

Lidl Tops UK Supermarket Price Rankings

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Lidl has overtaken Aldi to become the UK's cheapest supermarket, based on the latest monthly grocery price rankings.

This marks the first time since early 2023 that Aldi has been pushed off the top spot. The price comparison, covering a typical basket of everyday items, shows Lidl offering the most competitive prices among the major chains.

Asda, Tesco, and Morrisons maintained their middle-ground positions, while Waitrose remained the most expensive. Despite that, Waitrose continues to emphasise its quality and service offering as justification for its higher pricing.

New data obtained by *Sky News Money* through a Freedom of Information request to HM Revenue and Customs (HMRC) has revealed that at least 214,000 eligible parents are not claiming Child Benefit.

This is a 66,000 increase from five years ago and means that thousands are not receiving the National Insurance (NI) credits that are automatically included with the benefit, credits which could significantly increase their future state pension.

Child Benefit currently pays £26.05 per week (£1,354.60 annually) for the eldest or only child, and £17.25 per week (£897 annually) for each additional child. It is available to those responsible for children under 16 (or under 20 if still in full-time education or training).

A key advantage of claiming Child Benefit is the automatic Class 3 National Insurance credits awarded for children under 12. These credits count towards the 35 qualifying years needed for a full state pension.

Even for parents not in paid work, the credits fill in gaps in their NI record, which otherwise would need to be topped up at a cost.

One missed year of credits could reduce pension entitlement by £342.16 per year. If a parent takes time off until a child is four, this loss grows to £1,368 annually. Delaying a return to work until the child turns 11 could result in £3,763 lost per year, and if no claim is made at all, this could rise to £4,105 annually in lost pension income.

“Getting a free credit for National Insurance is a lucrative move,” said Laura Suter, Director of Personal Finance at AJ Bell, in an interview with *Sky News Money*.

“You can pay to top up your record voluntarily, but it would cost £923 for each year you want to do that.”

Child Benefit can be claimed 48 hours after registering a child’s birth or when the child comes to live with the parent. The benefit can also be backdated for up to three months.

Only one parent may claim per child, but National Insurance credits can be transferred between partners at the end of each tax year. In households with more than one child, each

parent can claim for different children to share benefits and credits.

Those with earnings over £60,000 per year may still claim, though they will be subject to the High Income Child Benefit Charge. The repayment works on a sliding scale:

This repayment is handled through the self-assessment tax return system, but it does not affect eligibility for the NI credits, which remain highly valuable in terms of future pension income.

With food prices still under scrutiny and family budgets stretched, Lidl's return to the top of the affordability rankings will be welcomed by many. At the same time, the growing number of families missing out on Child Benefit and pension-related credits points to a lack of awareness that could cost households thousands in retirement.

As long as the government continues to leave the responsibility on individuals to claim, it remains vital that parents understand the long-term financial advantages of making a simple application.