture

- £43.01 per week was spent on package holidays, in addition to the £29.84 per week on air and sea travel combined from the **Transport** category.
- Computers and accessories accounted for an average of £10.12 per week (8.2% of **Recreation and Culture** and 1.0% of total expenditure).
- 80% of households paid for broadband during the survey.

## Education

- The average weekly expenditure on higher education fees and maintenance was £11.00 per week.
- £4.93 per week was spent on secondary school education and activities compared with £2.38 on pre-school and primary school fees.

## Restaurants and hotels

- £52.27 per week was the average household spend on restaurant, cafe and takeaway food.
- An average of £20.22 per week was spent on accommodation services.

## Miscellaneous goods and services

- An average of £8.07 per week was spent on nursery, crèche and childcare services.
- £37.63 per week was the average total spend on insurance policies.

## Other expenditure items

- **Other expenditure items** was the second highest expenditure category accounting for 13.1% of total expenditure or £136.88 per week. This group included expenditure on capital improvements, money spent on holiday, cash gifts and money transfers (for example, to savings accounts).
- Capital expenditure accounted for nearly 60% of this category.

## 2.2 Household expenditure by tenure

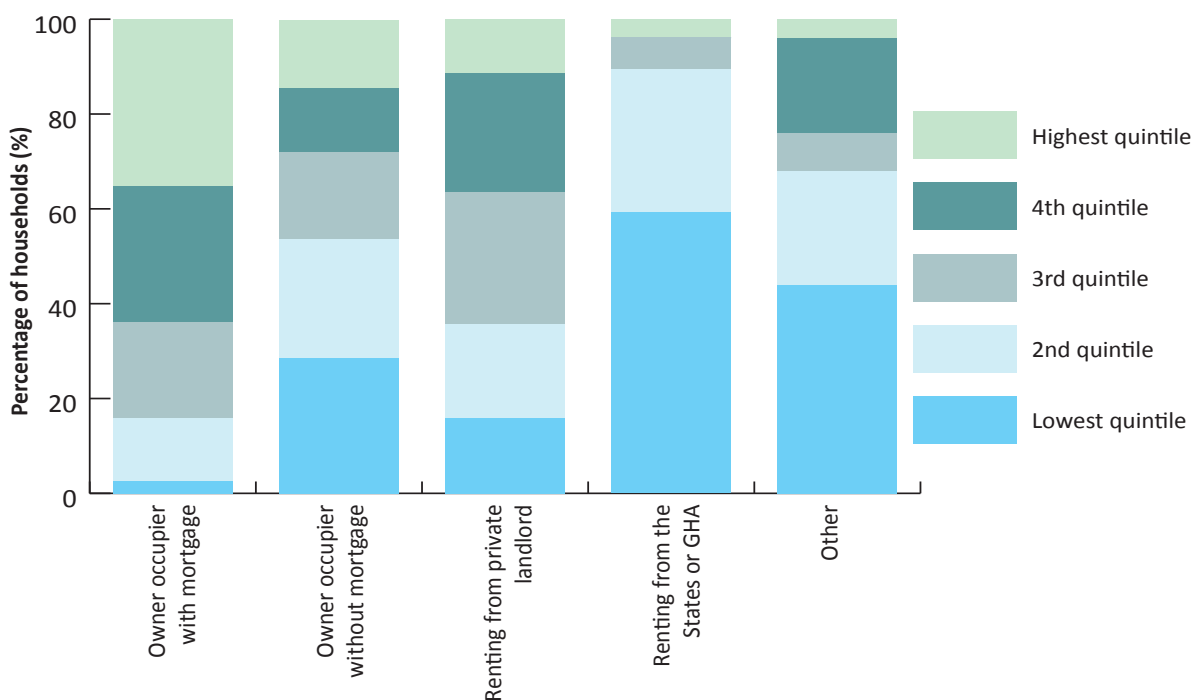
This section reports household expenditure according to the tenure of the accommodation in which the household is living. People living in accommodation which is not self contained, such as hotels, lodging houses and nursing or care homes were not included in the Survey sample. The tenure categories used are defined in [Table 2.2.1](#):

**Table 2.2.1: Definition of tenure types**

Tenure Type	Description	% of weighted sample
Owner occupier with mortgage	Household living in a property they have purchased with a mortgage or other secured loan.	33.9
Owner occupier without a mortgage	Household living in accommodation which they own outright and is not the subject of a mortgage or other secured loan (including specialist accommodation for over 55s).	35.8
Renting from private landlord	Household living in accommodation rented from a private landlord or estate agent (including specialist accommodation for over 55s).	20.2
Renting from the States or GHA	Household living in accommodation rented from either the States of Guernsey Housing Department or Guernsey Housing Association (GHA); or a household in a partial ownership scheme.	7.7
Other	Any accommodation not fitting the above criteria (e.g. living rent free in property belonging to family, sheltered accommodation, staff accommodation provided by employer).	2.4
<b>Total</b>		<b>100.0</b>

Since income has a high influence on expenditure, the income profile of each tenure group is shown below in [Figure 2.2.1](#) for reference. More information on income quintiles is included in [Section 2.3](#).

**Figure 2.2.1: Income quintiles by tenure**



**Table 2.2.2: Average weekly household expenditure by tenure**

	Owner occupier with mortgage (£)	Owner occupier without mortgage (£)	Renting from private landlord (£)	Renting from the States or GHA (£)	Other (£)
1. Food and non-alcoholic drinks	117.03	88.11	80.81	61.51	68.06
2. Alcoholic drinks and tobacco	23.14	18.25	24.51	29.64	10.23
3. Clothing and footwear	34.75	21.55	20.16	10.75	20.07
4. Housing, fuel and power	442.67	118.90	314.20	132.11	124.37
5. Household goods and services	72.92	61.39	31.02	22.27	84.51
6. Health	25.70	36.40	26.20	9.23	20.10
7. Transport	114.07	101.20	78.96	43.86	71.31
8. Communication	14.55	10.30	13.75	8.99	8.38
9. Recreation and culture	145.11	136.29	94.21	45.92	99.92
10. Education	33.70	11.00	20.93	0.71	6.60
11. Restaurants and hotels	86.20	69.29	66.20	31.11	111.95
12. Miscellaneous goods and services	120.93	94.47	53.78	26.04	126.37
<b>Total COICOP Expenditure</b>	<b>1,230.78</b>	<b>767.16</b>	<b>824.74</b>	<b>422.12</b>	<b>751.87</b>
13. Other expenditure items	214.10	135.96	58.76	13.98	108.48
<b>Total Expenditure</b>	<b>1,444.88</b>	<b>903.12</b>	<b>883.50</b>	<b>436.10</b>	<b>860.35</b>

**Table 2.2.2** and **Table 2.2.3** (overleaf) show the average weekly household expenditure by tenure in pounds and as a percentage of total expenditure respectively. The following are observations from these tables:

- Owner occupiers with a mortgage had the highest total weekly expenditure, spending an average of £1,444.88 per week. As can be seen in **Figure 2.2.1**, this tenure group had the highest proportion of households in the 4th and highest income quintiles.
- Owner occupiers with a mortgage had the highest average weekly expenditure for eight of the thirteen categories. The highest average expenditures for the remaining categories was spread across the other tenure groups.
- Owner occupiers without a mortgage had the highest average weekly expenditure on **Health**, spending £36.40 per week (58.0% of which related to dental expenses, as shown in **Table 3.1.2** in **Appendix A**). It can be noted that the ‘owner occupiers without a mortgage’ group had a high proportion (45.5%) of pensioner households (see **Figure 2.4.1** in **Section 2.4** for further details).
- Households in the ‘**Other**’ tenure group, such as those living rent free in a family property, had the highest expenditure for **Restaurants and hotels** and **Miscellaneous goods and services**. However, it should be noted that this group is representative of only a small number of households and their circumstances can vary greatly. As shown in **Figure 2.2.1**, the majority of these households fell into the lowest and 2nd income quintiles.
- Owner occupiers with or without a mortgage had the highest expenditure on **Other expenditure items**, spending an average of £214.10 and £135.96 per week respectively. It is expected that expenditure for this category is higher for owner occupiers as capital improvements to property are included in the **Other expenditure items** category.

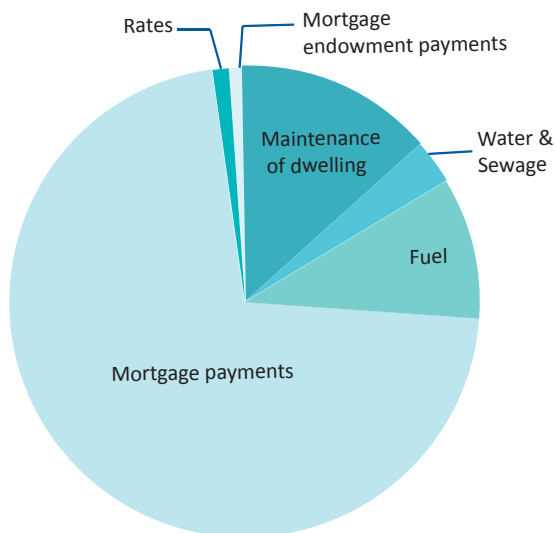
**Table 2.2.3: Average weekly household expenditure as a proportion of total expenditure by tenure**

	Owner occupier with mortgage (%)	Owner occupier without mortgage (%)	Renting from private landlord (%)	Renting from the States or GHA (%)	Other (%)
1. Food and non-alcoholic drinks	8.1	9.8	9.1	14.1	7.9
2. Alcoholic drinks and tobacco	1.6	2.0	2.8	6.8	1.2
3. Clothing and footwear	2.4	2.4	2.3	2.5	2.3
4. Housing, fuel and power	30.6	13.2	35.6	30.3	14.5
5. Household goods and services	5.0	6.8	3.5	5.1	9.8
6. Health	1.8	4.0	3.0	2.1	2.3
7. Transport	7.9	11.2	8.9	10.1	8.3
8. Communication	1.0	1.1	1.6	2.1	1.0
9. Recreation and culture	10.0	15.1	10.7	10.5	11.6
10. Education	2.3	1.2	2.4	0.2	0.8
11. Restaurants and hotels	6.0	7.7	7.5	7.1	13.0
12. Miscellaneous goods and services	8.4	10.5	6.1	6.0	14.7
<b>Total COICOP Expenditure</b>	<b>85.2</b>	<b>84.9</b>	<b>93.3</b>	<b>96.8</b>	<b>87.4</b>
13. Other expenditure items	14.8	15.1	6.7	3.2	12.6
<b>Total Expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

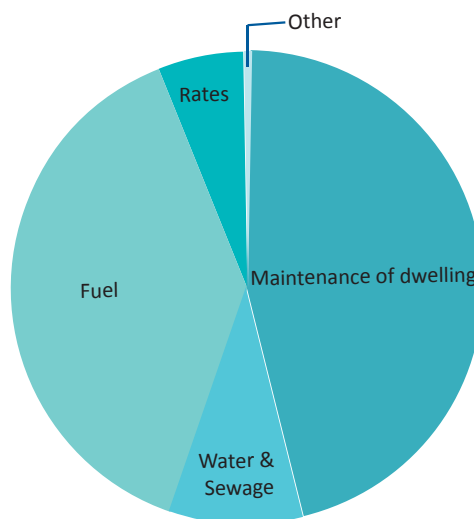
- **Housing, fuel and power** was the category with the highest proportion of expenditure for Owner occupiers with a mortgage (30.6% of their total expenditure), those renting from a private landlord (35.6%) and those renting from the States of Guernsey or the GHA (30.3%).
- Owner occupiers without a mortgage spent the highest proportions of their total expenditure on **Recreation and culture** and **Other expenditure items** (15.1% of total expenditure on both). [Table 3.1.3](#) of [Appendix A](#) shows this group spent more on package holidays (within the **Recreation and culture** category) than any other tenure group.
- Respondents who were renting from the States of Guernsey or Guernsey Housing Association spent the highest percentage on **Food and non-alcoholic drinks**, with 14.1% being spent on this category compared with less than 10% by the other tenure groups.
- Owner occupiers without a mortgage spent a higher proportion of their income on **Miscellaneous goods and services** than other tenure groups (excluding the “Other” group). This group has a lower proportion of spending on housing which increases their proportion of spending in other categories. The high expenditure items in this category (which can be seen in [Appendix A](#)) were Household insurance, Medical insurance and Other services and professional fees. The latter includes legal fees and funeral expenses.

Figures 2.2.2 to 2.2.5 focus on the **Housing, fuel and power** category and illustrate how expenditure costs within that category are apportioned according to tenure type. The segments represent expenditure on the various sub-categories of **Housing, fuel and power** as a proportion of total expenditure on this category (full details are available in [Appendix A](#)).

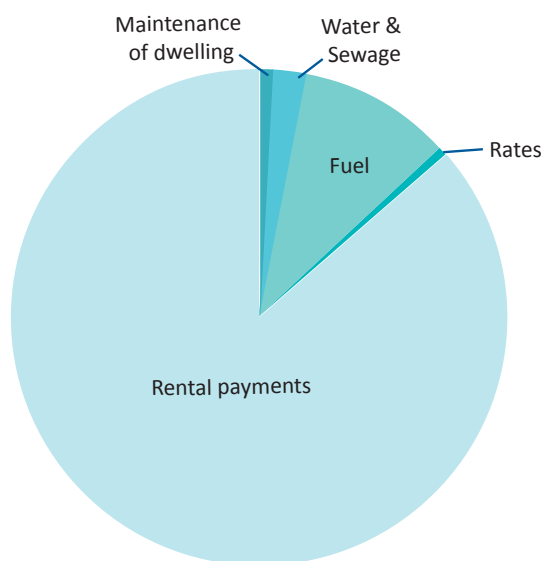
**Figure 2.2.2: Owner occupier with mortgage**



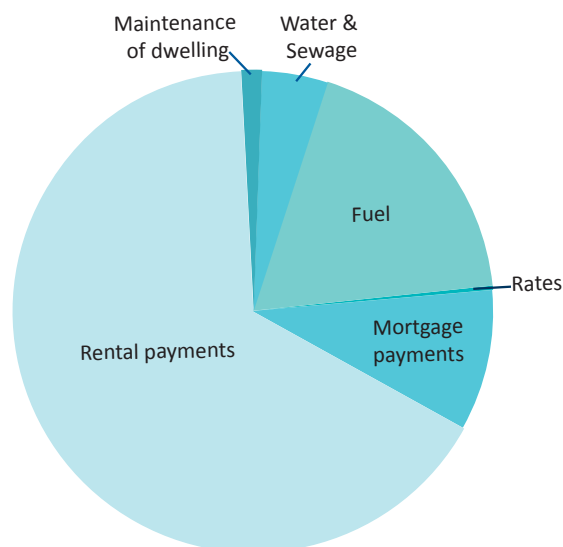
**Figure 2.2.3: Owner occupier without mortgage**



**Figure 2.2.4: Renting from a private landlord**



**Figure 2.2.5: Renting from the States or GHA**



## 2.3 Household expenditure by gross income

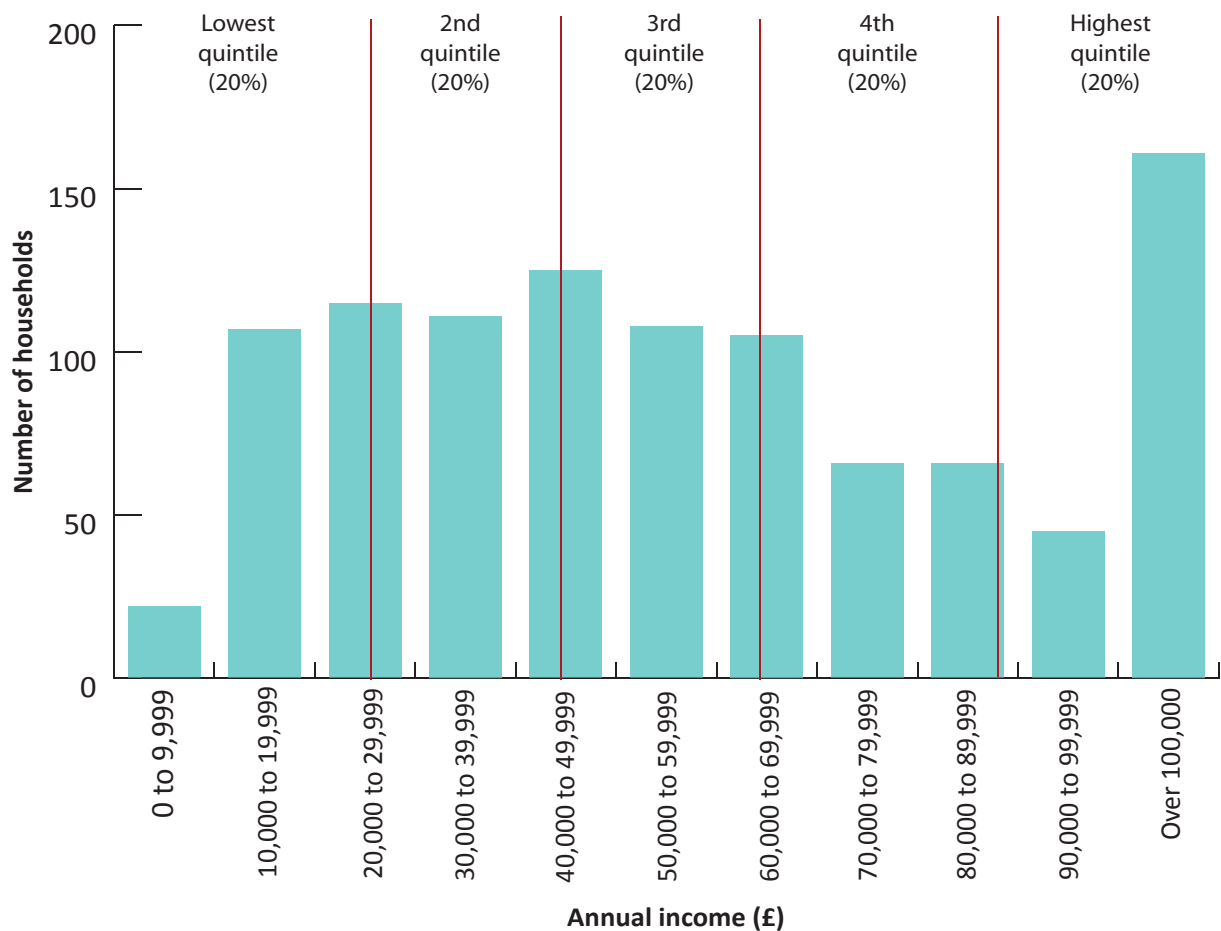
This section reports household expenditure by gross income. As part of the Survey, participating householders were requested to complete a form detailing their personal incomes. If respondents did not wish to detail their income they were able to tick a box to indicate the income bracket into which they belonged. Some respondents did not supply any income details and these households have been excluded from this section of the analysis. [Figure 2.3.1](#) shows the percentage of respondent households within each of the gross annual income brackets.

The mean annual household income was £64,015 (£1,231 per week) and the median annual household income was £52,527 (£1,010 per week).

To enable comparisons based on relative incomes, the gross household incomes have been divided into quintiles. The lowest quintile represents the bottom 20% of households, when the households are sorted into income order (smallest to largest). The second quintile represents the next 20% and so on. The approximate position of each quintile boundary is shown on [Figure 2.3.1](#).

The lowest quintile of the weighted sample consists of households with incomes up to approximately £26,120 per annum and the highest quintile consists of households with incomes of approximately £89,500 or over.

**Figure 2.3.1: Gross annual income of households**





**Table 2.3.1: Gross annual income of households**

	% of households
£0-£9,999	2.1
£10,000-£19,999.99	10.3
£20,000-£29,999.99	11.2
£30,000-£39,999.99	10.7
£40,000-£49,999.99	12.1
£50,000-£59,999.99	10.5
£60,000-£69,999.99	10.2
£70,000-£79,999.99	6.4
£80,000-£89,999.99	6.4
£90,000-£99,999.99	4.4
over £100,000	15.6
<b>Total</b>	<b>100.0</b>

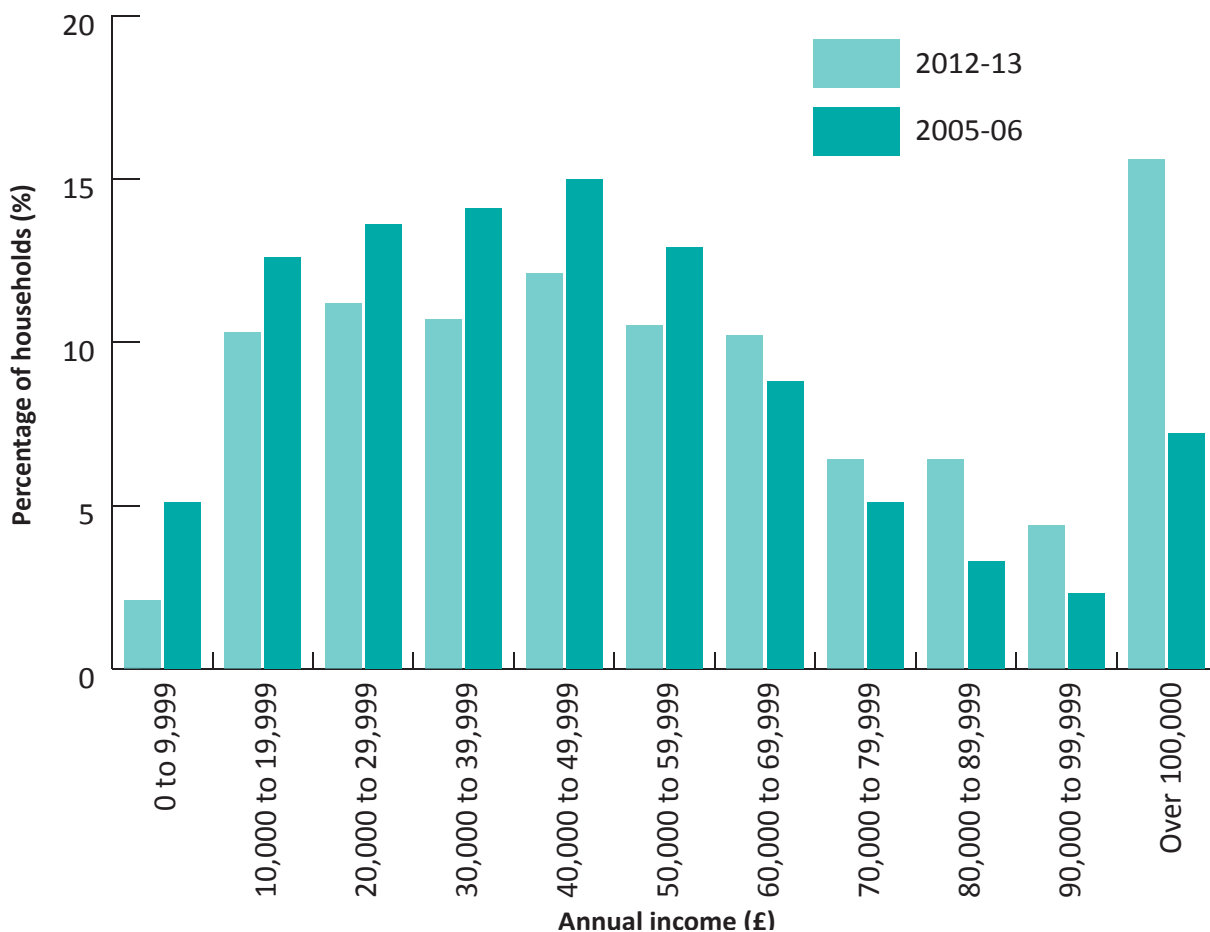
**Table 2.3.2: Quintile boundaries for gross annual income of households**

	Upper boundary (£)
Lowest quintile	26,120
2nd quintile	44,406
3rd quintile	63,335
4th quintile	89,495
Highest quintile	-

**Table 2.3.1** shows the distribution of households according to their gross annual income and **Table 2.3.2** shows the upper boundary of each of the income quintiles.

**Figure 2.3.2** below provides a comparison between the gross incomes of households in the 2005-06 Survey and the 2012-13 Survey. There was a higher portion of households in all of the income categories up to and including £59,000 in 2005-06 than in 2012-13. The reverse is true for the higher income categories. More information and comparisons with previous Surveys is included in **Section 2.7**.

**Figure 2.3.2: Gross annual income of households (nominal)**



**Table 2.3.3: Average weekly household expenditure by gross income quintile**

	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
1. Food and non-alcoholic drinks	54.25	83.42	96.86	102.84	133.01
2. Alcoholic drinks and tobacco	17.59	22.73	24.26	20.26	22.68
3. Clothing and footwear	9.35	19.61	25.06	26.09	45.56
4. Housing, fuel and power	125.29	185.30	247.51	347.20	443.46
5. Household goods and services	34.51	49.33	48.78	58.69	93.00
6. Health	14.98	20.10	22.78	19.05	65.28
7. Transport	50.90	65.79	97.20	103.71	160.67
8. Communication	7.12	9.18	13.01	13.79	17.90
9. Recreation and culture	58.53	100.13	114.03	131.70	211.33
10. Education	2.38	3.03	9.98	23.53	60.87
11. Restaurants and hotels	28.31	55.73	70.81	89.50	116.67
12. Miscellaneous goods and services	34.66	53.66	111.57	102.47	141.06
<b>Total COICOP Expenditure</b>	<b>437.88</b>	<b>668.02</b>	<b>881.85</b>	<b>1,038.81</b>	<b>1,511.47</b>
13. Other expenditure items	66.41	149.65	104.73	155.28	206.08
<b>Total Expenditure</b>	<b>504.29</b>	<b>817.67</b>	<b>986.59</b>	<b>1,194.09</b>	<b>1,717.55</b>

**Table 2.3.4: Average weekly household expenditure as a proportion of total expenditure by gross income quintile**

	Lowest quintile (%)	2nd quintile (%)	3rd quintile (%)	4th quintile (%)	Highest quintile (%)
1. Food and non-alcoholic drinks	10.8	10.2	9.8	8.6	7.7
2. Alcoholic drinks and tobacco	3.5	2.8	2.5	1.7	1.3
3. Clothing and footwear	1.9	2.4	2.5	2.2	2.7
4. Housing, fuel and power	24.8	22.7	25.1	29.1	25.8
5. Household goods and services	6.8	6.0	4.9	4.9	5.4
6. Health	3.0	2.5	2.3	1.6	3.8
7. Transport	10.1	8.0	9.9	8.7	9.4
8. Communication	1.4	1.1	1.3	1.2	1.0
9. Recreation and culture	11.6	12.2	11.6	11.0	12.3
10. Education	0.5	0.4	1.0	2.0	3.5
11. Restaurants and hotels	5.6	6.8	7.2	7.5	6.8
12. Miscellaneous goods and services	6.9	6.6	11.3	8.6	8.2
<b>Total COICOP Expenditure</b>	<b>86.8</b>	<b>81.7</b>	<b>89.4</b>	<b>87.0</b>	<b>88.0</b>
13. Other expenditure items	13.2	18.3	10.6	13.0	12.0
<b>Total Expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Tables 2.3.3** and **Table 2.3.4** show weekly household expenditure by gross income quintile in pounds and as a percentage of total expenditure respectively. In general, household expenditure increased from the lowest quintile to the highest quintile for each category, with a few exceptions. The following are observations from the tables:

- Average total weekly expenditure ranged from £504.29 for households in the lowest quintile to £1,717.55 for households in the highest quintile.
- Households from the highest quintile had the highest expenditure on **Housing, fuel and power** (£443.46), which accounted for 25.8% of their total expenditure. However, the 4th quintile spent the largest proportion (29.1%) of their total expenditure on this category.
- The lowest income quintile spent a higher proportion (10.8%) of their total expenditure on **Food and non-alcoholic drinks** than any other quintile.
- The third income quintile had the highest expenditure on **Alcoholic drinks and tobacco**, but the lowest income quintile had the highest proportion of expenditure on this category. **Table 3.1.3** shows that the lowest quintile had the highest expenditure on tobacco but spent the least on alcohol. The highest quintile had the highest expenditure on alcohol and the lowest on tobacco.
- The highest quintile spent significantly more on **Health** than any other quintile, nearly three times more than the 3rd quintile which had the second highest expenditure on **Health**. As shown in **Table 3.1.3** of **Appendix A**, 67% (£43.99) of the total **Health** expenditure (£65.28) for the highest quintile was spent on dental services. The remaining quintiles spent between £4.69 and £6.09 on dental services.

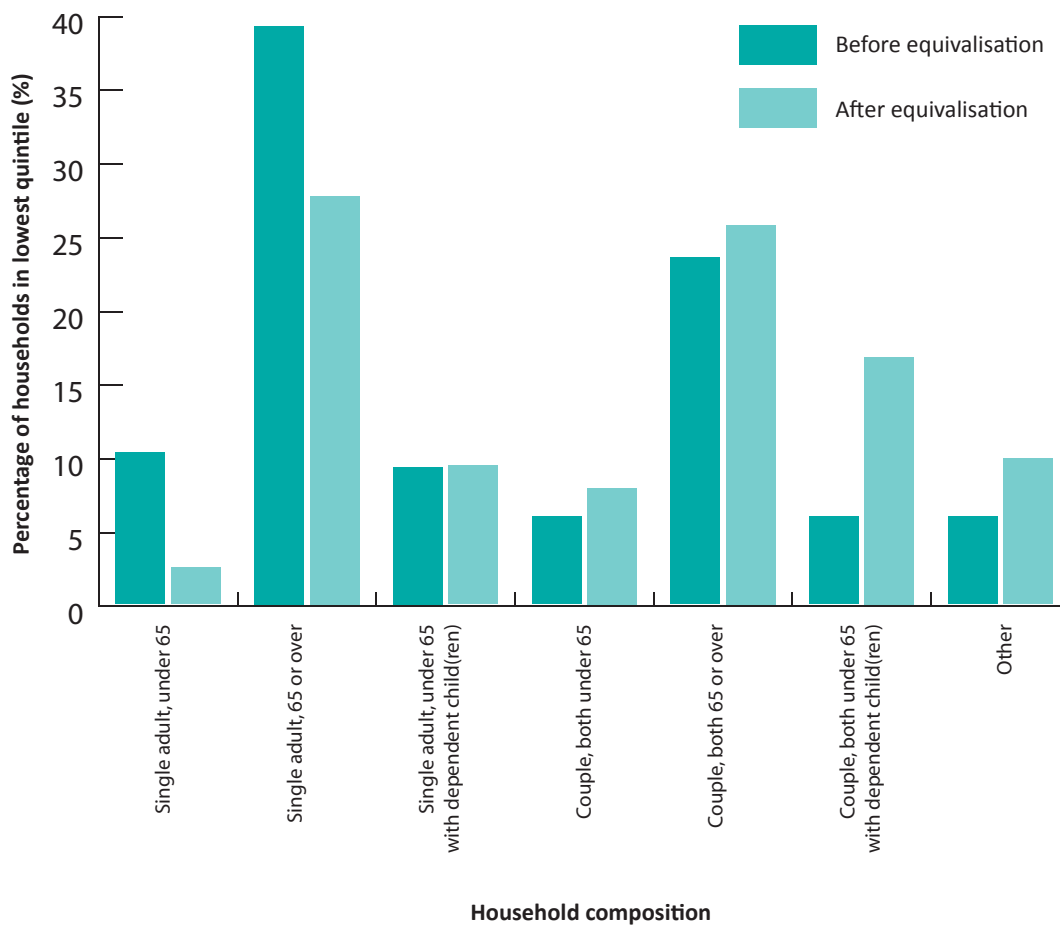
## 2.4 Household expenditure by gross equivalised income

An equivalised income is one which has been adjusted to take into consideration the number of adults and children in the household. Larger households usually need a higher income than smaller households in order to achieve a comparable standard of living and, likewise, adults usually need a higher income than children.

Respondent households' gross incomes have been equivalised using the Modified-OECD equivalence scale. The scale is used to adjust the household income to show what it would be if the household was a two adult (with no children) household, so comparisons can be made on that basis. This system scales down the incomes of households containing more than two adults and no children, and scales up the incomes of households containing fewer than two adults and no children.

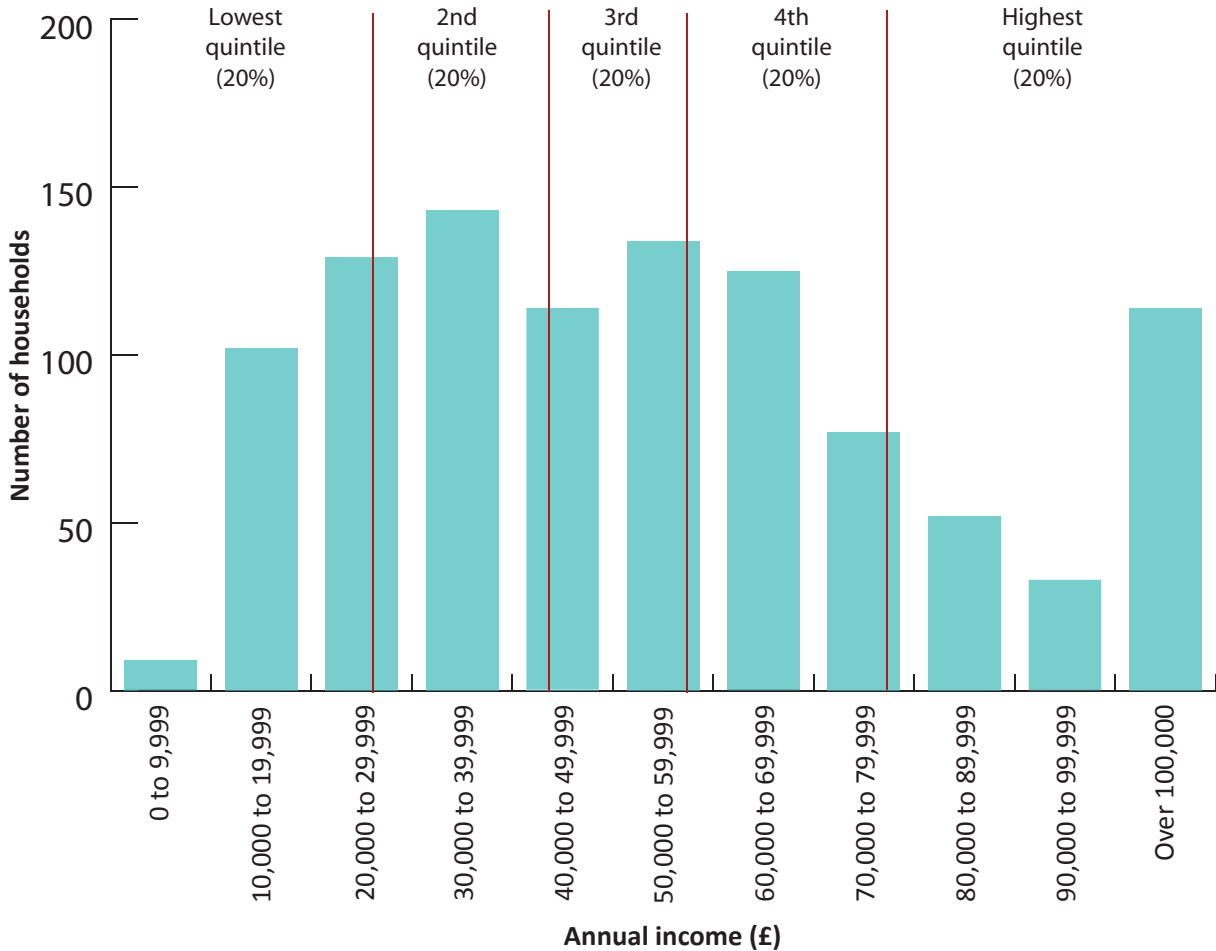
When the households are again sorted into income order (smallest to largest), the result is that one person households move upwards and larger households move downwards (from their positions before equivalisation). To illustrate this effect, [Figure 2.4.1](#) shows the percentage of household composition types that make up the lowest quintile before and after equivalisation. For example, 39.2% of households were single adult households of 65 years or over, compared with 27.7% after gross income has been equivalised.

**Figure 2.4.1: Households in the lower quintile before and after equivalisation**



Equivalisation affects the income profile of households and the quintile boundaries, as can be seen in [Figure 2.4.2](#) and [Table 2.4.1](#) and [2.4.2](#) below.

**Figure 2.4.2: Gross equivalised annual income of households**



**Table 2.4.1: Gross annual income of households**

	% of households
£0-£9,999.99	0.8
£10,000-£19,999.99	9.9
£20,000-£29,999.99	12.5
£30,000-£39,999.99	13.9
£40,000-£49,999.99	11.0
£50,000-£59,999.99	13.0
£60,000-£69,999.99	12.2
£70,000-£79,999.99	7.5
£80,000-£89,999.99	5.0
£90,000-£99,999.99	3.2
over £100,000	11.0
<b>Total</b>	<b>100.0</b>

**Table 2.4.2: Quintile boundaries for gross annual income of households**

	Upper boundary (£)
Lowest quintile	27,109
2nd quintile	42,780
3rd quintile	59,110
4th quintile	79,133
Highest quintile	-

**Table 2.4.3: Average weekly household expenditure by equivalised gross income quintile**

	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
1. Food and non-alcoholic drinks	67.32	92.91	104.73	95.58	109.92
2. Alcoholic drinks and tobacco	22.57	18.48	24.39	18.76	23.45
3. Clothing and footwear	12.39	19.39	29.05	27.03	37.86
4. Housing, fuel and power	154.12	194.88	269.48	315.24	415.35
5. Household goods and services	37.05	44.56	56.59	57.84	88.41
6. Health	15.51	21.89	23.40	22.19	59.19
7. Transport	51.29	75.34	97.76	107.83	145.92
8. Communication	7.69	9.88	13.40	13.45	16.57
9. Recreation and culture	66.19	99.14	139.65	136.48	174.48
10. Education	3.98	7.05	28.34	17.76	42.73
11. Restaurants and hotels	34.70	54.13	78.32	79.64	114.37
12. Miscellaneous goods and services	37.63	96.14	85.91	102.53	120.49
<b>Total COICOP Expenditure</b>	<b>510.45</b>	<b>733.78</b>	<b>951.01</b>	<b>994.33</b>	<b>1,348.75</b>
13. Other expenditure items	101.24	94.03	141.34	131.33	215.65
<b>Total Expenditure</b>	<b>611.69</b>	<b>827.81</b>	<b>1,092.34</b>	<b>1,125.66</b>	<b>1,564.40</b>

**Table 2.4.3** and **Table 2.4.4** show the average weekly household expenditure by equivalised gross income quintiles. The total weekly expenditure ranged from £611.69 for households in the lowest quintile to £1,564.40 for households in the highest quintile. This is a smaller range than when analysed by non-equivalised income quintiles. The difference between the total expenditure of the lowest quintile and highest quintile was £1,213.26 when income was unequivalised. However, the effect that equivalisation has on the composition of the quintiles reduces the difference to £952.71. This pattern of smaller ranges between the lowest and highest quintile is also evident when studying the expenditure categories individually.

For example, the **Food and non-alcoholic drink** category ranged from £54.25 to £133.01 for non-equivalised income quintiles but has a smaller range of £67.32 to £109.92 for equivalised income quintiles. This is because many single households will have moved from lower to higher quintiles, reducing the expenditure in the higher quintiles, and larger households will have moved from higher quintiles to lower quintiles, increasing the expenditure in the lower quintiles.

Also, the pattern of expenditure increasing from the lowest to the highest quintile is less evident when looking at the equivalised income quintiles. Using the **Food and non-alcoholic drink** category as an example, it can be seen that expenditure increases for each unequivalised income quintile from the lowest to the highest. However, for equivalised income quintiles the expenditure on food fluctuates more between the lowest and highest quintile.

**Table 2.4.4: Average weekly household expenditure as a proportion of total expenditure by equivalised gross income quintile**

	Lowest quintile (%)	2nd quintile (%)	3rd quintile (%)	4th quintile (%)	Highest quintile (%)
1. Food and non-alcoholic drinks	11.0	11.2	9.6	8.5	7.0
2. Alcoholic drinks and tobacco	3.7	2.2	2.2	1.7	1.5
3. Clothing and footwear	2.0	2.3	2.7	2.4	2.4
4. Housing, fuel and power	25.2	23.5	24.7	28.0	26.6
5. Household goods and services	6.1	5.4	5.2	5.1	5.7
6. Health	2.5	2.6	2.1	2.0	3.8
7. Transport	8.4	9.1	8.9	9.6	9.3
8. Communication	1.3	1.2	1.2	1.2	1.1
9. Recreation and culture	10.8	12.0	12.8	12.1	11.2
10. Education	0.7	0.9	2.6	1.6	2.7
11. Restaurants and hotels	5.7	6.5	7.2	7.1	7.3
12. Miscellaneous goods and services	6.2	11.6	7.9	9.1	7.7
<b>Total COICOP Expenditure</b>	<b>83.4</b>	<b>88.6</b>	<b>87.1</b>	<b>88.3</b>	<b>86.2</b>
13. Other expenditure items	16.6	11.4	12.9	11.7	13.8
<b>Total Expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Some differences observed between expenditure by income quintile before and after equivalisation include:

- The 2nd equivalised income quintile spent the highest proportion (11.2%) on **Food and non-alcoholic drinks**, whilst in the unequivalised income quintiles, the highest proportion (10.8%) was spent by the lowest quintile.
- The fourth quintile spent a higher proportion of expenditure on **Transport** (9.6%) than other equivalised income quintiles. The lowest quintile spent the highest proportion on **Transport** for unequivalised income quintiles (10.1%).
- The highest unequivalised income quintile spent the highest proportion of expenditure on **Recreation and culture** (12.3%), whereas, after equalisation, the third income quintile spent a higher proportion (12.8%).
- The highest proportion of total expenditure spent on **Other expenditure items** was 18.3% by the second unequivalised income quintile, but this reduced to 16.6% by the lowest quintile after equalisation.

## 2.5 Household expenditure by household composition

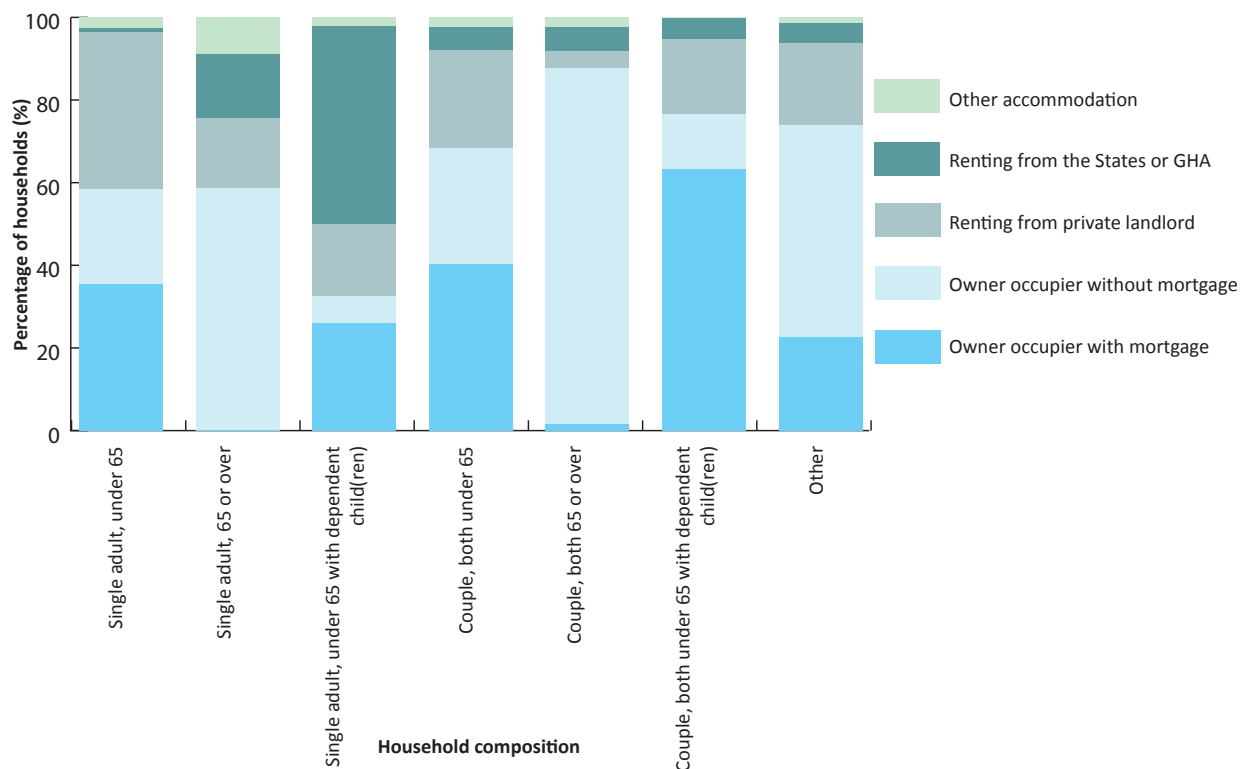
This section reports household expenditure according to the household composition of the respondent households.

**Table 2.5.1** below defines the household composition types used in this Report.

**Table 2.5.1: Definition of household composition type and percentage in sample**

Household Composition Type	Definition of Household Composition Type	% in weighted sample
Single adult, under 65	Single adult under the age of 65 years	10.9
Single adult, 65 or over	Single adult of age 65 years or over	10.6
Single adult, under 65 with dependant child(ren)	Single adult under the age of 65 years living with one or more dependant children	4.4
Couple, both under 65	Couple both under the age of 65 years	23.0
Couple, both 65 or over	Couple both of age 65 years or over	11.7
Couple, both under 65 with dependant child(ren)	Couple both under the age of 65 years living with one or more dependant children.	25.9
Other	Any other household composition not defined above (e.g. Couple, one under 65 and one over 65, living with or without dependant children and Couples living with all non-dependant children)	13.5
<b>Total</b>		<b>100.0</b>

**Figure 2.5.1: Tenure of households by household composition type**





**Table 2.5.2: Household average weekly expenditure by household composition type**

	Single adult, under 65 (£)	Single adult, 65 or over (£)	Single adult, under 65 with dependant child(ren) (£)	Couple, both under 65 (£)	Couple, both 65 or over (£)	Couple, both under 65 years with dependant child(ren) (£)	Other (£)
1. Food and non-alcoholic drinks	51.85	41.23	62.28	92.22	85.48	137.64	105.80
2. Alcoholic drinks and tobacco	13.23	17.93	20.37	25.67	16.93	24.48	25.12
3. Clothing and footwear	15.02	8.33	21.66	30.70	17.28	34.90	24.37
4. Housing, fuel and power	241.61	102.43	203.98	284.61	107.42	423.02	263.29
5. Household goods and services	46.45	40.56	35.72	60.28	48.92	68.17	63.28
6. Health	12.62	10.25	17.47	33.23	21.88	25.15	61.21
7. Transport	84.63	39.01	67.72	102.99	90.13	118.06	109.58
8. Communication	10.24	5.93	12.51	13.89	8.70	14.89	14.27
9. Recreation and culture	84.61	48.02	77.24	128.54	133.46	156.00	145.57
10. Education	2.48	0.40	16.67	8.97	2.81	55.50	14.76
11. Restaurants and hotels	53.37	22.13	33.02	94.05	63.40	83.88	89.53
12. Miscellaneous goods and services	68.68	34.10	87.36	82.89	64.67	147.18	81.83
<b>Total COICOP Expenditure</b>	<b>684.78</b>	<b>370.31</b>	<b>656.00</b>	<b>958.03</b>	<b>661.08</b>	<b>1,288.88</b>	<b>998.60</b>
13. Other expenditure items	87.24	63.84	17.92	193.30	88.62	188.99	118.69
<b>Total Expenditure</b>	<b>772.02</b>	<b>434.15</b>	<b>673.91</b>	<b>1,151.33</b>	<b>749.70</b>	<b>1,477.86</b>	<b>1,117.29</b>

**Table 2.5.2** and **Table 2.5.3** (overleaf) show weekly household expenditure by household composition type. Below are some observations from these tables.

- Couples both under 65 years of age with dependant children had the highest expenditure, spending on average £1,477.86 per week. The lowest expenditure type was single adults over 65 years of age, spending £434.15 per week.
- **Housing, fuel and power** was the highest expenditure category for all household composition types except couples both over 65 years of age, who spent more on **Recreation and culture**. **Figure 2.5.1** shows that the majority of couples both over 65 years of age were owner occupiers without a mortgage.
- Single adults under 65 years of age spent a higher proportion of their total expenditure on **Housing, fuel and power** (31.3%) than any of the other household composition types.
- Couples both under 65 years of age with dependant children had the highest average expenditure per week on **Transport**, spending £118.06 per week compared with £39.01 per week, which was the average expenditure for single adults over 65 years. **Table 3.1.5** of **Appendix A** shows that couples both under 65 years with dependant children had relatively high expenditure on the purchase of second-hand cars, petrol, diesel and travel by air and sea.

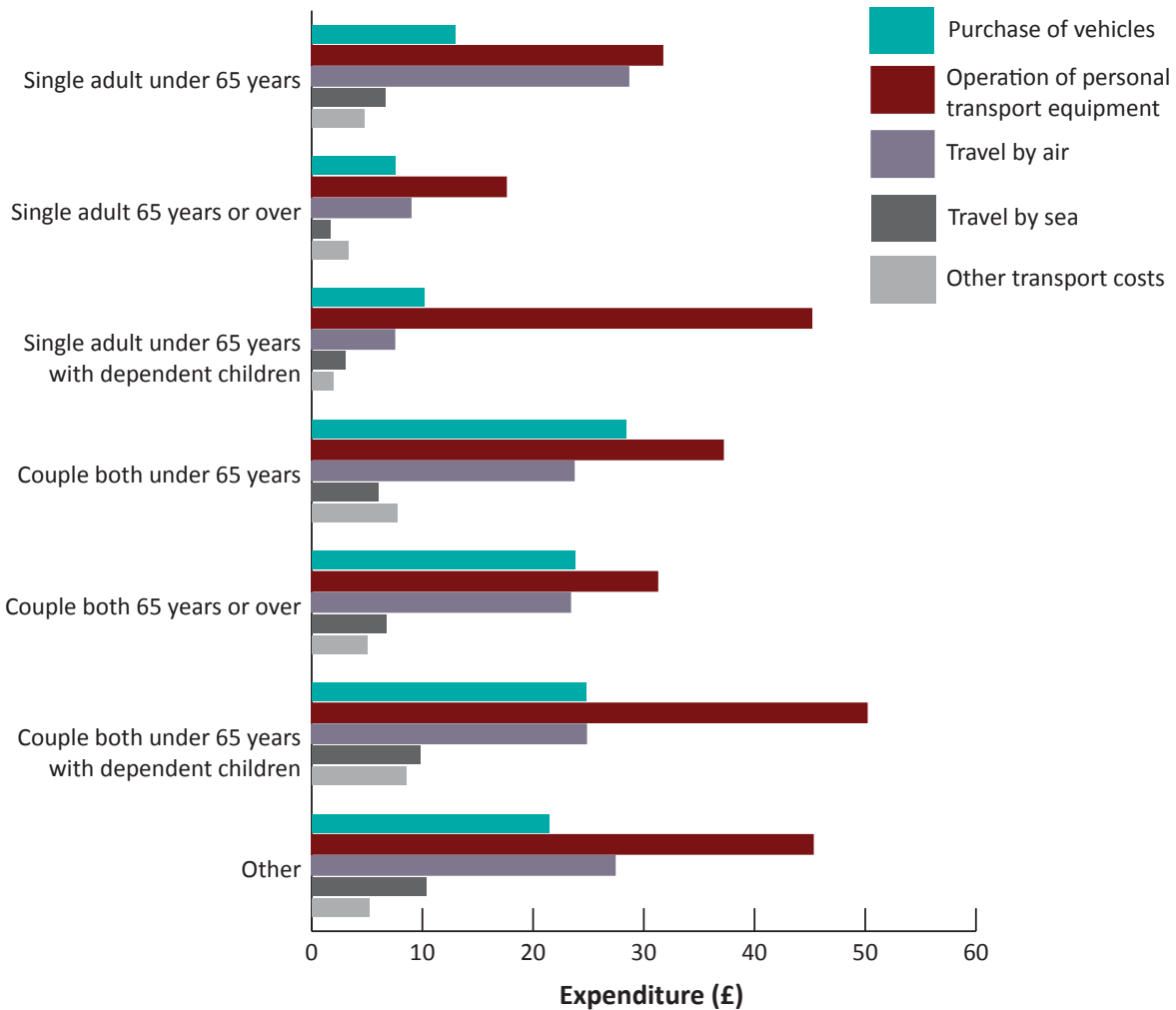
**Table 2.5.3: Average weekly household expenditure as a proportion of total expenditure by household composition type**

	Single adult, under 65 (%)	Single adult, 65 or over (%)	Single adult, under 65 with dependant child(ren) (%)	Couple, both under 65 (%)	Couple, both 65 or over (%)	Couple, both under 65 years with dependant child(ren) (%)	Other (%)
1. Food and non-alcoholic drinks	6.7	9.5	9.2	8.0	11.4	9.3	9.5
2. Alcoholic drinks and tobacco	1.7	4.1	3.0	2.2	2.3	1.7	2.2
3. Clothing and footwear	1.9	1.9	3.2	2.7	2.3	2.4	2.2
4. Housing, fuel and power	31.3	23.6	30.3	24.7	14.3	28.6	23.6
5. Household goods and services	6.0	9.3	5.3	5.2	6.5	4.6	5.7
6. Health	1.6	2.4	2.6	2.9	2.9	1.7	5.5
7. Transport	11.0	9.0	10.0	8.9	12.0	8.0	9.8
8. Communication	1.3	1.4	1.9	1.2	1.2	1.0	1.3
9. Recreation and culture	11.0	11.1	11.5	11.2	17.8	10.6	13.0
10. Education	0.3	0.1	2.5	0.8	0.4	3.8	1.3
11. Restaurants and hotels	6.9	5.1	4.9	8.2	8.5	5.7	8.0
12. Miscellaneous goods and services	8.9	7.9	13.0	7.2	8.6	10.0	7.3
<b>Total COICOP Expenditure</b>	<b>88.7</b>	<b>85.3</b>	<b>97.3</b>	<b>83.2</b>	<b>88.2</b>	<b>87.2</b>	<b>89.4</b>
13. Other expenditure items	11.3	14.7	2.7	16.8	11.8	12.8	10.6
<b>Total Expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Transport** was a significant cost for all household composition types, amounting to between 8% and 12% of total expenditure (see [Table 2.5.3](#)).

[Table 3.1.5](#) of [Appendix A](#) shows in detail the expenditure on **Transport** and the other categories by household composition. [Figure 2.5.2](#) below compares how much was spent on five of the main areas relating to transport.

**Figure 2.5.2: Average weekly expenditure on transport costs by household composition type**



## 2.6 Household expenditure by number of children in the household

This section aims to demonstrate how the number and age of children in a household affects expenditure. Only households with the composition type 'Couple both under 65 years living with dependant children' (as defined on [Page 22](#)) and between one and four dependant children (aged 15 years old or less) are included in this section. Households with three or four children have been grouped together to form a larger sample for the purposes of [Table 2.6.2](#), but it should be noted that the number of households in this category remains relatively low, which may affect the reliability of the results. As such, only households with one or two children have been included in the more detailed analysis in [Table 2.6.3](#) overleaf. There were insufficient households with five or more children to form a sample large enough for reliable analysis, so that group has not been included in this section.

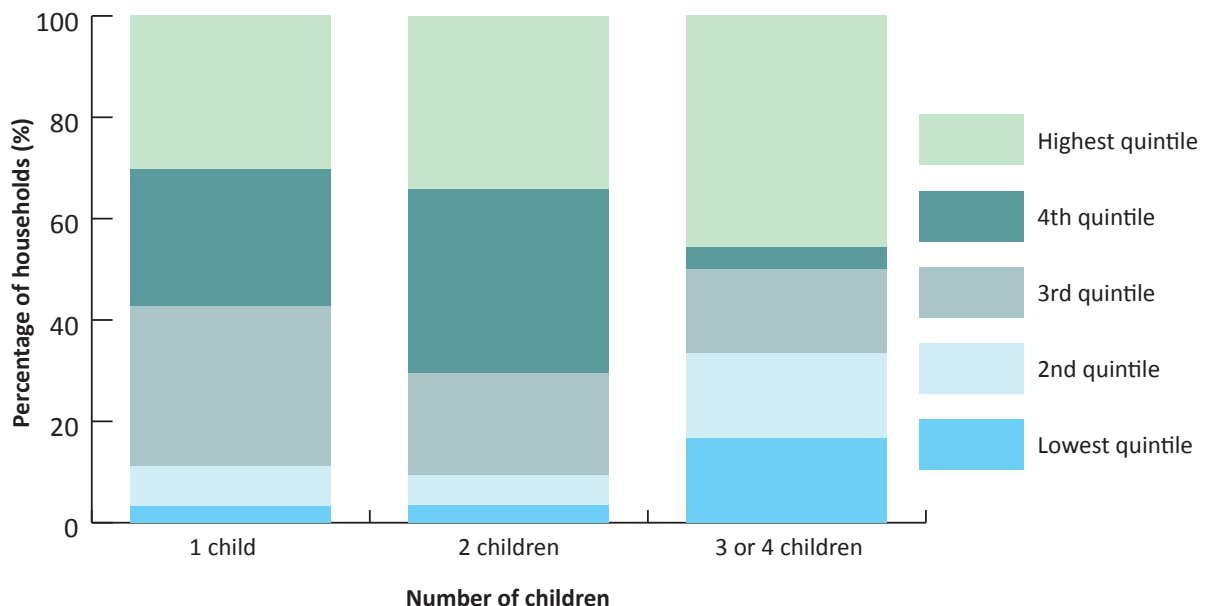
The number of households included in each group is shown in [Table 2.6.1](#) below.

**Table 2.6.1: Sample size for couples (both under 65 years of age) living with dependant children (under 16)**

Total No. of children under 16 years of age	Number of households
1 child	63
2 children	87
3 or 4 children	24
<b>Total</b>	<b>174</b>

[Figure 2.6.1](#) shows the income quintile for the households included in this section, broken down by the number of children in the household.

**Figure 2.6.1: Total number of children by gross income quintile**

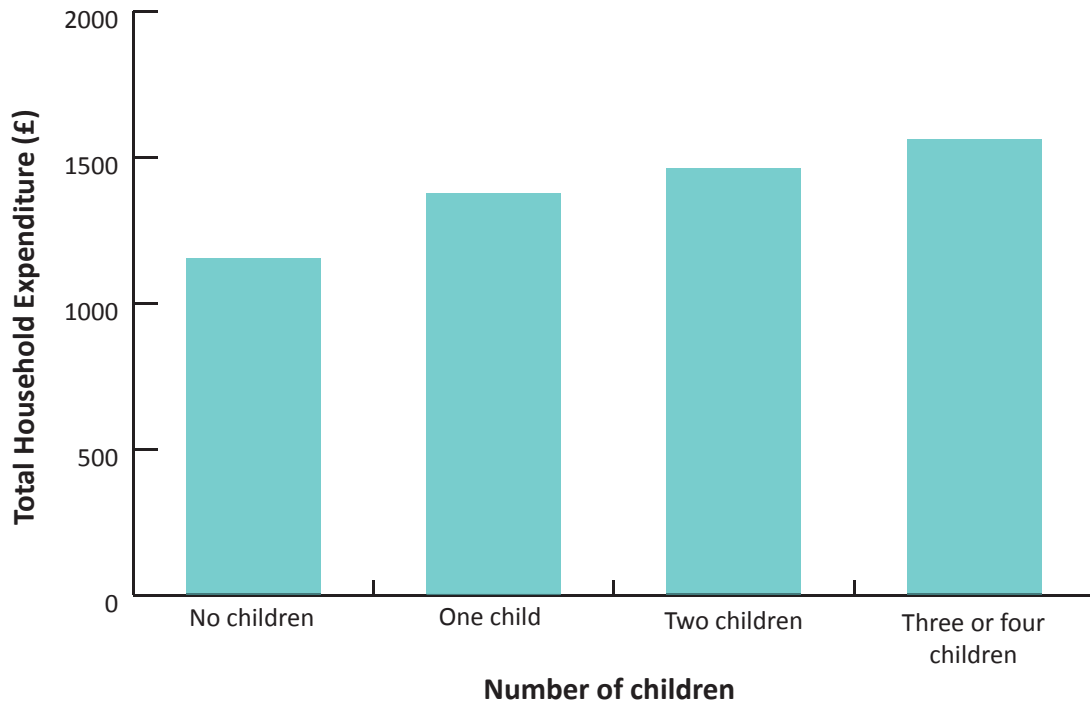


**Table 2.6.2: Average weekly household expenditure by number of children**

	1 child (£)	2 children (£)	3 or 4 children (£)	1 child (%)	2 children (%)	3 or 4 children (%)
1. Food and non-alcoholic drinks	121.53	135.91	154.21	8.8	9.3	9.9
2. Alcoholic drinks and tobacco	29.23	20.82	32.71	2.1	1.4	2.1
3. Clothing and footwear	30.00	40.46	41.46	2.2	2.8	2.7
4. Housing, fuel and power	425.27	440.42	537.51	30.9	30.2	34.4
5. Household goods and services	61.82	68.29	79.34	4.5	4.7	5.1
6. Health	18.00	23.48	40.40	1.3	1.6	2.6
7. Transport	129.88	109.34	97.47	9.4	7.5	6.2
8. Communication	17.60	12.96	12.29	1.3	0.9	0.8
9. Recreation and culture	136.23	161.79	119.23	9.9	11.1	7.6
10. Education	14.89	20.72	54.65	1.1	1.4	3.5
11. Restaurants and hotels	75.93	79.33	77.76	5.5	5.4	5.0
12. Miscellaneous goods and services	141.26	204.84	139.41	10.3	14.0	8.9
<b>Total COICOP Expenditure</b>	<b>1,201.64</b>	<b>1,318.36</b>	<b>1,386.44</b>	<b>87.3</b>	<b>90.3</b>	<b>88.8</b>
13. Other expenditure items	175.02	141.82	174.66	12.7	9.7	11.2
<b>Total Expenditure</b>	<b>1,376.67</b>	<b>1,460.18</b>	<b>1,561.10</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 2.6.2** shows (for the selected sample of households) the average weekly expenditure on each of the categories by the number of children in the household and the proportion of total expenditure spent. Further detail is provided in **Appendix A**. Caution is advised when making inferences from this information, since it is based on small sample groups.

- Households with three or four children had the highest expenditure on **Housing, fuel and power**, spending on average £537.51 per week which amounts to 34.4% of their total expenditure.
- Households with one child spent more on **Transport** than larger households. **Table 3.1.6** of **Appendix A** shows these households spent more on the purchase of vehicles and on travel by air than households with more children.
- Households with three or four children spent the least on **Recreation and culture**; areas of low expenditure for this group included package holidays and other recreational items and equipment.
- Households with two children had the highest expenditure on **Miscellaneous goods and services**. On closer examination, this group had high expenditure on the category called “services and professional fees”, which includes legal fees and funeral expenses (see **Table 3.1.6** in **Appendix A**).

**Figure 2.6.2: Total average weekly household expenditure by number of children**

**Figure 2.6.2** above shows how total household expenditure increases for couples (both under 65 years of age) depending on the number of children (under 16 years of age) they have in the household.

Households with no children spent an average of £1,151 per week, compared with £1,377 for those with one child, £1,460 for those with two children and £1,561 for those with three or four children (differences of £225, £83 and £101 respectively).

The simplistic interpretation of these figures would imply that the cost of one child equates to £11,700 per year and the cost of two children is higher, but not double that figure, at £16,068. However, it should be noted that there are many factors that impact on the expenditure patterns of a household and that these averages are based on relatively small sample sizes. The opposite page shows how the ages of children in the household impact on expenditure patterns.

**Table 2.6.3: Average weekly household expenditure by number and age of children**

	0 pre-school age children		1 pre-school age child		2 pre-school age children
	1 school age child (£)	2 school age children (£)	0 school age children (£)	1 school age child (£)	0 school age children (£)
1. Food and non-alcoholic drinks	131.00	145.13	114.08	141.27	100.74
2. Alcoholic drinks and tobacco	39.94	21.94	20.81	24.83	12.57
3. Clothing and footwear	41.00	35.81	21.36	58.17	33.98
4. Housing, fuel and power	488.63	436.35	375.46	442.29	450.93
5. Household goods and services	71.93	56.63	53.87	78.03	93.17
6. Health	15.48	25.39	19.98	24.68	16.11
7. Transport	162.38	117.46	104.34	112.51	80.18
8. Communication	19.25	12.17	16.31	13.44	14.87
9. Recreation and culture	204.61	193.33	82.48	128.15	103.07
10. Education	32.84	27.46	0.78	18.36	2.45
11. Restaurants and hotels	91.82	71.42	63.43	106.43	71.92
12. Miscellaneous goods and services	104.96	220.07	169.80	199.91	163.01
<b>Total COICOP Expenditure</b>	<b>1,403.84</b>	<b>1,363.15</b>	<b>1,042.69</b>	<b>1,348.06</b>	<b>1,142.99</b>
13. Other expenditure items	128.81	58.65	211.36	310.43	201.86
<b>Total Expenditure</b>	<b>1,532.65</b>	<b>1,421.80</b>	<b>1,254.04</b>	<b>1,658.49</b>	<b>1,344.85</b>

**Table 2.6.3** shows the average weekly household expenditure broken down by the number and age of children. The children's ages are grouped into pre-school and school age. The age groups used are according to whether the child is pre-school age (four years of age or less) or school age (five to fifteen years of age). The table only includes households with one or two children due to the low sample size for households with more children. Please note that the sample sizes for the categories shown are also relatively small. Some observations from **Table 2.6.3** include:

- Households with two school age children and no pre-school age children spent on average £44.39 per week more on **Food and non-alcoholic drinks** than households with two pre-school age children and no school age children.
- Households with two school age children and no pre-school age children spent the most on health-related items. **Table 3.1.6** of **Appendix A** shows dental expenses accounted for 56.6% of the £25.39 per week.
- Households with one school age child and no pre-school age children had the highest expenditure on **Transport**, spending on average £162.38 per week. High expenditure items for these households included the purchase of second-hand cars and travel by air (see **Table 3.1.6** in **Appendix A**).

## 2.7 Changes in household expenditure over time

This section compares the results of the 2012-13 Household Expenditure Survey with the results of previous Household Expenditure Surveys. As highlighted in [Section 1](#), a greater range of data was collected via the 2012-13 Survey than previously. As such, comparisons are based on the groups used in the previous Surveys, which have similar headings but differ in content. The total expenditure for 2012-13 is also lower than that shown in the earlier sections of this Report as a result.

Both nominal (non-adjusted) and real (adjusted for the effects of inflation) expenditure are shown in [Table 2.7.1](#). The figures presented go back as far as 1992-93 but no earlier, since the transformation from nominal to real values by individual group is only possible for that time period. It should be noted that the 2005-06 figures presented in this section differ to those presented in the previous Report as new information that is now available regarding the tenure profile of households has been used to adjust the dataset to correct for sampling error. No such corrections had been made to the data before it was presented in the previous Report.

**Table 2.7.1: Average weekly household expenditure over time**

	Nominal expenditure			Real expenditure (December 2012 prices)			
	1992-93 (£)	1998-99 (£)	2005-06 (£)	1992-93 (£)	1998-99 (£)	2005-06 (£)	2012-13 (£)
Food	57.77	64.99	69.52	89.23	90.74	88.84	93.93
Alcoholic drink	13.47	26.67	22.46	28.99	48.67	31.94	30.17
Tobacco	4.96	9.71	11.16	18.46	23.23	16.33	8.57
Housing	73.01	111.05	241.96	155.18	189.28	288.31	333.99
Fuel, light & power	20.2	21.3	23.78	54.60	56.57	40.73	39.86
Household goods	24.81	40.37	35.88	35.92	46.93	41.29	53.19
Household services	8.51	17	52.73	14.16	25.77	59.79	43.62
Clothing & footwear	23.04	28.72	27.96	20.69	23.03	25.19	24.32
Personal goods	20.56	25.04	35.58	41.61	42.82	47.97	60.24
Motoring goods	35.44	43.7	56.67	65.20	77.51	75.68	68.45
Fares & other travel	9.22	17.03	16.35	19.60	29.71	19.33	39.13
Leisure goods	20.2	32.59	44.32	19.56	30.03	42.27	59.97
Leisure services	26.23	47.5	55.94	53.05	78.43	71.36	111.94
Food away from home	17.01	28.16	36.80	32.70	46.09	47.42	35.39
<b>Total Expenditure</b>	<b>354.43</b>	<b>513.84</b>	<b>731.09</b>	<b>648.96</b>	<b>808.81</b>	<b>896.46</b>	<b>1,002.76</b>

[Table 2.7.1](#) shows that households in 2012-13 spent on average £1,002.76 per week compared with £354.43 per week twenty years prior in nominal terms and £648.96 in real terms. This represents a nominal increase of 180% and a real increase of 54%. The increases can be attributed to both changes in spending habits and price changes. The effects of price changes are removed from the real terms figures.

Between the two most recent Surveys, there was a nominal increase of 37% and a real increase of 12%. For context, in nominal terms, the mean total household income increased by 30% from £49,287 in 2005-06, to £64,015 in 2012-13. The median average total household income increased from £41,484 to £52,527 (an increase of 26.6%). In real terms, the mean household income increased by 5.3% and the median household income increased by 2.6%.



**Table 2.7.2: Nominal percentage change in average weekly household expenditure**

	Change between Household Expenditure Surveys			Cumulative change between Household Expenditure Surveys		
	1992-1998 (%)	1998-2005 (%)	2005-2012 (%)	1992-2012 (%)	1998-2012 (%)	2005-2012 (%)
Food	12.5	7.0	35.1	62.6	44.5	35.1
Alcoholic drink	98.0	-15.8	34.3	124.0	13.1	34.3
Tobacco	95.8	14.9	-23.2	72.8	-11.7	-23.2
Housing	52.1	117.9	38.0	357.5	200.8	38.0
Fuel, light & power	5.4	11.6	67.6	97.3	87.1	67.6
Household goods	62.7	-11.1	48.2	114.4	31.8	48.2
Household services	99.8	210.2	-17.3	412.6	156.6	-17.3
Clothing & footwear	24.7	-2.7	-13.0	5.6	-15.3	-13.0
Personal goods	21.8	42.1	69.3	193.0	140.6	69.3
Motoring goods	23.3	29.7	20.8	93.1	56.6	20.8
Fares & other travel	84.7	-4.0	139.3	324.4	129.7	139.3
Leisure goods	61.3	36.0	35.3	196.9	84.0	35.3
Leisure services	81.1	17.8	100.1	326.8	135.7	100.1
Food away from home	65.5	30.7	-3.9	108.0	25.7	-3.9
<b>Total Expenditure</b>	<b>45.0</b>	<b>42.3</b>	<b>37.2</b>	<b>182.9</b>	<b>95.2</b>	<b>37.2</b>

**Table 2.7.3: Real percentage change in average weekly household expenditure**

	Change between Household Expenditure Surveys			Cumulative change between Household Expenditure Surveys		
	1992-1998 (%)	1998-2005 (%)	2005-2012 (%)	1992-2012 (%)	1998-2012 (%)	2005-2012 (%)
Food	1.7	-2.1	5.7	5.3	3.5	5.7
Alcoholic drink	67.9	-34.4	-5.5	4.1	-38.0	-5.5
Tobacco	25.9	-29.7	-47.5	-53.6	-63.1	-47.5
Housing	22.0	52.3	15.8	115.2	76.5	15.8
Fuel, light & power	3.6	-28.0	-2.1	-27.0	-29.6	-2.1
Household goods	30.6	-12.0	28.8	48.1	13.3	28.8
Household services	82.0	132.0	-27.0	208.0	69.2	-27.0
Clothing & footwear	11.3	9.4	-3.5	17.5	5.6	-3.5
Personal goods	2.9	12.0	25.6	44.8	40.7	25.6
Motoring goods	18.9	-2.4	-9.6	5.0	-11.7	-9.6
Fares & other travel	51.5	-34.9	102.4	99.6	31.7	102.4
Leisure goods	53.5	40.8	41.9	206.6	99.7	41.9
Leisure services	47.9	-9.0	56.9	111.0	42.7	56.9
Food away from home	41.0	2.9	-25.4	8.2	-23.2	-25.4
<b>Total Expenditure</b>	<b>24.6</b>	<b>10.8</b>	<b>11.9</b>	<b>54.5</b>	<b>24.0</b>	<b>11.9</b>

**Table 2.7.2** shows the nominal changes in each expenditure group. **Table 2.7.3** and **Figure 2.7.1** show the percentage changes in real terms expenditure between Household Expenditure Surveys.

Figure 2.7.1: Changes in expenditure over time in real terms

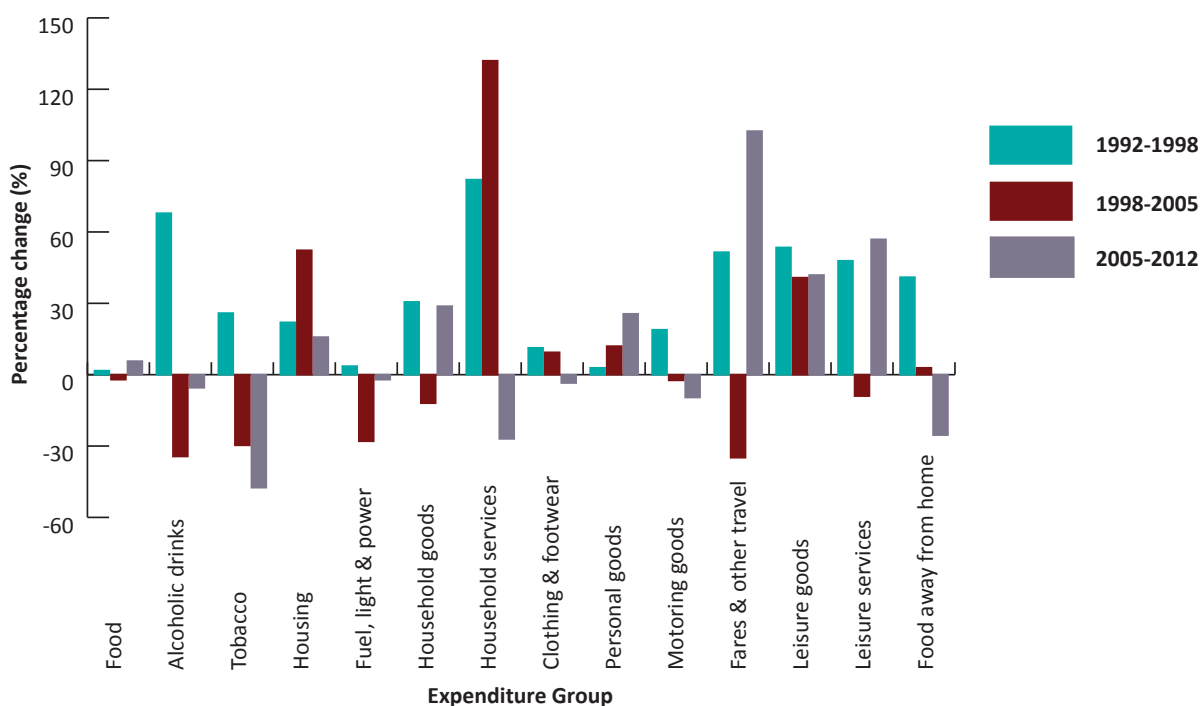


Table 2.7.4: Average weekly household expenditure as a proportion of total expenditure over time

	Year of completion of Household Expenditure Survey									
	1964	1973	1978	1983	1988	1993	1999	2006	2013	
Food	31.7	25.5	23.0	19.3	14.9	16.3	12.7	9.5	9.4	
Alcoholic drinks	5.0	5.1	4.2	4.4	3.9	3.8	5.2	3.1	3.0	
Tobacco	3.6	2.1	1.9	1.9	1.2	1.4	1.9	1.5	0.9	
Housing	10.9	11.1	9.6	12.2	18.1	20.6	21.6	33.1	33.3	
Fuel, light & power	6.4	7.7	7.3	8.2	5.6	5.7	4.1	3.3	4.0	
Durable household goods	4.8	6.1	8.2	8.3	-	-	-	-	-	
Clothing & footwear	10.2	9.1	7.6	7.5	8.2	6.5	5.6	3.8	2.4	
Transport & vehicles	10.0	13.2	16.1	15.7	-	-	-	-	-	
Miscellaneous	7.9	8.0	8.7	8.0	-	-	-	-	-	
Services	9.0	9.2	9.9	10.0	-	-	-	-	-	
Food away from home	0.5	2.9	3.5	4.5	5.5	4.8	5.5	5.0	3.5	
Household goods	-	-	-	-	9.5	7.0	7.9	4.9	5.3	
Household services	-	-	-	-	2.6	2.4	3.3	7.2	4.3	
Personal goods	-	-	-	-	5.8	5.8	4.9	4.9	6.0	
Motoring expenditure	-	-	-	-	9.9	10.0	8.5	7.8	6.8	
Fares, other travel	-	-	-	-	3.2	2.6	3.3	2.2	3.9	
Leisure goods	-	-	-	-	5.2	5.7	6.3	6.1	6.0	
Leisure services	-	-	-	-	6.4	7.4	9.2	7.7	11.2	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	

Table 2.7.4 shows the proportion of expenditure spent on each expenditure group reported from Surveys conducted from 1964 to 2013. There have been a number of changes to the classification system of household expenditure since 1964, most notably in 1988, which means that strict like for like comparisons between all the expenditure categories are not possible.

As expenditure as a proportion of the total does not need to be adjusted for the effects of inflation before making comparisons over time, a longer time series is presented here than in Table 2.7.1.

Figures 2.7.2 to 2.7.14 illustrate the changing expenditure patterns for seven of the categories shown in Table 2.7.4.

Figure 2.7.2: Changes in expenditure over time on Food

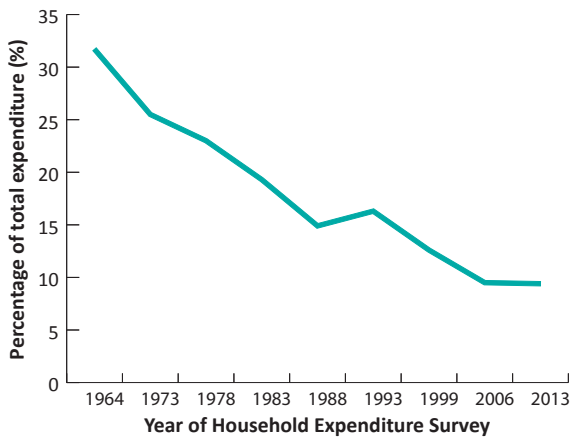


Figure 2.7.3: Changes in expenditure over time on Alcoholic drinks

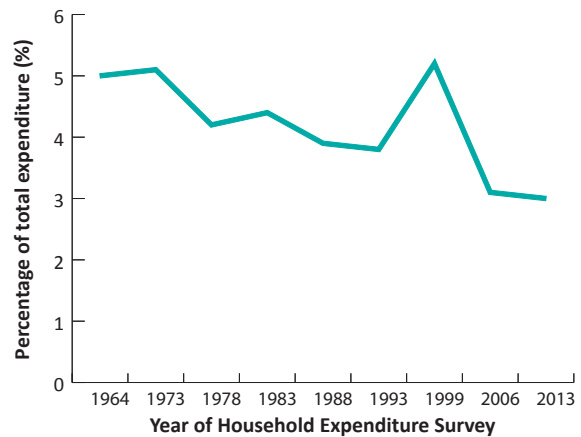


Figure 2.7.2 shows that the proportion of expenditure on **Food** has decreased continually from 1964 to 2013, with the exception of one period of increase between 1988 and 1993. In 1964, 31.7% of total expenditure was spent on food, but this share has reduced significantly over the years. For the most recent period from 2006 to 2013, the decreasing trend appears to be ending as there was only a small decrease in the proportion of expenditure from 9.5% in 2006 to 9.4% in 2013.

The proportion of expenditure on **Alcoholic drinks** fell by nearly 2% between 1999 and 2006 (see Figure 2.7.3), but has not changed markedly since 2006, dropping by only 0.1 of a percentage point. However, expenditure on tobacco products has declined by 1% since 1999 with households reportedly spending only 0.9% of their total expenditure on the **Tobacco** category in 2013 (as shown in Figure 2.7.4).

Figure 2.7.4: Changes in expenditure over time on Tobacco

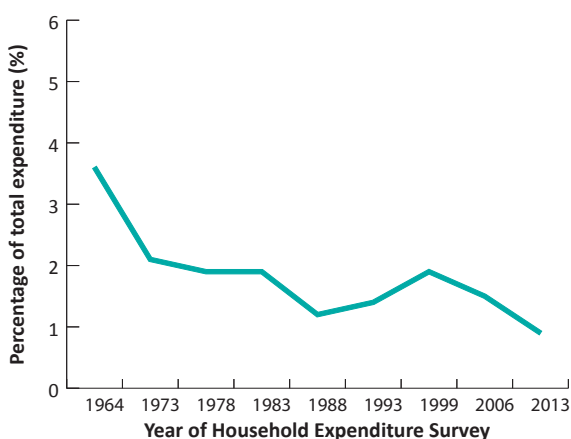


Figure 2.7.5: Changes in expenditure over time on Housing

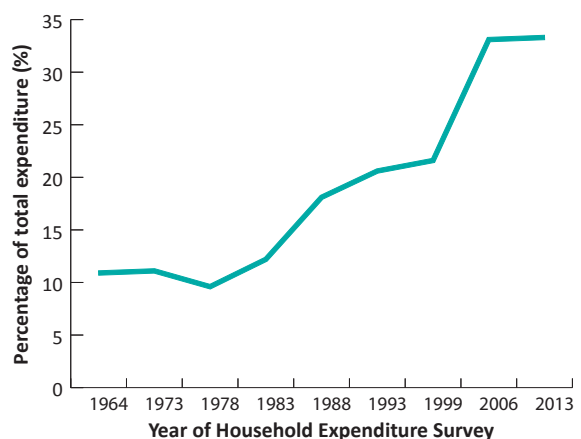
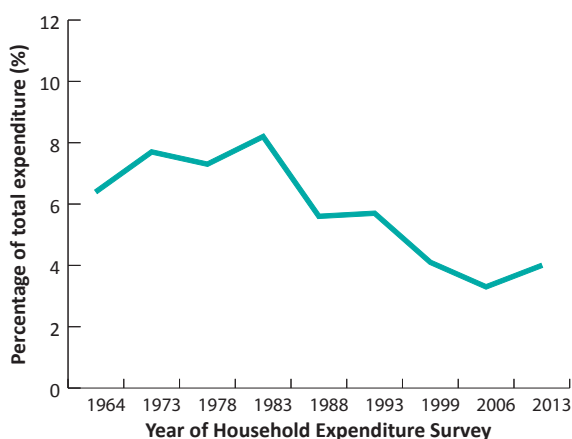
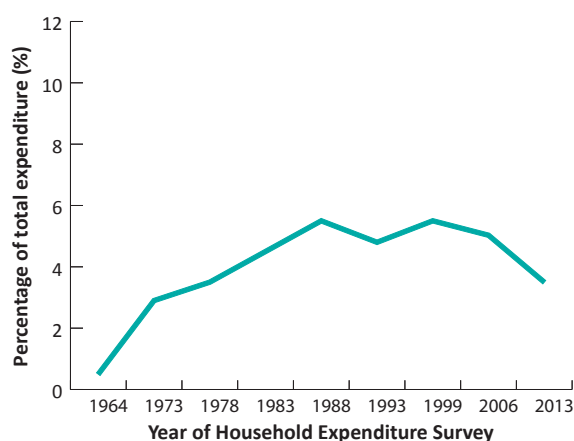


Figure 2.7.5 shows how the proportion of total expenditure on **Housing** has increased significantly since 1964 from 10.9% to 33.1% at the last Expenditure Survey in 2005-06, since when it has levelled out. This is the reverse of the trend seen in the **Food** category (see Figure 2.7.2).

**Figure 2.7.6: Changes in expenditure over time on Fuel, light and power**



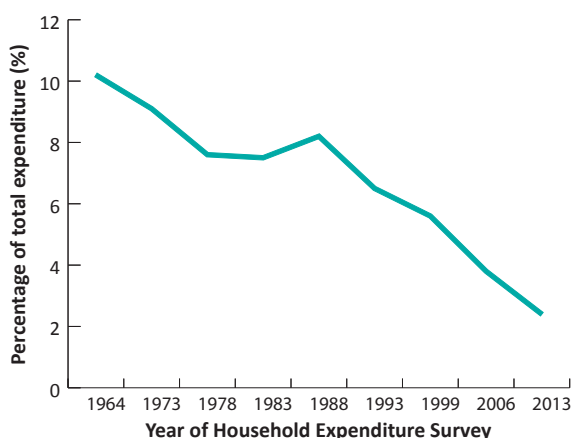
**Figure 2.7.7: Changes in expenditure over time on Food away from home**



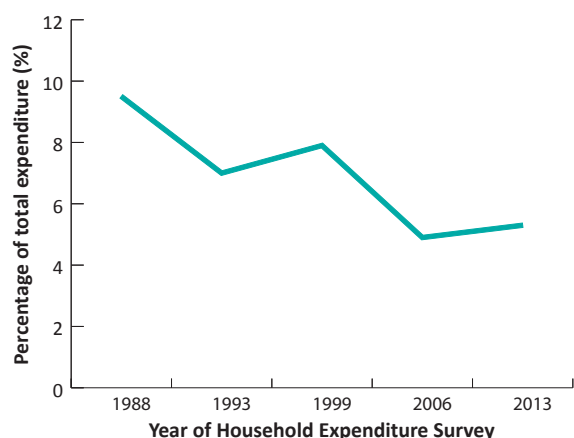
The proportion of expenditure spent on **Fuel, light and power** has fluctuated over the period between 1964 and 2013 (see [Figure 2.7.6](#)), peaking in 1983 at 8.2% and falling to its lowest point in 2006 at 3.3%.

[Figure 2.7.7](#) shows that from 1964 to 1988, expenditure on **Food away from home** had a reverse pattern to food and soft drink purchased for consumption at home. The proportion of expenditure on **Food away from home** increased sharply from 1964 and peaked in 1988, when 5.5% of total expenditure was spent on the category. Expenditure then fluctuated until 1999 before dipping to its current level of 3.5% of total expenditure.

**Figure 2.7.8: Changes in expenditure over time on Clothing and footwear**



**Figure 2.7.9: Changes in expenditure over time on Household goods**



Expenditure on **Clothing and footwear** has decreased quite significantly over time, falling from a peak of 10.2% of total expenditure in 1964 to 2.4% in 2013. The proportion of total expenditure spent on **Clothing and footwear** has not risen since the period 1983-1988.

The proportion of expenditure on **Household goods** was at its highest, at 9.5% of total expenditure in 1988, and at its lowest at 4.9% in 2006 (see [Figure 2.7.9](#)). Whilst expenditure increased again to 5.3% in 2013, the overall trend within this group was downward. Conversely, expenditure within the **Household services** group showed an upward trend (see [Figure 2.7.10](#)), peaking at 7.2% in 2006, albeit declining sharply to 4.3% in 2013.

Expenditure on **Motoring** was fairly flat between 1988 and 1993. Thereafter, this group showed an onward decline, from a high of 10.0% in 1993 to a low of 6.8% in 2013 (see [Figure 2.7.12](#)).

Figure 2.7.10: Changes in expenditure over time on household services

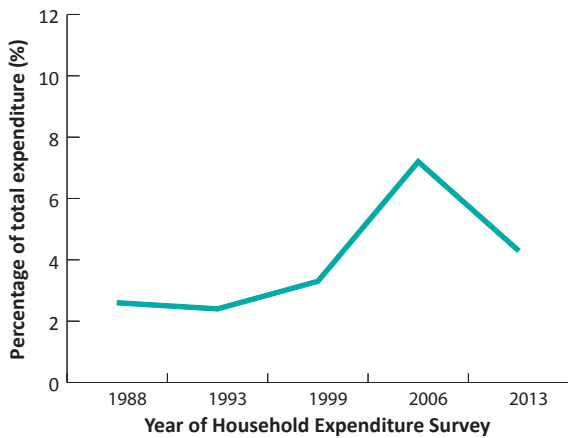


Figure 2.7.11: Changes in expenditure over time on Personal goods

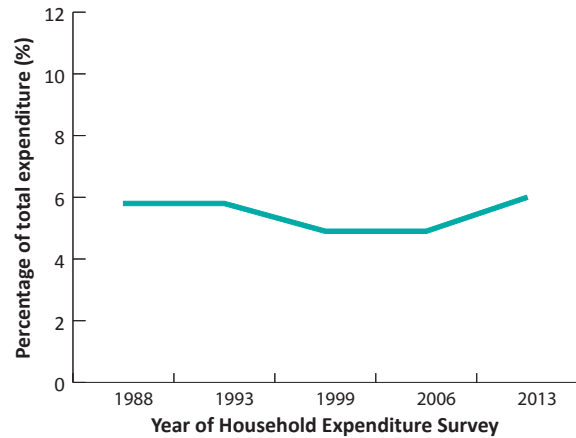


Figure 2.7.12: Changes in expenditure over time on Motoring expenditure

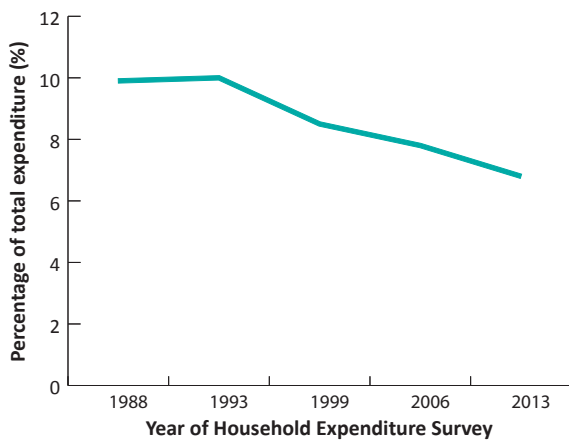


Figure 2.7.13: Changes in expenditure over time on Fares, other travel

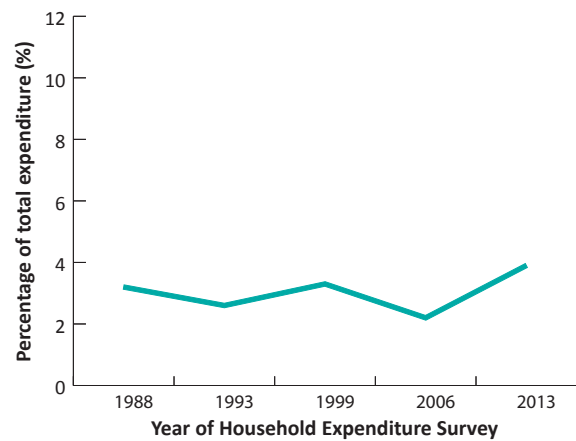


Figure 2.7.14: Changes in expenditure over time on Leisure goods

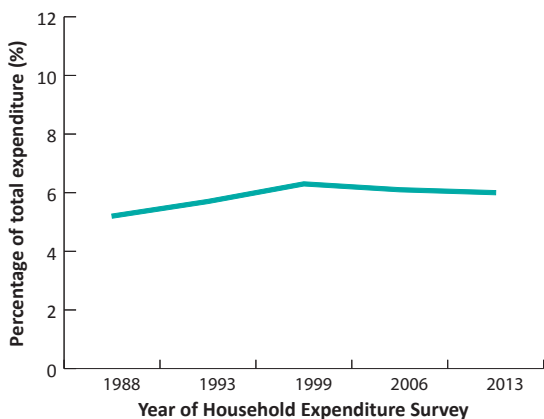
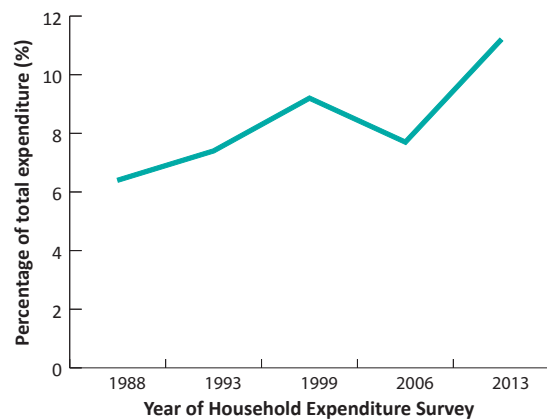


Figure 2.7.15: Changes in expenditure over time on Leisure services



Expenditure on **Personal Goods**, **Fares & other travel** and **Leisure goods** (see [Figures 2.7.11](#), [2.7.13](#) and [2.7.14](#) respectively) was fairly static, with all three groups showing a slight upward trend in expenditure over time. [Figure 2.7.15](#) shows how the proportion of expenditure on **Leisure services** has almost doubled over time, from a low of 6.4% in 1988 to a high of 11.2% in 2013. Despite a decline between 1999 and 2006, expenditure on **Leisure services** increased again to its highest level in 2013, continuing the earlier upward trend prior to 1999.

## 2.8 Comparison of household expenditure with other jurisdictions

This section compares household expenditure in Guernsey with expenditure of households in Jersey and the United Kingdom.

Jersey's most recent Household Expenditure Survey was conducted from May 2009 to May 2010, approximately three years prior to Guernsey's, which was conducted from April 2012 to June 2013. Therefore, to enable Jersey's expenditure to be comparable with Guernsey's, household expenditure for Jersey in 2009-10 (sourced from the Jersey Household Spending Survey 2009/10) has been converted to December 2012 prices.

The UK publishes a report on household spending on an annual basis and, therefore, 2012 household expenditure figures (sourced from the Office for National Statistics report titled, 'Family Spending' - 2013 edition) have been used in [Table 2.8.1](#) for comparative purposes.

It should be noted that the figures in [Table 2.8.1](#) reflect expenditure on the adjusted version of the COICOP groups, as used by Guernsey (in [Sections 2.1](#) to [2.6](#) of this Report) and by Jersey. The **Housing, fuel and power** group includes mortgage payments and rates, which should not strictly be included and are not included in the UK report. Also, please note that the totals are based on the adjusted COICOP groups only and do not include other expenditure items.

**Table 2.8.1: Average weekly household expenditure by jurisdiction**

Expenditure group	Guernsey	Jersey		United Kingdom
	2012-13 (£)	Nominal 2009-10 (£)	Real 2009-10 (December 2012 prices) (£)	2012 (£)
1. Food and non-alcoholic drinks	93.93	73.70	83.15	56.80
2. Alcoholic drinks and tobacco	21.86	15.10	17.42	12.60
3. Clothing and footwear	24.89	24.50	25.40	23.40
4. Housing, fuel and power	269.32	205.00	226.94	133.5
5. Household goods and services	56.73	44.60	47.06	28.50
6. Health	28.23	21.20	23.10	6.40
7. Transport	95.96	94.00	101.56	64.10
8. Communication	12.29	14.50	15.30	13.80
9. Recreation and culture	122.98	86.00	91.04	61.50
10. Education	19.81	23.80	26.86	6.80
11. Restaurants and hotels	72.50	51.50	56.38	40.50
12. Miscellaneous goods and services	90.75	70.40	78.07	38.40
<b>Total COICOP Expenditure</b>	<b>795.23</b>	<b>635.00</b>	<b>701.52</b>	<b>420.80</b>

Overall, Guernsey's average weekly household expenditure of £795.23 was approximately 13% higher than in Jersey and 89% higher than in the UK.

The differences in total household expenditure levels between jurisdictions should be looked at in the context of the average household incomes (see [Table 2.8.2](#)).

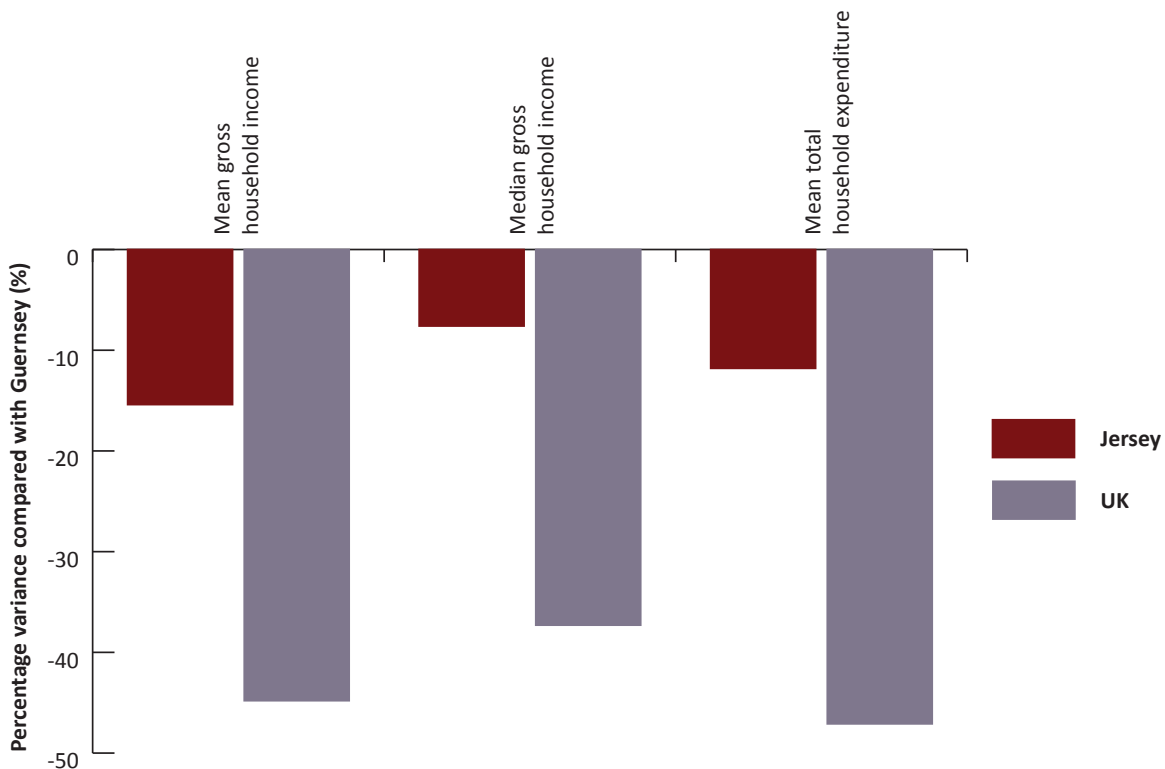
Please note that the proportion of gross income that is disposable will vary due to differences in taxation and social security systems. For example, the UK has higher social security contributions and higher tax rates for those earning more than £32,000.

**Table 2.8.2: Comparison of average household income by jurisdiction**

Jurisdiction	Guernsey 2012-13	Real Jersey 2009-10 (December 2012 prices)		United Kingdom 2010-2013 average	
	(£)	(£)	Percentage difference compared with Guernsey (%)	(£)	Percentage difference compared with Guernsey (%)
Median gross household income	52,527	44,439	-15.4	29,016	-44.8
Mean gross household income	64,015	59,118*	-7.6	40,144	-37.3
Mean average household expenditure	41,352	36,479	-11.8	21,882	-47.1

As shown in [Table 2.8.2](#) and [Figure 2.8.1](#), the average household income in Guernsey was higher than that in Jersey and than in the UK, by a percentage comparable with the differences in expenditure between the jurisdictions.

**Figure 2.8.1: Comparison of average household income by jurisdiction**

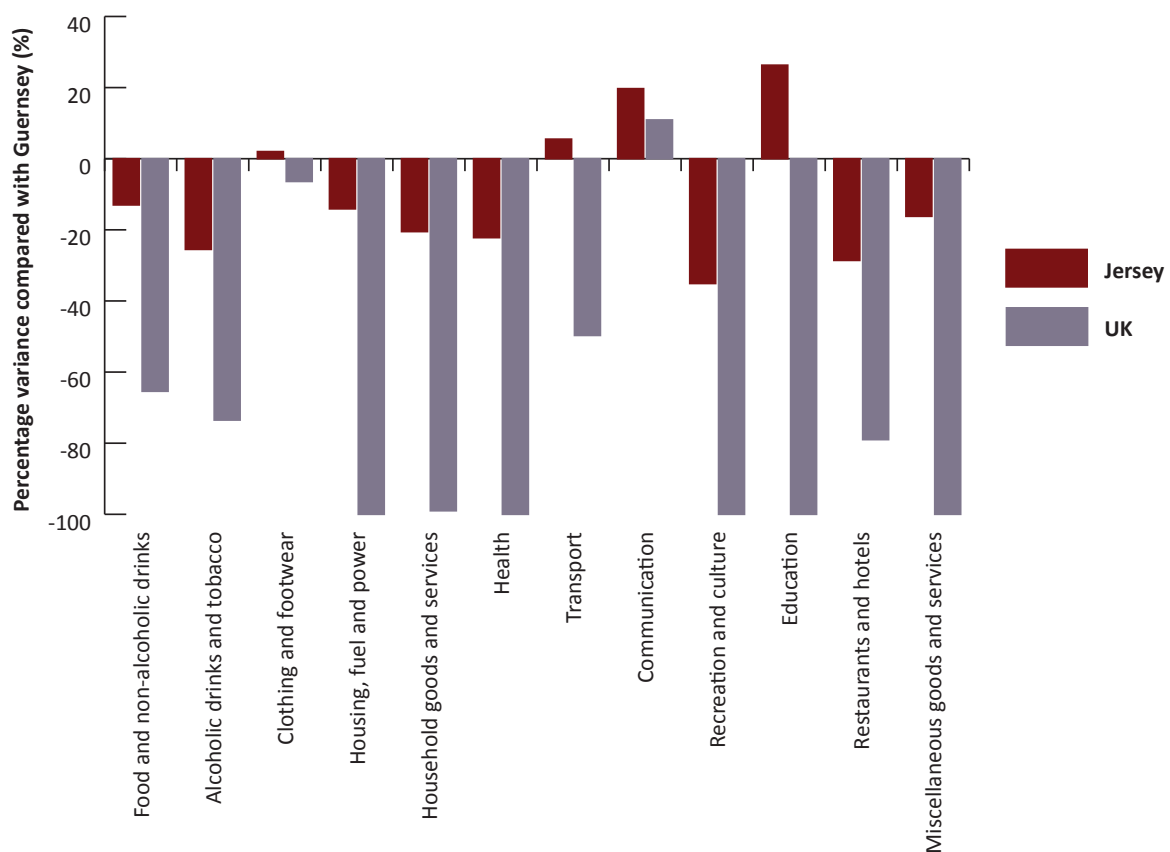


\*Jersey income data has been winsorised. In winsorisation, the incomes of the lowest 1.25% and the highest 1.25% of households are assigned to the value of the 1.25th percentile household, and the 98.75th percentile household respectively. This technique is commonly used to avoid particularly high or low income households from excessively influencing the mean value.

**Table 2.8.1** on **Page 36** shows the average weekly household expenditure for each COICOP category for Guernsey, Jersey and the UK and **Figure 2.8.1** below shows the percentage difference in expenditure between Guernsey and Jersey, and Guernsey and the UK. Some observations from both **Table 2.8.1** and **Figure 2.8.1** include:

- The largest variance with Jersey is for **Recreation and culture** for which expenditure was approximately 35% higher in Guernsey. The largest variance with the UK is for **Health** which was approximately 340% higher in Guernsey. (The National Health Service in the UK provides largely subsidised medical and dental services.)
- The average weekly household expenditures on **Housing, fuel and power** and **Education** were 128% and 191% respectively higher in Guernsey than in the UK.
- Guernsey’s household expenditure for **Communication** was nearly 20% lower than in Jersey and nearly 11% lower than in the UK.
- Guernsey households spent 13% more than those in Jersey and 65% more than those in the UK on **Food and non-alcoholic drinks**.

**Figure 2.8.1: Percentage variance between average weekly household expenditure in Guernsey and other jurisdictions**



Note: Differences in expenditure of >100% have been shown as 100%



**Figure 2.8.1: Average weekly household expenditure as a proportion of total COICOP expenditure by jurisdiction**

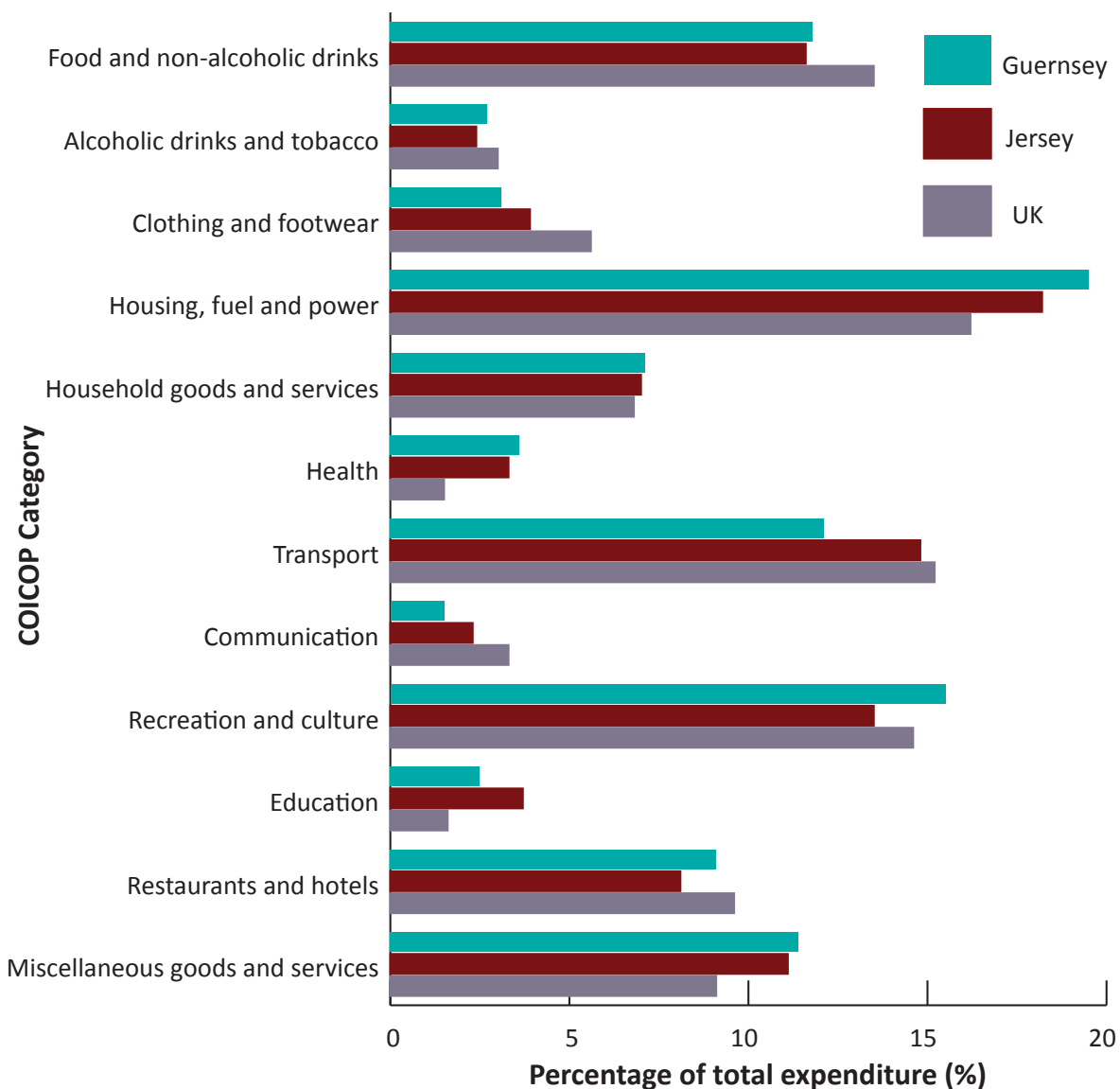


Figure 2.8.2 shows the proportion of spending on each of the COICOP categories for Guernsey, Jersey and the UK. It highlights that, while the total levels of expenditure (as shown on the previous pages) vary considerably, the distribution of expenditure across the groups is broadly similar:

- **Housing, Fuel and power** was the highest spending category for each of the jurisdictions, totalling between 16.2% (UK) and 19.5% (Guernsey) of total expenditure.
- **Transport** was the second highest spending category for Jersey and the UK but the third highest for Guernsey.
- UK households spent 13.5% of total expenditure on **Food** compared with 11.8% in Guernsey.
- Guernsey spent 2.7% less of its total expenditure on **Transport** than its Jersey counterparts. Jersey households spent significantly more in 2009 (in real terms) on the purchase of vehicles compared with Guernsey households in 2012. However, Guernsey expenditure was higher for all other transport costs than Jersey in real terms.

## 2.9 Conclusion and contact details

This Report, which is a by-product of the Policy and Research Unit's work to maintain and improve the inflation indices, is a valuable resource in itself. As shown in the Report, the 2012-13 Household Expenditure Survey generated a wealth of information on household income and expenditure patterns. The information includes a comprehensive snapshot of expenditure patterns in 2012-13, presented (for the first time) in a manner that is comparable with other jurisdictions. Analyses of changes in expenditure patterns over time are also included and it is hoped that the information is presented in a manner that makes it accessible to researchers.

Electronic copies of the Report are freely available from [www.gov.gg/hes](http://www.gov.gg/hes), where information relating to future Surveys will also be posted in due course. The Report has not been professionally printed in order to keep costs to a minimum.

Further information about the inflation indices themselves is available from [www.gov.gg/rpi](http://www.gov.gg/rpi). However, if you require any further information on either topic, please contact the Policy and Research Unit:

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## 3.1 Appendix A: Expenditure in detail

**Table 3.1.1: Average weekly household expenditure in detail**

Category of Goods or Service	(£)
<b>Food and non-alcoholic drinks</b>	<b>93.93</b>
<b>Food</b>	<b>84.27</b>
Bread, rice, cereals (including flour)	10.45
Pasta products	0.80
Pastry products	3.61
Beef	2.87
Pork	1.18
Lamb	0.87
Poultry	3.73
Bacon, ham, sausages, pate etc.	3.00
Processed meat and meat not elsewhere classified	6.47
Fish and fish products	4.48
Milk	4.12
Cheese and curd	2.75
Eggs	0.99
Other milk products	3.32
Butter, margarine and cooking oils and fats	1.75
Fruit (fresh and frozen)	6.16
Preserved, processed or dried fruit and nuts	1.38
Vegetables (fresh and frozen)	7.23
Preserved, processed or dried vegetables	2.02
Potatoes	1.33
Processed potatoes and potato products	2.14
Sugar and sugar products (including jam)	1.00
Chocolate	6.25
Confectionary products	2.04
Edible ices and ice cream	0.88
Other food products	3.45
<b>Non-alcoholic drinks</b>	<b>9.66</b>
Tea, coffee and chocolate drinks	1.94
Fruit and vegetable juices (including squash)	3.50
Soft drinks (including fruit juices and mineral water)	4.23

Category of Goods or Service	(£)
<b>Alcoholic drinks and tobacco</b>	<b>21.86</b>
<b>Alcohol</b>	<b>13.29</b>
Wines and fortified wines	8.85
Beer, lager, ciders and perry	2.82
Spirits and liqueurs	1.62
<b>Tobacco</b>	<b>8.57</b>
Cigarettes and other tobacco	8.57
<b>Clothing and footwear</b>	<b>24.89</b>
<b>Clothing</b>	<b>20.17</b>
Men's clothes	5.59
Women's clothes	10.87
Children's clothes	2.00
Accessories and haberdashery	1.31
Dry cleaners, laundry and dyeing	0.40
<b>Footwear</b>	<b>4.72</b>
Footwear	4.72
<b>Housing, fuel and power</b>	<b>269.32</b>
<b>Rental payments</b>	<b>62.44</b>
Net rent paid (including 2nd dwelling rent)	62.44
<b>Maintenance of dwelling</b>	<b>42.22</b>
Materials for maintenance and repair of dwelling	7.48
Services for maintenance and repair of dwelling	34.74
<b>Water and sewage</b>	<b>10.79</b>
Water supply	5.59
Sewerage and other services	5.19
<b>Fuel</b>	<b>39.86</b>
Electricity	17.57
Gas	7.31
Oil	13.91
Coal	1.06
<b>Mortgage payments</b>	<b>108.44</b>
Mortgage interest payments	39.87
Mortgage capital payments	68.57
<b>Rates</b>	<b>4.54</b>
Tax on Real Property and Occupiers Rates	4.54
<b>Mortgage endowment payments</b>	<b>1.03</b>
Mortgage endowment payments	1.03

Category of Goods or Service	(£)
<b>Household goods and services</b>	<b>56.73</b>
<b>Furniture, furnishings and floor coverings</b>	<b>20.36</b>
Furniture and furnishings	15.48
Floor coverings	4.88
<b>Other household goods</b>	<b>20.78</b>
Household textiles	3.55
Household appliances	10.35
Glassware, tableware and household utensils	1.84
Tools and equipment for house and garden	5.04
<b>Goods and services for household maintenance</b>	<b>15.59</b>
Cleaning materials	2.81
Household goods and hardware	2.61
Domestic services, carpet cleaning, hire of furniture	10.17
<b>Health</b>	<b>28.23</b>
<b>Pharmacy and other medical products</b>	<b>7.11</b>
Prescription charges, Medicines and Medical products (e.g. plasters)	3.49
Optical items	2.69
Non-optical items	0.94
<b>Other health</b>	<b>21.12</b>
Doctors	3.55
Dentists	13.21
Other medical related services (e.g. physio, osteopath, optician)	4.35
<b>Transport</b>	<b>95.96</b>
<b>Purchase of vehicles</b>	<b>21.29</b>
Purchase of new cars and vans	9.83
Purchase of second hand cars and vans	10.10
Purchase of motorcycles and other vehicles	1.36
<b>Operation of personal transport equipment</b>	<b>38.60</b>
Spares and accessories	7.13
Petrol, diesel and other motor oils	19.47
Repairs and servicing	12.00
<b>Transport services</b>	<b>36.07</b>
Bus, taxi and parking	1.26
Other motoring costs	2.76
Travel by air	22.69
Travel by sea	7.15
Other travel and transport	2.22

Category of Goods or Service	(£)
<b>Communication</b>	<b>12.29</b>
<b>Postal Services</b>	<b>1.12</b>
Postal services	1.12
<b>Telephone and telefax</b>	<b>11.17</b>
Telephone and telefax services - Fixed Line	4.20
Telephone and telefax services - Mobile Phone account/top up	5.36
Telephone and telefax equipment (including mobile phone purchase)	1.61
<b>Recreation and culture</b>	<b>122.98</b>
<b>Audio-visual, photographic and information processing</b>	<b>18.33</b>
Audio equipment, accessories and CD players	1.20
TV and video	4.49
Computers and accessories (e.g. printers, consoles, software, games)	10.12
Photographic, cine, optical equipment and film processing	2.51
<b>Other major durables for recreation and culture</b>	<b>3.94</b>
Other major durables for recreation and culture	3.94
<b>Other recreational items and equipment, gardens and pets</b>	<b>21.44</b>
Games, toys and hobbies	4.13
Equipment for sport, camping and open air recreation	3.68
Horticultural goods	4.54
Pets, pet food and vet	9.08
<b>Recreational and cultural services</b>	<b>28.92</b>
Sports admissions, subscriptions, leisure class fees and equipment hire	8.71
Cinema, museums, theatre etc.	2.24
TV, video, satellite rental, cable subs, TV licences, internet	8.51
Internet subscriptions	4.47
Miscellaneous entertainment	2.98
Gambling payments	2.01
<b>Newspapers, books and stationery</b>	<b>7.34</b>
Books	1.33
Stationery, cards, address books, calendars etc.	2.63
Newspapers and magazines	3.38
<b>Package holidays</b>	<b>43.01</b>
Package holidays (including cruises)	43.01

Category of Goods or Service	(£)
<b>Education</b>	<b>19.81</b>
<b>School fees</b>	<b>7.32</b>
Nursery and Primary School	2.38
Secondary School	4.93
<b>Higher education fees and maintenance</b>	<b>11.00</b>
Higher education fees and maintenance	11.00
<b>Other education costs</b>	<b>1.50</b>
Other education costs (e.g. academic evening classes, school trips)	1.50
<b>Restaurants and hotels</b>	<b>72.50</b>
<b>Catering</b>	<b>52.27</b>
Restaurants	39.65
Cafes, bars, takeaways etc.	12.62
<b>Accommodation</b>	<b>20.22</b>
Accommodation services	20.22
<b>Miscellaneous goods and services</b>	<b>90.75</b>
<b>Personal care</b>	<b>17.18</b>
Hairdressing and beauty treatments	7.36
Toiletries	3.81
Baby toiletries and accessories	0.80
Hair products, cosmetics and related electrical appliances	5.21
<b>Personal effects not elsewhere classified</b>	<b>6.15</b>
Jewellery, clocks and watches e.g. earrings, bracelet	3.98
Baby equipment	1.07
Other personal goods and repairs	1.10
<b>Care services</b>	<b>8.38</b>
Nursery, crèche and childcare	8.07
Home care	0.31
<b>Insurance</b>	<b>37.63</b>
Household insurances - structure, contents and appliances	8.06
Medical insurance premiums (including sickness and redundancy and Pet)	9.66
Life insurance	6.43
Vehicle insurance (including boat insurance)	8.60
Travel insurance (not for package holidays) and other insurance not elsewhere classified	3.41
Mortgage protection	1.47
<b>Financial and other services not elsewhere classified</b>	<b>21.40</b>
Bank, building society, post office and credit card charges	1.41
Other services and professional fees	19.99
<b>Total COICOP Expenditure</b>	<b>909.23</b>



Category of Goods or Service	(£)
<b>Other expenditure items</b>	<b>136.88</b>
<b>Other expenditure</b>	<b>136.88</b>
Capital improvements, main dwelling	81.53
Second dwelling mortgage, rates etc.	2.41
Holiday expenditure	15.95
Money transfers and credit	35.98
Licenses, fines and other non-consumption expenditure	1.02
<b>Total Expenditure</b>	<b>1046.12</b>

**Table 3.1.2: Average weekly household expenditure by tenure in detail**

Category of Goods or Service	Owner occupier with mortgage (£)	Owner occupier without mortgage (£)	Renting from private landlord (£)	Renting from the States or GHA (£)	Other (£)
<b>Food and non-alcoholic drinks</b>	<b>117.03</b>	<b>88.11</b>	<b>80.81</b>	<b>61.51</b>	<b>68.06</b>
<b>Food</b>	<b>104.74</b>	<b>80.18</b>	<b>70.90</b>	<b>54.64</b>	<b>62.86</b>
Bread, rice, cereals (including flour)	13.42	9.55	8.52	7.94	6.36
Pasta products	1.28	0.51	0.65	0.42	0.60
Pastry products	4.76	3.13	3.23	1.97	2.92
Beef	3.92	2.72	2.13	1.16	2.09
Pork	1.50	1.13	0.85	1.14	0.42
Lamb	0.93	1.06	0.66	0.21	0.97
Poultry	4.91	3.29	3.57	1.80	1.39
Bacon, ham, sausages, pate etc.	3.74	2.83	2.63	1.64	2.28
Processed meat and meat not elsewhere classified	8.07	5.57	5.70	5.71	6.10
Fish and fish products	5.01	4.82	3.87	2.34	4.17
Milk	4.42	3.84	3.42	6.38	2.59
Cheese and curd	3.52	2.68	2.00	1.76	2.40
Eggs	1.07	1.07	0.89	0.63	0.66
Other milk products	3.98	3.26	2.84	2.30	2.13
Butter, margarine and cooking oils and fats	1.91	2.00	1.37	1.10	1.12
Fruit (fresh and frozen)	7.29	7.01	4.23	2.27	5.95
Preserved, processed or dried fruit and nuts	1.73	1.51	1.06	0.38	0.57
Vegetables (fresh and frozen)	8.91	7.45	5.85	3.05	5.00
Preserved, processed or dried vegetables	2.82	1.83	1.40	1.08	1.79
Potatoes	1.48	1.47	1.04	0.87	1.19
Processed potatoes and potato products	2.91	1.53	2.10	1.92	1.35
Sugar and sugar products (including jam)	1.05	1.07	0.95	0.67	0.65
Chocolate	7.88	5.23	6.41	4.01	4.27
Confectionary products	2.57	1.72	1.72	1.77	2.70
Edible ices and ice cream	1.18	0.74	0.85	0.42	0.51
Other food products	4.47	3.19	2.96	1.69	2.69
<b>Non-alcoholic drinks</b>	<b>12.29</b>	<b>7.93</b>	<b>9.91</b>	<b>6.87</b>	<b>5.20</b>
Tea, coffee and chocolate drinks	1.77	2.37	1.73	1.53	1.02
Fruit and vegetable juices (including squash)	4.64	2.89	3.41	2.14	1.44
Soft drinks (including fruit juices and mineral water)	5.87	2.68	4.77	3.21	2.73

Category of Goods or Service	Owner occupier with mortgage (£)	Owner occupier without mortgage (£)	Renting from private landlord (£)	Renting from the States or GHA (£)	Other (£)
<b>Alcoholic drinks and tobacco</b>	<b>23.14</b>	<b>18.25</b>	<b>24.51</b>	<b>29.64</b>	<b>10.23</b>
<b>Alcohol</b>	15.62	14.72	10.41	5.63	7.65
Wines and fortified wines	10.41	10.28	6.67	2.10	5.38
Beer, lager, ciders and perry	4.00	2.09	2.28	3.06	0.79
Spirits and liqueurs	1.21	2.35	1.46	0.47	1.48
<b>Tobacco</b>	<b>7.52</b>	<b>3.54</b>	<b>14.11</b>	<b>24.01</b>	<b>2.58</b>
Cigarettes and other tobacco	7.52	3.54	14.11	24.01	2.58
<b>Clothing and footwear</b>	<b>34.75</b>	<b>21.55</b>	<b>20.16</b>	<b>10.75</b>	<b>20.07</b>
<b>Clothing</b>	<b>28.25</b>	<b>17.54</b>	<b>15.74</b>	<b>9.21</b>	<b>17.41</b>
Men's clothes	8.38	4.06	5.01	1.81	5.99
Women's clothes	13.89	10.91	8.39	4.66	8.58
Children's clothes	3.72	0.79	1.28	2.29	0.62
Accessories and haberdashery	1.67	1.34	1.07	0.38	0.63
Dry cleaners, laundry and dyeing	0.59	0.43	0.00	0.07	1.59
<b>Footwear</b>	<b>6.51</b>	<b>4.02</b>	<b>4.42</b>	<b>1.54</b>	<b>2.66</b>
Footwear	6.51	4.02	4.42	1.54	2.66
<b>Housing, fuel and power</b>	<b>442.67</b>	<b>118.90</b>	<b>314.20</b>	<b>132.11</b>	<b>124.37</b>
<b>Rental payments</b>	<b>0.72</b>	<b>0.33</b>	<b>272.23</b>	<b>87.40</b>	<b>20.29</b>
Net rent paid (including 2nd dwelling rent)	0.72	0.33	272.23	87.40	20.29
<b>Maintenance of dwelling</b>	<b>61.19</b>	<b>54.41</b>	<b>2.44</b>	<b>1.91</b>	<b>55.38</b>
Materials for maintenance and repair of dwelling	11.61	8.57	1.62	1.39	1.44
Services for maintenance and repair of dwelling	49.58	45.84	0.82	0.52	53.95
<b>Water and sewage</b>	<b>13.60</b>	<b>11.09</b>	<b>6.61</b>	<b>5.80</b>	<b>17.63</b>
Water supply	6.88	5.84	4.06	3.50	3.26
Sewerage and other services	6.71	5.24	2.55	2.30	14.37
<b>Fuel</b>	<b>42.44</b>	<b>45.96</b>	<b>32.03</b>	<b>24.08</b>	<b>28.56</b>
Electricity	18.66	17.52	16.04	18.30	13.40
Gas	7.56	6.70	10.18	1.54	7.35
Oil	15.49	20.72	5.29	0.05	6.80
Coal	0.73	1.02	0.52	4.19	1.01
<b>Mortgage payments</b>	<b>316.21</b>	<b>0.45</b>	<b>0.00</b>	<b>12.20</b>	<b>0.00</b>
Mortgage interest payments	116.17	0.16	0.00	4.87	0.00
Mortgage capital payments	200.04	0.29	0.00	7.33	0.00
<b>Rates</b>	<b>5.53</b>	<b>6.60</b>	<b>0.90</b>	<b>0.72</b>	<b>2.52</b>
Tax on Real Property and Occupiers Rates	5.53	6.60	0.90	0.72	2.52
<b>Mortgage endowment payments</b>	<b>2.99</b>	<b>0.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Mortgage endowment payments	2.99	0.06	0.00	0.00	0.00

Category of Goods or Service	Owner occupier with mortgage (£)	Owner occupier without mortgage (£)	Renting from private landlord (£)	Renting from the States or GHA (£)	Other (£)
<b>Household goods and services</b>	<b>72.92</b>	<b>61.39</b>	<b>31.02</b>	<b>22.27</b>	<b>84.51</b>
<b>Furniture, furnishings and floor coverings</b>	<b>28.97</b>	<b>19.40</b>	<b>10.00</b>	<b>4.97</b>	<b>49.19</b>
Furniture and furnishings	21.52	14.71	8.79	3.12	37.13
Floor coverings	7.45	4.69	1.21	1.85	12.06
<b>Other household goods</b>	<b>24.94</b>	<b>22.42</b>	<b>13.30</b>	<b>13.76</b>	<b>22.59</b>
Household textiles	4.57	3.75	2.07	1.68	4.54
Household appliances	11.92	11.01	6.09	10.58	13.36
Glassware, tableware and household utensils	2.17	1.51	2.51	0.39	1.05
Tools and equipment for house and garden	6.28	6.15	2.63	1.10	3.64
<b>Goods and services for household maintenance</b>	<b>19.00</b>	<b>19.57</b>	<b>7.73</b>	<b>3.54</b>	<b>12.73</b>
Cleaning materials	3.50	2.90	2.05	1.52	2.43
Household goods and hardware	3.55	2.70	1.55	1.24	1.27
Domestic services, carpet cleaning, hire of furniture	11.96	13.96	4.13	0.79	9.02
<b>Health</b>	<b>25.70</b>	<b>36.40</b>	<b>26.20</b>	<b>9.23</b>	<b>20.10</b>
<b>Pharmacy and other medical products</b>	<b>8.56</b>	<b>7.50</b>	<b>5.73</b>	<b>1.95</b>	<b>9.13</b>
Prescription charges, Medicines and Medical products (e.g. plasters)	4.38	3.34	2.89	1.69	3.94
Optical items	3.28	2.44	2.81	0.13	5.13
Non-optical items	0.90	1.72	0.02	0.12	0.07
<b>Other health</b>	<b>17.14</b>	<b>28.90</b>	<b>20.48</b>	<b>7.28</b>	<b>10.96</b>
Doctors	3.51	3.56	3.28	4.02	4.74
Dentists	8.15	21.13	12.94	2.25	4.14
Other medical related services (e.g. physio, osteopath, optician)	5.48	4.21	4.26	1.01	2.07
<b>Transport</b>	<b>114.07</b>	<b>101.20</b>	<b>78.96</b>	<b>43.86</b>	<b>71.31</b>
<b>Purchase of vehicles</b>	<b>26.37</b>	<b>26.02</b>	<b>10.47</b>	<b>6.18</b>	<b>18.07</b>
Purchase of new cars and vans	7.23	17.64	3.55	0.00	14.30
Purchase of second hand cars and vans	16.80	7.81	5.21	5.93	3.77
Purchase of motorcycles and other vehicles	2.34	0.57	1.71	0.26	0.00
<b>Operation of personal transport equipment</b>	<b>45.94</b>	<b>36.97</b>	<b>34.07</b>	<b>30.89</b>	<b>21.79</b>
Spares and accessories	8.13	6.60	7.30	6.20	2.58
Petrol, diesel and other motor oils	23.89	18.85	15.52	14.79	14.28
Repairs and servicing	13.93	11.52	11.25	9.91	4.93
<b>Transport services</b>	<b>41.76</b>	<b>38.21</b>	<b>34.42</b>	<b>6.78</b>	<b>31.45</b>
Bus, taxi and parking	1.38	1.00	1.76	0.87	0.24
Other motoring costs	3.87	2.36	2.83	0.03	1.21
Travel by air	27.11	24.42	19.70	3.99	19.51
Travel by sea	7.08	7.67	8.42	1.51	7.79
Other travel and transport	2.32	2.77	1.70	0.38	2.71

Category of Goods or Service	Owner occupier with mortgage (£)	Owner occupier without mortgage (£)	Renting from private landlord (£)	Renting from the States or GHA (£)	Other (£)
<b>Communication</b>	<b>14.55</b>	<b>10.30</b>	<b>13.75</b>	<b>8.99</b>	<b>8.38</b>
<b>Postal Services</b>	<b>1.20</b>	<b>1.28</b>	<b>1.08</b>	<b>0.26</b>	<b>0.76</b>
Postal services	1.20	1.28	1.08	0.26	0.76
<b>Telephone and telefax</b>	<b>13.35</b>	<b>9.03</b>	<b>12.67</b>	<b>8.73</b>	<b>7.62</b>
Telephone and telefax services - Fixed Line	4.19	4.39	4.32	3.19	3.93
Telephone and telefax services - Mobile Phone account/top up	6.79	3.23	7.34	4.27	3.55
Telephone and telefax equipment (including mobile phone purchase)	2.37	1.41	1.00	1.27	0.14
<b>Recreation and culture</b>	<b>145.11</b>	<b>136.29</b>	<b>94.21</b>	<b>45.92</b>	<b>99.92</b>
<b>Audio-visual, photographic and information processing</b>	<b>20.68</b>	<b>15.98</b>	<b>19.59</b>	<b>12.60</b>	<b>27.80</b>
Audio equipment, accessories and CD players	1.41	1.09	0.80	2.15	0.30
TV and video	4.73	3.71	5.57	4.90	2.42
Computers and accessories (e.g. printers, consoles, software, games)	10.86	8.80	12.03	5.42	18.61
Photographic, cine, optical equipment and film processing	3.68	2.39	1.18	0.13	6.47
<b>Other major durables for recreation and culture</b>	<b>6.11</b>	<b>4.30</b>	<b>1.00</b>	<b>1.39</b>	<b>0.57</b>
Other major durables for recreation and culture	6.11	4.30	1.00	1.39	0.57
<b>Other recreational items and equipment, gardens and pets</b>	<b>28.96</b>	<b>22.23</b>	<b>11.55</b>	<b>8.84</b>	<b>26.54</b>
Games, toys and hobbies	4.06	5.68	2.67	2.28	0.31
Equipment for sport, camping and open air recreation	6.43	1.69	1.68	3.31	12.70
Horticultural goods	4.49	6.55	2.53	1.23	2.50
Pets, pet food and vet	13.98	8.30	4.68	2.03	11.02
<b>Recreational and cultural services</b>	<b>38.46</b>	<b>25.62</b>	<b>25.86</b>	<b>12.74</b>	<b>20.96</b>
Sports admissions, subscriptions, leisure class fees and equipment hire	13.23	7.09	6.44	2.38	8.22
Cinema, museums, theatre etc.	4.61	1.24	1.05	0.07	0.75
TV, video, satellite rental, cable subs, TV licences, internet	10.41	7.47	8.39	5.86	6.67
Internet subscriptions	4.97	4.27	4.57	3.37	3.26
Miscellaneous entertainment	3.60	3.27	2.64	0.35	1.37
Gambling payments	1.64	2.28	2.78	0.71	0.70
<b>Newspapers, books and stationery</b>	<b>7.54</b>	<b>8.55</b>	<b>5.84</b>	<b>4.52</b>	<b>8.16</b>
Books	1.49	1.27	1.37	0.52	2.26
Stationery, cards, address books, calendars etc.	3.50	2.50	1.83	1.83	1.71
Newspapers and magazines	2.56	4.78	2.64	2.16	4.19
<b>Package holidays</b>	<b>43.36</b>	<b>59.61</b>	<b>30.36</b>	<b>5.82</b>	<b>15.89</b>
Package holidays (including cruises)	43.36	59.61	30.36	5.82	15.89

Category of Goods or Service	Owner occupier with mortgage (£)	Owner occupier without mortgage (£)	Renting from private landlord (£)	Renting from the States or GHA (£)	Other (£)
<b>Education</b>	<b>33.70</b>	<b>11.00</b>	<b>20.93</b>	<b>0.71</b>	<b>6.60</b>
<b>School fees</b>	<b>14.91</b>	<b>2.46</b>	<b>6.52</b>	<b>0.32</b>	<b>1.39</b>
Nursery and Primary School	6.77	0.19	0.00	0.00	0.62
Secondary School	8.14	2.27	6.52	0.32	0.77
<b>Higher education fees and maintenance</b>	<b>16.67</b>	<b>7.54</b>	<b>12.57</b>	<b>0.00</b>	<b>4.23</b>
Higher education fees and maintenance	16.67	7.54	12.57	0.00	4.23
<b>Other education costs</b>	<b>2.11</b>	<b>0.99</b>	<b>1.84</b>	<b>0.39</b>	<b>0.98</b>
Other education costs (e.g. academic evening classes, school trips)	2.11	0.99	1.84	0.39	0.98
<b>Restaurants and hotels</b>	<b>86.20</b>	<b>69.29</b>	<b>66.20</b>	<b>31.11</b>	<b>111.95</b>
<b>Catering</b>	<b>63.90</b>	<b>46.59</b>	<b>53.52</b>	<b>25.27</b>	<b>48.62</b>
Restaurants	48.54	37.03	39.82	16.87	24.63
Cafes, bars, takeaways etc.	15.36	9.56	13.71	8.40	23.99
<b>Accommodation</b>	<b>22.31</b>	<b>22.70</b>	<b>12.68</b>	<b>5.84</b>	<b>63.33</b>
Accommodation services	22.31	22.70	12.68	5.84	63.33
<b>Miscellaneous goods and services</b>	<b>120.93</b>	<b>94.47</b>	<b>53.78</b>	<b>26.04</b>	<b>126.37</b>
<b>Personal care</b>	<b>23.96</b>	<b>16.27</b>	<b>12.06</b>	<b>6.59</b>	<b>12.11</b>
Hairdressing and beauty treatments	10.16	8.30	3.43	1.34	6.08
Toiletries	5.04	3.10	3.57	2.71	2.50
Baby toiletries and accessories	1.48	0.19	0.86	0.61	0.57
Hair products, cosmetics and related electrical appliances	7.28	4.68	4.20	1.93	2.96
<b>Personal effects not elsewhere classified</b>	<b>7.88</b>	<b>4.30</b>	<b>8.40</b>	<b>2.63</b>	<b>1.84</b>
Jewellery, clocks and watches e.g. earrings, bracelet	3.82	2.77	8.09	0.83	0.00
Baby equipment	2.19	0.39	0.22	1.60	0.77
Other personal goods and repairs	1.86	1.14	0.08	0.21	1.07
<b>Care services</b>	<b>17.54</b>	<b>1.09</b>	<b>9.00</b>	<b>0.95</b>	<b>6.28</b>
Nursery, crèche and childcare	17.30	0.46	9.00	0.95	6.28
Home care	0.24	0.63	0.00	0.00	0.00
<b>Insurance</b>	<b>49.28</b>	<b>43.23</b>	<b>19.13</b>	<b>11.95</b>	<b>26.96</b>
Household insurances - structure, contents and appliances	8.85	11.88	2.64	1.86	5.49
Medical insurance premiums (including sickness and redundancy and Pet)	9.29	14.71	4.35	2.22	8.04
Life insurance	12.95	3.37	3.48	0.69	3.20
Vehicle insurance (including boat insurance)	10.77	8.63	6.25	5.65	6.54
Travel insurance (not for package holidays) and other insurance not elsewhere classified	3.12	4.64	2.41	1.47	3.69
Mortgage protection	4.30	0.01	0.00	0.07	0.00
<b>Financial and other services not elsewhere classified</b>	<b>22.27</b>	<b>29.58</b>	<b>5.19</b>	<b>3.90</b>	<b>79.19</b>
Bank, building society, post office and credit card charges	2.48	0.60	0.81	1.59	2.82
Other services and professional fees	19.79	28.98	4.37	2.31	76.38

Category of Goods or Service	Owner occupier with mortgage (£)	Owner occupier without mortgage (£)	Renting from private landlord (£)	Renting from the States or GHA (£)	Other (£)
<b>Total COICOP Expenditure</b>	<b>1230.78</b>	<b>767.16</b>	<b>824.74</b>	<b>422.12</b>	<b>751.87</b>
<b>Other expenditure items</b>	<b>214.10</b>	<b>135.96</b>	<b>58.76</b>	<b>13.98</b>	<b>108.48</b>
<b>Other expenditure</b>	214.10	135.96	58.76	13.98	108.48
Capital improvements, main dwelling	150.95	82.33	2.42	0.06	13.47
Second dwelling mortgage, rates etc.	3.85	1.29	3.16	0.00	0.00
Holiday expenditure	18.28	12.62	20.86	5.17	25.89
Money transfers and credit	40.18	39.24	30.11	7.54	68.36
Licenses, fines and other non-consumption expenditure	0.85	0.48	2.21	1.21	0.76
<b>Total Expenditure</b>	<b>1444.88</b>	<b>903.12</b>	<b>883.50</b>	<b>436.10</b>	<b>860.35</b>

**Table 3.1.3: Average weekly household expenditure by gross income quintile in detail**

Category of Goods or Service	Lowest Quintile (£)	2nd Quintile (£)	3rd Quintile (£)	4th Quintile (£)	Highest Quintile (£)
<b>Food and non-alcoholic drinks</b>	<b>54.25</b>	<b>83.42</b>	<b>96.86</b>	<b>102.84</b>	<b>133.01</b>
<b>Food</b>	<b>49.30</b>	<b>74.56</b>	<b>86.13</b>	<b>93.02</b>	<b>118.89</b>
Bread, rice, cereals (including flour)	6.44	9.53	10.26	12.07	13.96
Pasta products	0.32	0.47	0.84	0.85	1.47
Pastry products	2.20	3.19	3.55	4.06	5.09
Beef	1.53	2.34	3.38	2.84	4.39
Pork	0.62	1.03	1.61	0.89	1.76
Lamb	0.30	0.73	0.94	0.89	1.53
Poultry	1.69	3.09	3.51	4.52	5.95
Bacon, ham, sausages, pate etc.	1.90	2.73	3.18	3.07	4.14
Processed meat and meat not elsewhere classified	3.71	5.59	6.40	7.66	8.89
Fish and fish products	2.98	3.65	4.18	4.33	7.46
Milk	3.38	4.87	3.92	4.47	3.94
Cheese and curd	1.54	2.20	2.77	3.40	3.83
Eggs	0.60	0.96	1.08	1.08	1.27
Other milk products	1.97	2.82	3.34	4.13	4.30
Butter, margarine and cooking oils and fats	1.19	1.81	1.84	1.91	2.06
Fruit (fresh and frozen)	3.54	5.60	6.02	6.48	9.34
Preserved, processed or dried fruit and nuts	0.63	1.22	1.54	1.60	2.00
Vegetables (fresh and frozen)	4.08	5.86	7.95	8.06	10.37
Preserved, processed or dried vegetables	0.93	1.55	2.24	2.33	3.10
Potatoes	1.01	1.23	1.54	1.30	1.65
Processed potatoes and potato products	1.21	1.82	2.19	2.58	2.77
Sugar and sugar products (including jam)	0.70	0.94	1.06	1.12	1.14
Chocolate	3.18	5.31	6.43	6.28	9.83
Confectionary products	1.38	2.12	2.07	2.12	2.51
Edible ices and ice cream	0.45	0.66	0.91	1.05	1.27
Other food products	1.83	3.25	3.38	3.93	4.89
<b>Non-alcoholic drinks</b>	<b>4.95</b>	<b>8.86</b>	<b>10.73</b>	<b>9.83</b>	<b>14.12</b>
Tea, coffee and chocolate drinks	1.39	2.21	1.94	2.07	2.15
Fruit and vegetable juices (including squash)	1.82	2.81	3.61	3.42	5.86
Soft drinks (including fruit juices and mineral water)	1.74	3.84	5.18	4.33	6.11



Category of Goods or Service	Lowest Quintile (£)	2nd Quintile (£)	3rd Quintile (£)	4th Quintile (£)	Highest Quintile (£)
<b>Alcoholic drinks and tobacco</b>	<b>17.59</b>	<b>22.73</b>	<b>24.26</b>	<b>20.26</b>	<b>22.68</b>
<b>Alcohol</b>	<b>6.72</b>	<b>11.95</b>	<b>14.88</b>	<b>12.67</b>	<b>20.33</b>
Wines and fortified wines	3.14	7.50	10.45	9.11	13.94
Beer, lager, ciders and perry	1.90	2.21	2.84	2.63	4.64
Spirits and liqueurs	1.68	2.24	1.58	0.93	1.75
<b>Tobacco</b>	<b>10.87</b>	<b>10.78</b>	<b>9.39</b>	<b>7.59</b>	<b>2.35</b>
Cigarettes and other tobacco	10.87	10.78	9.39	7.59	2.35
<b>Clothing and footwear</b>	<b>9.35</b>	<b>19.61</b>	<b>25.06</b>	<b>26.09</b>	<b>45.56</b>
<b>Clothing</b>	<b>7.67</b>	<b>15.99</b>	<b>21.06</b>	<b>19.98</b>	<b>37.11</b>
Men's clothes	2.40	3.01	5.91	5.85	11.13
Women's clothes	3.70	9.69	12.42	9.97	19.09
Children's clothes	0.82	2.03	1.01	2.37	3.85
Accessories and haberdashery	0.68	0.91	1.39	1.45	2.14
Dry cleaners, laundry and dyeing	0.07	0.36	0.34	0.34	0.90
<b>Footwear</b>	<b>1.68</b>	<b>3.62</b>	<b>4.00</b>	<b>6.11</b>	<b>8.45</b>
Footwear	1.68	3.62	4.00	6.11	8.45
<b>Housing, fuel and power</b>	<b>125.29</b>	<b>185.30</b>	<b>247.51</b>	<b>347.20</b>	<b>443.46</b>
<b>Rental payments</b>	<b>39.80</b>	<b>55.58</b>	<b>71.55</b>	<b>89.14</b>	<b>56.36</b>
Net rent paid (including 2nd dwelling rent)	39.80	55.58	71.55	89.14	56.36
<b>Maintenance of dwelling</b>	<b>35.48</b>	<b>35.41</b>	<b>30.17</b>	<b>36.63</b>	<b>74.00</b>
Materials for maintenance and repair of dwelling	3.89	6.80	6.09	8.04	12.89
Services for maintenance and repair of dwelling	31.59	28.61	24.07	28.59	61.11
<b>Water and sewage</b>	<b>8.65</b>	<b>8.38</b>	<b>11.21</b>	<b>12.85</b>	<b>13.11</b>
Water supply	3.93	4.80	5.51	6.24	7.56
Sewerage and other services	4.71	3.57	5.69	6.61	5.56
<b>Fuel</b>	<b>30.10</b>	<b>35.80</b>	<b>34.52</b>	<b>47.07</b>	<b>52.61</b>
Electricity	15.72	16.52	16.03	18.29	21.70
Gas	3.39	6.66	5.58	13.99	7.17
Oil	9.86	10.80	12.11	14.27	22.73
Coal	1.13	1.82	0.81	0.52	1.01
<b>Mortgage payments</b>	<b>8.06</b>	<b>45.73</b>	<b>95.13</b>	<b>156.16</b>	<b>237.33</b>
Mortgage interest payments	3.03	17.90	31.66	68.15	79.20
Mortgage capital payments	5.02	27.83	63.47	88.01	158.12
<b>Rates</b>	<b>3.00</b>	<b>3.72</b>	<b>4.09</b>	<b>4.73</b>	<b>7.22</b>
Tax on Real Property and Occupiers Rates	3.00	3.72	4.09	4.73	7.22
<b>Mortgage endowment payments</b>	<b>0.21</b>	<b>0.69</b>	<b>0.84</b>	<b>0.61</b>	<b>2.84</b>
Mortgage endowment payments	0.21	0.69	0.84	0.61	2.84

Category of Goods or Service	Lowest Quintile (£)	2nd Quintile (£)	3rd Quintile (£)	4th Quintile (£)	Highest Quintile (£)
<b>Household goods and services</b>	<b>34.51</b>	<b>49.33</b>	<b>48.78</b>	<b>58.69</b>	<b>93.00</b>
<b>Furniture, furnishings and floor coverings</b>	<b>13.22</b>	<b>15.53</b>	<b>19.73</b>	<b>20.41</b>	<b>33.02</b>
Furniture and furnishings	9.09	11.12	15.68	15.33	25.97
Floor coverings	4.12	4.41	4.05	5.08	7.05
<b>Other household goods</b>	<b>13.19</b>	<b>20.97</b>	<b>17.47</b>	<b>25.80</b>	<b>26.82</b>
Household textiles	2.19	3.08	3.60	4.28	4.68
Household appliances	7.77	11.97	6.78	13.67	11.90
Glassware, tableware and household utensils	0.85	1.23	1.84	1.94	3.04
Tools and equipment for house and garden	2.38	4.68	5.25	5.92	7.20
<b>Goods and services for household maintenance</b>	<b>8.10</b>	<b>12.84</b>	<b>11.58</b>	<b>12.48</b>	<b>33.16</b>
Cleaning materials	2.00	2.35	2.95	2.69	4.14
Household goods and hardware	1.47	2.31	2.27	2.85	4.22
Domestic services, carpet cleaning, hire of furniture	4.63	8.19	6.36	6.94	24.79
<b>Health</b>	<b>14.98</b>	<b>20.10</b>	<b>22.78</b>	<b>19.05</b>	<b>65.28</b>
<b>Pharmacy and other medical products</b>	<b>4.89</b>	<b>6.63</b>	<b>6.26</b>	<b>8.01</b>	<b>10.03</b>
Prescription charges, Medicines and Medical products (e.g. plasters)	2.05	3.21	4.02	3.52	4.81
Optical items	1.47	2.22	1.62	3.39	4.77
Non-optical items	1.37	1.20	0.61	1.11	0.46
<b>Other health</b>	<b>10.09</b>	<b>13.47</b>	<b>16.52</b>	<b>11.03</b>	<b>55.25</b>
Doctors	2.89	5.46	3.52	2.91	3.04
Dentists	4.69	6.09	5.64	6.06	43.99
Other medical related services (e.g. physio, osteopath, optician)	2.51	1.91	7.37	2.06	8.22
<b>Transport</b>	<b>50.90</b>	<b>65.79</b>	<b>97.20</b>	<b>103.71</b>	<b>160.67</b>
<b>Purchase of vehicles</b>	<b>9.61</b>	<b>13.70</b>	<b>24.98</b>	<b>21.97</b>	<b>36.89</b>
Purchase of new cars and vans	6.60	6.09	11.33	9.91	15.83
Purchase of second hand cars and vans	2.90	6.41	11.80	10.83	18.57
Purchase of motorcycles and other vehicles	0.11	1.20	1.85	1.23	2.49
<b>Operation of personal transport equipment</b>	<b>25.64</b>	<b>29.64</b>	<b>37.08</b>	<b>41.81</b>	<b>57.23</b>
Spares and accessories	3.89	4.05	8.24	7.41	11.98
Petrol, diesel and other motor oils	13.94	15.79	19.15	21.68	26.60
Repairs and servicing	7.81	9.80	9.69	12.72	18.65
<b>Transport services</b>	<b>15.65</b>	<b>22.45</b>	<b>35.15</b>	<b>39.93</b>	<b>66.56</b>
Bus, taxi and parking	0.91	1.09	0.99	1.45	1.91
Other motoring costs	0.98	1.48	1.77	3.70	6.01
Travel by air	9.81	15.03	22.52	21.91	45.17
Travel by sea	2.88	3.36	6.89	10.35	10.39
Other travel and transport	1.06	1.50	2.97	2.53	3.08

Category of Goods or Service	Lowest Quintile (£)	2nd Quintile (£)	3rd Quintile (£)	4th Quintile (£)	Highest Quintile (£)
<b>Communication</b>	<b>7.12</b>	<b>9.18</b>	<b>13.01</b>	<b>13.79</b>	<b>17.90</b>
<b>Postal Services</b>	<b>0.73</b>	<b>0.76</b>	<b>1.17</b>	<b>1.19</b>	<b>1.82</b>
Postal services	0.73	0.76	1.17	1.19	1.82
<b>Telephone and telefax</b>	<b>6.39</b>	<b>8.42</b>	<b>11.84</b>	<b>12.60</b>	<b>16.08</b>
Telephone and telefax services - Fixed Line	3.51	3.61	4.06	4.34	5.25
Telephone and telefax services - Mobile Phone account/top up	2.46	3.09	5.62	6.73	8.65
Telephone and telefax equipment (including mobile phone purchase)	0.42	1.72	2.16	1.54	2.18
<b>Recreation and culture</b>	<b>58.53</b>	<b>100.13</b>	<b>114.03</b>	<b>131.70</b>	<b>211.33</b>
<b>Audio-visual, photographic and information processing</b>	<b>10.47</b>	<b>12.64</b>	<b>18.33</b>	<b>19.62</b>	<b>31.23</b>
Audio equipment, accessories and CD players	0.83	0.71	1.10	1.70	1.74
TV and video	3.35	2.89	5.10	4.60	6.81
Computers and accessories (e.g. printers, consoles, software, games)	3.95	7.52	9.56	10.87	18.98
Photographic, cine, optical equipment and film processing	2.34	1.52	2.57	2.46	3.70
<b>Other major durables for recreation and culture</b>	<b>3.55</b>	<b>0.80</b>	<b>1.38</b>	<b>5.17</b>	<b>8.97</b>
Other major durables for recreation and culture	3.55	0.80	1.38	5.17	8.97
<b>Other recreational items and equipment, gardens and pets</b>	<b>10.32</b>	<b>14.77</b>	<b>26.04</b>	<b>25.60</b>	<b>30.66</b>
Games, toys and hobbies	1.25	1.65	10.21	4.47	3.21
Equipment for sport, camping and open air recreation	1.44	1.71	2.36	5.49	7.58
Horticultural goods	2.82	5.73	3.87	3.55	6.88
Pets, pet food and vet	4.81	5.68	9.60	12.09	13.00
<b>Recreational and cultural services</b>	<b>13.53</b>	<b>19.42</b>	<b>27.29</b>	<b>36.52</b>	<b>47.82</b>
Sports admissions, subscriptions, leisure class fees and equipment hire	2.17	3.84	8.09	12.37	17.11
Cinema, museums, theatre etc.	0.39	0.85	2.17	1.30	6.56
TV, video, satellite rental, cable subs, TV licences, internet	4.84	7.83	8.74	9.31	11.47
Internet subscriptions	3.01	4.28	4.88	5.07	5.05
Miscellaneous entertainment	1.25	1.62	2.45	4.27	5.48
Gambling payments	1.87	1.00	0.95	4.19	2.15
<b>Newspapers, books and stationery</b>	<b>6.50</b>	<b>7.17</b>	<b>7.33</b>	<b>7.22</b>	<b>8.70</b>
Books	0.99	1.34	1.17	1.49	1.73
Stationery, cards, address books, calendars etc.	1.92	2.05	3.07	2.51	3.73
Newspapers and magazines	3.59	3.78	3.09	3.22	3.23
<b>Package holidays</b>	<b>14.16</b>	<b>45.33</b>	<b>33.67</b>	<b>37.57</b>	<b>83.95</b>
Package holidays (including cruises)	14.16	45.33	33.67	37.57	83.95

Category of Goods or Service	Lowest Quintile (£)	2nd Quintile (£)	3rd Quintile (£)	4th Quintile (£)	Highest Quintile (£)
<b>Education</b>	<b>2.38</b>	<b>3.03</b>	<b>9.98</b>	<b>23.53</b>	<b>60.87</b>
<b>School fees</b>	<b>0.01</b>	<b>0.38</b>	<b>2.71</b>	<b>4.54</b>	<b>29.20</b>
Nursery and Primary School	0.00	0.03	0.15	1.00	10.85
Secondary School	0.01	0.35	2.56	3.54	18.34
<b>Higher education fees and maintenance</b>	<b>2.05</b>	<b>2.35</b>	<b>6.14</b>	<b>17.40</b>	<b>27.45</b>
Higher education fees and maintenance	2.05	2.35	6.14	17.40	27.45
<b>Other education costs</b>	<b>0.32</b>	<b>0.31</b>	<b>1.12</b>	<b>1.59</b>	<b>4.22</b>
Other education costs (e.g. academic evening classes, school trips)	0.32	0.31	1.12	1.59	4.22
<b>Restaurants and hotels</b>	<b>28.31</b>	<b>55.73</b>	<b>70.81</b>	<b>89.50</b>	<b>116.67</b>
<b>Catering</b>	<b>22.09</b>	<b>39.92</b>	<b>49.18</b>	<b>64.84</b>	<b>84.98</b>
Restaurants	16.60	31.87	37.69	50.85	61.03
Cafes, bars, takeaways etc.	5.49	8.04	11.49	13.99	23.95
<b>Accommodation</b>	<b>6.22</b>	<b>15.81</b>	<b>21.63</b>	<b>24.66</b>	<b>31.68</b>
Accommodation services	6.22	15.81	21.63	24.66	31.68
<b>Miscellaneous goods and services</b>	<b>34.66</b>	<b>53.66</b>	<b>111.57</b>	<b>102.47</b>	<b>141.06</b>
<b>Personal care</b>	<b>9.01</b>	<b>12.30</b>	<b>16.33</b>	<b>18.63</b>	<b>29.94</b>
Hairdressing and beauty treatments	3.59	4.98	6.76	7.76	13.96
Toiletries	2.64	3.16	3.60	4.25	5.53
Baby toiletries and accessories	0.87	0.32	0.59	1.09	1.19
Hair products, cosmetics and related electrical appliances	1.92	3.85	5.39	5.54	9.26
<b>Personal effects not elsewhere classified</b>	<b>2.17</b>	<b>2.02</b>	<b>4.86</b>	<b>5.49</b>	<b>9.36</b>
Jewellery, clocks and watches e.g. earrings, bracelet	0.89	1.19	2.35	2.47	6.01
Baby equipment	0.91	0.19	1.12	1.92	1.29
Other personal goods and repairs	0.37	0.64	1.39	1.10	2.06
<b>Care services</b>	<b>0.79</b>	<b>1.46</b>	<b>7.57</b>	<b>13.93</b>	<b>16.91</b>
Nursery, crèche and childcare	0.59	1.38	6.88	13.91	16.35
Home care	0.20	0.08	0.70	0.02	0.56
<b>Insurance</b>	<b>20.21</b>	<b>31.33</b>	<b>35.51</b>	<b>41.70</b>	<b>60.12</b>
Household insurances - structure, contents and appliances	5.83	9.64	7.28	6.78	11.07
Medical insurance premiums (including sickness and redundancy and Pet)	6.21	8.98	9.35	10.09	13.38
Life insurance	0.97	1.93	6.39	8.90	14.29
Vehicle insurance (including boat insurance)	5.01	6.87	8.12	10.41	12.80
Travel insurance (not for package holidays) and other insurance not elsewhere classified	2.16	3.25	3.11	3.32	5.33
Mortgage protection	0.03	0.66	1.25	2.19	3.25
<b>Financial and other services not elsewhere classified</b>	<b>2.48</b>	<b>6.53</b>	<b>47.31</b>	<b>22.72</b>	<b>24.73</b>
Bank, building society, post office and credit card charges	0.34	0.85	1.04	0.89	4.01
Other services and professional fees	2.14	5.68	46.26	21.83	20.72

Category of Goods or Service	Lowest Quintile (£)	2nd Quintile (£)	3rd Quintile (£)	4th Quintile (£)	Highest Quintile (£)
<b>Total COICOP Expenditure</b>	<b>437.88</b>	<b>668.02</b>	<b>881.85</b>	<b>1038.81</b>	<b>1511.47</b>
<b>Other expenditure items</b>	<b>66.41</b>	<b>149.65</b>	<b>104.73</b>	<b>155.28</b>	<b>206.08</b>
<b>Other expenditure</b>	66.41	149.65	104.73	155.28	206.08
Capital improvements, main dwelling	42.28	122.58	47.80	82.96	112.17
Second dwelling mortgage, rates etc.	0.00	0.00	3.59	2.20	6.42
Holiday expenditure	10.02	4.94	17.12	26.90	21.78
Money transfers and credit	13.77	21.45	34.86	41.20	64.99
Licenses, fines and other non-consumption expenditure	0.35	0.68	1.37	2.02	0.72
<b>Total Expenditure</b>	<b>504.29</b>	<b>817.67</b>	<b>986.59</b>	<b>1194.09</b>	<b>1717.55</b>

**Table 3.1.4: Average weekly household expenditure by equivalised gross income quintile in detail**

Category of Goods or Service	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
<b>Food and non-alcoholic drinks</b>	<b>67.32</b>	<b>92.91</b>	<b>104.73</b>	<b>95.58</b>	<b>109.92</b>
<b>Food</b>	<b>60.92</b>	<b>82.29</b>	<b>94.04</b>	<b>86.18</b>	<b>98.55</b>
Bread, rice, cereals (including flour)	8.27	10.49	11.91	10.90	10.70
Pasta products	0.42	0.56	0.87	0.94	1.16
Pastry products	2.62	3.52	3.87	4.27	3.82
Beef	1.78	3.17	3.08	2.75	3.69
Pork	0.89	1.19	1.38	1.04	1.41
Lamb	0.39	0.89	0.99	0.77	1.34
Poultry	2.21	3.66	4.36	3.76	4.79
Bacon, ham, sausages, pate etc.	2.41	3.28	3.12	2.98	3.23
Processed meat and meat not elsewhere classified	4.25	6.14	7.47	6.77	7.62
Fish and fish products	3.09	3.80	4.60	4.51	6.59
Milk	4.69	4.60	4.40	3.71	3.21
Cheese and curd	1.85	2.48	3.22	2.98	3.22
Eggs	0.76	1.02	1.12	1.03	1.06
Other milk products	2.26	3.21	4.04	3.36	3.69
Butter, margarine and cooking oils and fats	1.49	1.96	1.89	1.79	1.68
Fruit (fresh and frozen)	4.30	5.92	6.64	6.08	8.04
Preserved, processed or dried fruit and nuts	0.82	1.18	1.66	1.40	1.93
Vegetables (fresh and frozen)	4.70	6.71	8.07	7.59	9.24
Preserved, processed or dried vegetables	1.27	1.81	2.39	2.27	2.42
Potatoes	1.23	1.52	1.42	1.21	1.33
Processed potatoes and potato products	1.43	2.15	2.44	2.35	2.19
Sugar and sugar products (including jam)	0.82	1.03	1.17	1.01	0.94
Chocolate	4.25	5.59	6.89	6.20	8.11
Confectionary products	1.87	1.98	2.28	2.00	2.08
Edible ices and ice cream	0.53	1.01	0.90	0.89	1.00
Other food products	2.31	3.46	3.86	3.61	4.05
<b>Non-alcoholic drinks</b>	<b>6.39</b>	<b>10.62</b>	<b>10.69</b>	<b>9.40</b>	<b>11.37</b>
Tea, coffee and chocolate drinks	1.58	2.44	2.00	1.68	2.08
Fruit and vegetable juices (including squash)	2.42	3.31	3.88	3.71	4.18
Soft drinks (including fruit juices and mineral water)	2.40	4.87	4.81	4.01	5.11

Category of Goods or Service	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
<b>Alcoholic drinks and tobacco</b>	<b>22.57</b>	<b>18.48</b>	<b>24.39</b>	<b>18.76</b>	<b>23.45</b>
<b>Alcohol</b>	<b>8.76</b>	<b>11.47</b>	<b>14.61</b>	<b>11.88</b>	<b>19.85</b>
Wines and fortified wines	4.64	6.92	9.89	8.03	14.69
Beer, lager, ciders and perry	2.33	2.67	2.77	2.63	3.83
Spirits and liqueurs	1.80	1.88	1.96	1.22	1.33
<b>Tobacco</b>	<b>13.80</b>	<b>7.00</b>	<b>9.78</b>	<b>6.88</b>	<b>3.60</b>
Cigarettes and other tobacco	13.80	7.00	9.78	6.88	3.60
<b>Clothing and footwear</b>	<b>12.39</b>	<b>19.39</b>	<b>29.05</b>	<b>27.03</b>	<b>37.86</b>
<b>Clothing</b>	<b>10.21</b>	<b>15.24</b>	<b>23.05</b>	<b>22.63</b>	<b>30.73</b>
Men's clothes	2.77	3.55	6.38	8.09	7.50
Women's clothes	4.54	9.11	13.40	9.83	18.00
Children's clothes	1.94	1.22	1.50	3.07	2.37
Accessories and haberdashery	0.87	1.15	1.28	1.30	1.96
Dry cleaners, laundry and dyeing	0.08	0.20	0.48	0.34	0.91
<b>Footwear</b>	<b>2.18</b>	<b>4.15</b>	<b>6.00</b>	<b>4.40</b>	<b>7.13</b>
Footwear	2.18	4.15	6.00	4.40	7.13
<b>Housing, fuel and power</b>	<b>154.12</b>	<b>194.88</b>	<b>269.48</b>	<b>315.24</b>	<b>415.35</b>
<b>Rental payments</b>	<b>41.43</b>	<b>56.44</b>	<b>82.09</b>	<b>60.44</b>	<b>72.11</b>
Net rent paid (including 2nd dwelling rent)	41.43	56.44	82.09	60.44	72.11
<b>Maintenance of dwelling</b>	<b>44.64</b>	<b>24.63</b>	<b>38.57</b>	<b>39.78</b>	<b>64.37</b>
Materials for maintenance and repair of dwelling	4.26	6.70	7.59	7.58	11.60
Services for maintenance and repair of dwelling	40.38	17.93	30.98	32.20	52.77
<b>Water and sewage</b>	<b>9.10</b>	<b>8.44</b>	<b>11.64</b>	<b>11.71</b>	<b>13.31</b>
Water supply	4.44	5.03	5.95	6.14	6.49
Sewerage and other services	4.66	3.41	5.69	5.57	6.82
<b>Fuel</b>	<b>32.77</b>	<b>38.09</b>	<b>37.22</b>	<b>44.86</b>	<b>47.18</b>
Electricity	16.37	18.99	16.13	17.49	19.26
Gas	4.03	6.27	6.64	12.09	7.78
Oil	10.34	11.58	13.95	14.72	19.18
Coal	2.02	1.25	0.50	0.56	0.97
<b>Mortgage payments</b>	<b>22.80</b>	<b>62.60</b>	<b>94.72</b>	<b>151.33</b>	<b>210.86</b>
Mortgage interest payments	9.01	21.94	35.93	56.45	76.67
Mortgage capital payments	13.79	40.66	58.80	94.89	134.19
<b>Rates</b>	<b>3.16</b>	<b>4.00</b>	<b>4.46</b>	<b>5.20</b>	<b>5.94</b>
Tax on Real Property and Occupiers Rates	3.16	4.00	4.46	5.20	5.94
<b>Mortgage endowment payments</b>	<b>0.23</b>	<b>0.69</b>	<b>0.77</b>	<b>1.92</b>	<b>1.58</b>
Mortgage endowment payments	0.23	0.69	0.77	1.92	1.58

Category of Goods or Service	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
<b>Household goods and services</b>	<b>37.05</b>	<b>44.56</b>	<b>56.59</b>	<b>57.84</b>	<b>88.41</b>
<b>Furniture, furnishings and floor coverings</b>	<b>14.25</b>	<b>16.35</b>	<b>17.23</b>	<b>22.06</b>	<b>31.99</b>
Furniture and furnishings	9.28	12.95	12.19	17.68	25.05
Floor coverings	4.97	3.41	5.04	4.38	6.94
<b>Other household goods</b>	<b>12.58</b>	<b>17.53</b>	<b>28.11</b>	<b>20.38</b>	<b>25.75</b>
Household textiles	2.03	2.98	4.01	4.08	4.72
Household appliances	6.96	8.48	16.70	8.68	11.37
Glassware, tableware and household utensils	0.90	1.22	1.86	2.14	2.80
Tools and equipment for house and garden	2.69	4.85	5.54	5.49	6.87
<b>Goods and services for household maintenance</b>	<b>10.22</b>	<b>10.67</b>	<b>11.24</b>	<b>15.40</b>	<b>30.67</b>
Cleaning materials	2.21	2.49	2.49	3.56	3.38
Household goods and hardware	1.59	2.30	2.56	3.18	3.48
Domestic services, carpet cleaning, hire of furniture	6.43	5.88	6.19	8.67	23.81
<b>Health</b>	<b>15.51</b>	<b>21.89</b>	<b>23.40</b>	<b>22.19</b>	<b>59.19</b>
<b>Pharmacy and other medical products</b>	<b>5.19</b>	<b>6.70</b>	<b>7.69</b>	<b>6.96</b>	<b>9.29</b>
Prescription charges, Medicines and Medical products (e.g. plasters)	2.36	3.34	4.23	3.94	3.75
Optical items	1.47	2.06	2.33	2.50	5.11
Non-optical items	1.37	1.30	1.13	0.52	0.43
<b>Other health</b>	<b>10.32</b>	<b>15.19</b>	<b>15.71</b>	<b>15.22</b>	<b>49.91</b>
Doctors	3.20	6.06	2.94	2.86	2.76
Dentists	4.74	6.24	6.47	9.62	39.42
Other medical related services (e.g. physio, osteopath, optician)	2.39	2.89	6.29	2.74	7.74
<b>Transport</b>	<b>51.29</b>	<b>75.34</b>	<b>97.76</b>	<b>107.83</b>	<b>145.92</b>
<b>Purchase of vehicles</b>	<b>8.29</b>	<b>15.73</b>	<b>24.11</b>	<b>25.30</b>	<b>33.64</b>
Purchase of new cars and vans	4.84	7.82	11.85	11.87	13.34
Purchase of second hand cars and vans	3.30	7.15	11.00	10.75	18.28
Purchase of motorcycles and other vehicles	0.15	0.76	1.26	2.68	2.03
<b>Operation of personal transport equipment</b>	<b>28.28</b>	<b>31.23</b>	<b>41.82</b>	<b>43.72</b>	<b>46.37</b>
Spares and accessories	4.34	4.59	9.20	10.94	6.50
Petrol, diesel and other motor oils	15.69	17.49	20.66	21.62	21.70
Repairs and servicing	8.25	9.15	11.96	11.16	18.17
<b>Transport services</b>	<b>14.72</b>	<b>28.37</b>	<b>31.82</b>	<b>38.80</b>	<b>65.91</b>
Bus, taxi and parking	1.02	0.89	1.17	1.13	2.13
Other motoring costs	1.00	1.62	3.34	2.58	5.40
Travel by air	8.66	18.10	16.31	23.94	47.33
Travel by sea	3.18	4.83	9.43	8.80	7.64
Other travel and transport	0.87	2.93	1.58	2.35	3.40



Category of Goods or Service	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
<b>Communication</b>	<b>7.69</b>	<b>9.88</b>	<b>13.40</b>	<b>13.45</b>	<b>16.57</b>
<b>Postal Services</b>	<b>0.86</b>	<b>0.70</b>	<b>1.62</b>	<b>1.01</b>	<b>1.48</b>
Postal services	0.86	0.70	1.62	1.01	1.48
<b>Telephone and telefax</b>	<b>6.83</b>	<b>9.18</b>	<b>11.78</b>	<b>12.44</b>	<b>15.09</b>
Telephone and telefax services - Fixed Line	3.56	3.71	4.31	4.13	5.05
Telephone and telefax services - Mobile Phone account/top up	2.74	3.19	5.51	7.05	8.05
Telephone and telefax equipment (including mobile phone purchase)	0.53	2.28	1.95	1.26	1.98
<b>Recreation and culture</b>	<b>66.19</b>	<b>99.14</b>	<b>139.65</b>	<b>136.48</b>	<b>174.48</b>
<b>Audio-visual, photographic and information processing</b>	<b>10.17</b>	<b>12.45</b>	<b>25.74</b>	<b>17.83</b>	<b>26.14</b>
Audio equipment, accessories and CD players	0.91	0.57	1.95	1.22	1.44
TV and video	3.47	2.86	7.58	3.71	5.14
Computers and accessories (e.g. printers, consoles, software, games)	4.23	6.52	13.30	9.02	17.84
Photographic, cine, optical equipment and film processing	1.55	2.50	2.90	3.89	1.72
<b>Other major durables for recreation and culture</b>	<b>3.54</b>	<b>1.48</b>	<b>0.49</b>	<b>4.53</b>	<b>9.82</b>
Other major durables for recreation and culture	3.54	1.48	0.49	4.53	9.82
<b>Other recreational items and equipment, gardens and pets</b>	<b>11.88</b>	<b>13.92</b>	<b>28.48</b>	<b>27.38</b>	<b>25.75</b>
Games, toys and hobbies	1.96	1.33	10.76	4.04	2.71
Equipment for sport, camping and open air recreation	2.11	1.40	3.49	6.51	5.09
Horticultural goods	2.80	5.26	4.91	4.11	5.79
Pets, pet food and vet	5.01	5.94	9.33	12.72	12.17
<b>Recreational and cultural services</b>	<b>13.78</b>	<b>23.62</b>	<b>30.80</b>	<b>34.10</b>	<b>42.24</b>
Sports admissions, subscriptions, leisure class fees and equipment hire	2.07	5.92	10.16	10.39	15.03
Cinema, museums, theatre etc.	0.27	2.59	1.47	1.44	5.47
TV, video, satellite rental, cable subs, TV licences, internet	5.81	7.22	8.94	9.88	10.36
Internet subscriptions	3.33	4.24	4.98	4.66	5.08
Miscellaneous entertainment	1.10	2.02	3.45	3.80	4.69
Gambling payments	1.19	1.63	1.81	3.92	1.60
<b>Newspapers, books and stationery</b>	<b>6.57</b>	<b>6.87</b>	<b>8.50</b>	<b>7.23</b>	<b>7.74</b>
Books	0.80	1.03	1.95	1.42	1.53
Stationery, cards, address books, calendars etc.	1.87	2.35	2.86	2.96	3.24
Newspapers and magazines	3.91	3.50	3.69	2.85	2.97
<b>Package holidays</b>	<b>20.24</b>	<b>40.80</b>	<b>45.64</b>	<b>45.41</b>	<b>62.79</b>
Package holidays (including cruises)	20.24	40.80	45.64	45.41	62.79

Category of Goods or Service	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
<b>Education</b>	<b>3.98</b>	<b>7.05</b>	<b>28.34</b>	<b>17.76</b>	<b>42.73</b>
<b>School fees</b>	<b>0.32</b>	<b>2.87</b>	<b>3.63</b>	<b>4.42</b>	<b>25.58</b>
Nursery and Primary School	0.00	0.20	0.21	0.08	11.56
Secondary School	0.32	2.66	3.42	4.35	14.02
<b>Higher education fees and maintenance</b>	<b>3.29</b>	<b>3.84</b>	<b>23.12</b>	<b>11.83</b>	<b>13.40</b>
Higher education fees and maintenance	3.29	3.84	23.12	11.83	13.40
<b>Other education costs</b>	<b>0.37</b>	<b>0.34</b>	<b>1.60</b>	<b>1.50</b>	<b>3.75</b>
Other education costs (e.g. academic evening classes, school trips)	0.37	0.34	1.60	1.50	3.75
<b>Restaurants and hotels</b>	<b>34.70</b>	<b>54.13</b>	<b>78.32</b>	<b>79.64</b>	<b>114.37</b>
<b>Catering</b>	<b>27.31</b>	<b>36.07</b>	<b>55.76</b>	<b>58.69</b>	<b>83.32</b>
Restaurants	21.27	25.94	44.60	45.18	61.22
Cafes, bars, takeaways etc.	6.04	10.13	11.16	13.52	22.10
<b>Accommodation</b>	<b>7.39</b>	<b>18.06</b>	<b>22.56</b>	<b>20.95</b>	<b>31.04</b>
Accommodation services	7.39	18.06	22.56	20.95	31.04
<b>Miscellaneous goods and services</b>	<b>37.63</b>	<b>96.14</b>	<b>85.91</b>	<b>102.53</b>	<b>120.49</b>
<b>Personal care</b>	<b>9.88</b>	<b>13.13</b>	<b>18.13</b>	<b>19.58</b>	<b>25.50</b>
Hairdressing and beauty treatments	3.95	4.71	7.32	8.67	12.39
Toiletries	2.65	3.71	3.93	4.23	4.66
Baby toiletries and accessories	1.07	0.20	1.05	1.21	0.54
Hair products, cosmetics and related electrical appliances	2.22	4.51	5.83	5.48	7.92
<b>Personal effects not elsewhere classified</b>	<b>2.07</b>	<b>2.11</b>	<b>5.18</b>	<b>5.77</b>	<b>8.77</b>
Jewellery, clocks and watches e.g. earrings, bracelet	0.86	0.99	2.73	2.56	5.77
Baby equipment	0.96	0.23	1.25	1.84	1.14
Other personal goods and repairs	0.25	0.89	1.19	1.36	1.86
<b>Care services</b>	<b>1.16</b>	<b>3.75</b>	<b>11.33</b>	<b>12.37</b>	<b>12.05</b>
Nursery, crèche and childcare	0.92	3.39	11.27	12.05	11.48
Home care	0.24	0.37	0.06	0.32	0.57
<b>Insurance</b>	<b>20.92</b>	<b>35.15</b>	<b>39.45</b>	<b>42.47</b>	<b>50.86</b>
Household insurances - structure, contents and appliances	5.94	10.16	7.47	7.35	9.69
Medical insurance premiums (including sickness and redundancy and Pet)	5.89	9.21	10.65	10.10	12.16
Life insurance	1.15	3.84	7.27	9.28	10.92
Vehicle insurance (including boat insurance)	5.29	7.44	9.25	10.67	10.57
Travel insurance (not for package holidays) and other insurance not elsewhere classified	2.42	3.29	3.48	3.10	4.90
Mortgage protection	0.23	1.22	1.33	1.97	2.62
<b>Financial and other services not elsewhere classified</b>	<b>3.61</b>	<b>42.00</b>	<b>11.81</b>	<b>22.34</b>	<b>23.32</b>
Bank, building society, post office and credit card charges	0.85	0.67	0.77	1.02	3.82
Other services and professional fees	2.75	41.33	11.05	21.32	19.49

Category of Goods or Service	Lowest quintile (£)	2nd quintile (£)	3rd quintile (£)	4th quintile (£)	Highest quintile (£)
<b>Total COICOP Expenditure</b>	<b>510.45</b>	<b>733.78</b>	<b>951.01</b>	<b>994.33</b>	<b>1348.75</b>
<b>Other expenditure items</b>	<b>101.24</b>	<b>94.03</b>	<b>141.34</b>	<b>131.33</b>	<b>215.65</b>
<b>Other expenditure</b>	101.24	94.03	141.34	131.33	215.65
Capital improvements, main dwelling	78.83	56.17	97.61	61.16	115.72
Second dwelling mortgage, rates etc.	0.00	0.00	1.42	3.64	7.13
Holiday expenditure	6.59	12.96	7.22	24.41	29.36
Money transfers and credit	15.21	24.14	32.57	41.55	62.75
Licenses, fines and other non-consumption expenditure	0.61	0.76	2.52	0.57	0.69
<b>Total Expenditure</b>	<b>611.69</b>	<b>827.81</b>	<b>1092.34</b>	<b>1125.66</b>	<b>1564.40</b>

**Table 3.1.5: Average weekly household expenditure by household composition in detail**

Category of Goods or Service	Single adult, < 65 yrs (£)	Single adult, ≥ 65 yrs (£)	Single adult, < 65 yrs, with dep. children (£)	Couple, both < 65 yrs (£)	Couple, both ≥ 65 yrs (£)	Couple, both < 65 yrs, with dep. children (£)	Other (£)
<b>Food and non-alcoholic drinks</b>	<b>51.85</b>	<b>41.23</b>	<b>62.28</b>	<b>92.22</b>	<b>85.48</b>	<b>137.64</b>	<b>105.80</b>
<b>Food</b>	<b>46.94</b>	<b>37.87</b>	<b>56.78</b>	<b>83.14</b>	<b>77.85</b>	<b>122.47</b>	<b>93.83</b>
Bread, rice, cereals (including flour)	5.44	4.30	7.49	9.75	8.46	16.51	11.58
Pasta products	0.64	0.18	0.62	0.68	0.29	1.49	0.76
Pastry products	1.98	1.91	4.02	3.66	2.75	5.60	3.00
Beef	1.68	0.98	2.12	2.79	1.95	4.33	3.70
Pork	0.72	0.51	0.43	1.17	1.31	1.62	1.41
Lamb	0.21	0.23	0.56	0.82	1.01	1.20	1.33
Poultry	1.63	0.80	2.11	4.26	2.71	5.97	3.95
Bacon, ham, sausages, pate etc.	1.14	1.46	1.77	2.78	2.97	4.43	3.73
Processed meat and meat not elsewhere classified	4.22	3.27	6.44	6.50	5.45	8.99	6.79
Fish and fish products	2.16	2.98	2.00	5.04	5.46	5.02	5.52
Milk	1.90	2.24	4.36	3.64	4.28	6.02	4.31
Cheese and curd	1.28	1.19	1.72	2.83	2.55	4.04	3.04
Eggs	0.50	0.50	0.71	0.92	1.13	1.33	1.22
Other milk products	1.80	1.69	2.29	3.32	2.96	4.58	4.02
Butter, margarine and cooking oils and fats	0.79	0.80	1.01	1.81	2.06	2.12	2.45
Fruit (fresh and frozen)	3.30	3.32	3.44	6.05	7.01	8.66	6.18
Preserved, processed or dried fruit and nuts	0.96	0.71	0.50	1.38	1.43	1.74	1.83
Vegetables (fresh and frozen)	4.31	3.26	3.95	7.73	7.35	9.43	8.53
Preserved, processed or dried vegetables	1.07	0.63	1.18	2.01	1.51	3.11	2.52
Potatoes	0.42	0.77	1.10	1.29	1.48	1.76	1.70
Processed potatoes and potato products	1.46	0.61	1.97	2.04	1.14	3.60	2.16
Sugar and sugar products (including jam)	0.63	0.58	0.45	0.92	1.31	1.27	1.15
Chocolate	4.65	1.99	3.88	5.20	5.45	10.47	6.04
Confectionary products	1.63	1.20	0.44	1.94	1.78	3.07	1.93
Edible ices and ice cream	0.49	0.28	0.49	0.72	0.81	1.52	0.91
Other food products	1.92	1.47	1.74	3.87	3.24	4.58	4.09
<b>Non-alcoholic drinks</b>	<b>4.91</b>	<b>3.36</b>	<b>5.51</b>	<b>9.08</b>	<b>7.63</b>	<b>15.17</b>	<b>11.96</b>
Tea, coffee and chocolate drinks	1.08	0.94	0.97	1.70	2.86	2.15	2.94
Fruit and vegetable juices (including squash)	1.37	1.06	1.68	2.93	2.66	6.46	3.72
Soft drinks (including fruit juices and mineral water)	2.46	1.36	2.87	4.46	2.11	6.56	5.30

Category of Goods or Service	Single adult, < 65 yrs (£)	Single adult, ≥ 65 yrs (£)	Single adult, < 65 yrs, with dep. children (£)	Couple, both < 65 yrs (£)	Couple, both ≥ 65 yrs (£)	Couple, both < 65 yrs, with dep. children (£)	Other (£)
<b>Alcoholic drinks and tobacco</b>	13.23	17.93	20.37	25.67	16.93	24.48	25.12
<b>Alcohol</b>	<b>8.12</b>	<b>6.45</b>	<b>6.77</b>	<b>15.82</b>	<b>13.46</b>	<b>17.05</b>	<b>13.25</b>
Wines and fortified wines	6.42	3.52	3.56	10.50	9.53	11.04	9.11
Beer, lager, ciders and perry	1.21	0.42	2.84	3.34	1.12	4.86	2.68
Spirits and liqueurs	0.49	2.51	0.37	1.98	2.81	1.15	1.47
<b>Tobacco</b>	<b>5.10</b>	<b>11.48</b>	<b>13.60</b>	<b>9.86</b>	<b>3.47</b>	<b>7.43</b>	<b>11.86</b>
Cigarettes and other tobacco	5.10	11.48	13.60	9.86	3.47	7.43	11.86
<b>Clothing and footwear</b>	<b>15.02</b>	<b>8.33</b>	<b>21.66</b>	<b>30.70</b>	<b>17.28</b>	<b>34.90</b>	<b>24.37</b>
<b>Clothing</b>	<b>13.05</b>	<b>6.63</b>	<b>18.99</b>	<b>24.49</b>	<b>15.23</b>	<b>27.40</b>	<b>19.93</b>
Men's clothes	2.80	2.08	0.25	6.46	3.72	8.58	6.75
Women's clothes	8.23	4.02	14.31	15.39	9.40	10.87	10.85
Children's clothes	0.60	0.02	3.25	0.62	0.63	5.62	0.85
Accessories and haberdashery	0.80	0.46	1.18	1.55	1.21	1.87	1.01
Dry cleaners, laundry and dyeing	0.61	0.06	0.00	0.48	0.27	0.47	0.46
<b>Footwear</b>	<b>1.97</b>	<b>1.69</b>	<b>2.67</b>	<b>6.20</b>	<b>2.05</b>	<b>7.50</b>	<b>4.44</b>
Footwear	1.97	1.69	2.67	6.20	2.05	7.50	4.44
<b>Housing, fuel and power</b>	<b>241.61</b>	<b>102.43</b>	<b>203.98</b>	<b>284.61</b>	<b>107.42</b>	<b>423.02</b>	<b>263.29</b>
<b>Rental payments</b>	<b>91.33</b>	<b>39.35</b>	<b>71.13</b>	<b>62.08</b>	<b>7.53</b>	<b>76.82</b>	<b>75.07</b>
Net rent paid (including 2nd dwelling rent)	91.33	39.35	71.13	62.08	7.53	76.82	75.07
<b>Maintenance of dwelling</b>	<b>20.26</b>	<b>19.14</b>	<b>34.11</b>	<b>34.67</b>	<b>39.55</b>	<b>61.76</b>	<b>58.32</b>
Materials for maintenance and repair of dwelling	2.81	3.82	4.65	8.64	7.33	9.67	8.99
Services for maintenance and repair of dwelling	17.44	15.32	29.46	26.03	32.22	52.09	49.34
<b>Water and sewage</b>	<b>7.50</b>	<b>10.10</b>	<b>6.17</b>	<b>12.02</b>	<b>10.80</b>	<b>12.31</b>	<b>10.43</b>
Water supply	3.92	3.28	4.40	5.59	5.41	7.33	5.99
Sewerage and other services	3.59	6.82	1.77	6.43	5.39	4.98	4.44
<b>Fuel</b>	<b>23.59</b>	<b>30.69</b>	<b>36.00</b>	<b>34.21</b>	<b>41.93</b>	<b>48.17</b>	<b>53.24</b>
Electricity	11.22	15.38	16.09	16.74	16.28	21.74	19.40
Gas	4.66	3.60	7.95	6.77	4.87	6.84	16.06
Oil	7.38	11.50	11.09	9.76	18.73	18.21	16.62
Coal	0.34	0.21	0.86	0.94	2.04	1.37	1.16
<b>Mortgage payments</b>	<b>94.31</b>	<b>0.00</b>	<b>54.20</b>	<b>137.42</b>	<b>1.66</b>	<b>215.45</b>	<b>60.61</b>
Mortgage interest payments	27.77	0.00	18.58	56.10	0.11	74.51	28.21
Mortgage capital payments	66.54	0.00	35.61	81.32	1.56	140.94	32.40
<b>Rates</b>	<b>3.13</b>	<b>3.16</b>	<b>2.38</b>	<b>3.80</b>	<b>5.95</b>	<b>5.96</b>	<b>4.76</b>
Tax on Real Property and Occupiers Rates	3.13	3.16	2.38	3.80	5.95	5.96	4.76
<b>Mortgage endowment payments</b>	<b>1.48</b>	<b>0.00</b>	<b>0.00</b>	<b>0.42</b>	<b>0.00</b>	<b>2.56</b>	<b>0.85</b>
Mortgage endowment payments	1.48	0.00	0.00	0.42	0.00	2.56	0.85

Category of Goods or Service	Single adult, < 65 yrs (£)	Single adult, ≥ 65 yrs (£)	Single adult, < 65 yrs, with dep. children (£)	Couple, both < 65 yrs (£)	Couple, both ≥ 65 yrs (£)	Couple, both < 65 yrs, with dep. children (£)	Other (£)
<b>Household goods and services</b>	<b>46.45</b>	<b>40.56</b>	<b>35.72</b>	<b>60.28</b>	<b>48.92</b>	<b>68.17</b>	<b>63.28</b>
<b>Furniture, furnishings and floor coverings</b>	<b>19.25</b>	<b>15.09</b>	<b>9.35</b>	<b>22.79</b>	<b>13.80</b>	<b>22.82</b>	<b>25.77</b>
Furniture and furnishings	15.52	11.28	4.60	17.43	10.46	17.50	19.40
Floor coverings	3.73	3.81	4.75	5.36	3.34	5.32	6.38
<b>Other household goods</b>	<b>17.02</b>	<b>9.43</b>	<b>18.17</b>	<b>26.11</b>	<b>16.28</b>	<b>23.50</b>	<b>23.12</b>
Household textiles	3.13	1.45	4.08	4.12	2.88	4.46	3.23
Household appliances	7.08	5.73	11.21	14.69	6.25	10.65	11.89
Glassware, tableware and household utensils	2.72	0.57	1.05	2.00	1.26	2.20	1.91
Tools and equipment for house and garden	4.09	1.67	1.82	5.29	5.89	6.19	6.09
<b>Goods and services for household maintenance</b>	<b>10.18</b>	<b>16.03</b>	<b>8.20</b>	<b>11.38</b>	<b>18.83</b>	<b>21.84</b>	<b>14.38</b>
Cleaning materials	1.99	2.35	1.32	2.69	2.95	3.58	2.96
Household goods and hardware	1.55	1.40	1.02	2.73	2.39	3.48	3.23
Domestic services, carpet cleaning, hire of furniture	6.65	12.28	5.86	5.96	13.50	14.78	8.20
<b>Health</b>	<b>12.62</b>	<b>10.25</b>	<b>17.47</b>	<b>33.23</b>	<b>21.88</b>	<b>25.15</b>	<b>61.21</b>
<b>Pharmacy and other medical products</b>	<b>3.88</b>	<b>2.93</b>	<b>8.96</b>	<b>8.48</b>	<b>7.40</b>	<b>7.26</b>	<b>9.55</b>
Prescription charges, Medicines and Medical products (e.g. plasters)	2.19	1.39	3.11	4.04	3.15	4.34	4.05
Optical items	1.55	0.95	0.64	4.32	2.94	2.70	2.59
Non-optical items	0.15	0.58	5.21	0.11	1.31	0.22	2.91
<b>Other health</b>	<b>8.74</b>	<b>7.33</b>	<b>8.51</b>	<b>24.75</b>	<b>14.48</b>	<b>17.89</b>	<b>51.67</b>
Doctors	1.60	2.37	1.80	3.84	4.53	3.52	5.32
Dentists	5.37	3.52	4.05	12.68	5.36	10.66	42.62
Other medical related services (e.g. physio, osteopath, optician)	1.78	1.43	2.65	8.23	4.58	3.71	3.72
<b>Transport</b>	<b>84.63</b>	<b>39.01</b>	<b>67.72</b>	<b>102.99</b>	<b>90.13</b>	<b>118.06</b>	<b>109.58</b>
<b>Purchase of vehicles</b>	<b>12.96</b>	<b>7.53</b>	<b>10.17</b>	<b>28.39</b>	<b>23.81</b>	<b>24.77</b>	<b>21.41</b>
Purchase of new cars and vans	4.66	5.20	2.53	13.47	16.93	7.29	12.51
Purchase of second hand cars and vans	6.24	2.34	7.10	13.09	6.88	15.00	8.54
Purchase of motorcycles and other vehicles	2.06	0.00	0.55	1.83	0.00	2.48	0.37
<b>Operation of personal transport equipment</b>	<b>31.68</b>	<b>17.55</b>	<b>45.14</b>	<b>37.15</b>	<b>31.22</b>	<b>50.14</b>	<b>45.27</b>
Spares and accessories	5.06	5.32	4.46	6.04	3.99	10.45	9.30
Petrol, diesel and other motor oils	14.22	9.09	17.93	18.10	16.29	26.27	24.36
Repairs and servicing	12.41	3.13	22.76	13.01	10.94	13.43	11.60
<b>Transport services</b>	<b>39.99</b>	<b>13.93</b>	<b>12.40</b>	<b>37.45</b>	<b>35.09</b>	<b>43.14</b>	<b>42.90</b>
Bus, taxi and parking	1.05	1.41	0.75	1.71	0.48	1.39	1.10
Other motoring costs	1.88	1.02	0.50	3.14	2.90	4.08	2.28
Travel by air	28.61	8.94	7.47	23.68	23.35	24.79	27.38
Travel by sea	6.66	1.68	3.01	6.05	6.73	9.81	10.31
Other travel and transport	1.78	0.88	0.67	2.88	1.63	3.08	1.84

Category of Goods or Service	Single adult, < 65 yrs (£)	Single adult, ≥ 65 yrs (£)	Single adult, < 65 yrs, with dep. children (£)	Couple, both < 65 yrs (£)	Couple, both ≥ 65 yrs (£)	Couple, both < 65 yrs, with dep. children (£)	Other (£)
<b>Communication</b>	<b>10.24</b>	<b>5.93</b>	<b>12.51</b>	<b>13.89</b>	<b>8.70</b>	<b>14.89</b>	<b>14.27</b>
<b>Postal Services</b>	<b>0.43</b>	<b>1.17</b>	<b>0.21</b>	<b>1.19</b>	<b>1.41</b>	<b>1.36</b>	<b>1.11</b>
Postal services	0.43	1.17	0.21	1.19	1.41	1.36	1.11
<b>Telephone and telefax</b>	<b>9.81</b>	<b>4.77</b>	<b>12.31</b>	<b>12.70</b>	<b>7.29</b>	<b>13.54</b>	<b>13.16</b>
Telephone and telefax services - Fixed Line	1.70	0.25	2.09	1.60	0.60	2.14	2.34
Telephone and telefax services - Mobile Phone account/top up	3.56	3.44	4.14	3.99	4.80	4.50	4.61
Telephone and telefax equipment (including mobile phone purchase)	4.55	1.08	6.07	7.10	1.89	6.89	6.21
<b>Recreation and culture</b>	<b>84.61</b>	<b>48.02</b>	<b>77.24</b>	<b>128.54</b>	<b>133.46</b>	<b>156.00</b>	<b>145.57</b>
<b>Audio-visual, photographic and information processing</b>	<b>20.27</b>	<b>9.79</b>	<b>9.49</b>	<b>17.42</b>	<b>10.26</b>	<b>26.83</b>	<b>18.57</b>
Audio equipment, accessories and CD players	0.84	0.15	1.62	1.41	0.28	1.84	1.42
TV and video	4.50	2.87	3.74	3.21	2.46	6.98	5.18
Computers and accessories (e.g. printers, consoles, software, games)	12.30	6.51	3.82	9.50	5.91	14.47	9.64
Photographic, cine, optical equipment and film processing	2.63	0.25	0.31	3.30	1.61	3.54	2.33
<b>Other major durables for recreation and culture</b>	<b>1.36</b>	<b>0.09</b>	<b>12.89</b>	<b>9.42</b>	<b>1.09</b>	<b>2.40</b>	<b>2.23</b>
Other major durables for recreation and culture	1.36	0.09	12.89	9.42	1.09	2.40	2.23
<b>Other recreational items and equipment, gardens and pets</b>	<b>12.41</b>	<b>9.49</b>	<b>23.12</b>	<b>22.62</b>	<b>23.91</b>	<b>25.61</b>	<b>25.34</b>
Games, toys and hobbies	1.54	1.28	2.05	2.91	10.99	4.59	4.39
Equipment for sport, camping and open air recreation	1.11	0.23	6.22	3.44	3.48	6.12	3.57
Horticultural goods	2.19	3.52	0.80	4.60	5.73	4.76	6.86
Pets, pet food and vet	7.57	4.48	14.04	11.67	3.71	10.14	10.52
<b>Recreational and cultural services</b>	<b>21.17</b>	<b>11.42</b>	<b>19.47</b>	<b>29.56</b>	<b>19.84</b>	<b>42.28</b>	<b>33.12</b>
Sports admissions, subscriptions, leisure class fees and equipment hire	6.04	2.17	5.19	8.15	5.21	15.99	7.14
Cinema, museums, theatre etc.	0.45	0.64	0.38	1.00	0.90	5.56	2.47
TV, video, satellite rental, cable subs, TV licences, internet	6.80	4.47	7.70	10.09	6.66	10.33	8.75
Internet subscriptions	4.01	2.86	4.71	4.95	4.05	4.84	4.89
Miscellaneous entertainment	2.32	0.88	1.28	3.23	2.50	4.03	3.70
Gambling payments	1.56	0.41	0.22	2.14	0.52	1.54	6.16
<b>Newspapers, books and stationery</b>	<b>5.23</b>	<b>7.40</b>	<b>3.99</b>	<b>6.17</b>	<b>8.80</b>	<b>8.42</b>	<b>8.75</b>
Books	1.57	1.37	0.99	0.96	0.80	1.74	1.53
Stationery, cards, address books, calendars etc.	2.23	2.27	1.85	2.49	1.73	3.58	2.69
Newspapers and magazines	1.44	3.76	1.15	2.72	6.27	3.09	4.53
<b>Package holidays</b>	<b>24.17</b>	<b>9.83</b>	<b>8.28</b>	<b>43.36</b>	<b>69.56</b>	<b>50.46</b>	<b>57.57</b>
Package holidays (including cruises)	24.17	9.83	8.28	43.36	69.56	50.46	57.57

Category of Goods or Service	Single adult, < 65 yrs (£)	Single adult, ≥ 65 yrs (£)	Single adult, < 65 yrs, with dep. children (£)	Couple, both < 65 yrs (£)	Couple, both ≥ 65 yrs (£)	Couple, both < 65 yrs, with dep. children (£)	Other (£)
<b>Education</b>	<b>2.48</b>	<b>0.40</b>	<b>16.67</b>	<b>8.97</b>	<b>2.81</b>	<b>55.50</b>	<b>14.76</b>
<b>School fees</b>	<b>1.28</b>	<b>0.09</b>	<b>3.74</b>	<b>4.10</b>	<b>2.11</b>	<b>22.24</b>	<b>0.40</b>
Nursery and Primary School	0.00	0.00	3.49	3.07	0.52	5.62	0.04
Secondary School	1.28	0.09	0.25	1.03	1.59	16.62	0.36
<b>Higher education fees and maintenance</b>	<b>0.59</b>	<b>0.01</b>	<b>11.53</b>	<b>4.39</b>	<b>0.50</b>	<b>29.91</b>	<b>11.87</b>
Higher education fees and maintenance	0.59	0.01	11.53	4.39	0.50	29.91	11.87
<b>Other education costs</b>	<b>0.62</b>	<b>0.30</b>	<b>1.39</b>	<b>0.47</b>	<b>0.19</b>	<b>3.35</b>	<b>2.49</b>
Other education costs (e.g. academic evening classes, school trips)	0.62	0.30	1.39	0.48	0.19	3.35	2.49
<b>Restaurants and hotels</b>	<b>53.37</b>	<b>22.13</b>	<b>33.02</b>	<b>94.05</b>	<b>63.40</b>	<b>83.88</b>	<b>89.53</b>
<b>Catering</b>	<b>33.28</b>	<b>17.86</b>	<b>27.24</b>	<b>66.97</b>	<b>43.90</b>	<b>63.59</b>	<b>63.17</b>
Restaurants	24.98	13.69	20.75	55.68	32.82	43.88	48.43
Cafes, bars, takeaways etc.	8.30	4.17	6.48	11.29	11.08	19.71	14.74
<b>Accommodation</b>	<b>20.08</b>	<b>4.26</b>	<b>5.78</b>	<b>27.07</b>	<b>19.50</b>	<b>20.29</b>	<b>26.36</b>
Accommodation services	20.08	4.26	5.78	27.07	19.50	20.29	26.36
<b>Miscellaneous goods and services</b>	<b>68.68</b>	<b>34.10</b>	<b>87.36</b>	<b>82.89</b>	<b>64.67</b>	<b>147.18</b>	<b>81.83</b>
<b>Personal care</b>	<b>11.96</b>	<b>7.84</b>	<b>8.68</b>	<b>17.61</b>	<b>13.22</b>	<b>25.91</b>	<b>17.47</b>
Hairdressing and beauty treatments	4.81	3.69	3.10	8.41	6.22	9.82	8.15
Toiletries	2.36	2.49	2.61	3.68	2.64	5.63	4.17
Baby toiletries and accessories	0.16	0.07	0.50	0.39	0.13	2.36	0.29
Hair products, cosmetics and related electrical appliances	4.63	1.60	2.47	5.12	4.23	8.10	4.86
<b>Personal effects not elsewhere classified</b>	<b>15.49</b>	<b>0.95</b>	<b>3.65</b>	<b>8.42</b>	<b>4.29</b>	<b>4.71</b>	<b>4.06</b>
Jewellery, clocks and watches e.g. earrings, bracelet	14.63	0.32	2.93	4.19	3.31	2.08	2.53
Baby equipment	0.02	0.04	0.17	2.89	0.10	1.38	0.16
Other personal goods and repairs	0.84	0.59	0.55	1.34	0.88	1.25	1.37
<b>Care services</b>	<b>3.20</b>	<b>1.32</b>	<b>12.97</b>	<b>5.06</b>	<b>0.00</b>	<b>23.50</b>	<b>0.54</b>
Nursery, crèche and childcare	3.20	0.00	12.97	5.01	0.00	23.18	0.00
Home care	0.00	1.32	0.00	0.05	0.00	0.31	0.54
<b>Insurance</b>	<b>19.23</b>	<b>21.05</b>	<b>18.82</b>	<b>37.46</b>	<b>42.31</b>	<b>47.77</b>	<b>48.35</b>
Household insurances - structure, contents and appliances	4.36	7.06	3.59	7.46	9.56	8.51	12.17
Medical insurance premiums (including sickness and redundancy and Pet)	4.72	6.89	4.44	8.56	19.18	8.60	13.15
Life insurance	2.74	0.37	1.88	7.71	0.90	12.91	5.81
Vehicle insurance (including boat insurance)	5.23	4.20	7.97	8.90	7.53	11.18	10.41
Travel insurance (not for package holidays) and other insurance not elsewhere classified	1.63	2.53	0.82	3.29	5.14	3.05	5.76
Mortgage protection	0.55	0.00	0.12	1.53	0.00	3.52	1.04



Category of Goods or Service	Single adult, < 65 yrs (£)	Single adult, ≥ 65 yrs (£)	Single adult, < 65 yrs, with dep. children (£)	Couple, both < 65 yrs (£)	Couple, both ≥ 65 yrs (£)	Couple, both < 65 yrs, with dep. children (£)	Other (£)
<b>Financial and other services not elsewhere classified</b>	<b>18.81</b>	<b>2.94</b>	<b>43.23</b>	<b>14.34</b>	<b>4.86</b>	<b>45.30</b>	<b>11.41</b>
Bank, building society, post office and credit card charges	0.41	0.39	1.39	3.36	0.58	1.31	0.62
Other services and professional fees	18.40	2.55	41.84	10.98	4.28	43.99	10.79
<b>Total COICOP Expenditure</b>	<b>684.79</b>	<b>370.32</b>	<b>656.00</b>	<b>958.04</b>	<b>661.08</b>	<b>1288.87</b>	<b>998.61</b>
<b>Other expenditure items</b>	<b>87.24</b>	<b>63.84</b>	<b>17.92</b>	<b>193.30</b>	<b>88.62</b>	<b>188.99</b>	<b>118.69</b>
<b>Other expenditure</b>	87.24	63.84	17.92	193.30	88.62	188.99	118.69
Capital improvements, main dwelling	28.17	26.49	1.48	121.51	34.14	136.43	61.46
Second dwelling mortgage, rates etc.	5.87	0.00	0.00	2.96	3.08	0.47	4.50
Holiday expenditure	13.41	11.44	0.07	32.46	10.27	7.82	19.05
Money transfers and credit	39.50	25.67	16.17	35.47	40.49	42.12	32.84
Licenses, fines and other non-consumption expenditure	0.29	0.24	0.20	0.90	0.63	2.15	0.84
<b>Total Expenditure</b>	<b>772.03</b>	<b>434.16</b>	<b>673.92</b>	<b>1151.34</b>	<b>749.70</b>	<b>1477.86</b>	<b>1117.30</b>

**Table 3.1.6: Average weekly household expenditure by number of children in household in detail**

Category of Goods or Service	0 Pre-school children (age 0-4)		1 Pre-school child (age 0-4)		2 Pre-school children (age 0-4)
	1 School age child (age 5-15) (£)	2 School age children (age 5-15) (£)	0 School age children (age 5-15) (£)	1 School age child (age 5-15) (£)	0 School age children (age 5-15) (£)
<b>Food and non-alcoholic drinks</b>	<b>131.00</b>	<b>145.13</b>	<b>114.08</b>	<b>141.27</b>	<b>100.74</b>
<b>Food</b>	<b>115.29</b>	<b>129.94</b>	<b>99.36</b>	<b>128.24</b>	<b>93.22</b>
Bread, rice, cereals (including flour)	14.98	18.79	11.82	18.32	12.81
Pasta products	1.39	1.69	1.24	4.09	0.93
Pastry products	5.78	5.12	3.81	5.50	3.94
Beef	4.28	5.79	3.90	3.63	2.52
Pork	1.76	1.52	1.53	0.78	1.74
Lamb	1.41	1.27	0.54	0.99	0.78
Poultry	5.30	5.68	3.67	6.13	3.57
Bacon, ham, sausages, pate etc.	3.83	4.87	2.79	3.73	2.85
Processed meat and meat not elsewhere classified	9.44	9.47	5.06	9.88	6.76
Fish and fish products	4.02	4.32	4.62	4.67	4.18
Milk	3.37	5.60	6.72	6.18	8.87
Cheese and curd	4.00	4.92	3.75	4.21	3.46
Eggs	1.07	1.36	1.57	1.08	0.52
Other milk products	3.78	5.26	4.09	6.87	4.37
Butter, margarine and cooking oils and fats	1.65	2.43	1.96	2.30	1.04
Fruit (fresh and frozen)	7.59	9.24	9.40	8.05	9.58
Preserved, processed or dried fruit and nuts	1.33	1.73	2.44	1.94	1.75
Vegetables (fresh and frozen)	10.17	9.22	8.55	9.15	5.99
Preserved, processed or dried vegetables	2.53	3.54	2.13	4.15	2.36
Potatoes	1.67	1.72	1.78	1.70	1.03
Processed potatoes and potato products	3.80	4.46	2.67	3.93	2.62
Sugar and sugar products (including jam)	0.96	1.41	1.03	2.23	0.60
Chocolate	10.96	10.13	6.26	9.92	4.76
Confectionary products	3.17	4.58	1.05	3.37	2.18
Edible ices and ice cream	2.26	1.57	1.84	1.67	0.69
Other food products	4.80	4.26	5.15	3.76	3.32
<b>Non-alcoholic drinks</b>	<b>15.71</b>	<b>15.18</b>	<b>14.72</b>	<b>13.03</b>	<b>7.52</b>
Tea, coffee and chocolate drinks	1.60	1.95	2.64	2.11	1.39
Fruit and vegetable juices (including squash)	5.62	6.10	6.57	6.73	3.23
Soft drinks (including fruit juices and mineral water)	8.49	7.13	5.51	4.19	2.90

Category of Goods or Service	0 Pre-school children (age 0-4)		1 Pre-school child (age 0-4)		2 Pre-school children (age 0-4)
	1 School age child (age 5-15) (£)	2 School age children (age 5-15) (£)	0 School age children (age 5-15) (£)	1 School age child (age 5-15) (£)	0 School age children (age 5-15) (£)
<b>Alcoholic drinks and tobacco</b>	<b>39.94</b>	<b>21.94</b>	<b>20.81</b>	<b>24.83</b>	<b>12.57</b>
<b>Alcohol</b>	<b>17.80</b>	<b>16.19</b>	<b>18.38</b>	<b>21.32</b>	<b>11.78</b>
Wines and fortified wines	10.50	9.23	14.75	14.97	3.24
Beer, lager, ciders and perry	4.59	6.43	2.44	5.44	8.54
Spirits and liqueurs	2.71	0.52	1.19	0.91	0.00
<b>Tobacco</b>	<b>22.14</b>	<b>5.75</b>	<b>2.43</b>	<b>3.51</b>	<b>0.79</b>
Cigarettes and other tobacco	22.14	5.75	2.43	3.51	0.79
<b>Clothing and footwear</b>	<b>41.00</b>	<b>35.81</b>	<b>21.36</b>	<b>58.17</b>	<b>33.98</b>
<b>Clothing</b>	<b>34.23</b>	<b>29.48</b>	<b>17.51</b>	<b>47.35</b>	<b>21.69</b>
Men's clothes	6.88	9.01	6.40	24.98	1.75
Women's clothes	18.04	10.42	6.49	11.73	9.66
Children's clothes	6.60	8.00	3.27	5.33	6.19
Accessories and haberdashery	2.72	1.67	0.82	3.73	2.29
Dry cleaners, laundry and dyeing	0.00	0.38	0.52	1.57	1.81
<b>Footwear</b>	<b>6.77</b>	<b>6.34</b>	<b>3.84</b>	<b>10.82</b>	<b>12.29</b>
Footwear	6.77	6.34	3.84	10.82	12.29
<b>Housing, fuel and power</b>	<b>488.63</b>	<b>436.35</b>	<b>375.46</b>	<b>442.29</b>	<b>450.93</b>
<b>Rental payments</b>	<b>30.92</b>	<b>44.81</b>	<b>120.82</b>	<b>33.16</b>	<b>10.65</b>
Net rent paid (including 2nd dwelling rent)	30.92	44.81	120.82	33.16	10.65
<b>Maintenance of dwelling</b>	<b>70.83</b>	<b>59.96</b>	<b>6.37</b>	<b>50.83</b>	<b>110.82</b>
Materials for maintenance and repair of dwelling	26.25	12.32	4.43	14.69	7.29
Services for maintenance and repair of dwelling	44.58	47.64	1.94	36.14	103.52
<b>Water and sewage</b>	<b>14.02</b>	<b>13.76</b>	<b>9.36</b>	<b>12.45</b>	<b>10.60</b>
Water supply	7.42	7.83	6.55	7.06	6.60
Sewerage and other services	6.60	5.93	2.81	5.40	4.00
<b>Fuel</b>	<b>47.23</b>	<b>48.73</b>	<b>34.70</b>	<b>43.11</b>	<b>40.16</b>
Electricity	25.78	23.70	17.98	21.99	16.07
Gas	4.06	7.63	4.01	5.24	14.40
Oil	16.49	16.87	11.29	14.98	9.11
Coal	0.90	0.53	1.42	0.90	0.59
<b>Mortgage payments</b>	<b>318.35</b>	<b>260.67</b>	<b>199.49</b>	<b>294.35</b>	<b>272.81</b>
Mortgage interest payments	101.02	90.96	97.59	120.80	101.32
Mortgage capital payments	217.33	169.70	101.89	173.54	171.49
<b>Rates</b>	<b>6.36</b>	<b>6.34</b>	<b>3.15</b>	<b>5.94</b>	<b>4.44</b>
Tax on Real Property and Occupiers Rates	6.36	6.34	3.15	5.94	4.44
<b>Mortgage endowment payments</b>	<b>0.92</b>	<b>2.10</b>	<b>1.57</b>	<b>2.45</b>	<b>1.44</b>
Mortgage endowment payments	0.92	2.10	1.57	2.45	1.44

Category of Goods or Service	0 Pre-school children (age 0-4)		1 Pre-school child (age 0-4)		2 Pre-school children (age 0-4)
	1 School age child (age 5-15) (£)	2 School age children (age 5-15) (£)	0 School age children (age 5-15) (£)	1 School age child (age 5-15) (£)	0 School age children (age 5-15) (£)
<b>Household goods and services</b>	<b>71.93</b>	<b>56.63</b>	<b>53.87</b>	<b>78.03</b>	<b>93.17</b>
<b>Furniture, furnishings and floor coverings</b>	<b>23.29</b>	<b>21.89</b>	<b>22.87</b>	<b>39.78</b>	<b>37.21</b>
Furniture and furnishings	14.51	17.61	18.41	35.76	24.09
Floor coverings	8.78	4.28	4.47	4.02	13.12
<b>Other household goods</b>	<b>26.63</b>	<b>17.98</b>	<b>19.23</b>	<b>20.81</b>	<b>38.78</b>
Household textiles	5.21	3.25	2.63	2.35	11.73
Household appliances	9.85	9.02	10.38	7.58	16.65
Glassware, tableware and household utensils	0.72	1.03	1.81	3.88	3.56
Tools and equipment for house and garden	10.86	4.68	4.41	7.00	6.84
<b>Goods and services for household maintenance</b>	<b>22.02</b>	<b>16.77</b>	<b>11.76</b>	<b>17.44</b>	<b>17.19</b>
Cleaning materials	6.50	3.43	1.57	3.90	2.70
Household goods and hardware	4.43	3.04	2.48	4.75	3.58
Domestic services, carpet cleaning, hire of furniture	11.09	10.29	7.71	8.79	10.90
<b>Health</b>	<b>15.48</b>	<b>25.39</b>	<b>19.98</b>	<b>24.68</b>	<b>16.11</b>
<b>Pharmacy and other medical products</b>	<b>5.55</b>	<b>6.51</b>	<b>6.27</b>	<b>10.39</b>	<b>3.75</b>
Prescription charges, Medicines and Medical products (e.g. plasters)	3.02	3.30	5.43	6.27	2.08
Optical items	2.17	2.91	0.84	3.65	1.68
Non-optical items	0.36	0.30	0.00	0.48	0.00
<b>Other health</b>	<b>9.93</b>	<b>18.87</b>	<b>13.71</b>	<b>14.29</b>	<b>12.35</b>
Doctors	<b>3.45</b>	<b>2.37</b>	<b>3.02</b>	<b>8.45</b>	<b>5.17</b>
Dentists	3.88	14.38	3.88	5.53	2.61
Other medical related services (e.g. physio, osteopath, optician)	2.60	2.12	6.80	0.31	4.57
<b>Transport</b>	<b>162.38</b>	<b>117.46</b>	<b>104.34</b>	<b>112.51</b>	<b>80.18</b>
<b>Purchase of vehicles</b>	<b>42.69</b>	<b>32.10</b>	<b>23.30</b>	<b>15.27</b>	<b>15.31</b>
Purchase of new cars and vans	7.76	10.28	10.01	2.80	0.00
Purchase of second hand cars and vans	30.12	21.42	10.51	11.89	15.31
Purchase of motorcycles and other vehicles	4.81	0.40	2.78	0.58	0.00
<b>Operation of personal transport equipment</b>	<b>48.07</b>	<b>53.95</b>	<b>54.60</b>	<b>56.41</b>	<b>32.99</b>
Spares and accessories	6.35	14.99	14.13	18.50	9.33
Petrol, diesel and other motor oils	25.30	22.83	25.26	31.78	16.59
Repairs and servicing	16.43	16.13	15.21	6.13	7.07
<b>Transport services</b>	<b>71.62</b>	<b>31.41</b>	<b>26.43</b>	<b>40.83</b>	<b>31.87</b>
Bus, taxi and parking	0.60	0.84	1.29	3.78	2.81
Other motoring costs	4.94	2.50	2.25	1.07	0.00
Travel by air	59.27	17.11	12.92	18.20	16.47
Travel by sea	4.98	9.55	8.41	13.60	8.32
Other travel and transport	1.82	1.41	1.56	4.18	4.28

Category of Goods or Service	0 Pre-school children (age 0-4)		1 Pre-school child (age 0-4)		2 Pre-school children (age 0-4)
	1 School age child (age 5-15) (£)	2 School age children (age 5-15) (£)	0 School age children (age 5-15) (£)	1 School age child (age 5-15) (£)	0 School age children (age 5-15) (£)
<b>Communication</b>	<b>19.25</b>	<b>12.17</b>	<b>16.31</b>	<b>13.44</b>	<b>14.87</b>
<b>Postal Services</b>	<b>0.68</b>	<b>0.66</b>	<b>1.68</b>	<b>1.45</b>	<b>0.43</b>
Postal services	0.68	0.66	1.68	1.45	0.43
<b>Telephone and telefax</b>	<b>18.57</b>	<b>11.50</b>	<b>14.62</b>	<b>11.98</b>	<b>14.44</b>
Telephone and telefax services - Fixed Line	3.99	2.86	2.62	0.14	0.56
Telephone and telefax services - Mobile Phone account/top up	4.53	4.26	3.53	5.22	3.25
Telephone and telefax equipment (including mobile phone purchase)	10.05	4.38	8.47	6.62	10.63
<b>Recreation and culture</b>	<b>204.61</b>	<b>193.33</b>	<b>82.48</b>	<b>128.15</b>	<b>103.07</b>
<b>Audio-visual, photographic and information processing</b>	<b>18.60</b>	<b>25.85</b>	<b>15.57</b>	<b>16.52</b>	<b>26.69</b>
Audio equipment, accessories and CD players	1.27	1.23	0.69	0.97	5.06
TV and video	5.28	5.50	6.70	4.36	8.87
Computers and accessories (e.g. printers, consoles, software, games)	6.74	13.64	5.18	6.96	10.25
Photographic, cine, optical equipment and film processing	5.31	5.48	3.00	4.22	2.51
<b>Other major durables for recreation and culture</b>	<b>7.93</b>	<b>5.37</b>	<b>0.20</b>	<b>0.00</b>	<b>0.00</b>
Other major durables for recreation and culture	7.93	5.37	0.20	0.00	0.00
<b>Other recreational items and equipment, gardens and pets</b>	<b>37.93</b>	<b>30.39</b>	<b>23.03</b>	<b>34.58</b>	<b>32.32</b>
Games, toys and hobbies	2.43	5.25	9.04	10.68	9.53
Equipment for sport, camping and open air recreation	8.70	8.17	2.72	13.85	13.50
Horticultural goods	4.85	5.80	0.99	4.00	5.24
Pets, pet food and vet	21.95	11.17	10.28	6.04	4.05
<b>Recreational and cultural services</b>	<b>41.87</b>	<b>55.04</b>	<b>25.11</b>	<b>42.63</b>	<b>21.47</b>
Sports admissions, subscriptions, leisure class fees and equipment hire	20.05	20.62	6.56	12.89	5.91
Cinema, museums, theatre etc.	1.16	13.35	0.61	2.96	1.27
TV, video, satellite rental, cable subs, TV licences, internet	11.45	9.07	9.47	10.85	8.44
Internet subscriptions	5.65	4.87	4.68	4.61	3.31
Miscellaneous entertainment	2.83	3.87	1.97	9.01	2.38
Gambling payments	0.73	3.26	1.82	2.31	0.15
<b>Newspapers, books and stationery</b>	<b>10.00</b>	<b>8.12</b>	<b>5.16</b>	<b>8.67</b>	<b>10.82</b>
Books	1.38	2.60	1.34	1.17	3.61
Stationery, cards, address books, calendars etc.	5.73	2.56	2.69	4.35	5.35
Newspapers and magazines	2.89	2.96	1.14	3.15	1.85
<b>Package holidays</b>	<b>88.28</b>	<b>68.55</b>	<b>13.41</b>	<b>25.76</b>	<b>11.78</b>
Package holidays (including cruises)	88.28	68.55	13.41	25.76	11.78

Category of Goods or Service	0 Pre-school children (age 0-4)		1 Pre-school child (age 0-4)		2 Pre-school children (age 0-4)
	1 School age child (age 5-15) (£)	2 School age children (age 5-15) (£)	0 School age children (age 5-15) (£)	1 School age child (age 5-15) (£)	0 School age children (age 5-15) (£)
<b>Education</b>	<b>32.84</b>	<b>27.46</b>	<b>0.78</b>	<b>18.36</b>	<b>2.45</b>
<b>School fees</b>	<b>30.07</b>	<b>22.85</b>	<b>0.24</b>	<b>15.95</b>	<b>0.00</b>
Nursery and Primary School	11.15	4.71	0.00	15.92	0.00
Secondary School	18.92	18.14	0.24	0.04	0.00
<b>Higher education fees and maintenance</b>	<b>0.83</b>	<b>1.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Higher education fees and maintenance	0.83	1.98	0.00	0.00	0.00
<b>Other education costs</b>	<b>1.94</b>	<b>2.62</b>	<b>0.54</b>	<b>2.40</b>	<b>2.45</b>
Other education costs (e.g. academic evening classes, school trips)	1.94	2.62	0.54	2.40	2.45
<b>Restaurants and hotels</b>	<b>91.82</b>	<b>71.42</b>	<b>63.43</b>	<b>106.43</b>	<b>71.92</b>
<b>Catering</b>	<b>59.90</b>	<b>54.85</b>	<b>52.67</b>	<b>83.37</b>	<b>61.97</b>
Restaurants	35.28	42.38	37.63	67.47	45.92
Cafes, bars, takeaways etc.	24.62	12.47	15.04	15.90	16.05
<b>Accommodation</b>	<b>31.92</b>	<b>16.56</b>	<b>10.76</b>	<b>23.06</b>	<b>9.95</b>
Accommodation services	31.92	16.56	10.76	23.06	9.95
<b>Miscellaneous goods and services</b>	<b>104.96</b>	<b>220.07</b>	<b>169.80</b>	<b>199.91</b>	<b>163.01</b>
<b>Personal care</b>	<b>27.94</b>	<b>21.72</b>	<b>24.85</b>	<b>36.67</b>	<b>26.60</b>
Hairdressing and beauty treatments	13.53	10.80	3.43	18.79	7.33
Toiletries	4.12	4.50	6.66	6.25	4.74
Baby toiletries and accessories	0.28	0.13	7.44	4.05	7.05
Hair products, cosmetics and related electrical appliances	10.01	6.29	7.31	7.58	7.48
<b>Personal effects not elsewhere classified</b>	<b>5.45</b>	<b>3.87</b>	<b>6.48</b>	<b>2.48</b>	<b>10.98</b>
Jewellery, clocks and watches e.g. earrings, bracelet	2.44	2.04	0.13	1.24	0.46
Baby equipment	1.03	0.00	4.20	0.31	10.52
Other personal goods and repairs	1.99	1.83	2.15	0.93	0.00
<b>Care services</b>	<b>3.25</b>	<b>6.16</b>	<b>63.40</b>	<b>90.58</b>	<b>51.20</b>
Nursery, crèche and childcare	0.33	6.16	63.40	90.58	51.20
Home care	2.92	0.00	0.00	0.00	0.00
<b>Insurance</b>	<b>56.19</b>	<b>47.15</b>	<b>33.55</b>	<b>56.26</b>	<b>43.44</b>
Household insurances - structure, contents and appliances	7.79	8.69	7.51	8.69	7.09
Medical insurance premiums (including sickness and redundancy and Pet)	6.55	7.09	4.35	9.55	13.08
Life insurance	15.91	13.76	10.20	16.95	8.37
Vehicle insurance (including boat insurance)	15.86	9.57	8.32	15.05	11.00
Travel insurance (not for package holidays) and other insurance not elsewhere classified	3.99	2.38	0.91	5.00	1.15
Mortgage protection	6.09	5.66	2.26	1.03	2.74

Category of Goods or Service	0 Pre-school children (age 0-4)		1 Pre-school child (age 0-4)		2 Pre-school children (age 0-4)
	1 School age child (age 5-15) (£)	2 School age children (age 5-15) (£)	0 School age children (age 5-15) (£)	1 School age child (age 5-15) (£)	0 School age children (age 5-15) (£)
<b>Financial and other services not elsewhere classified</b>	<b>12.13</b>	<b>141.16</b>	<b>41.53</b>	<b>13.93</b>	<b>30.79</b>
Bank, building society, post office and credit card charges	3.95	0.40	0.28	2.14	0.07
Other services and professional fees	8.18	140.77	41.25	11.79	30.72
<b>Total COICOP Expenditure</b>	<b>1403.84</b>	<b>1363.15</b>	<b>1042.69</b>	<b>1348.07</b>	<b>1142.99</b>
<b>Other expenditure items</b>	<b>128.81</b>	<b>58.65</b>	<b>211.36</b>	<b>310.43</b>	<b>201.86</b>
<b>Other expenditure</b>	128.81	58.65	211.36	310.43	201.86
Capital improvements, main dwelling	53.93	27.78	192.54	269.96	146.50
Second dwelling mortgage, rates etc.	3.42	0.00	0.00	0.00	1.93
Holiday expenditure	3.67	1.47	0.09	7.55	9.19
Money transfers and credit	66.31	26.39	16.11	32.37	41.67
Licenses, fines and other non-consumption expenditure	1.48	3.00	2.62	0.55	2.57
<b>Total Expenditure</b>	<b>1532.65</b>	<b>1421.80</b>	<b>1254.04</b>	<b>1658.49</b>	<b>1344.85</b>

## 3.2 Appendix B: Methodology in detail

The Household Expenditure Survey is undertaken approximately once every five years. It is managed by the Policy and Research Unit, which is responsible for publishing the inflation (RPI, RPIX and RPIY) figures, and is funded from the Policy Council's revenue budget. This time, the Survey has been conducted as part of a wider project to bring the presentation of the published inflation figures in line with international standards. Historically, Guernsey's inflation figures have been presented in a manner unique to Guernsey, making it difficult for them to be compared with other jurisdictions in any more detail than the overall headline level. The previous Household Expenditure Surveys were also non-comparable.

### Questionnaires

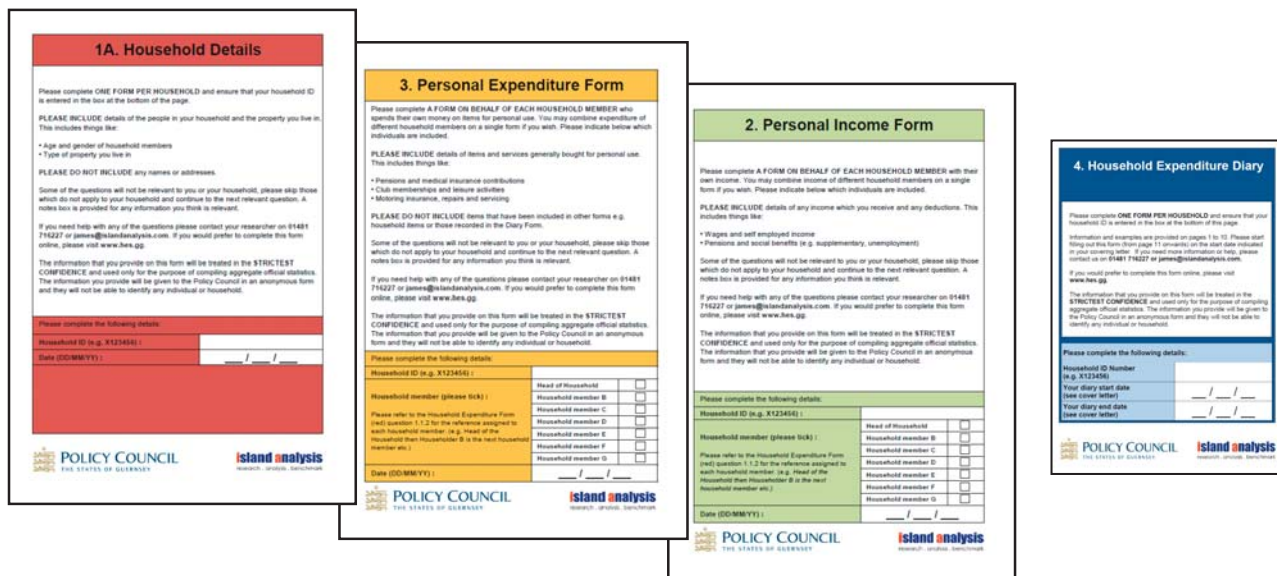
The 2012/13 Survey questionnaires were drafted by the Policy and Research Unit to ensure the results would enable the inflation measures to be integrated to the international standard presentation method. A competitive tender was held to determine the supplier for the fieldwork, which was outsourced, since the Policy and Research Unit did not have enough staff resources to complete the work in-house. Guernsey-based company, Island Analysis, won the tender and was appointed in early 2012.

The forms were piloted and finalised by Island Analysis and the Policy and Research Unit in advance of the Survey being launched in May 2012. An online version of the Survey was also developed for the first time.

The Survey itself consisted of four questionnaires:

Form	Description
1A. Household details and 1B. Household expenditure	One per household, for the collection of information on the household composition and tenure along with information relating to expenditure on high value items and regular services bought for the benefit of the whole household over the preceding 3 months or year, e.g. mortgage and rent payments, utility bills, holidays etc.
2. Personal income	One per household member, for the collection of details of each householder's income over the preceding 3 months or year in order to calculate the total household income. Separate forms were provided to enable householders to provide this information independently from each other if they wished.
3. Personal expenditure	One per household member, for the collection of details of each householder's expenditure on high value goods and regular services over the preceding 3 months or year, in addition to those included in the household form e.g. mobile phone bills and vehicles. Separate forms were provided to enable householders to provide this information independently from each other if they wished.
4. Diary	One per household, for the recording of all other (generally lower value) expenditure e.g. food and clothing, during the fortnight in which the household had agreed to participate.





## Prize draws and communications

In previous Surveys, households had been paid to take part (£40 each in 2005/6, totalling approximately £40,000). Research indicated that cash incentives would need to be relatively high to induce households to take part, so a prize draw was offered instead of payments to each household. There were four prize draws during the Survey, with the top prize being £2,000 and five runner up prizes of £100 each (totalling £10,000). The launch, deadlines and details of prize draws were communicated via the media throughout the Survey period.

## Fieldwork

The target sample was 1,300 households, representing the range of tenures, household incomes and compositions across the Island. The sample needed to be spread across a full year to incorporate seasonal changes in expenditure, which equated to a target of 50 households per fortnight.

Initially, addresses were selected at random from the States' Corporate Address File and fieldworkers from Island Analysis visited each address and left Survey forms with households that were willing to participate. The date on which the household was due to complete its diary was mutually agreed and the fieldworker left their contact details in case the household needed any assistance completing the forms. Once completed, the household could return the forms in a freepost envelope or they could ask the fieldworker to collect them. The fieldworker would contact the household if the forms were not received as expected.

After a very low uptake in the early weeks (averaging less than 20% in the first six weeks), the approach was altered so that a higher number of households were invited to take part each fortnight and more follow-up contact was made by fieldworkers. The number of households invited continued to be increased throughout the Survey as it became apparent that meeting the target of 50 households per fortnight was going to be very challenging. Additionally, later in the Survey, households were contacted by telephone prior to being visited by a fieldworker, to reduce wasted house-calls.

The overall uptake rate was 13%, which is lower than the rates achieved in other recent States of Guernsey Surveys. The reasons given included the forms being too intrusive, long or time consuming or the timing being inconvenient.

For the first time, participants had the option to complete the Survey online. However, the vast majority chose to complete the paper forms, with just 2% of respondents completing online.

## Data inputting and cleaning

The data were entered and checked by Island Analysis and then handed over to the Policy and Research Unit towards the end of 2013 for further checks. Due to the volume of data, the checks took longer than initially anticipated and, as a result, it has taken longer to complete this Report than had been hoped. It was felt that the delay was necessary to ensure confidence in the data.

As soon as some provisional data became available, the revisions to the inflation basket were trialled, so those changes could be implemented as soon as the Survey data were finalised. As a result, the changes to the inflation measures will be implemented very soon after this Report is published (unlike after previous Surveys, when the work had been completed sequentially). This has condensed the timeline between commencing the Survey and introducing the changes by six months.

This Report was compiled by the Policy and Research Unit, with oversight from the RPI Steering Group\*.

## Lessons learnt

Information needed to be collected at a high level of detail in 2012/13 to enable the transition over to the international standard way of presenting information. In future Surveys, the level of detail and amount of information required will be reduced wherever possible.

It is recognised that there will be a limit to how far the forms can be simplified and shortened. More face-to-face contact with fieldworkers and assistance with completing the forms could help improve response rates, and would certainly help reduce the level of data issues resulting from confusion caused by the questions or forms. The issues could be resolved at the point of data collection in discussion with the respondent, rather than at a later date.

It was sometimes unclear which form an item of expenditure should have been recorded on, which resulted in inconsistency and sometimes duplication. The problem areas have been identified and recorded and will be considered before designing the Survey forms for the next Survey.

Basic data entry errors (such as typographical errors and the mis-coding of expenditure) are time consuming to resolve once the original forms have been filed. Double data entry would mean data inputting errors could be identified more quickly, so they could be corrected while the forms are still readily available. This would increase confidence in the quality of the data and therefore reduce the level of checking required.

\*The RPI Steering Group consists of representatives from the local church community, the Guernsey Chamber of Commerce, the finance sector, the Citizens Advice Bureau, the Womens Institute and a union for employees, Unite.



### 3.3 Appendix C: Sources of Items of Expenditure

This appendix contains information on the sources of the goods and services purchased by households. Survey respondents were asked to provide the name of the supplier of items recorded in the Diary Form to enable the P&RU to ensure the most popular suppliers are represented in the shopping basket used to measure inflation. As a result, for expenditure recorded in the Diary Forms, it has been possible to group the suppliers and therefore the items of expenditure by source. However, it should be noted that respondents were not required to provide the suppliers of items recorded in other forms and so this has not been possible for all expenditure.

**Table 3.3.1** below shows the source of the expenditure recorded in the Diary Forms, which included all expenditure on food, drinks (both alcoholic and non-alcoholic), tobacco, clothing and footwear (groups one to three) and all other items costing under £100, which were purchased during the two week period allotted to the household. The proportion of expenditure by group captured in the Diary Forms is shown in **Table 3.3.2** for context. As can be seen, a large portion of the expenditure within groups four to thirteen was not recorded in the Diary Forms and as such has no specified source. The source of some of this expenditure could be deduced from the nature of the expenditure in order to obtain a fuller picture for groups four to thirteen e.g. expenditure on Housing, fuel and power is likely to be within Guernsey. However, this exercise has not been attempted to date due to time pressures.

**Table 3.3.1: Source of expenditure on items recorded in Diary Forms**

	Guernsey (% of Diary Form total group expenditure)	Other Channel Islands (% of Diary Form total group expenditure)	Not Channel Islands (% of Diary Form total group expenditure)	Online (% of Diary Form total group expenditure)	Not Specified (% of Diary Form total group expenditure)
1. Food and non-alcoholic drinks	99.2	0.0	0.3	0.3	0.2
2. Alcoholic drinks and tobacco	98.3	0.0	0.1	0.2	1.3
3. Clothing and footwear	80.1	0.3	3.9	11.1	4.6
4. Housing, fuel and power	93.9	0.0	0.9	0.7	4.5
5. Household goods and services	92.1	0.2	0.7	5.8	1.2
6. Health	28.5	0.0	0.0	0.4	71.1
7. Transport	47.4	0.4	2.2	0.3	49.7
8. Communication	85.3	0.0	1.5	8.2	5.1
9. Recreation and culture	73.8	0.7	1.7	8.4	15.2
10. Education	100.0	0.0	0.0	0.0	0.0
11. Restaurants and hotels	96.1	2.2	0.8	0.3	0.6
12. Miscellaneous goods and services	86.2	0.0	0.4	3.4	9.9
<b>Total COICOP Expenditure</b>	<b>80.3</b>	<b>0.5</b>	<b>1.1</b>	<b>2.7</b>	<b>15.4</b>
13. Other expenditure items	42.6	0.2	17.6	0.7	38.8
<b>Total Expenditure</b>	<b>76.4</b>	<b>0.4</b>	<b>2.8</b>	<b>2.5</b>	<b>17.8</b>

This table provides an accurate picture for groups one to three. It can be seen that the highest proportion of online expenditure (11.1%) was within the **Clothing and footwear** group. Online expenditure on **Food and non-alcoholic drinks** and **Alcoholic drinks and tobacco** was lower at 0.3% and 0.2% respectively.

By way of interest, 0.4 percentage points of the expenditure in Guernsey on **Food and non-alcoholic drinks** could be attributed to 'hedge veg'. Hedge veg also accounted for 0.5 percentage points of the expenditure recorded in Diary Forms on **Housing, fuel and power** and on **Recreation and culture**.

**Table 3.3.2: Proportion of expenditure recorded by Form**

	Diary Forms (% of total group expenditure)	Other Forms (% of total group expenditure)
1. Food and non-alcoholic drinks	100.0	0.0
2. Alcoholic drinks and tobacco	100.0	0.0
3. Clothing and footwear	100.0	0.0
4. Housing, fuel and power	1.6	98.4
5. Household goods and services	23.5	76.5
6. Health	66.1	33.9
7. Transport	47.7	52.3
8. Communication	18.6	81.4
9. Recreation and culture	28.3	71.7
10. Education	1.2	98.8
11. Restaurants and hotels	62.5	37.5
12. Miscellaneous goods and services	24.1	75.9
<b>Total COICOP Expenditure</b>	<b>35.6</b>	<b>64.4</b>
13. Other expenditure items	23.0	77.0
<b>Total Expenditure</b>	<b>33.8</b>	<b>66.2</b>

The data shown in [Tables 3.3.1](#) and [3.3.2](#) have been combined to give the figures in [Table 3.3.3](#), which shows the minimum proportion of expenditure by specific source (and a maximum figure for expenditure with source not specified). As noted on the previous page, further analysis has not been attempted to date.

**Table 3.3.1: Source of expenditure on items recorded in all Forms**

	Guernsey (% of total group expenditure)	Other Channel Islands (% of total group expenditure)	Not Channel Islands (% of total group expenditure)	Online (% of total group expenditure)	Not Specified (% of total group expenditure)
1. Food and non-alcoholic drinks	99.2%	0.0%	0.3%	0.3%	0.2%
2. Alcoholic drinks and tobacco	98.3%	0.0%	0.1%	0.2%	1.3%
3. Clothing and footwear	80.1%	0.3%	3.9%	11.1%	4.6%
4. Housing, fuel and power	1.5%	0.0%	0.0%	0.0%	98.4%
5. Household goods and services	21.6%	0.0%	0.2%	1.4%	76.8%
6. Health	18.9%	0.0%	0.0%	0.2%	80.9%
7. Transport	22.6%	0.2%	1.1%	0.1%	76.0%
8. Communication	15.8%	0.0%	0.3%	1.5%	82.4%
9. Recreation and culture	20.9%	0.2%	0.5%	2.4%	76.0%
10. Education	1.2%	0.0%	0.0%	0.0%	98.8%
11. Restaurants and hotels	60.1%	1.4%	0.5%	0.2%	37.9%
12. Miscellaneous goods and services	20.8%	0.0%	0.1%	0.8%	78.3%
<b>Total COICOP Expenditure</b>	<b>28.6%</b>	<b>0.2%</b>	<b>0.4%</b>	<b>1.0%</b>	<b>69.9%</b>
13. Other expenditure items	9.8%	0.1%	4.1%	0.2%	85.9%
<b>Total Expenditure</b>	<b>25.8%</b>	<b>0.1%</b>	<b>0.9%</b>	<b>0.8%</b>	<b>72.2%</b>

