

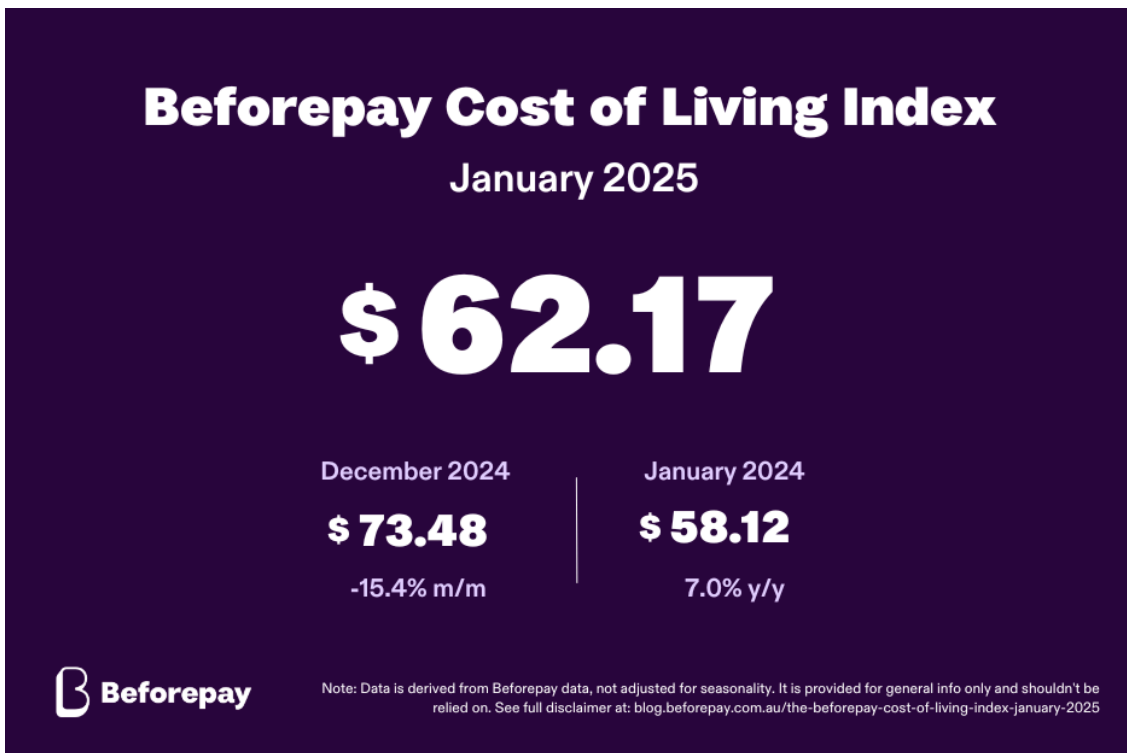
# Australians hit the gym earlier than usual this January

6 February 2025

**Sydney, Australia** – Australians are prioritising their health and wellbeing much earlier than in previous years, as new data from Beforepay’s Cost of Living Index shows a 27.4% year-on-year increase in fitness and health spending for the month of January. This surge stands out against an overall 15.4% month-on-month drop in daily average spending, down to \$62.17 from \$73.48 in December. The sharp post-holiday decline reflects the typical seasonal reset as households adjust after festive splurges. Year-on-year comparison shows a moderate 7.0% increase in spending.

Significant declines month-on-month were seen in discretionary categories, led by a 40.2% drop in daily average spend for shopping to \$7.52 from \$12.57 in December. Durable shopping followed, falling 20.2% to \$7.15 from \$8.96. Similarly, entertainment and leisure fell 12.7% to \$4.66 from \$5.34.

Year-on-year, spending in these same categories has surged. Aside from health and fitness, entertainment and leisure is up 46.1%. Shopping and durable shopping were also up 10.6% and 12.6% respectively.





For essential categories, spending dropped slightly month-on-month as households returned to regular routines after the holidays. Daily average spending was down 9.9% to \$10.72 for food and drink, 7.9% to \$14.66 for groceries, 9.7% to \$7.48 for petrol and auto, and 2.4% to \$6.86 for utilities.

Year-on-year, groceries and petrol and auto declined slightly, down 3.4% and 0.7%. Utilities continue to reflect cost-of-living pressures, up 12.5% year-on-year.

"January's post-holiday spending dip is no surprise as Australians typically pull back after the festive season," said Jamie Twiss, CEO of Beforepay. "What's interesting is the year-on-year surge, particularly in discretionary spending categories, despite ongoing cost of living pressures. It's a timely reminder for Australians to exercise a thoughtful approach to budgeting and spending to help balance personal goals with their financial wellbeing."

The January 2025 Beforepay Cost of Living Index offers insights derived from over 440,000 users, providing a detailed view of consumer behaviour across essential and discretionary spending categories.

For more information contact [mediaenquiries@beforepay.com.au](mailto:mediaenquiries@beforepay.com.au).

Beforepay		Cost of Living Index											
		January 2025											
Index	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	July 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025
	<b>\$58.12</b>	<b>\$60.78</b>	<b>\$60.28</b>	<b>\$63.28</b>	<b>\$60.69</b>	<b>\$62.91</b>	<b>\$70.55</b>	<b>\$65.74</b>	<b>\$66.69</b>	<b>\$66.15</b>	<b>\$66.12</b>	<b>\$73.48</b>	<b>\$62.17</b>
Groceries	\$15.17	\$15.07	\$14.70	\$15.27	\$14.48	\$14.83	\$15.81	\$15.12	\$15.47	\$15.42	\$15.06	\$15.91	<b>\$14.66</b>
Food & Drink	\$10.53	\$9.90	\$9.89	\$10.65	\$10.14	\$10.93	\$12.01	\$11.42	\$11.50	\$11.42	\$11.07	\$11.90	<b>\$10.72</b>
Petrol & Auto	\$7.53	\$7.68	\$7.57	\$7.75	\$7.48	\$7.55	\$8.26	\$8.07	\$8.28	\$7.69	\$7.80	\$8.28	<b>\$7.48</b>
Shopping	\$6.80	\$7.50	\$7.58	\$8.10	\$7.89	\$8.10	\$10.19	\$8.81	\$8.67	\$8.66	\$9.24	\$12.57	<b>\$7.52</b>
Utilities	\$6.10	\$6.74	\$6.72	\$6.77	\$6.84	\$6.83	\$7.22	\$6.68	\$6.94	\$7.02	\$7.03	\$7.03	<b>\$6.86</b>
Entertainment & Leisure	\$3.19	\$4.38	\$4.34	\$4.64	\$4.27	\$4.44	\$5.17	\$4.83	\$5.06	\$5.20	\$4.92	\$5.34	<b>\$4.66</b>
Durable Shopping	\$6.35	\$6.61	\$6.67	\$7.08	\$6.74	\$7.29	\$8.81	\$7.79	\$7.67	\$7.62	\$7.81	\$8.96	<b>\$7.15</b>
Fitness & Health	\$2.45	\$2.90	\$2.81	\$3.02	\$2.85	\$2.94	\$3.08	\$3.02	\$3.10	\$3.12	\$3.19	\$3.49	<b>\$3.12</b>

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-january-2025](https://blog.beforepay.com.au/the-beforepay-cost-of-living-index-january-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](http://www.beforepay.com.au)