

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

	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
£ billion																							
Gross household disposable income ¹	35.3	76.8	170.4	268.7	429.1	585.5	749.9	914.1	956.5	1,009.8	1,046.6	1,070.2	1,093.5	1,114.2	1,162.3	1,206.2	1,247.8	1,322.1	1,347.6	1,376.2	1,441.2	1,486.7	1,500.2
- Consumer spending ²	33.2	70.6	153.5	249.5	404.6	531.7	709.9	873.5	910.7	954.4	983.5	956.3	984.4	1,021.1	1,058.5	1,109.5	1,153.4	1,187.2	1,248.1	1,287.3	1,335.2	1,367.9	1,231.6
= Savings	2.1	6.2	16.9	19.2	24.5	53.8	39.9	40.6	45.8	55.5	63.1	113.9	109.1	93.1	103.8	96.7	94.4	134.9	99.5	89.0	106.0	118.9	268.6
Savings ratio (%) ³	5.8	8.1	9.9	7.1	5.7	9.2	5.3	4.4	4.8	5.5	6.0	10.6	10.0	8.4	8.9	8.0	7.6	10.2	7.4	6.5	7.4	8.0	17.9
Composite Price Index	73.1	134.8	263.7	373.2	497.5	588.2	671.8	757.3	781.5	815.0	847.5	843.0	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
£ billion (2020 prices)																							
Gross household disposable income	557.7	658.6	747.1	832.7	997.3	1,151.2	1,290.8	1,395.8	1,415.3	1,432.9	1,428.0	1,468.0	1,433.9	1,388.7	1,403.5	1,413.6	1,428.7	1,498.9	1,501.8	1,480.6	1,500.3	1,509.0	1,500.2
- Consumer spending	525.2	605.5	673.1	773.2	940.4	1,045.4	1,222.1	1,333.8	1,347.6	1,354.1	1,342.0	1,311.8	1,290.7	1,272.7	1,278.2	1,300.4	1,320.5	1,346.0	1,390.9	1,384.9	1,390.0	1,388.4	1,231.6
= Savings	32.5	53.1	74.1	59.5	56.9	105.8	68.7	62.0	67.8	78.7	86.1	156.2	143.1	116.0	125.3	113.3	108.1	153.0	110.9	95.7	110.3	120.6	268.6
Increases over previous years: ⁴																							
Household disposable income																							
% (Cash)	-	23.6	24.4	11.5	11.9	7.3	5.6	4.4	4.6	5.6	3.6	2.3	2.2	1.9	4.3	3.8	3.4	6.0	1.9	2.1	4.7	3.2	0.9
% (Constant prices) ⁵	-	3.6	2.7	2.3	4.0	3.1	2.4	1.6	1.4	1.2	-0.3	2.8	-2.3	-3.1	1.1	0.7	1.1	4.9	0.2	-1.4	1.3	0.6	-0.6
Consumer spending																							
% (Cash)	-	22.5	23.5	12.5	12.4	6.3	6.7	4.6	4.3	4.8	3.1	-2.8	2.9	3.7	3.7	4.8	3.9	2.9	5.1	3.1	3.7	2.4	-10.0
% (Constant prices) ³	-	3.1	2.2	3.0	4.3	2.2	3.4	1.8	1.0	0.5	-0.9	-2.2	-1.6	-1.4	0.4	1.7	1.6	1.9	3.3	-0.4	0.4	-0.1	-11.3

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).

Table 3b Gross disposable household income at constant prices

£ per head of population at 2019/20 prices

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
North East	14,184	15,071	16,046	16,229	16,118	16,168	16,427	16,124	15,954	16,252	16,322	16,630	17,088	16,810	16,701	16,899	17,096
Yorkshire & The Humber	14,748	16,012	16,888	17,032	17,152	17,046	17,025	16,515	16,436	16,548	16,722	17,079	17,711	17,316	17,314	17,758	17,959
North West	14,941	16,125	17,262	17,390	17,495	17,454	17,593	17,132	16,926	17,098	17,330	17,688	18,379	17,999	17,994	18,385	18,601
West Midlands	15,057	16,262	17,016	17,193	17,098	17,218	17,142	16,722	16,580	16,661	16,933	17,416	18,144	17,959	17,691	18,132	18,350
East Midlands	15,047	16,078	17,377	17,491	17,889	17,770	17,568	16,992	16,965	17,162	17,390	17,801	18,507	18,026	18,027	18,383	18,635
East	17,358	18,713	19,965	20,063	20,222	20,501	20,467	19,895	19,629	19,911	20,277	20,784	21,781	21,581	21,551	22,135	22,392
London	20,025	22,757	25,345	25,851	26,787	27,100	26,240	25,515	24,786	25,732	26,691	27,634	29,308	29,084	28,597	29,557	30,256
South East	19,733	21,122	22,248	22,682	22,975	23,019	22,842	22,092	21,847	22,149	22,638	23,073	24,251	23,965	23,849	24,369	24,715
South West	16,987	18,017	19,138	19,627	19,670	19,922	19,504	19,239	19,130	19,161	19,507	20,040	20,787	20,463	20,332	20,937	21,222
England	16,873	18,328	19,642	19,922	20,184	20,295	20,107	19,573	19,331	19,643	20,057	20,579	21,544	21,250	21,103	21,652	21,978
Wales	14,400	15,475	16,688	16,810	16,737	17,077	16,631	16,301	16,225	16,369	16,377	16,735	17,117	16,742	16,763	17,255	17,263
Scotland	14,905	16,202	17,960	18,297	18,651	19,063	18,779	18,389	18,347	18,495	18,815	19,144	19,567	19,170	18,985	19,305	19,649
Northern Ireland	13,299	14,062	16,148	16,479	16,303	16,298	16,047	15,720	15,751	15,680	16,056	16,457	16,882	16,702	16,728	17,056	17,331
United Kingdom	16,477	17,882	19,254	19,534	19,775	19,918	19,708	19,204	18,995	19,276	19,662	20,158	21,037	20,736	20,600	21,121	21,433

Source: ONS Regional gross disposable household income.

Notes: 1. Gross disposable household income estimates relate to totals for all individuals within the household sector for a region and not to the average for each household.

2. The household sector includes all individuals, including people living in institutions and the self-employed but now excludes non-profit bodies such as charities.

3. 2019 estimates are provisional.