

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
£ billion																					
Gross household disposable income ¹	35.1	76.6	170.2	268.1	424.5	579.7	728.1	892.3	1,070.2	1,086.1	1,130.0	1,178.5	1,219.9	1,291.9	1,316.3	1,352.6	1,408.9	1,462.3	1,458.0	1,512.6	1,610.3
- Consumer spending ²	33.1	70.5	153.2	248.7	404.4	531.3	709.5	874.6	988.7	1,025.2	1,060.8	1,114.8	1,161.7	1,194.2	1,255.7	1,301.1	1,352.0	1,387.7	1,214.5	1,326.3	1,514.5
= Savings	2.0	6.1	17.0	19.4	20.1	48.4	18.6	17.7	81.5	60.9	69.2	63.7	58.2	97.7	60.7	51.5	56.8	74.6	243.6	186.3	95.8
Savings ratio (%) ³	5.8	8.0	10.0	7.2	4.7	8.3	2.6	2.0	7.6	5.6	6.1	5.4	4.8	7.6	4.6	3.8	4.0	5.1	16.7	12.3	5.9
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
£ billion (2022 prices)																					
Gross household disposable income ¹	645.5	763.1	866.6	964.4	1,145.6	1,323.1	1,455.2	1,581.9	1,629.3	1,571.6	1,584.3	1,603.6	1,621.6	1,700.5	1,703.1	1,689.5	1,702.9	1,723.2	1,692.8	1,687.8	1,610.3
- Consumer spending ²	608.4	701.9	780.2	894.6	1,091.3	1,212.7	1,418.0	1,550.5	1,505.2	1,483.5	1,487.3	1,516.9	1,544.3	1,571.9	1,624.6	1,625.2	1,634.2	1,635.3	1,410.0	1,480.0	1,514.5
= Savings ratio ³	37.2	61.1	86.4	69.8	54.3	110.4	37.2	31.4	124.1	88.1	97.1	86.7	77.3	128.6	78.5	64.3	68.7	87.9	282.8	207.8	95.8
Increases over previous years: ⁴																					
Household disposable income																					
% (Cash)	-	23.6	24.4	11.5	11.7	7.3	5.1	4.5	4.0	1.5	4.0	4.3	3.5	5.9	1.9	2.8	4.2	3.8	-0.3	3.7	6.5
% (Constant prices) ⁵	-	3.6	2.7	2.3	3.8	3.1	2.0	1.7	0.6	-3.5	0.8	1.2	1.1	4.9	0.2	-0.8	0.8	1.2	-1.8	-0.3	-4.6
Consumer spending																					
% (Cash)	-	22.6	23.5	12.5	12.5	6.3	6.7	4.7	2.6	3.7	3.5	5.1	4.2	2.8	5.1	3.6	3.9	2.6	-12.5	9.2	14.2
% (Constant prices) ⁵	-	3.1	2.2	2.9	4.4	2.2	3.4	1.9	-0.6	-1.4	0.3	2.0	1.8	1.8	3.4	0.0	0.6	0.1	-13.8	5.0	2.3

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 by country and region

£ per head of population at 2022/23 prices

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
North East	15,381	16,114	17,289	17,505	17,361	17,401	17,731	17,390	17,145	17,421	17,587	17,952	18,423	18,152	18,113	18,272	18,663	18,286	17,663
Yorkshire & The Humber	16,013	17,149	18,186	18,386	18,503	18,360	18,395	17,823	17,667	17,735	18,011	18,417	19,078	18,678	18,776	19,153	19,556	19,078	18,363
North West	16,228	17,282	18,627	18,801	18,900	18,826	19,035	18,517	18,221	18,343	18,679	19,081	19,792	19,415	19,512	19,837	20,328	19,887	18,864
West Midlands	16,351	17,442	18,321	18,567	18,440	18,544	18,518	18,048	17,824	17,858	18,244	18,802	19,594	19,410	19,225	19,535	19,880	19,359	18,566
East Midlands	16,333	17,219	18,691	18,855	19,281	19,117	18,946	18,314	18,211	18,371	18,708	19,181	19,945	19,452	19,538	19,818	20,299	19,861	18,956
East	18,861	20,081	21,508	21,660	21,824	22,088	22,103	21,479	21,096	21,346	21,858	22,421	23,500	23,287	23,412	23,912	24,412	23,442	22,337
London	21,805	24,559	27,537	28,259	29,299	29,573	28,723	27,873	26,954	27,947	29,099	30,100	31,928	31,574	31,344	32,433	32,984	31,531	31,094
South East	21,433	22,666	23,964	24,476	24,798	24,794	24,668	23,843	23,476	23,723	24,395	24,872	26,139	25,824	25,862	26,333	26,927	25,818	24,623
South West	18,433	19,299	20,562	21,121	21,148	21,377	20,969	20,700	20,498	20,447	20,946	21,538	22,324	21,989	21,989	22,469	23,148	22,220	21,221
England	18,332	19,671	21,188	21,553	21,831	21,909	21,766	21,171	20,820	21,100	21,656	22,235	23,270	22,947	22,939	23,442	23,950	23,122	22,213
Wales	15,643	16,582	17,979	18,121	18,032	18,388	17,952	17,586	17,431	17,522	17,630	18,047	18,446	18,067	18,209	18,582	18,852	18,572	18,038
Scotland	16,192	17,359	19,370	19,821	20,156	20,575	20,320	19,871	19,751	19,858	20,296	20,665	21,095	20,669	20,587	20,823	21,346	20,702	19,630
Northern Ireland	14,463	15,137	17,471	17,922	17,684	17,618	17,405	17,035	16,980	16,857	17,337	17,793	18,236	18,039	18,202	18,362	18,861	18,318	17,636
United Kingdom	17,901	19,190	20,771	21,133	21,384	21,502	21,333	20,768	20,456	20,702	21,225	21,778	22,717	22,389	22,388	22,854	23,352	22,574	21,679

Source: ONS Regional Accounts - gross disposable household income and NOMIS regional gross disposable household income (GDHI) at current basic prices.

Notes: 1. GDHI estimates the total amount of money that all individuals within the household sector have available for spending or saving after they have paid direct and indirect tax and received any direct social security payments.

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. GDHI is therefore not a measure of the average income of each household.

3. Real prices are based on the Consumer Prices Index including owner-occupiers' housing costs (CPIH).

4. Data for 2020 and 2021 are subject to some unusual Covid-19 related movements at the sub-UK level.