

Table 3a **Household disposable income, consumer spending and savings**

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
£ billion																							
Gross household disposable income ¹	35.1	76.6	170.4	269.0	424.5	579.3	727.6	891.0	1,067.6	1,083.7	1,128.9	1,175.8	1,217.0	1,286.2	1,311.4	1,347.1	1,402.4	1,453.0	1,454.4	1,514.7	1,609.2	1,756.3	1,881.2
- Consumer spending ²	33.1	70.5	153.2	248.7	404.6	531.5	709.4	874.1	987.0	1,022.6	1,058.1	1,112.2	1,159.0	1,188.0	1,249.3	1,294.6	1,343.7	1,378.6	1,200.3	1,319.3	1,534.7	1,646.7	1,706.4
= Savings	2.0	6.1	17.2	20.3	19.9	47.8	18.2	16.9	80.6	61.1	70.8	63.6	58.0	98.2	62.0	52.5	58.7	74.3	254.1	195.3	74.5	109.6	174.9
Savings ratio (%) ³	5.7	8.0	10.1	7.6	4.7	8.3	2.5	1.9	7.6	5.6	6.3	5.4	4.8	7.6	4.7	3.9	4.2	5.1	17.5	12.9	4.6	6.2	9.3
Composite Price Index	73.1	134.8	263.7	373.2	497.5	588.2	671.8	757.3	881.9	927.8	957.6	986.7	1,010.0	1,020.0	1,037.7	1,074.9	1,110.8	1,139.3	1,156.4	1,203.2	1,342.6	1,472.7	1,525.5
£ billion (2024 prices)																							
Gross household disposable income	733.4	866.9	985.8	1,099.5	1,301.6	1,502.4	1,652.2	1,794.9	1,846.8	1,781.8	1,798.4	1,817.9	1,838.1	1,923.6	1,927.8	1,911.8	1,926.0	1,945.5	1,918.6	1,920.4	1,828.4	1,756.3	1,881.2
- Consumer spending	691.3	797.5	886.5	1,016.4	1,240.6	1,378.4	1,610.9	1,760.9	1,707.3	1,681.4	1,685.7	1,719.6	1,750.5	1,776.8	1,836.6	1,837.3	1,845.4	1,846.0	1,583.5	1,672.7	1,743.8	1,646.7	1,706.4
= Savings	42.1	69.3	99.3	83.1	61.1	124.0	41.4	34.0	139.4	100.4	112.8	98.3	87.6	146.8	91.2	74.5	80.6	99.5	335.2	247.7	84.6	109.6	174.9
Increases over previous years: ⁴																							
Household disposable income																							
% (Cash)	-	23.6	24.5	11.6	11.6	7.3	5.1	4.5	4.0	1.5	4.2	4.2	3.5	5.7	2.0	2.7	4.1	3.6	0.1	4.1	6.2	9.1	7.1
% (Constant prices) ⁵	-	3.6	2.7	2.3	3.7	3.1	2.0	1.7	0.6	-3.5	0.9	1.1	1.1	4.7	0.2	-0.8	0.7	1.0	-1.4	0.1	-4.8	-3.9	7.1
Consumer spending																							
% (Cash)	-	22.6	23.5	12.5	12.5	6.3	6.7	4.6	2.6	3.6	3.5	5.1	4.2	2.5	5.2	3.6	3.8	2.6	-12.9	9.9	16.3	7.3	3.6
% (Constant prices) ³	-	3.1	2.2	2.9	4.4	2.2	3.4	1.9	-0.6	-1.5	0.3	2.0	1.8	1.5	3.4	0.0	0.4	0.0	-14.2	5.6	4.2	-5.6	3.6

Sources: ONS, UK National Accounts, UK Economic Accounts, plus Inflation and Price Indices.

Notes: 1. Gross household disposable income (GDHI) figures are seasonally adjusted (RPHQ). It is the amount of money that all individuals in the household sector have available for spending or saving after all taxes, social contributions and benefits have been taken into account. The household sector includes all individuals, including people living in institutions and the self-employed, but it excludes non-profit bodies such as charities.

2. Gross household consumer expenditure figures are seasonally adjusted (ABJQ) and were substantially revised in 2018 as part of the modified GDP methodology.

3. The savings ratio is the ratio of savings to household disposable income.

4. For the years to 2005 the increases are the average annual increase over the previous five years.

5. Constant prices calculated based on the Composite Price Index (January 1974 = 100).