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Budget conscious Brits now savvier At supermarket shop

- Discount supermarket spending is up 23% year on year since January 2013
- A third say they shop in discount supermarkets more now than five years ago
 - A fifth budget carefully for their regular supermarket shopping

British shoppers are now savvier about their spending on the weekly supermarket shop than they were five years ago. Halifax customer data* demonstrates a 23% increase year on year on card spending in discount supermarkets since January 2013. This is a huge rise in comparison to spending in mid-range supermarkets over the same period which increased by only 2%, and high-end supermarket spending which rose by just 6%.

Further research from Halifax** shows a third of Brits (32%) say they now shop in discount supermarkets more often than they did five years ago, and one in four (25%) say they save up vouchers to get money off their basket. A fifth (20%) meanwhile are careful to budget for their spending before they hit the aisles and over a quarter (28%) always write a list first.

And it seems loyalty doesn't pay for around a quarter of shoppers, as 26% are willing to visit a variety of supermarkets to take advantage of special offers to save money on their favourite products. Only a third of shoppers (33%) feel a sense of loyalty to one supermarket and will visit the same store every time their cupboards begin to look bare.

Some shoppers are not adverse to the odd splurge though, as one in eight (13%) will visit a top-end supermarket to treat themselves on pay day, and 15% will spend more in the supermarket after being paid than they normally would on a typical shop.

Head of Halifax Current Accounts, Emma Greenwood, said: "While discount shopping appears to be on the rise and deal hunting is as popular as ever, some of us can't resist treating ourselves to something extra when pay day comes around, even if it is at the expense of hard-won supermarket loyalty."

When the trolley dash is done and it's time to hit the checkout, it seems cash is still king for nearly a quarter (22%) of supermarket shoppers, while almost half (46%) usually pay with a debit card, and one in four (25%) put the weekly shop on their credit card. Most shoppers surveyed said they spent somewhere between £26 and £50 on their weekly groceries.

Regionally, those in London were more likely to shop in high end stores such as Waitrose or Ocado, with 25% saying they would visit these stores compared to only 4% of shoppers in the North West. Those in Yorkshire and the Humber were most likely to visit pocket-friendly

favourite Aldi, as almost half (45%) said they would shop there compared to only one in five (20%) of south west shoppers.

When it comes to savvy shopping women feel they have the upper hand, with just over half (52%) saying they are a savvier shopper than their partner, compared to only a third (33%) of men. It also seems the traditionally held view that women enjoy shopping much more than men still rings true, as 59% of those surveyed said they think women enjoy shopping more than men, compared to only 4% who thought men like it more.

Halifax offers the following top 5 tips to help shoppers save money on their grocery shopping:

1. Write a list before you go shopping and stick to it
2. Plan your meals for the week so you waste less
3. Check out the latest money saving offers, coupons and vouchers
4. If you have time, visit several different supermarkets to get the best deals on everyday items
5. Keep a household budget tracker to help you keep tabs on regular monthly spending such as supermarket shopping, utility bills, mortgage or rent payments, and other regular outgoings.

For more tips and advice on managing your money visit www.halifax.co.uk/money-explained

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Editors' Notes:

- (1) *Halifax Retail Sales tracker data February 2018. Analysis is based upon spending on debit and credit cards. There is a growing shift from cash to card payments, which is reflected in these numbers.

**Research conducted by Onepoll November 2017. Regional data splits available.

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