

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 (ABIQ) 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 2021/22 prices

| | 1997 | 2000 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| North East | 14,483 | 15,385 | 16,375 | 16,607 | 16,515 | 16,557 | 16,832 | 16,499 | 16,322 | 16,634 | 16,734 | 17,036 | 17,538 | 17,227 | 17,195 | 17,455 | 17,694 | 17,416 |
| Yorkshire & The Humber | 15,266 | 16,477 | 17,638 | 17,823 | 17,960 | 17,908 | 18,076 | 17,563 | 17,342 | 17,520 | 17,775 | 18,109 | 18,829 | 18,414 | 18,498 | 18,920 | 19,197 | 18,900 |
| North West | 15,071 | 16,360 | 17,231 | 17,435 | 17,587 | 17,467 | 17,466 | 16,909 | 16,819 | 16,941 | 17,146 | 17,487 | 18,160 | 17,721 | 17,813 | 18,281 | 18,480 | 18,119 |
| West Midlands | 15,378 | 16,429 | 17,722 | 17,887 | 18,325 | 18,192 | 18,006 | 17,381 | 17,346 | 17,555 | 17,812 | 18,215 | 18,984 | 18,457 | 18,534 | 18,915 | 19,192 | 18,844 |
| East Midlands | 15,391 | 16,619 | 17,350 | 17,581 | 17,516 | 17,627 | 17,575 | 17,108 | 16,954 | 17,043 | 17,352 | 17,830 | 18,624 | 18,394 | 18,208 | 18,622 | 18,778 | 18,363 |
| East | 17,743 | 19,129 | 20,361 | 20,538 | 20,741 | 21,014 | 21,002 | 20,366 | 20,086 | 20,391 | 20,800 | 21,289 | 22,347 | 22,075 | 22,172 | 22,787 | 22,949 | 22,310 |
| London | 20,465 | 23,258 | 25,900 | 26,560 | 27,596 | 27,886 | 27,052 | 26,211 | 25,444 | 26,437 | 27,461 | 28,368 | 30,102 | 29,704 | 29,412 | 30,603 | 30,903 | 29,890 |
| South East | 20,158 | 21,585 | 22,689 | 23,220 | 23,568 | 23,590 | 23,447 | 22,618 | 22,353 | 22,676 | 23,212 | 23,619 | 24,856 | 24,488 | 24,511 | 25,100 | 25,376 | 24,551 |
| South West | 17,354 | 18,413 | 19,500 | 20,063 | 20,145 | 20,388 | 19,988 | 19,673 | 19,552 | 19,591 | 19,978 | 20,496 | 21,285 | 20,896 | 20,899 | 21,494 | 21,836 | 21,117 |
| England | 17,242 | 18,728 | 20,043 | 20,406 | 20,715 | 20,810 | 20,648 | 20,050 | 19,790 | 20,122 | 20,577 | 21,079 | 22,096 | 21,729 | 21,702 | 22,310 | 22,562 | 21,962 |
| Wales | 14,716 | 15,818 | 17,051 | 17,220 | 17,176 | 17,514 | 17,078 | 16,705 | 16,620 | 16,774 | 16,806 | 17,157 | 17,589 | 17,173 | 17,304 | 17,785 | 17,867 | 17,592 |
| Scotland | 15,236 | 16,562 | 18,339 | 18,788 | 19,149 | 19,557 | 19,294 | 18,847 | 18,794 | 18,955 | 19,303 | 19,607 | 20,071 | 19,608 | 19,538 | 19,857 | 20,131 | 19,706 |
| Northern Ireland | 13,595 | 14,378 | 16,501 | 16,913 | 16,767 | 16,736 | 16,496 | 16,121 | 16,142 | 16,074 | 16,486 | 16,873 | 17,326 | 17,085 | 17,223 | 17,537 | 17,826 | 17,301 |
| United Kingdom | 16,837 | 18,275 | 19,651 | 20,012 | 20,296 | 20,427 | 20,240 | 19,673 | 19,450 | 19,747 | 20,172 | 20,649 | 21,579 | 21,206 | 21,189 | 21,760 | 22,007 | 21,440 |

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. Prices are adjusted for inflation (CPIH) but make no allowance for regional variations in inflation. The 2020 estimates are provisional.