

Wellbeing takes priority as health spending jumps 8.3% in March

3 April 2025

Sydney, Australia – Australians are doubling down on their commitment to health and wellbeing, with new data from Beforepay’s March Cost of Living Index revealing an 8.3% rise in fitness and health spending—the strongest growth across all categories for the month. Daily average spending rose to \$64.68 in March, a moderate 1.1% increase from \$63.98 in February. Compared to March 2024, the Index has climbed 7.3% year-on-year, continuing a steady upward trend that mirrors inflationary pressures across the economy.

The health and fitness category stood out as consumers spent an average of \$3.39 per day, up from \$3.13 in February. Spending for the category also saw the biggest increase year-on-year, up 20.6% from \$2.81 in March 2024.

“We’ve seen spending on health and fitness typically rise early in the year, but what we’re seeing now looks more structural than seasonal. Wellbeing has become a clear priority, even as households remain mindful of broader financial pressures,” said Beforepay CEO Jamie Twiss. “While it’s encouraging to see Australians investing in their health, it’s important that these decisions are made within a broader plan for financial stability. A balanced approach to spending is key—prioritising wellbeing while still maintaining control over household budgets.”

Spending on entertainment and leisure also rose month-on-month, up 3.4% to \$4.83, as did food and drink which increased 2.1% to \$11.02. Utilities continue to increase, with daily average spend creeping up 2.8%. Durable shopping also edged up slightly by 1.9%.

In contrast, some categories recorded modest declines. Grocery spending fell 0.7% to \$14.78. Meanwhile petrol and auto spending declined 2.0% and general shopping dropped just 0.3%.

The March 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

March 2025

\$64.68

February 2025

\$ 63.98

1.1% m/m

March 2024

\$ 60.28

7.3% 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-march-2025



Cost of Living Index

March 2025

	Mar 2024	Apr 2024	May 2024	Jun 2024	July 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025
Index	\$60.28	\$63.28	\$60.69	\$62.91	\$70.55	\$65.74	\$66.69	\$66.15	\$66.12	\$73.48	\$62.17	\$63.98	\$64.68
Groceries	\$14.70	\$15.27	\$14.48	\$14.83	\$15.81	\$15.12	\$15.47	\$15.42	\$15.06	\$15.91	\$14.66	\$14.89	\$14.78
Food & Drink	\$9.89	\$10.65	\$10.14	\$10.93	\$12.01	\$11.42	\$11.50	\$11.42	\$11.07	\$11.90	\$10.72	\$10.79	\$11.02
Petrol & Auto	\$7.57	\$7.75	\$7.48	\$7.55	\$8.26	\$8.07	\$8.28	\$7.69	\$7.80	\$8.28	\$7.48	\$7.99	\$7.83
Shopping	\$7.58	\$8.10	\$7.89	\$8.10	\$10.19	\$8.81	\$8.67	\$8.66	\$9.24	\$12.57	\$7.52	\$7.89	\$7.87
Utilities	\$6.72	\$6.77	\$6.84	\$6.83	\$7.22	\$6.68	\$6.94	\$7.02	\$7.03	\$7.03	\$6.86	\$7.22	\$7.42
Entertainment & Leisure	\$4.34	\$4.64	\$4.27	\$4.44	\$5.17	\$4.83	\$5.06	\$5.20	\$4.92	\$5.34	\$4.66	\$4.67	\$4.83
Durable Shopping	\$6.67	\$7.08	\$6.74	\$7.29	\$8.81	\$7.79	\$7.67	\$7.62	\$7.81	\$8.96	\$7.15	\$7.40	\$7.54
Fitness & Health	\$2.81	\$3.02	\$2.85	\$2.94	\$3.08	\$3.02	\$3.10	\$3.12	\$3.19	\$3.49	\$3.12	\$3.13	\$3.39

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-march-2025

###



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