



Key Trends

Cost of Living –
Consumer Trends

This content has been collated to provide information on the **Cost of Living Consumer Trends** in Scotland.

This report was produced in **September 2025**. As the cost-of-living issue is rapidly changing, you can access the latest data using the relevant links below.

Alternatively contact us on info@bgateway.com with your question and we'll answer with the latest information available for your business.

How are your customers affected by the cost of living?

The following summary statistics and links have been extracted from market research reports and reliable resources to give an overview of how the current cost of living changes are affecting consumer buying and spending behaviour.

- ◆ **Public opinions and social trends Great Britain: July 2025** from the **Office of National Statistics** ([Public opinions and social trends](#)). Social insights on daily life and events, including experiences of the cost of living, well-being, and attitudes to important issues from the Opinions and Lifestyle Survey (OPN). Around 3 in 5 adults (59%) reported that their cost of living had increased in July 2025; with 39% reporting the same cost of living and 2% reporting a decrease (1 in 50). Energy bills were cited as an increase for 57% of adults and price of fuel for 45%.
- ◆ **Family spending in the UK: April 2023 to March 2024** from **Office of National Statistics (released Sep 2025)** ([Family spending in the UK](#)). The report publishes average weekly household expenditure on goods and services in the UK, by age, income, economic status, socio-economic class, household composition and region. The richest fifth of households increased their expenditure in both real and nominal terms in FYE 2024, showing that they are buying more or higher quality items. The poorest fifth continued to make compromises on their spending. The average weekly household expenditure was reported to be £623.30 in the financial year ending (FYE) 2024, a nominal increase of £55.60 from the previous year (10%); after accounting for inflation this was a real-terms increase of £15.40 (3%). The proportions of total expenditure spent on food and non-alcoholic drinks, transport, and recreation and culture have recovered, while restaurants and hotels remain below pre-pandemic FYE 2020 levels. The poorest fifth of households continue to spend the greatest proportion of total expenditure (27%) on housing (net), fuel and power.
- ◆ **Impact of increased cost of living on adults across Great Britain: July to October 2023** from **Office of National Statistics** ([Impact of increased cost of living](#)). This publication uses data from the Opinions and Lifestyle Survey which asked adults about changes in cost of living. In October 2023, around 4 in 10 (39%) adults reported that they would not be able to save money in the next 12 months; around 3 in 10 (29%) reported an inability to afford an unexpected expense of £850, and around 1 in 20 (5%) reported running out of food and unable to afford more. Among those currently paying rent or a mortgage, around 4 in 10 (40%) adults reported that affording rent or mortgage payments was very or somewhat difficult.
- ◆ **PWC Consumer Sentiment Survey – Summer 2025** ([PWC Consumer Sentiment Survey](#)) reports that Consumer sentiment has improved in the last quarter following three prior quarters of decline. Sentiment has now risen from -12 to -5 in July, though only the most affluent and the 25-34 age group are financially better off and other demographic and socioeconomic groups feeling worse off than last year. From the previous quarter's decline in spending intentions to a more stable current quarter, 46% of consumers foresee an increase in grocery spend over the next year due to expected inflation. Though consumers are more hesitant with their spending at present, if sentiment continues to increase for all groups, the future looks more positive.

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- ◆ **BBC Business** ([UK Inflation Rate, Sep 25](#)) reported that prices in the UK increased by 3.8% in the 12 months to August, with the Bank making five interest rate cuts in that time period. Although inflation has decreased since the peak in October 2022, prices are still rising. Food price inflation has increased 0.2% over the 12 months, assumed to be due to supermarkets passing on to customers the increased minimum wage and National Insurance Contribution costs. Average annual growth in pay (excluding bonuses) during the three-month period was 4.7%. After taking inflation into account, wages have grown 1.2% between May and July.
- ◆ **Office of National Statistics (ONS)** have produced **Family Spending Explorer** ([Family Spending Explorer](#)) which is an interactive family spending tree map to find out more about how families in the UK spend their money every week. Find out how much families spend on **recreation and culture, restaurants and hotels, clothing and footwear, food and non-alcoholic drinks, household goods and services, communication, alcoholic drinks, and health.**
- ◆ **Nomis** ([nomisweb.co.uk/](#)) provides statistics on employment, earnings, occupations and economic inactivity statistics in Scotland and smaller regions. You can download a **Labour Market Profile** for an area of your choice. Select which type of area you would like more details on and then enter postcode or place name in the 'search' box on the next page. You can then select which type of profile from the results. This website also allows users to compare results with other UK regions, cities, or towns.

Business Support

For information on **reducing the cost of running your business**, please visit our **Rising Costs Support** page ([bgateway.com/rising-costs-support](#)), additionally the following resources might also be useful;

- ◆ **Find Business Support** ([findbusinesssupport.gov.scot/](#)) is a comprehensive site where businesses can browse all of Scotland's public sector support options including advice, funding, training, webinars and more. Their extensive section [Cost of Doing Business](#) offers businesses guides on topics such as: reducing energy costs, managing your finances as well as sector- and region-specific funding and support links.
- ◆ **Highlands and Islands Enterprise (HIE)** - support for [Cost of Doing Business](#) is a springboard for support and resources for those businesses based in the Highlands and Islands region. There are links to Digital Support, Scottish Manufacturing Advisory Service and Zero Waste Scotland, along with links on how to get in touch with a specialist.
- ◆ **Scottish Chambers of Commerce (SCC) - Business Support** ([Business Support](#)) This offering will link businesses to a range of services covering International Trade, Business Mentoring (including Finance Mentoring), the SCC Network in London and a Global Chamber Network.
- ◆ **The Scottish Council for Voluntary Organisations (SCVO) - Cost of living & the #RunningCostsCrisis** ([SCVO.scot](#)) highlights the challenges for voluntary organisations and the people they support. The SCVO talks about the need for both short- and long-term solutions for funding voluntary organisations. The page has links on how to save on costs; tax, legal and investment advice; policy and influencing articles and documents; as well as links to their information service among other resources.
- ◆ **Business Energy Scotland** ([businessenergyscotland.org/](#)) Free impartial support and access to funding to help businesses save energy, money and carbon.

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Your local Business Gateway can offer events, workshops and 1:2:1 support on all aspects of starting and developing your business. Call the helpline on **0300 013 4753** to find out what is available in your area.

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