

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.