



Game On! Spending on fitness on the up as Brits get active

For many, sports and exercise are more than just hobbies; they're lifelines. Whether it's the thrill of scoring a goal, the peaceful rhythm of a swim or the camaraderie of a workout class, staying active offers a physical, mental and emotional boost.

According to Lloyds data, there's been a 24% increase in spend on fitness between 2022 and 2024, proving the nation's love for sport continues. However, for 29% of people, the membership fees associated with sport and exercise remain a consideration, with a quarter (25%) of the younger generation (18 to 24-year-olds) saying it means they've changed how they get their physical activity in.

But staying active doesn't *have* to break the bank – there are plenty of solutions to make sure sport remains accessible to all.

Ola Majekodunmi, Lloyds Money Expert, says: "Staying active can cost money, but the benefits are priceless. Exercising isn't just about physical health, it's about how it makes you feel. From the 63% of people who report feeling energised, to the 44% who credit it with increased confidence and the 38% who feel empowered, participation pays dividends in every aspect of life.

"You don't have to throw in the towel or jump through hoops if costs are making things difficult – there are plenty of solutions to help you stay fit and stick to your budget."

Pay to play

Lloyds' research shows there's plenty of resilience among sports enthusiasts, with 35% saying rising costs haven't affected how much they participate.

For the cash-savvy, it's all about making smart lifestyle choices and knowing where to look for opportunities, explains Ola.

"Reviewing your monthly subscriptions, to check what you're still making regular use of, or making food at home could help fund a gym membership, for instance. Everyday savings can add up quickly, turning pennies into pounds that could fund a weekly gym class or sport activity you're passionate about.

"These simple swaps aren't about giving things up but about making confident, empowered choices about how to use your money to best suit your lifestyle."

Alternatively, Ola advises, instead of committing to a full membership, check discount trial periods to explore what you truly enjoy before committing to a full membership, look out for seasonal promotions (especially after the festive season) or club open days.

"You can also look for online classes or keep up to speed with your fitness through videos on YouTube," she adds.

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Second-hand savings

There are plenty of inexpensive ways to stay active. Open water swimming, for example, is usually free and offers a refreshing connection to nature. Community sports programmes, public courts and local running clubs provide a plethora of access, at good value for money and often free.

With nearly a third (31%) of people saying kit and equipment costs are their biggest spend, Ola also advises to not overlook second-hand marketplaces: "Sites like eBay or Vinted are treasure troves for pre-loved fitness gear and can help you save some pounds. If your sport requires more specialist gear like skiing, cycling or golf, then you may also want to consider renting equipment before buying it outright."

For those who are too much of a fan of a particular sport to ever give it up, offering to help with coaching, admin or setting up events at local sports clubs, in exchange for reduced or waived fees, can be a great option. This can help you to enjoy the sport you love and build community connections, without high costs.

Build that team spirit

With the majority (79%) thinking of organised team games as the true definition of sport, the UK is a nation of football, netball, rugby and cricket (to name a few!) lovers.

However, as Ola says: "You don't always need to join a club to enjoy sport. You can gather a group of friends, neighbours or colleagues and organise casual games yourselves, whether it's 5-a-side football at a local public pitch or a weekly run in the park.

"This can be a great way to stay active, socialise and split any venue fees or use free public spaces."

Solo sports are also a great way to keep active, as Ola explains: "Cycling is a low-impact, full-body workout that improves cardiovascular fitness and builds muscle strength. It's also an eco-friendly and cost-effective mode of transport that can save money on fuel and commuting. Once you've invested in a sturdy bike, new or used, you'll only need the occasional tune-up to keep riding.

"While the financial cost of sport is a consideration, there are many affordable ways to stay active. With mindful budgeting, and a little creativity; everyone can tap into the life-changing benefits of regular exercise without breaking the bank," Ola concludes.

For more tips on managing your money, visit <https://www.lloydsbank.com/help-guidance/everyday-banking.html>

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Notes to editors

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