

April spending sees sharpest fall of 2025 so far, down 4.7%

8 May 2025

Sydney, Australia – Australian household spending declined in April, with the latest Beforepay Cost of Living Index revealing a 4.7% fall in average daily spend to \$61.63. Spending dipped across all tracked spending categories, driven primarily by significant decreases in utility expenses and fitness and health spending. Year-on-year, daily average spend also dropped 2.6%, reflecting a tightening of household budgets.

Utility spending saw one of the steepest falls, dropping 9.4% month-on-month to \$6.72, down from \$7.42 in March. The decline aligns with the seasonal shift into cooler months. Fitness and health spending also dropped significantly, falling 9.7% to a daily average of \$3.06.

Other notable category movements included a 7.7% drop in durable shopping, a 6.6% decrease in petrol and auto expenses, and a 5.9% fall in grocery spending. Spending in categories such as entertainment and leisure, shopping, and food and drink remained relatively flat, though all saw slight downward shifts.

Beforepay CEO Jamie Twiss said the April data reflects a clear pivot in how households are approaching everyday spending.

“We’re seeing a shift not just in discretionary categories, but in areas typically considered essential. A near 10% drop in utility and health-related spending suggests many households are reassessing even their everyday costs and making more deliberate choices. It’s clear that Australians are thinking carefully about where their money goes.”

The April 2025 Beforepay Cost of Living Index draws on real-time data from over 440,000 users, offering unique insights into how Australians are managing everyday expenses in a changing economic landscape.

For more information contact mediaenquiries@beforepay.com.au.

Beforepay Cost of Living Index

April 2025

\$ 61.63

March 2025

\$ 64.68

-4.7% m/m

April 2024

\$ 63.28

-2.6% y/y



Note: Data is derived from Beforepay data, not adjusted for seasonality. It is provided for general info only and shouldn't be relied on. See full disclaimer at: blog.beforepay.com.au/the-beforepay-cost-of-living-index-april-2025



Cost of Living Index

April 2025

	Apr 2024	May 2024	Jun 2024	July 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025
Index	\$63.28	\$60.69	\$62.91	\$70.55	\$65.74	\$66.69	\$66.15	\$66.12	\$73.48	\$62.17	\$63.98	\$64.68	\$61.63
Groceries	\$15.27	\$14.48	\$14.83	\$15.81	\$15.12	\$15.47	\$15.42	\$15.06	\$15.91	\$14.66	\$14.89	\$14.78	\$13.91
Food & Drink	\$10.65	\$10.14	\$10.93	\$12.01	\$11.42	\$11.50	\$11.42	\$11.07	\$11.90	\$10.72	\$10.79	\$11.02	\$11.01
Petrol & Auto	\$7.75	\$7.48	\$7.55	\$8.26	\$8.07	\$8.28	\$7.69	\$7.80	\$8.28	\$7.48	\$7.99	\$7.83	\$7.31
Shopping	\$8.10	\$7.89	\$8.10	\$10.19	\$8.81	\$8.67	\$8.66	\$9.24	\$12.57	\$7.52	\$7.89	\$7.87	\$7.86
Utilities	\$6.77	\$6.84	\$6.83	\$7.22	\$6.68	\$6.94	\$7.02	\$7.03	\$7.03	\$6.86	\$7.22	\$7.42	\$6.72
Entertainment & Leisure	\$4.64	\$4.27	\$4.44	\$5.17	\$4.83	\$5.06	\$5.20	\$4.92	\$5.34	\$4.66	\$4.67	\$4.83	\$4.80
Durable Shopping	\$7.08	\$6.74	\$7.29	\$8.81	\$7.79	\$7.67	\$7.62	\$7.81	\$8.96	\$7.15	\$7.40	\$7.54	\$6.96
Fitness & Health	\$3.02	\$2.85	\$2.94	\$3.08	\$3.02	\$3.10	\$3.12	\$3.19	\$3.49	\$3.12	\$3.13	\$3.39	\$3.06

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About the Beforepay Cost of Living Index

The Beforepay Cost of Living Index shows the average daily spend of Beforepay registered users across multiple household expense categories. As of March 2024, the average annual individual Beforepay customer gross income was \$65,783 (counting only the main source of income) with a broadly representative geographic and gender breakdown. The data may vary depending on the main bank account linked with Beforepay. To the maximum extent permitted by law, Beforepay and its related bodies corporate, make no representation or warranty, express or implied, as to the accuracy, completeness, timeliness or reliability of the contents of this article and do not accept any liability for any loss whatsoever arising from the use of this article or its contents or otherwise arising in connection with it.

For more information about the Cost of Living Index visit the Beforepay website:

<https://blog.beforepay.com.au/tag/cost-of-living-index>

About Beforepay Group

Beforepay Group is an ethical-lending fintech founded in 2019 to create safe and affordable lending products.

Beforepay Group operates two business lines: Carrington Labs, which builds and deploys AI-powered credit risk management solutions, and Beforepay, the Company's direct-to-consumer business.

Beforepay's flagship pay advance product is a safe and affordable way for customers to access a portion of their pay, on demand, for a single fixed fee to help them through short-term cash-flow challenges.

The Beforepay app also includes free budgeting tools and spending insights.

For more information visit: www.beforepay.com.au