

# NORTHERN IRELAND HOUSEHOLD ENERGY EXPENDITURE: INCOME DIFFERENCES AND NON-DISCRETIONARY IMPACTS

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## Summary

In the context of recent rising energy prices reflecting considerable volatility in wholesale markets, the Living Costs and Food survey household expenditure data for Northern Ireland was re-examined to explore: the pattern of energy expenditure by households in Northern Ireland in relation to their different levels of household income; potential impacts of rising energy expenditure; and whether the potential impact of rising energy expenditure on discretionary and non-discretionary expenditure could be explored.

For Northern Ireland households, the share of total average weekly household expenditure accounted for by energy expenditure including electricity, mains gas, other fuels mainly home heating oil and motor fuel has, over recent times, remained relatively stable at around 11%.

Household income quartile analysis of the most recent data has indicated that:

- Households in the highest income quartile have total weekly expenditure (£942.00) that is, on average, 3.5 times that of households in the lowest income quartile (£272.10). By comparison, households in the highest income quartile (£85.80) spend 2.3 times that of households in the lowest income quartile (£37.80) on energy;
- households in the lowest income quartile spend more (14%) of their total weekly household expenditure on energy compared to 9% for households in the highest income quartile;
- households in the lowest income quartile spend a larger share (68%) of their weekly energy expenditure on heat and power (electricity, mains gas, and home heating oil), and the lowest share (32%) of energy expenditure on motor fuel;
- households in the highest income quartile spend both absolutely more and a greater share (56%) of their total weekly energy expenditure on motor fuel.

In the round, households in the lowest household income quartile are more vulnerable to energy price and expenditure pressures compared to higher income households with that vulnerability more focused on heat and power. Households in the third and highest household income quartiles by contrast, would be more impacted by price and expenditure increases on motor fuel.

Accepting that there are a range of factors which may impact on differences in household energy expenditure between household income quartiles, the household average weekly energy expenditure was adjusted to a per

head basis within each household income quartile. Average household sizes are smallest for those households in the lowest household income quartile, rising step wise to be largest for households in the highest income quartile:

- when adjusted for the differences in average household size between household income quartile groups, energy expenditure per head is more similar across household income quartiles, compared to the scale of dissimilarity seen at a household level;
- average weekly household expenditure on energy on a per head basis was £25.40 per head amongst households in the lowest income quartile and £25.80 per head for households in the highest income quartile;
- smaller households are somewhat less expenditure efficient in terms of their energy expenditure and this is compounded by the finding that households in the lowest income quartile are, on average, smaller households.

The impact of increasing energy expenditure by 25% and 50% on households in the four income quartiles were estimated and:

- a 50% increase on energy expenditure, as a proxy for price increases, increased the energy share of all expenditure amongst households in the lowest income quartile from 14% to 21%, compared to an increase from 9% to 14% for households in the highest income quartile.

Analysis was conducted examining the similarities and differences between UK regions in relation to the share of their household expenditure which could be categorised as non-discretionary (effectively inescapable) or discretionary:

- whilst households in Northern Ireland are similar to England, Scotland, Wales and the UK as a whole in directing around 65% of their total average weekly household expenditure on items considered non-discretionary (inescapable), households in Northern Ireland have the lowest value of overall household expenditure and therefore the lowest value of both non-discretionary and discretionary expenditure;
- households in Northern Ireland directed a greater share (16%) of their non-discretionary expenditure to energy compared to 10% for the UK as a whole and are more vulnerable, compared to other regions of the UK, to increased energy prices and energy expenditure;
- the lower level of discretionary expenditure for Northern Ireland households, as a potential safety buffer for rising expenditure on non-discretionary goods and services, adds further to the potential consequences of any price-driven increase in household energy expenditure on other discretionary and, potentially, non-discretionary expenditure.

## Introduction

In support of the then developing new Energy Strategy for Northern Ireland<sup>i</sup>, an assessment of the share of Northern Ireland household energy expenditure of all household expenditure, transfers and savings was published in October 2021<sup>ii</sup>. The data underpinning the report was sourced from the Living Costs and Food survey (LCF)<sup>iii</sup> conducted by the Office for National Statistics (ONS) which collects information on spending patterns and the cost of living that reflect household budgets. The survey is conducted throughout the year, across the whole of the UK, and is the most significant survey on household spending in the UK. Analyses and regional breakdowns are reported on in the Family Spending in the UK reports<sup>iv</sup> derived from the data collected in the LCF survey.

The LCF survey collects information on average weekly expenditure by households on different forms of energy as one component of a comprehensive range of items of all household expenditure and outgoings.

Including all the expenditure items recorded which includes weekly financial transfers and savings by households, the October 2021 report placed energy expenditure by households within the context of all household expenditure and examined the quantum, pattern and context of household energy expenditure in Northern Ireland compared to that regionally within the UK.

In short, that report found that that 11% of all weekly household expenditure, transfers and savings in Northern Ireland was on energy (electricity, gas, other fuels mostly home heating oil and motor fuel). There had been no statistically significant change in this proportion over time. Households in Northern Ireland were found to have the lowest level of overall weekly household expenditure compared to households in England, Scotland and Wales. Households in Northern Ireland directed a greater share of their household expenditure to energy and spent more on energy compared to households in England, Scotland and Wales. Around half of all types of household energy expenditure is on motor fuel (petrol and diesel) which contributes, along with expenditure on home heating oil, to higher energy expenditure by Northern Ireland households. This comparative regional picture is a combination of a number of factors including the relatively weaker performance of the Northern Ireland economy, geography, the level of dependence on home heating oil for heat, a relatively new and maturing mains gas network, and behavioural issues such as relatively higher dependence on private transport.

In the context of recent rising energy prices reflecting considerable volatility in wholesale markets, the Living Costs and Food survey household expenditure data for Northern Ireland was re-examined to explore: the pattern of energy expenditure by households in Northern Ireland in relation to their different levels of household income; potential impacts of rising energy expenditure; and whether the potential impact of rising energy expenditure on discretionary and non-discretionary expenditure could be explored.

## Method

Data for this report were extracted from the most recent Family Spending in the UK report for the financial year April 2019 to March 2020. A more detailed overview of the LCF survey in Northern Ireland and technical details relating to the LCF survey were rehearsed in the Northern Ireland household domestic energy expenditure 2013-15 to 2018-20 October 2021 report.

From the LCF survey, energy expenditure by households includes expenditure on electricity, mains gas, other fuels (which is mainly home heating oil in Northern Ireland), and petrol, diesel and other motor fuels. All household expenditure includes all expenditure on commodities and services and includes life assurance, other insurance, purchase or alteration of dwellings, savings and investments, and the repayment of loans or debts.

Additional analysis was requested from ONS looking specifically at the average weekly energy expenditure of households in Northern Ireland split by household income quartile in the context of their respective total household expenditure, transfers and savings (Annex 1). The analysis based on household incomes, effectively split households in Northern Ireland into four equally-sized groups ranging from those in the lowest household income quartile, the second and third household income quartiles, to those households in the highest income quartile. Each household income quartile represents around 190,000 households in the population. This approach enabled differences between household income groups to be explored in relation to their relative average weekly household expenditure on energy, the relative mix of energy type, and the impact of elevating current average weekly energy expenditure by 25% and 50% on a *ceteris paribus* (all other things being equal) basis.

Additional analyses was conducted on the basis of the impact of potential rising energy expenditure by households (as a proxy for increased energy prices) on other non-discretionary and discretionary expenditure. Expenditure, transfers and savings by households can be categorised into discretionary and non-discretionary (essentially inescapable) expenditure. Inevitably, there is a degree of subjectivity in categorising commodities and services in this way given that they will inevitably vary between different households depending on their specific circumstances. To attempt to standardise the categorisation, the commodities and services were assessed against three tests: 1. Inescapable expenditure directly relating to health and well-being and work-related activity and 2. Loss or reductions in expenditure are likely to impact significantly in the short-term (< 3 months) and are unsustainable; or 3. Legal/civil/future financial ramifications are a potential in defaulting the expenditure. No account was taken for any items for which a payment 'holiday' or 'grace period' could be negotiated or for payment deferral. A full list of the commodities and services from the LCF survey categorised as non-discretionary expenditure is detailed in Annex 2.

This analyses enabled an estimate of the impact of raising energy expenditure by 25% and 50% on a *ceteris paribus* basis on household non-discretionary and discretionary expenditure and provided comparative figures for households in the UK as a whole and in England, Scotland and Wales.

## Results

### Weekly average household energy expenditure by household income quartile

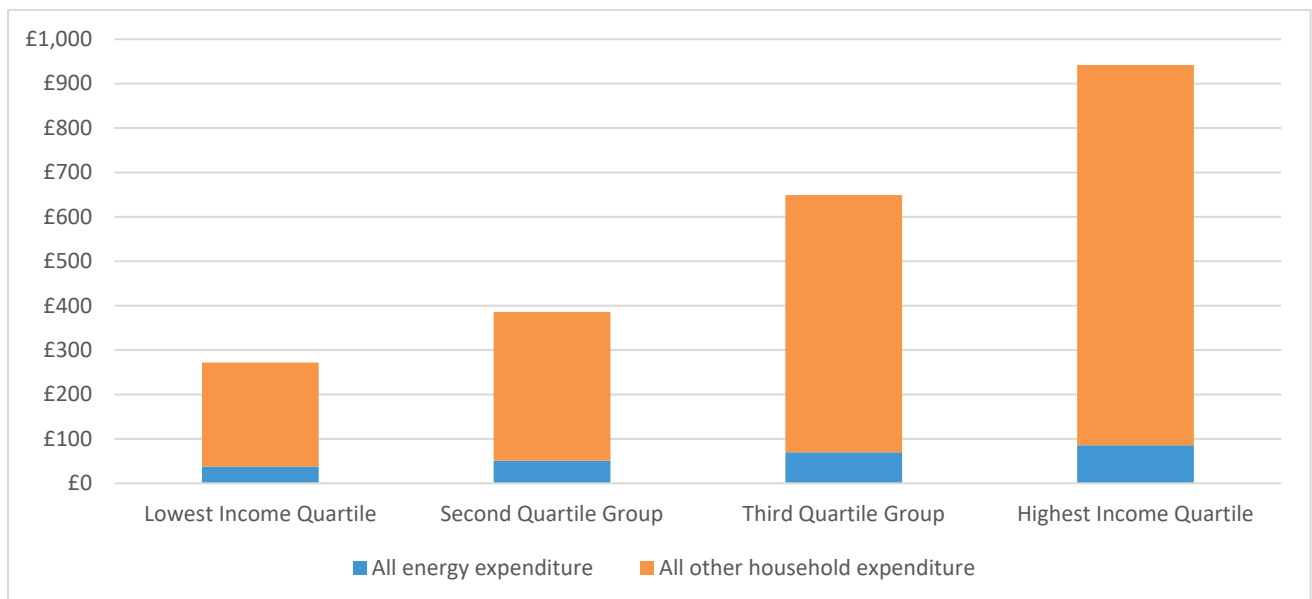
Figure 1 details the average weekly household expenditure by household income quartile on energy and on all other expenditures.

At £942.00, the average total weekly household expenditure for households in the highest income quartile, was 3.5 times the amount spent on average by households in the lowest income quartile (£272.10).

Households in the lowest household income quartile spent, on average, £37.80 each week on energy rising to £51.10 for households in the second income quartile, £69.70 for households in the third income quartile and £85.80 for households in the highest household income quartile.

As a share of all household expenditure however, households in the lowest household income quartile directed 14% of their total expenditure to energy compared to 13% for households in the second income quartile, 11% in the third income quartile and 9% for households in the highest income quartile (Figure 2).

**Figure 1: Average weekly household expenditure on energy and all other household expenditure by household income quartile (Living Costs and Food Survey, Financial Year Ending 2020)**



**Figure 2: Percentage share of average weekly household expenditure on energy and all other household expenditure by household income quartile (Living Costs and Food Survey, Financial Year Ending 2020)**

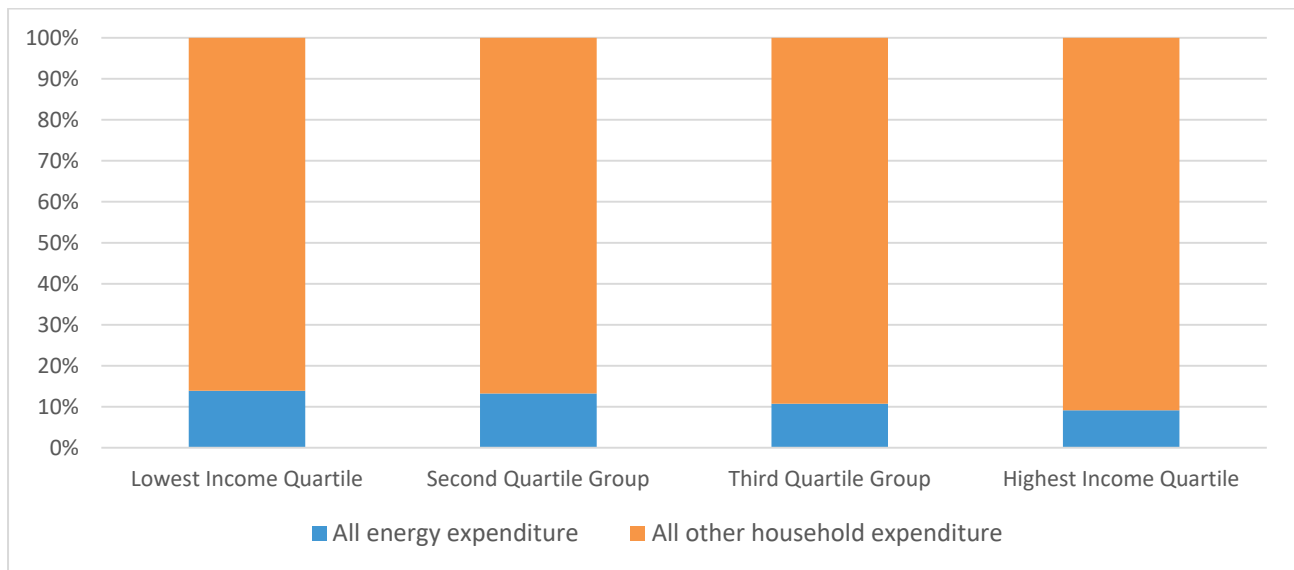
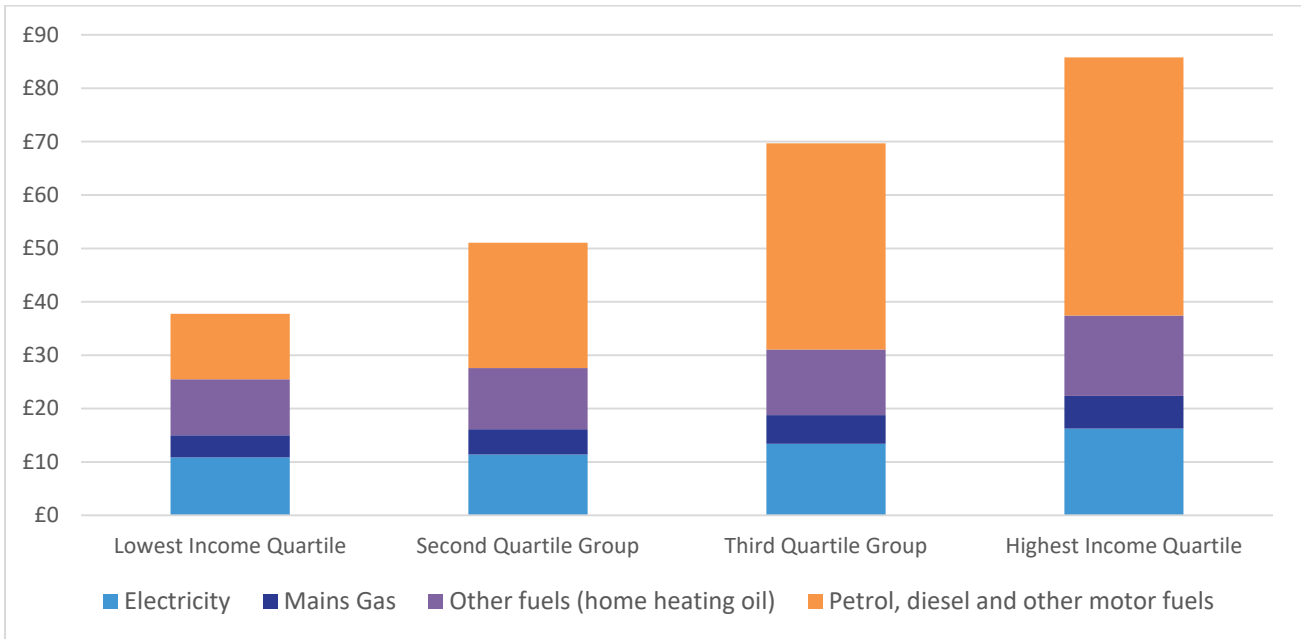


Figure 3 displays the average weekly household expenditure on different types of energy by household income quartile. The total value of average weekly household expenditure on energy clearly rises in a stepwise fashion as household incomes increase. Combining the expenditure on electricity, mains gas, and home heating oil, which effectively is power and heat for homes, shows average weekly expenditure of £25.50 for households in the lowest income quartile, £27.60 for households in the second quartile, £31.10 for the third quartile and £37.40 for households in the highest income quartile. On that basis, households in the highest income quartile spend 1.5 times the amount of households in the lowest income quartile on energy related to power and heat for the home. Households in the lowest income quartile direct 68% of all their energy expenditure to power and heat compared to 44% of households in the highest income quartile (Figure 4).

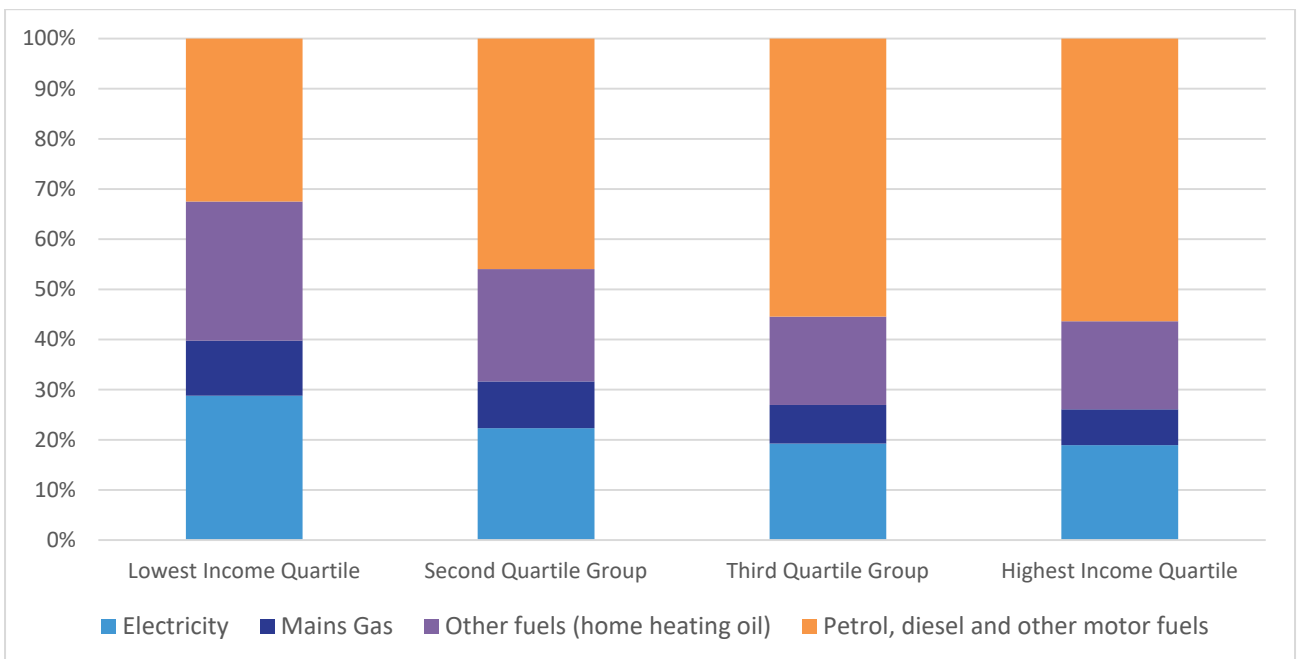
Average weekly household expenditure on petrol, diesel and other motor fuels show some of the greatest differences. Households in the lowest income quartile spent £12.30 on motor fuel compared to £23.50 for households in the second income quartile, £38.60 in the third and £48.40 in households in the highest income quartile. Households in the highest income quartile spend almost four times the amount as households in the lowest income quartile on motor fuel.

Of all energy expenditure, households in the lowest income quartile direct almost a third (32%) of their expenditure to motor fuels, compared to 46% for households in the second income quartile, 55% for households in the third quartile and 56% for households in the highest income quartile.

**Figure 3: Average weekly household expenditure on different types of energy by household income quartile (Living Costs and Food Survey, Financial Year Ending 2020)**



**Figure 4: Percentage share of average weekly household expenditure on different types of energy by household income quartile (Living Costs and Food Survey, Financial Year Ending 2020)**



Clearly there are differences in the value and shares in all expenditure and in expenditure on energy by households at different levels of household income. There will be a broad range of factors that account for and result in these differences such as: sources and extent of income; size and characteristics of accommodation; differences in type

and pattern of use of different types of energy; and number, type and use of vehicles. An additional determining factor relates to household size.

### Weekly average per head energy expenditure by household income quartile

Within the LCF data, estimates for the average household size are provided for each of the four household income quartiles (Table 1). This in turn enabled analyses of the household expenditure data on a per head basis within each income quartile.

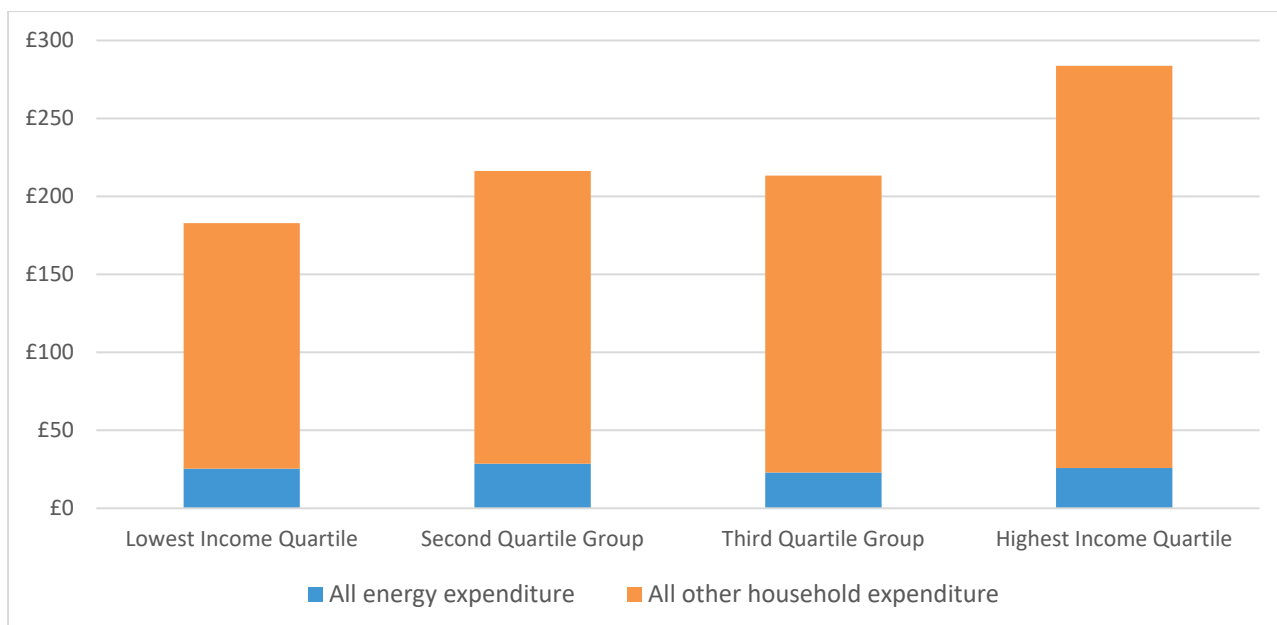
**Table 1: Average Northern Ireland household sizes (Living Costs and Food Survey, Financial Year Ending 2020)**

Lowest Income Quartile	Second Quartile Group	Third Quartile Group	Highest Income Quartile	All Households
1.49	1.78	3.04	3.32	2.40

The LCF data indicates that there are 2.4 people on average per household in Northern Ireland ranging from an average 1.49 for households in the lowest income quartile to 3.32 for households in the highest income quartile. Applying these average household sizes to the average weekly household expenditure enables an adjustment of that expenditure on a per head basis.

Figure 5 displays the weekly average per head household energy expenditure by household income quartile.

**Figure 5: Weekly average per head household energy expenditure by household income quartile (Living Costs and Food Survey, Financial Year Ending 2020)**





On a per head basis, total household expenditure per head was £182.90 for households in the lowest income quartile, £216.30 for households in the second quartile group, £213.30 for the third household quartile and £283.80 per person for households in the highest income quartile.

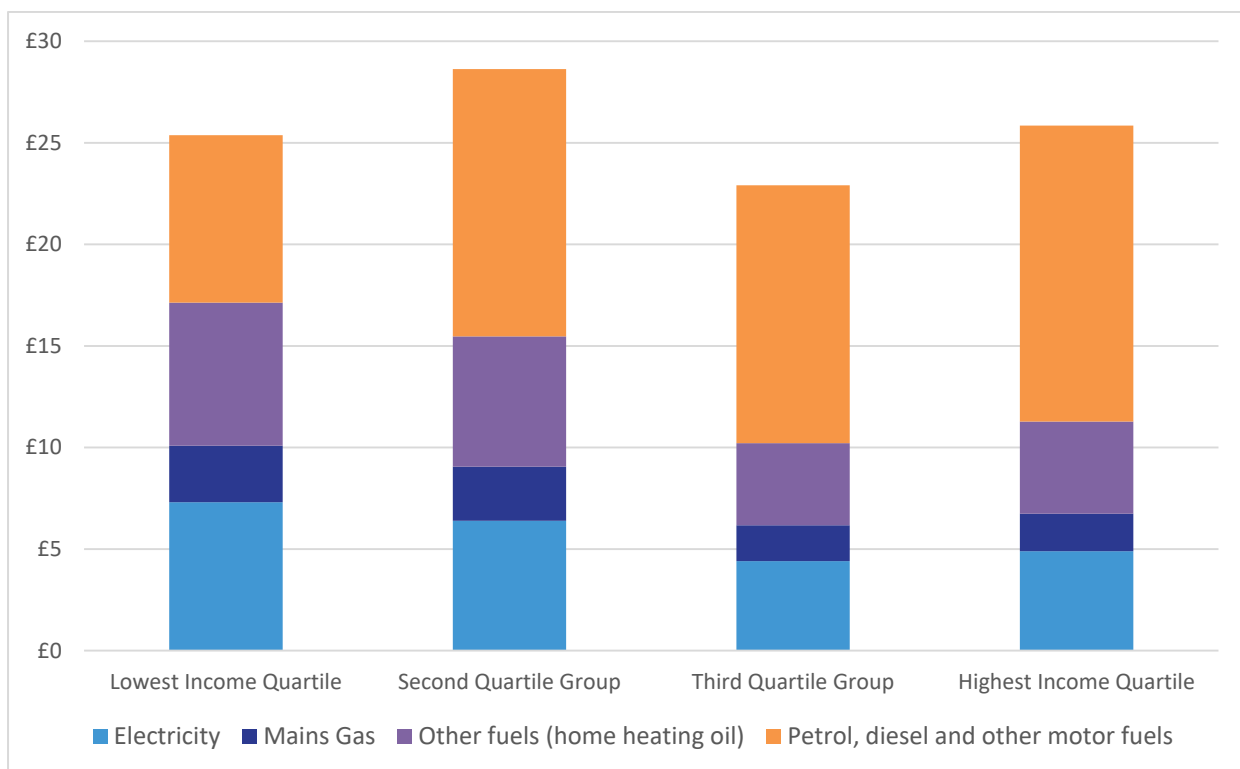
Household energy expenditure per head equated to £25.40 per head for households in the lowest income quartile, £28.60 for households in the second income quartile, £22.90 for the third quartile and £25.80 per head for households in the highest income quartile.

People in households in the highest income quartile and those in the lowest income quartile therefore had broadly the same amount of per head energy expenditure. This can be contrasted with the previous household-level energy expenditure which showed that households in the highest income quartile spent, on average, 3.5 times the amount on energy expenditure compared to households in the lowest income quartile.

The greater per head energy expenditure-efficiency amongst larger, compared with smaller households is clear, irrespective of the additional factors which will drive differences between higher income (larger on average) households and lower income (smaller on average) households in relation to all expenditure and expenditure on energy.

Figure 6 details the average weekly per head expenditure on different types of energy by quartile.

**Figure 6: Weekly average per head type of energy expenditure by household income quartile (Living Costs and Food Survey, Financial Year Ending 2020)**



Differences in per head type of energy expenditure between household income quartiles are apparent. Households in the lowest income quartile spend on average £8.20 per head on motor fuels compared with £14.60 per head in the highest household income quartile.

In relation to energy expenditure on heat and power for the home, on average, £17.10 was spent per head in households in the lowest income quartile compared to £15.50 per head in households in the second household income quartile, £10.20 per head in households in the third household income quartile and £11.30 per head in the highest income quartile.

On a per head basis, households in the lowest income quartile direct a greater amount and share of their energy expenditure to heat and power for the home, whilst households in the highest income quartile direct a greater amount and share of their per head energy expenditure on motor fuel.

### Impact of increasing 2020 household energy expenditure by 25% and 50%

Table 2 illustrates the potential impact on the percentage share of energy expenditure of all household expenditure, transfers and savings by increasing energy expenditure by 25% and 50% as a proxy for energy price increases and holding all other things equal (*ceteris paribus*). In reality however, changes to prices and expenditure on different types of energy will differ and the current approach takes no account of the impact of rising energy costs on the prices of goods and services purchased by households, nor on any behavioural change that may result in relation to energy use, and holds total household expenditure steady.

**Table 2: Impact on household income quartile energy expenditure share of all expenditure by increasing energy expenditure by 25% and 50% (Living Costs and Food Survey, Financial Year Ending 2020)**

	Lowest Income Quartile	Second Quartile Group	Third Quartile Group	Highest Income Quartile
<b>Energy expenditure share of all expenditure in financial year ending 2020</b>	14%	13%	11%	9%
<b>Impact on energy expenditure share of all expenditure by increasing energy expenditure by 25%</b>	17%	17%	13%	11%
<b>Impact on energy expenditure share of all expenditure by increasing energy expenditure by 50%</b>	21%	20%	16%	14%
<b>Total household expenditure, transfers and savings</b>	£272.10	£385.90	£649.10	£942.00

Increasing energy expenditure by 50% increases the share of all expenditure in households in the lowest income quartile from 14% to 21%, a similar shift in the share seen amongst households in the second household income quartile. By contrast, increasing energy expenditure by 50% raises the share of energy expenditure of all expenditure amongst households in the highest household income quartile from 9% to 14%.

### **Regional impacts of increasing 2020 household energy expenditure by 25% and 50% on non-discretionary and discretionary expenditure**

As seen above, increasing energy expenditure by 25% and 50% results in differential share impacts between different levels of household income. Expenditure items recorded by the LCF survey can be categorised into discretionary and non-discretionary (inescapable) expenditure and these non-discretionary items identified are detailed in Annex 2. As household expenditure pressures increase on specific items or overall, the immediate consequence for any household will generally be felt on discretionary items as a first step and then, potentially for some households, on non-discretionary expenditure.

Table 3 details the regional share of all household expenditure of discretionary and non-discretionary expenditure.

**Table 3: Regional share of all average weekly household expenditure by discretionary and non-discretionary expenditure (Living Costs and Food Survey, Financial Years Ending 2018 to 2020)**

	UK	England	Scotland	Wales	Northern Ireland
<b>Non-discretionary expenditure</b>	65%	65%	64%	66%	65%
<b>Discretionary expenditure</b>	35%	35%	36%	34%	35%
<b>Total average weekly household expenditure</b>	£696.30	£716.90	£593.40	£619.10	£551.40

Despite the differences between regions in the absolute amount of total average weekly household expenditure, the share of that expenditure comprised of non-discretionary and discretionary expenditure is very similar at around 65% and 35% respectively.

When energy expenditure was examined as a share of non-discretionary expenditure, Northern Ireland households directed a greater share (16%) of their non-discretionary expenditure to energy compared to 10% for the UK as a whole (Table 4).

**Table 4: Regional average weekly household energy expenditure as a share of non-discretionary expenditure (Living Costs and Food Survey, Financial Years Ending 2018 to 2020)**

	UK	England	Scotland	Wales	Northern Ireland
<b>Discretionary expenditure</b>	£241.80	£248.20	£214.40	£213.50	£192.90
<b>Non-discretionary expenditure</b>	£454.50	£468.70	£379.00	£405.60	£358.50
<b>Energy expenditure</b>	£46.20	£46.00	£44.30	£48.30	£58.30
<b>Energy expenditure as a share of non-discretionary expenditure</b>	10%	10%	12%	12%	16%

On the basis that increases in household energy expenditure could only be met through a bite into discretionary expenditure, the impact of a 25% and 50% increase in energy expenditure on discretionary expenditure was estimated regionally on a *ceteris paribus* basis (Table 5).

**Table 5: Bite into discretionary expenditure caused by a 25% and 50% increase in energy expenditure (Living Costs and Food Survey, Financial Years Ending 2018 to 2020)**

	UK	England	Scotland	Wales	Northern Ireland
<b>Discretionary expenditure value</b>	£241.80	£248.20	£214.40	£213.50	£192.90
<b>Bite into discretionary expenditure caused by a 25% increase in energy expenditure</b>	5%	5%	5%	6%	8%
<b>Bite into discretionary expenditure caused by a 50% increase in energy expenditure</b>	10%	9%	10%	11%	15%

On both scenarios of a 25% and 50% increase in household energy expenditure, Northern Ireland households, on average, fare least well with an 8% bite into discretionary expenditure with a 25% increase in energy expenditure and a 15% bite into discretionary expenditure with a 50% increase in energy expenditure.

## ANNEX 1 Detailed household expenditure by disposable household income quartile group

### Detailed household expenditure by disposable income quartile group

Northern Ireland, financial year ending 2020

	Lowest income quartile	Second quartile group	Third quartile group	Highest income quartile	All households
Lower boundary of group (£ per week) <sup>1</sup>		313	545	828	
Weighted number of households (thousands)	196	193	195	192	776
Total number of households in sample	101	98	84	84	367
Total number of persons in sample	147	175	251	263	836
Total number of adults in sample	116	148	175	193	632
Weighted average number of persons per household	1.5	1.8	3.0	3.3	2.4

Average weekly expenditure (£)

4.4 Electricity, gas and other fuels	25.50	27.60	31.10	37.40	30.40
4.4.1 Electricity	10.90	11.40	13.40	16.30	13.00
4.4.2 Gas	4.10	4.80	5.40	6.10	5.10
4.4.3 Other fuels	10.50	11.40	12.30	15.10	12.30
7.2.2 Petrol, diesel and other motor fuels	12.30	23.50	38.60	48.40	30.60
All fuel expenditure	37.80	51.10	69.70	85.80	60.90
Total Expenditure <sup>2</sup>	272.10	385.90	649.10	942.00	560.40

		Mean	Std Error of Mean	95% CL for Mean		Proportion of Total Expenditure 95% Confidence Levels		
All households	Electricity, gas and other fuels	30.36	1.17	28.07	32.65	5.4	5.0	5.8
	4.4.1 Electricity	12.97	0.57	11.85	14.08	2.3	2.1	2.5
	4.4.2 Gas	5.09	0.48	4.15	6.03	0.9	0.7	1.1
	4.4.3 Other fuels	12.30	0.93	10.47	14.13	2.2	1.9	2.5
	7.2.2 Petrol, diesel and other motor fuels	30.59	1.89	26.87	34.31	5.5	4.8	6.1
	All fuel expenditure	60.95	2.41	56.22	65.68	10.9	10.0	11.7
	Total Expenditure <sup>2</sup>	560.43	20.22	520.75	600.11	100.0	92.9	107.1
Lowest Income Quartile	Electricity, gas and other fuels	25.49	1.67	22.22	28.76	9.4	8.2	10.6
	4.4.1 Electricity	10.87	0.56	9.77	11.98	4.0	3.6	4.4
	4.4.2 Gas	4.14	0.76	2.65	5.63	1.5	1.0	2.1
	4.4.3 Other fuels	10.47	1.56	7.42	13.53	3.8	2.7	5.0
	7.2.2 Petrol, diesel and other motor fuels	12.27	2.70	6.97	17.57	4.5	2.6	6.5
	All fuel expenditure	37.76	3.43	31.03	44.49	13.9	11.4	16.4
	Total Expenditure <sup>2</sup>	272.08	16.26	240.18	303.98	100.0	88.3	111.7
Second Quartile group	Electricity, gas and other fuels	27.60	1.97	23.74	31.46	7.2	6.2	8.2
	4.4.1 Electricity	11.40	0.62	10.18	12.61	3.0	2.6	3.3
	4.4.2 Gas	4.76	0.85	3.09	6.42	1.2	0.8	1.7
	4.4.3 Other fuels	11.44	1.80	7.91	14.98	3.0	2.0	3.9
	7.2.2 Petrol, diesel and other motor fuels	23.47	2.25	19.06	27.88	6.1	4.9	7.2
	All fuel expenditure	51.07	3.15	44.88	57.26	13.2	11.6	14.8
	Total Expenditure <sup>2</sup>	385.94	16.81	352.96	418.92	100.0	91.5	108.5
Third Quartile group	Electricity, gas and other fuels	31.07	1.94	27.25	34.88	4.8	4.2	5.4
	4.4.1 Electricity	13.42	0.67	12.09	14.74	2.1	1.9	2.3
	4.4.2 Gas	5.36	1.10	3.20	7.52	0.8	0.5	1.2
	4.4.3 Other fuels	12.29	1.88	8.60	15.98	1.9	1.3	2.5
	7.2.2 Petrol, diesel and other motor fuels	38.63	4.25	30.29	46.97	6.0	4.7	7.2
	All fuel expenditure	69.70	5.15	59.60	79.80	10.7	9.2	12.3
	Total Expenditure <sup>2</sup>	649.13	25.54	599.00	699.25	100.0	92.3	107.7
Highest Income Quartile	Electricity, gas and other fuels	37.43	3.17	31.21	43.65	4.0	3.3	4.6
	4.4.1 Electricity	16.25	1.95	12.43	20.08	1.7	1.3	2.1
	4.4.2 Gas	6.12	1.08	4.00	8.24	0.6	0.4	0.9
	4.4.3 Other fuels	15.06	2.12	10.90	19.22	1.6	1.2	2.0
	7.2.2 Petrol, diesel and other motor fuels	48.37	4.33	39.87	56.86	5.1	4.2	6.0
	All fuel expenditure	85.80	5.32	75.36	96.24	9.1	8.0	10.2
	Total Expenditure <sup>2</sup>	942.02	46.03	851.68	1032.35	100.0	90.4	109.6

<sup>1</sup> Disposable income quartile boundaries are calculated for households in Northern Ireland only.

<sup>2</sup> Total Expenditure in this table includes items listed as 'other items recorded' in Family Spending tables, excluding:

- 14.3 Income tax payments, less refunds;
- 14.4 National Insurance contributions
- 14.8 Windfall receipts from gambling etc.

Source: Office for National Statistics, bespoke analysis provided November 2021

## **ANNEX 2 Living Costs and Food survey items categorised as non-discretionary**

A full listing of all items recorded within the Living Costs and Food survey can be found in the Family Spending in the UK reports. From the full listing, items defined here as non-discretionary include:

- 1 Food & non-alcoholic drinks
- 1.1 Food
  - 1.1.1 Bread, rice and cereals
  - 1.1.2 Pasta products
  - 1.1.3 Buns, cakes, biscuits etc.
  - 1.1.4 Pastry (savoury)
  - 1.1.5 Beef (fresh, chilled or frozen)
  - 1.1.6 Pork (fresh, chilled or frozen)
  - 1.1.7 Lamb (fresh, chilled or frozen)
  - 1.1.8 Poultry (fresh, chilled or frozen)
  - 1.1.9 Bacon and ham
  - 1.1.10 Other meat and meat preparations
  - 1.1.11 Fish and fish products
  - 1.1.12 Milk
  - 1.1.13 Cheese and curd
  - 1.1.14 Eggs
  - 1.1.15 Other milk products
  - 1.1.16 Butter
  - 1.1.17 Margarine, other vegetable fats and peanut butter
  - 1.1.18 Cooking oils and fats
  - 1.1.19 Fresh fruit
  - 1.1.20 Other fresh, chilled or frozen fruits
  - 1.1.21 Dried fruit and nuts
  - 1.1.22 Preserved fruit and fruit based products
  - 1.1.23 Fresh vegetables
  - 1.1.24 Dried vegetables
  - 1.1.25 Other preserved or processed vegetables
  - 1.1.26 Potatoes
  - 1.1.27 Other tubers and products of tuber vegetables
  - 1.1.28 Sugar and sugar products
  - 1.1.29 Jams, marmalades
  - 1.1.30 Chocolate
  - 1.1.31 Confectionery products
  - 1.1.32 Edible ices and ice cream
  - 1.1.33 Other food products
- 1.2 Non-alcoholic drinks
  - 1.2.1 Coffee
  - 1.2.2 Tea
  - 1.2.3 Cocoa and powdered chocolate
  - 1.2.4 Fruit and vegetable juices (inc. fruit squash)
  - 1.2.5 Mineral or spring waters
  - 1.2.6 Soft drinks (inc. fizzy and ready to drink fruit drinks)
- 4.1 Actual rentals for housing
- 4.4 Electricity, gas and other fuels
- 5.6 Goods and services for routine household maintenance

- 6.1 Medical products, appliances and equipment
- 6.2 Hospital services
- 7 Transport
- 8 Communication
  - 9.3.5 Pets and pet food
  
- 12.1 Personal care
- 12.3 Social protection
  - 12.4.1 Household insurances - structural, contents and appliances
  - 12.4.2 Medical insurance premiums
  - 12.4.3 Vehicle insurance including boat insurance
  - 12.5.2 Bank, building society, post office, credit card charges
  - 12.5.3 Other services and professional fees
  
- 13.1 Housing: mortgage interest payments council tax etc.
- 13.2 Licences, fines and transfers
  - 13.4.3 Club instalment payments (child) and interest on credit cards
  
- 14.1 Life assurance, contributions to pension funds
- 14.2 Other insurance inc. friendly societies
- 14.5 Purchase or alteration of dwellings, mortgages
- 14.7 Pay off loan to clear other debt

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#### End Notes

<sup>i</sup> See [Energy Strategy - Path to Net Zero Energy | Department for the Economy \(economy-ni.gov.uk\)](https://www.economy-ni.gov.uk/energy-strategy-path-to-net-zero-energy)

<sup>ii</sup> See Northern Ireland Household Domestic Energy Expenditure report: [Northern Ireland household domestic energy expenditure 2013-15 to 2018-20 | Department for the Economy \(economy-ni.gov.uk\)](https://www.economy-ni.gov.uk/northern-ireland-household-domestic-energy-expenditure-2013-15-to-2018-20)

<sup>iii</sup> For further information on the Living Costs and Food survey see: [Living costs and food survey - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/living-costs-and-food)

<sup>iv</sup> For further information on the Family Spending in the UK Reports see: [Family spending in the UK - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/family-spending-in-the-uk)