The Layby Comeback: Younger Australians Rediscover Traditional Layby Amid Rising Interest Rates

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As rising interest rates and cost-of-living pressures continue to affect Australian households, traditional layby is finding relevance among younger consumers looking for ways to manage purchases without relying on credit.

New customer data from Australian online layby retailer Layup Shop reveals that **69% of new customers with recorded ages are between 25 and 44**, challenging the perception that layby is primarily associated with older generations.

"Layby has been around for generations, but younger Australians are recognising the value of paying for purchases over time without taking on debt," says Stuart Duff, Director of Layup Shop.

"With interest rates and everyday expenses putting pressure on household budgets, traditional layby offers a practical way to plan purchases and manage spending."

Younger Australians Are Rediscovering Layby

An analysis of Layup Shop's new Australian customers since March 2026 reveals that 42% of customers with recorded ages are aged 35–44, followed by 27% aged 25–34. Women represent 55% of new customers, while men account for 30%.

Unlike Buy Now, Pay Later services, traditional layby allows customers to pay for purchases in instalments before receiving their products, providing an alternative to credit-based shopping.

"With Buy Now, Pay Later you get your products immediately; however, you have to work out how to pay for them afterwards. This can lead to consumers overcommitting and getting themselves into credit difficulty. Layby works the other way around, where

consumers are only purchasing what they have been able to pay for and afford first," says Stuart.

“Customers choose what they want, spread payments over time and receive their purchases once they're fully paid for. It's a simple approach that helps people plan their spending.”

Queensland and Regional Australia Among Leading Layby Locations

Layup Shop's data also reveals strong participation across Queensland and regional Australia.

NSW accounts for 31% of new customers, followed by Queensland at 26% and Victoria at 21%. Coomera, Toowoomba, Ipswich and Logan are among the retailer's most popular customer locations.

Regional NSW represents 11% of new customers, followed by regional Queensland at 8% and regional Victoria at 6%.

“Traditional layby is finding a place in modern online shopping, particularly among younger Australians who want greater control over how they pay for purchases,” says Stuart.

Contact Information

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Resources

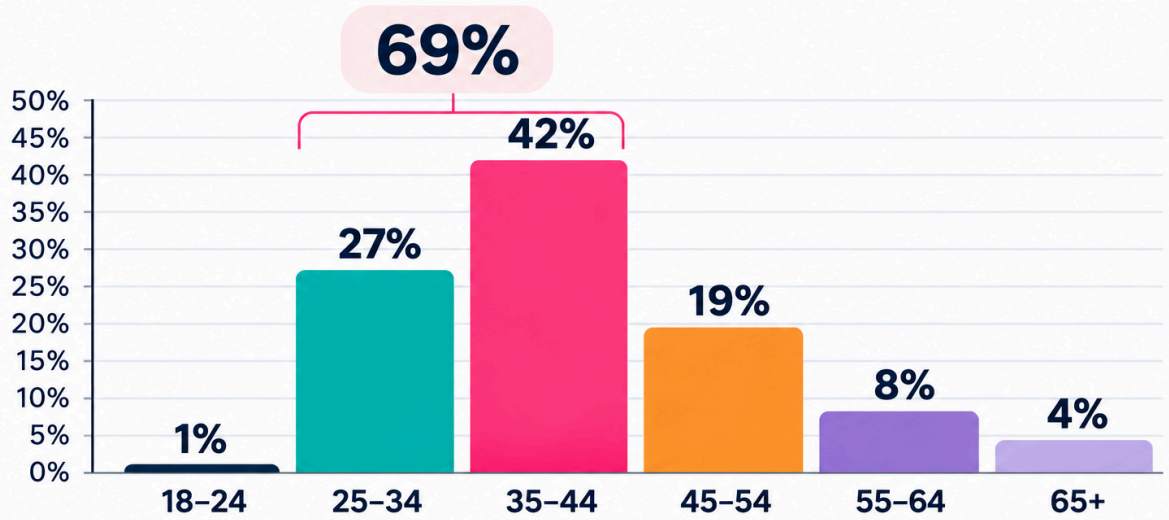
Layup Shop Website
https://layupshop.com/au/

Images

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Age Distribution of New Customers



Source: Layup Shop, new Australian customers since March 2026 | Percentages rounded; total 101%