

Where Does the Money Go?

Understanding everyday spending, household budgets and the hidden costs of modern living

FREE READER SAMPLE • CHAPTER ONE EXTRACT

A closer look at ordinary spending

Why does a household budget that appears reasonable on paper so often feel difficult to live with? This issue looks beyond easy slogans and examines subscriptions, convenience, irregular expenses and the choices that shape everyday spending.

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About this sample

The following pages reproduce an edited extract from Chapter One. This sample does not include the full magazine. The digital edition is in final editorial review and is not yet available to purchase.

The Household Budget That Never Quite Adds Up

The rent has gone out. So have the electricity bill, the mobile phone payment and the weekly supermarket shop.

Nothing particularly extravagant has happened. There hasn't been a holiday, a new television or an expensive shopping trip.

Yet the bank balance is already looking uncomfortable, and payday is still two weeks away.

This is where much of the familiar advice about budgeting begins to feel inadequate. There is no obvious luxury to remove, no dramatic purchase to regret. Just the accumulated cost of ordinary life.

Of course, not every household faces the same pressures. Some have room to reduce discretionary spending. Others are already carefully managing every available pound.

But one thing is true of both: a bank balance on its own tells us surprisingly little about what it costs to live.

What does an average household actually spend?

Britain's household spending statistics provide an interesting starting point.

According to the Office for National Statistics (ONS), UK households spent an average of £676.60 a week during April 2024 to March 2025. That works out at approximately £2,932 a month, using 52 weeks divided by twelve months.¹

But imagine trying to use it to understand your own finances. Does the average represent a single person renting in London? A couple who own their home outright? A household supporting three children?

The figure combines spending from households with very different incomes, commitments and living arrangements.

An average is a starting point, not a budget

In the same reporting period, the highest-income fifth of households spent an average of £1,083.60 a week. The lowest-income fifth spent £407.30. That is roughly 2.7 times as much spending at one end of the income distribution as at the other.¹

ONS household spending	Average per week
All UK households	£676.60
Lowest-income fifth	£407.30
Highest-income fifth	£1,083.60

These are averages of household spending, not suggested budgets or individual take-home pay. The ONS income groups are adjusted for household size. Published figures describe April 2024–March 2025, rather than October 2026 prices.

The gap exposes a weakness in general budgeting advice: two households can manage their money carefully while having completely different opportunities to save.

This is where the sample ends

The complete first issue continues with a closer look at household spending categories, seven full chapters, a conclusion and references. It is currently undergoing final review. No orders are being taken.

Source 1: Office for National Statistics, Family spending in the UK: financial year ending 2025. Figures cited are mean weekly expenditure.
<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure>

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