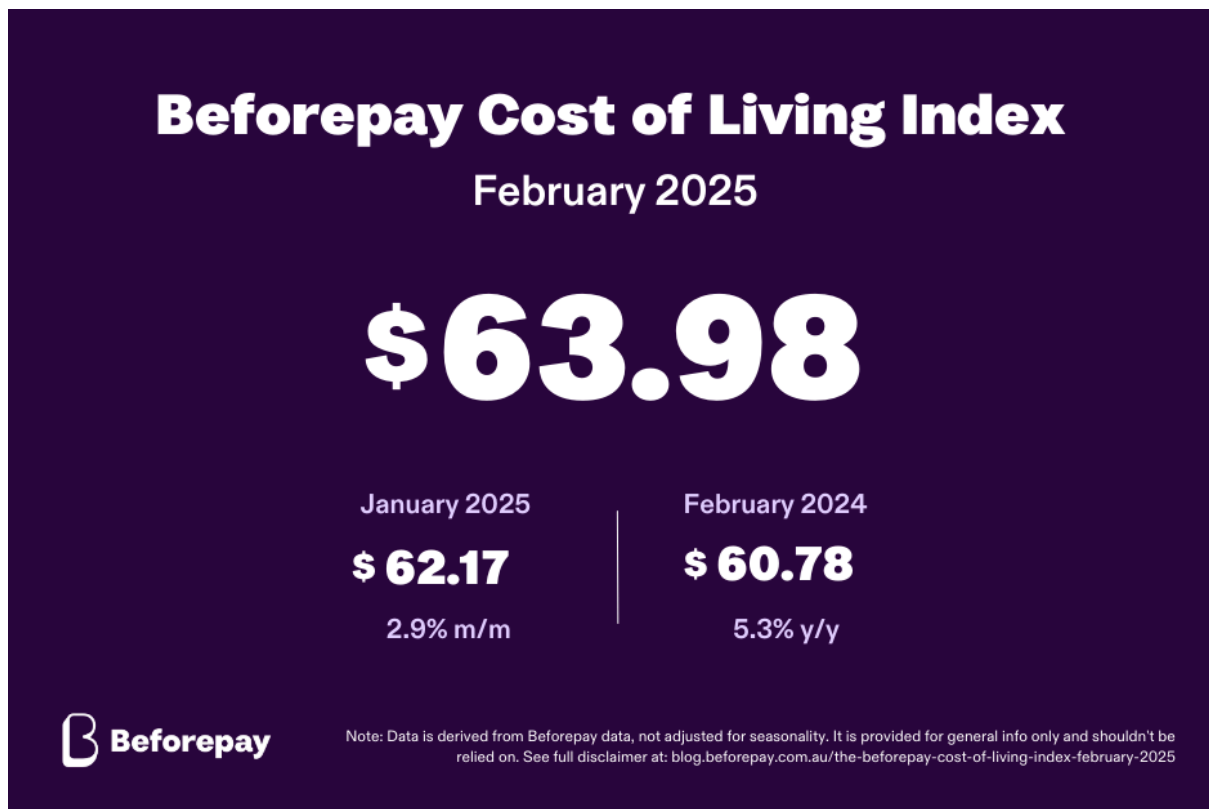


Australians feel the pinch at the pump as fuel costs push up February spending

6 March 2025

Sydney, Australia – Australians felt the strain of higher fuel prices in February. Beforepay’s latest Cost of Living Index shows petrol and auto spending jumped 6.8% in February—the sharpest increase across all key household expenses. This contributed to a 2.9% rise in overall daily spending, increasing to \$63.98 in February from \$62.17 in January, as households resumed regular spending patterns following the post-holiday slowdown.



Fuel wasn't the only rising expense in February. Utility spending rose 5.3% month-on-month to \$7.22 per day, up from \$6.86 in January. Shopping increased 4.9% to \$7.89 per day, while durable goods spending rose 3.5% to \$7.40.

Other categories remained relatively stable in February, with smaller increases across the month. Grocery spending edged up 1.6% to \$14.89 per day, up from \$14.66 in January, while entertainment and leisure rose just 0.2%. Fitness and health spending saw a slight 0.3% increase, and food and drink rose 0.7%.



Compared to the same time last year, overall daily spending was up 5.3%, reflecting higher costs across most essential categories, with the exception of groceries, which fell 1.2% year-on-year. Food and drink spending increased 9.0%, utilities rose 7.1%, and petrol and auto costs climbed 4.1% compared to February 2024. Discretionary categories also saw notable increases, with durable shopping up 12.0%, fitness and health rising 7.9%, and entertainment and leisure climbing 6.6%. The sustained rise in fuel, utilities, and food costs continues to put pressure on household budgets.

Beforepay CEO Jamie Twiss acknowledged the ongoing impact of rising expenses on Australian households.

"Rising fuel costs in February are a reminder of how quickly essential expenses can shift, putting pressure on household budgets. While Australians can't control petrol prices, they can take steps to manage their overall spending—whether that's adjusting discretionary purchases, planning ahead for bill cycles, or using tools that provide better visibility over cash flow. With the right tools, Australians can stay on top of their budgets and maintain control over their finances, even as costs fluctuate."

The Beforepay Cost of Living Index provides insights into how Australians are navigating everyday expenses, tracking real-time spending trends across more than 430,000 users.

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

Beforepay		Cost of Living Index											
		February 2025											
	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	July 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025
Index	\$60.78	\$60.28	\$63.28	\$60.69	\$62.91	\$70.55	\$65.74	\$66.69	\$66.15	\$66.12	\$73.48	\$62.17	\$63.98
Groceries	\$15.07	\$14.70	\$15.27	\$14.48	\$14.83	\$15.81	\$15.12	\$15.47	\$15.42	\$15.06	\$15.91	\$14.66	\$14.89
Food & Drink	\$9.90	\$9.89	\$10.65	\$10.14	\$10.93	\$12.01	\$11.42	\$11.50	\$11.42	\$11.07	\$11.90	\$10.72	\$10.79
Petrol & Auto	\$7.68	\$7.57	\$7.75	\$7.48	\$7.55	\$8.26	\$8.07	\$8.28	\$7.69	\$7.80	\$8.28	\$7.48	\$7.99
Shopping	\$7.50	\$7.58	\$8.10	\$7.89	\$8.10	\$10.19	\$8.81	\$8.67	\$8.66	\$9.24	\$12.57	\$7.52	\$7.89
Utilities	\$6.74	\$6.72	\$6.77	\$6.84	\$6.83	\$7.22	\$6.68	\$6.94	\$7.02	\$7.03	\$7.03	\$6.86	\$7.22
Entertainment & Leisure	\$4.38	\$4.34	\$4.64	\$4.27	\$4.44	\$5.17	\$4.83	\$5.06	\$5.20	\$4.92	\$5.34	\$4.66	\$4.67
Durable Shopping	\$6.61	\$6.67	\$7.08	\$6.74	\$7.29	\$8.81	\$7.79	\$7.67	\$7.62	\$7.81	\$8.96	\$7.15	\$7.40
Fitness & Health	\$2.90	\$2.81	\$3.02	\$2.85	\$2.94	\$3.08	\$3.02	\$3.10	\$3.12	\$3.19	\$3.49	\$3.12	\$3.13

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-february-2025

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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 loan-decisioning systems and high-efficiency lending platforms, 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