

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
£ 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	1,453.9	1,508.2	1,604.1	1,751.8
- 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	1,201.8	1,323.0	1,500.4	1,608.2
= 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	252.1	185.3	103.7	143.6
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	17.3	12.3	6.5	8.2
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
£ billion (2023 prices)																						
Gross household disposable income	708.0	836.9	951.7	1,061.5	1,256.6	1,450.4	1,595.0	1,732.7	1,782.9	1,720.1	1,736.2	1,755.0	1,774.5	1,857.1	1,861.1	1,845.6	1,859.4	1,878.2	1,851.5	1,846.0	1,759.5	1,751.8
- Consumer spending	667.3	769.9	855.8	981.3	1,197.6	1,330.7	1,555.1	1,699.9	1,648.2	1,623.2	1,627.3	1,660.1	1,689.9	1,715.3	1,773.1	1,773.7	1,781.5	1,782.1	1,530.5	1,619.3	1,645.8	1,608.2
= Savings	40.7	66.9	95.9	80.2	59.0	119.7	39.9	32.8	134.6	96.9	108.9	94.9	84.5	141.8	88.0	71.9	77.8	96.1	321.0	226.7	113.7	143.6
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	3.7	6.4	9.2
% (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	-0.3	-4.7	-0.4
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	-12.8	10.1	13.4	7.2
% (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	-14.1	5.8	1.6	-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 2023 prices

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022 (p)
North East	16,720	16,024	19,582	20,002	20,114	20,053	20,468	20,152	19,983	20,263	19,973	19,957	20,222	20,150	20,490	20,813	20,936	20,546	21,071	21,714
Yorkshire & The Humber	17,407	17,039	20,598	21,009	21,438	21,159	21,234	20,654	20,592	20,629	20,454	20,474	20,941	20,734	21,241	21,816	21,938	21,436	21,906	22,731
North West	17,640	17,079	21,097	21,483	21,898	21,696	21,973	21,458	21,237	21,335	21,212	21,212	21,724	21,552	22,073	22,595	22,804	22,345	22,504	23,325
West Midlands	17,774	17,470	20,750	21,216	21,365	21,371	21,376	20,915	20,775	20,772	20,719	20,902	21,507	21,547	21,749	22,252	22,301	21,752	22,148	23,004
East Midlands	17,754	17,249	21,170	21,545	22,340	22,031	21,870	21,223	21,226	21,368	21,245	21,323	21,892	21,593	22,102	22,574	22,772	22,316	22,614	23,475
East	20,503	19,866	24,360	24,750	25,286	25,455	25,515	24,891	24,589	24,829	24,823	24,926	25,795	25,850	26,485	27,238	27,386	26,340	26,647	27,941
London	23,703	23,360	31,189	32,291	33,946	34,081	33,157	32,301	31,417	32,507	33,046	33,461	35,045	35,050	35,458	36,944	37,002	35,428	37,094	38,178
South East	23,299	22,615	27,142	27,968	28,731	28,573	28,476	27,630	27,363	27,594	27,704	27,650	28,691	28,666	29,257	29,996	30,207	29,009	29,374	30,772
South West	20,038	19,490	23,289	24,135	24,502	24,636	24,206	23,988	23,891	23,783	23,787	23,944	24,503	24,409	24,875	25,594	25,968	24,967	25,316	26,703
England	19,927	19,421	23,998	24,627	25,294	25,249	25,126	24,534	24,267	24,542	24,593	24,718	25,542	25,473	25,950	26,702	26,867	25,980	26,499	27,560
Wales	17,005	16,282	20,363	20,707	20,892	21,191	20,723	20,379	20,317	20,380	20,021	20,063	20,247	20,056	20,599	21,167	21,148	20,867	21,518	22,026
Scotland	17,602	17,160	21,939	22,649	23,354	23,712	23,457	23,027	23,021	23,098	23,049	22,973	23,155	22,944	23,289	23,718	23,946	23,261	23,418	24,626
Northern Ireland	15,722	15,041	19,788	20,478	20,489	20,304	20,091	19,741	19,792	19,607	19,688	19,780	20,017	20,025	20,591	20,916	21,158	20,582	21,039	22,065
United Kingdom	19,459	18,943	23,525	24,148	24,776	24,780	24,625	24,067	23,843	24,080	24,104	24,210	24,936	24,854	25,326	26,032	26,197	25,365	25,862	26,912

Source: ONS Regional Accounts - Regional gross disposable household income, UK: 1997 to 2022.

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. Estimates for 2022 are provisional.