

**Table 3 Household disposable income, consumer spending and savings<sup>1</sup>**

	1970	1975	1980	1985	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
£ billion																							
Household disposable income	32.3	68.3	147.3	223.9	365.1	400.5	430.6	459.5	475.3	503.6	536.9	573.3	599.1	623.7	657.3	700.1	725.3	760.9	779.3	820.9	852.4	874.7	915.4
– Consumer spending	31.2	64.6	136.4	215.4	354.8	375.9	395.2	421.0	442.2	465.3	500.4	532.1	568.0	604.6	640.1	672.9	707.4	742.3	776.3	810.7	846.9	894.4	928.6
= Savings	1.1	3.7	10.8	8.6	10.4	24.6	35.4	38.5	33.1	38.2	36.5	41.2	31.1	19.2	17.2	27.2	17.9	18.6	3.1	10.2	5.6	-19.7	-13.1
Savings ratio <sup>2</sup> (%)	3.5	5.7	7.9	4.0	2.9	6.5	9.0	9.1	7.5	8.2	7.3	7.7	5.5	3.2	2.7	4.0	2.5	2.5	0.4	1.3	0.7	-2.2	-1.4
Increases over previous years <sup>3</sup> :																							
Household disposable income																							
% (Cash)	–	22.3	23.1	10.4	12.6	9.7	7.5	6.7	3.4	5.9	6.6	6.8	4.5	4.1	5.4	6.5	3.6	4.9	2.4	5.3	3.8	2.6	4.7
% (Constant prices)	–	3.2	2.4	1.6	5.0	2.0	2.7	3.0	1.3	2.6	3.1	4.2	2.1	2.9	4.2	4.4	2.0	3.0	0.8	2.8	1.4	0.2	2.2
Consumer spending																							
% (Cash)	–	21.4	22.2	11.6	12.9	6.0	5.1	6.5	5.0	5.2	7.5	6.3	6.7	6.4	5.9	5.1	5.1	4.9	4.6	4.4	4.5	5.6	3.8
% (Constant prices)	–	2.7	2.0	2.5	5.3	-1.4	0.4	2.9	2.9	1.9	4.0	3.7	4.3	5.2	4.6	3.1	3.5	3.0	2.9	1.9	2.0	3.1	1.4

Sources: UK National Accounts; UK Economic Accounts, Economic & Labour Market Review and Financial Statistics for latest data.

Notes: 1. Households include non-profit institutions serving households.

2. The 'savings ratio' is the ratio of savings to household disposable income (unadjusted for changes in net equity of households in pension funds).

3. For the years to 1990 the increases are the average annual increase over the previous five years. 'Real' disposable income and consumer expenditure increases are calculated with reference to the deflator for household consumption expenditure (YBFS).