

Table 3 Household disposable income, consumer spending and savings

	1970	1975	1980	1985	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
£ billion																		
Household disposable income ¹	32.5	68.8	148.8	228.6	365.1	503.6	657.2	700.1	724.8	759.8	781.6	815.3	849.8	882.4	915.1	943.1	979.5	1,005.9
- Consumer spending ²	30.5	63.0	133.2	209.4	343.0	448.7	616.4	647.4	680.6	714.5	749.6	784.1	819.2	862.2	878.0	858.2	904.5	930.2
= Savings	2.0	5.8	15.6	19.2	22.1	54.9	40.8	52.7	44.2	45.3	32.0	31.2	30.6	20.2	37.1	84.9	75.0	75.7
Savings ratio ³ (%)	6.2	8.4	10.5	8.4	6.1	10.9	6.2	7.5	6.1	6.0	4.1	3.8	3.6	2.3	4.1	9.0	7.7	7.5
Increases over previous years: ⁴																		
Household disposable income																		
% (Cash)	-	22.3	23.3	10.7	11.9	7.6	6.1	6.5	3.5	4.8	2.9	4.3	4.2	3.8	3.7	3.1	3.9	2.7
% (Constant prices) ⁵	-	3.0	2.1	1.7	4.0	3.3	2.9	4.7	1.8	1.9	- 0.1	1.4	1.0	- 0.4	- 0.3	3.6	- 0.7	- 2.4
Consumer spending																		
% (Cash)	-	21.3	22.3	11.4	12.8	6.2	7.5	5.0	5.1	5.0	4.9	4.6	4.5	5.2	1.8	- 2.3	5.4	2.8
% (Constant prices) ⁵	-	2.4	1.6	2.2	4.6	2.1	4.1	3.2	3.4	2.0	1.9	1.7	1.2	0.9	- 2.1	- 1.7	0.7	- 2.2

Sources: UK National Accounts, UK Economic Accounts, Economic & Labour Market Review and Financial Statistics for latest data.

Notes: 1. Households' gross disposable income (before any adjustment for net equity) is RPHQ.

2. Households' final consumption expenditure is ABJQ.

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

4. For the years to 1995 the increases are the average annual increase over the previous five years.

5. Constant prices calculated based on the Composite Price Index.