

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	2024
£ 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	1,454.4	1,514.7	1,609.2	1,756.3	1,881.2
- 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	1,200.3	1,319.3	1,534.7	1,646.7	1,706.4
= 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	254.1	195.3	74.5	109.6	174.9
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	17.5	12.9	4.6	6.2	9.3
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	1,525.5
£ billion (2024 prices)																							
Gross household disposable income	733.4	866.9	985.8	1,099.5	1,301.6	1,502.4	1,652.2	1,794.9	1,846.8	1,781.8	1,798.4	1,817.9	1,838.1	1,923.6	1,927.8	1,911.8	1,926.0	1,945.5	1,918.6	1,920.4	1,828.4	1,756.3	1,881.2
- Consumer spending	691.3	797.5	886.5	1,016.4	1,240.6	1,378.4	1,610.9	1,760.9	1,707.3	1,681.4	1,685.7	1,719.6	1,750.5	1,776.8	1,836.6	1,837.3	1,845.4	1,846.0	1,583.5	1,672.7	1,743.8	1,646.7	1,706.4
= Savings	42.1	69.3	99.3	83.1	61.1	124.0	41.4	34.0	139.4	100.4	112.8	98.3	87.6	146.8	91.2	74.5	80.6	99.5	335.2	247.7	84.6	109.6	174.9
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	4.1	6.2	9.1	7.1
% (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	0.1	-4.8	-3.9	7.1
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	-12.9	9.9	16.3	7.3	3.6
% (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	-14.2	5.6	4.2	-5.6	3.6

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 2023/24 prices

	1997	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
North East	17,224	18,056	19,570	19,770	19,807	19,604	20,073	19,910	19,359	19,682	19,700	19,952	20,611	20,673	20,560	20,606	20,955	21,004	21,028	20,314	20,645
North West	18,232	19,385	21,065	21,223	21,570	21,196	21,539	21,196	20,582	20,714	20,884	21,112	21,988	21,919	21,995	22,120	22,476	22,449	22,500	21,878	22,263
Yorkshire & The Humber	18,006	19,252	20,591	20,789	21,143	20,694	20,844	20,419	19,972	20,044	20,149	20,418	21,295	21,196	21,276	21,522	21,837	21,840	21,944	21,382	21,730
West Midlands	18,302	19,296	21,138	21,303	22,014	21,518	21,453	20,968	20,577	20,728	20,877	21,225	22,160	21,971	22,005	22,175	22,558	22,522	22,657	22,053	22,380
East Midlands	18,355	19,548	20,722	20,964	21,049	20,880	20,965	20,652	20,134	20,159	20,373	20,817	21,778	21,930	21,648	21,776	22,057	21,967	22,087	21,513	21,848
East	21,213	22,546	24,339	24,467	24,908	24,849	25,008	24,575	23,834	24,058	24,346	24,752	26,040	26,179	26,257	26,639	26,908	26,523	26,773	26,149	26,592
London	24,511	27,536	31,111	31,886	33,388	33,210	32,410	31,822	30,380	31,421	32,320	33,205	35,417	35,654	35,371	36,494	36,508	35,589	36,576	35,903	36,543
South East	24,106	25,407	27,104	27,623	28,301	27,890	27,892	27,275	26,502	26,735	27,197	27,455	28,962	29,058	29,043	29,400	29,829	29,114	29,406	28,748	29,129
South West	20,806	21,729	23,343	23,922	24,212	24,138	23,806	23,752	23,216	23,141	23,452	23,893	24,858	24,819	24,729	25,084	25,551	25,352	25,584	25,084	25,685
England	20,607	22,068	23,972	24,342	24,919	24,659	24,625	24,224	23,513	23,800	24,160	24,587	25,848	25,901	25,835	26,221	26,529	26,186	26,466	25,843	26,275
Wales	17,564	18,615	20,322	20,451	20,557	20,695	20,321	20,122	19,687	19,783	19,770	20,130	20,712	20,673	20,869	21,180	21,397	21,476	21,614	20,799	20,813
Scotland	18,150	19,446	21,890	22,355	22,973	23,134	22,979	22,727	22,291	22,413	22,701	22,936	23,543	23,496	23,328	23,344	23,869	23,608	23,817	23,308	23,674
Northern Ireland	16,257	16,984	19,778	20,252	20,195	19,842	19,714	19,507	19,191	19,028	19,358	19,691	20,261	20,364	20,347	20,330	20,706	20,711	21,206	20,848	21,085
United Kingdom	20,117	21,527	23,497	23,866	24,405	24,198	24,135	23,764	23,101	23,354	23,692	24,099	25,256	25,301	25,242	25,586	25,909	25,601	25,876	25,264	25,666

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 nonprofit bodies such as charities.