

Statistical bulletin

Economic activity and social change in the UK, real-time indicators: 21 August 2025

Data on the UK economy and society. These faster indicators are created using rapid response surveys, novel data sources and innovative methods. These are official statistics in development.

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1 . Main points

In the UK in July 2025:

- Consumer spending increased compared with June 2025; this was mainly caused by increases in spending on essentials such as utilities, and on social activities such as entertainment and restaurants (Revolut, Vocalink and Pay.UK). [Section 3: Consumer behaviour](#).
- The annual growth rate for average automotive fuel demand per transaction decreased compared with the previous month, as consumers responded to an increase in fuel price (Aggregated anonymised card spending data and Department for Energy Security and Net Zero). [Section 3: Consumer behaviour](#).
- Business turnover indicators were mixed; the number of firms reporting increased turnover compared with June 2025 was 1% more than the number reporting decreased turnover, while the Business Insights and Conditions Survey (BICS) standardised turnover balance decreased by 0.3 percentage points (HM Revenue and Customs Value Added Tax returns, initial results from Wave 138 of BICS). [Section 4: Business and workforce](#).
- The number of potential redundancies decreased by 12% compared with the previous month but increased by 15% when compared with July 2024. (Insolvency Service HR1 forms). [Section 4: Business and workforce](#).
- Movements in our energy indicators diverged as the System Average Price (SAP) of gas decreased by 7% to 2.769 pence per kilowatt hour (p/kWh) compared with the previous month, while the System Price of electricity increased by 14% to 7.915 p/kWh (Elexon, National Gas Transmission). [Section 5: Energy](#).
- Transport indicators showed reduced activity compared with the previous month, with the number of UK flights remaining broadly unchanged; meanwhile, the number of ship visits to major UK ports fell by 3%. (EUROCONTROL, exactEarth). [Section 6: Transport](#).
- The seasonally adjusted number of Energy Performance Building Certificates (EPCs) for new dwellings decreased by 1% compared with June 2025 but increased by 2% when compared with July 2024 (Ministry of Housing, Communities and Local Government). [Section 7: Housing](#).

These are official statistics in development, and we advise caution when using the data. The data sources used to compile these indicators are regularly reviewed to ensure they are representative and relevant, which may mean indicators change at short notice. Read more in [Section 10: Data sources and quality](#).

2 . Latest indicators at a glance

Notes:

1. Card spending over time is pushed upwards by the impacts of both inflation on value of transactions and cash-to-card conversion.
2. Revolut adjustments to user count are at an aggregate level and as such age bands may not adjust evenly.
3. Indicators with “SA” in the title have been seasonally adjusted. Indicators with “NSA” in the title have not been seasonally adjusted but do present seasonality. All other indicators do not present seasonality.
4. Existing weekly Energy Performance Building Certificate (EPC) data can show sudden spikes when housing associations lodge multiple expired EPCs at once.

3 . Consumer behaviour

Consumer spending continued to rise in July 2025. This was partly because of price rises across utilities and fuels in recent months. This is evident in an increase in Direct Debit failure rates for water and an increase in Revolut card spending on utilities.

Monthly Direct Debit average transaction amount and failure rate

The seasonally adjusted "Total" Direct Debit average transaction amount increased by 1% in July 2025 compared with the previous month. "Water" continued to be the category with the largest increase (3%) compared with the previous month, while the remaining categories saw either very small changes or remained broadly unchanged.

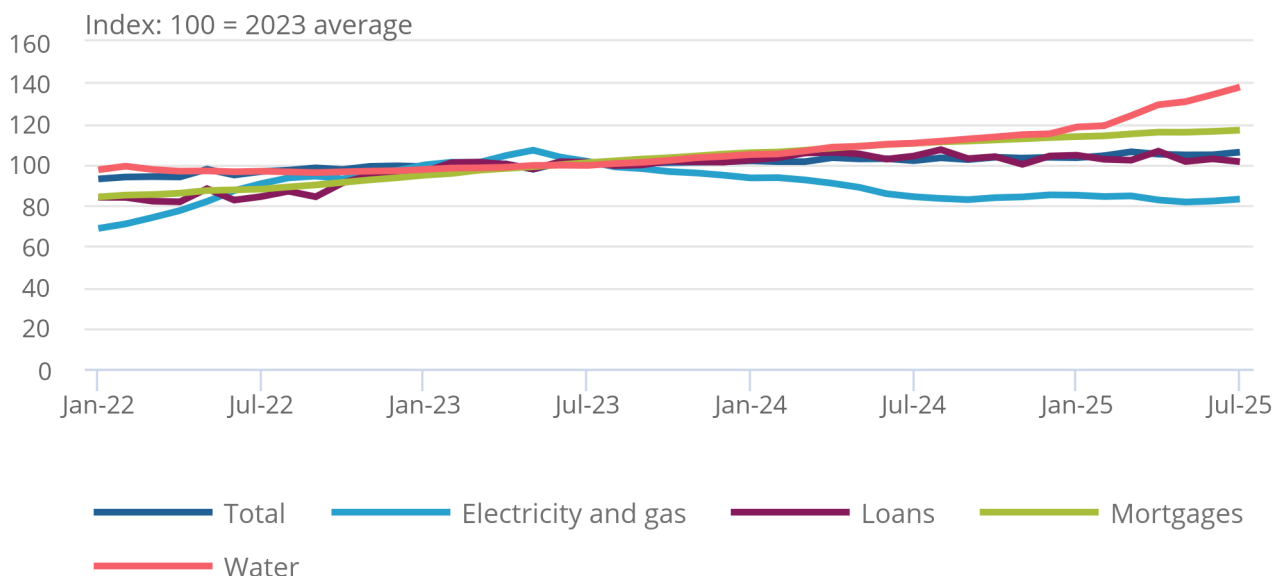
When compared with July 2024, the seasonally adjusted "Total" Direct Debit average transaction amount increased by 4%. The largest increase over this period was for "Water", which rose by 25%, reflecting the price increases in April 2025 and increased use in warm and dry weather. More information is available in [Ofwat's statement on water prices for 2025 and 2026](#) and in the [Met Office's weather summaries](#).

Figure 1: The Direct Debit average transaction amount for July 2025 increased by 1% compared with June 2025

Average transaction amount, UK, January 2022 to July 2025, seasonally adjusted

Figure 1: The Direct Debit average transaction amount for July 2025 increased by 1% compared with June 2025

Average transaction amount, UK, January 2022 to July 2025, seasonally adjusted



Source: Pay.UK and Vocalink

Notes:

1. Data include both individual and business Direct Debit transactions.
2. The total series covers all Direct Debit transactions, comprising data beyond the five categories published in our [Monthly Direct Debit failure rate and average transaction amount dataset](#).
3. Data are not adjusted for inflation.

The seasonally adjusted "Total" Direct Debit failure rate increased by 3% in July 2025 compared with the previous month. The largest increase was for the "Water" failure rate which increased by 4%. Failure rates for "Fitness Facilities" and "Mortgages" also increased, by 2% and 1%, respectively, while failure rates for "Electricity and Gas" and "Loans" remained broadly unchanged.

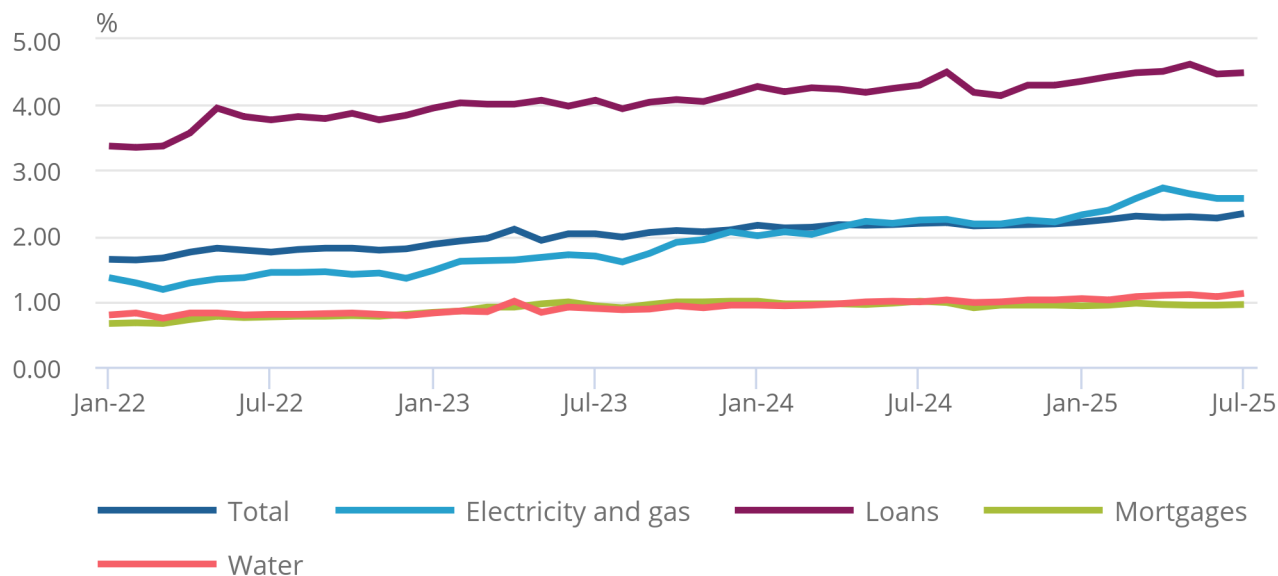
When compared with July 2024, the seasonally adjusted "Total" Direct Debit failure rate increased by 7%. The largest increases over this period were for "Electricity and Gas" (15%), "Water" (13%) and "Fitness Facilities" (10%). The only category decrease over this period was for "Mortgages", down 5% compared with July 2024.

Figure 2: The "Total" Direct Debit failure rate was 2.34% in July 2025, compared with 2.27% in June 2025

Direct Debit failure rate, UK, January 2022 to July 2025, seasonally adjusted

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Direct Debit failure rate, UK, January 2022 to July 2025, seasonally adjusted



Source: Pay.UK and Vocalink

Notes:

1. Data include both individual and business Direct Debit transactions.
2. The total series covers all Direct Debit failure, comprising data beyond the five categories published in our [Monthly Direct Debit failure rate and average transaction amount dataset](#).
3. The underlying failure rates are low, so month-to-month volatility is expected within this series.

The monthly Direct Debit failure rate and average transaction amount are anonymised and aggregated datasets made available to the Office for National Statistics (ONS) by Pay.UK and Vocalink. The data are unadjusted for inflation and reflect economic activity in nominal terms.

For further details on what is covered within this indicator, see our [Economic activity and social change in the UK, real-time indicators methodology](#).

Our accompanying [Monthly Direct Debit failure rate and average transaction amount dataset](#) is available.

Revolut spending on debit cards

Seasonally adjusted total Revolut debit card spending increased by 2% in July 2025 compared with the previous month, with increases seen across all categories. The largest percentage increases were in "Entertainment", "Restaurants" and "Utilities", all of which grew by 3%.

When compared with July 2024, seasonally adjusted total Revolut debit card spending increased by 12%, with increases seen across all sectors. The largest percentage increases were in "Utilities" (22%) "Entertainment" (20%) and "Health" (19%).

Our accompanying [Revolut spending on debit cards dataset](#) is available.

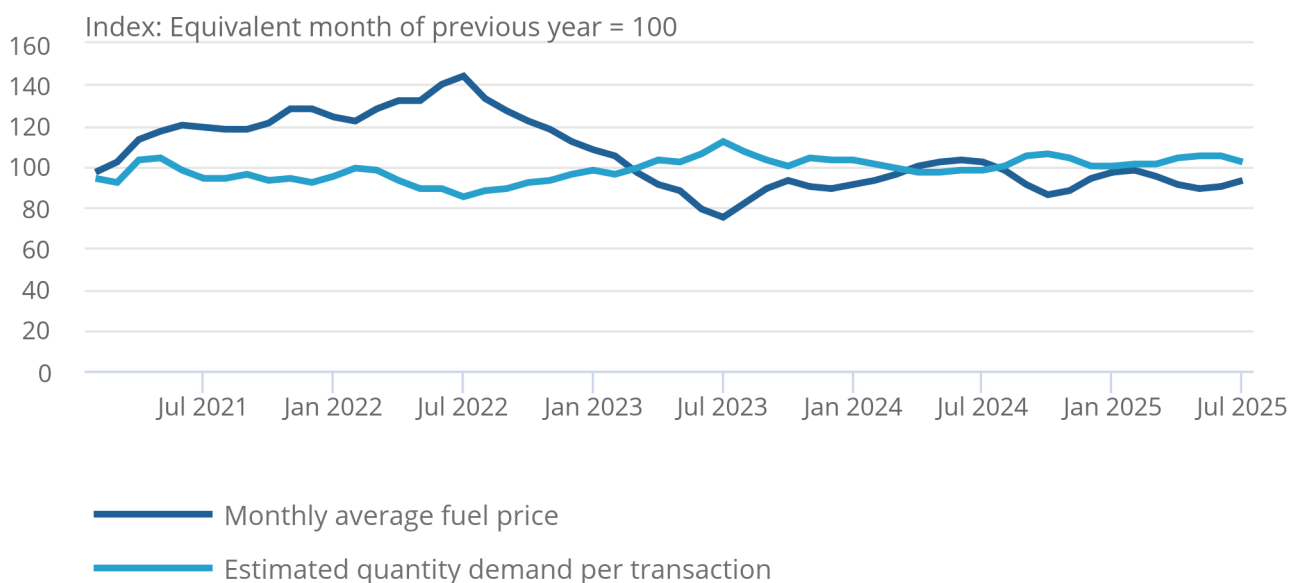
Automotive fuel spending

Figure 3: The annual growth rate for average automotive fuel demand per transaction decreased by 3 percentage points in July 2025 compared with the previous month, as consumers responded to an increase in fuel prices

Index of monthly average fuel price and estimated quantity demand, UK, February 2021 to July 2025, non-seasonally adjusted

Figure 3: The annual growth rate for average automotive fuel demand per transaction decreased by 3 percentage points in July 2025 compared with the previous month, as consumers responded to an increase in fuel prices

Index of monthly average fuel price and estimated quantity demand, UK, February 2021 to July 2025, non-seasonally adjusted



Source: Aggregated anonymised card spending data from Office for National Statistics; Road fuel price, road fuel sales and stock levels from the Department for Energy Security and Net Zero

The annual growth rate for the average price of automotive fuel increased by 2 percentage points in July 2025 compared with the previous month. The growth rate for average automotive fuel demand per transaction decreased by 3 percentage points.

When compared with the same month of 2024, the annual growth rate for the average price of automotive fuel decreased by 9 percentage points. The growth rate for average automotive fuel demand per transaction increased by 5 percentage points.

Our accompanying [Automotive fuel spending dataset](#) is available.

4 . Business and workforce

Business turnover indicators showed a mixed picture in July 2025, with a net 1% of firms reporting increased turnover, according to estimates compiled from Value Added Tax (VAT) returns. The Business Insights and Conditions Survey (BICS) estimated that the standardised turnover balance decreased by 0.3 percentage points.

Value Added Tax flash estimates

Turnover diffusion indices are an aggregate measure used to track whether most firms are reporting an increase or decrease in turnover in their VAT returns, when compared with the previous month. They are calculated as the percentage of firms with increasing turnover, minus the percentage of firms with decreasing turnover.

Figure 4: The number of firms reporting increased turnover was 1% higher than those reporting decreased turnover in July 2025, which is within normal month-on-month variation

Weighted Value Added Tax (VAT) month-on-month turnover diffusion indices, seasonally adjusted, UK, January 2020 to July 2025

Notes:

1. These data are in current prices so may reflect elements of inflation.
2. The shaded areas represent the 95% confidence limits.
3. The confidence limits are 1.96 standard deviations of the seasonally adjusted series, centred around zero. If a data point is outside these limits, it is a statistically significant difference.

A net 1% of firms reported an increase in turnover in July 2025. This was 1 percentage point higher than the index for the previous month.

The services sector, which is the largest contributing sector to gross domestic product (GDP), saw a net 1% of firms reporting an increase in turnover in July 2025 compared with the previous month. This is an increase of 2 percentage points when compared with June 2025 and is within normal month-on-month variation.

A net 2% of firms within the construction sector reported increased turnover in July 2025 compared with the previous month. This is an increase of 1 percentage point compared with June 2025 and is within normal month-on-month variation.

The production sector saw a net 1% of firms reporting an increase in turnover in July 2025 compared with the previous month. This is a decrease of 3 percentage points compared with June 2025 and is within normal month-on-month variation.

A net 2% of firms in the agriculture sector reported decreased turnover on the previous month. This is a decrease of 1 percentage point compared with June 2025 and is within normal month-on-month variation.

These estimates have been weighted according to each industry's contribution to the economy. As services have the greatest contribution, they have a greater contribution to the total index.

The data are seasonally adjusted. More information on the compilation and methodology of these estimates can be found in our [Economic activity and social change in the UK, real-time indicators methodology](#).

Our accompanying [Value Added Tax \(VAT\) flash estimates dataset](#) is available.

Business impact and insights

BICS collects data from selected industries and does not have full coverage of the UK economy. For more information on the industries covered in the BICS sample, see our [BICS QMI](#).

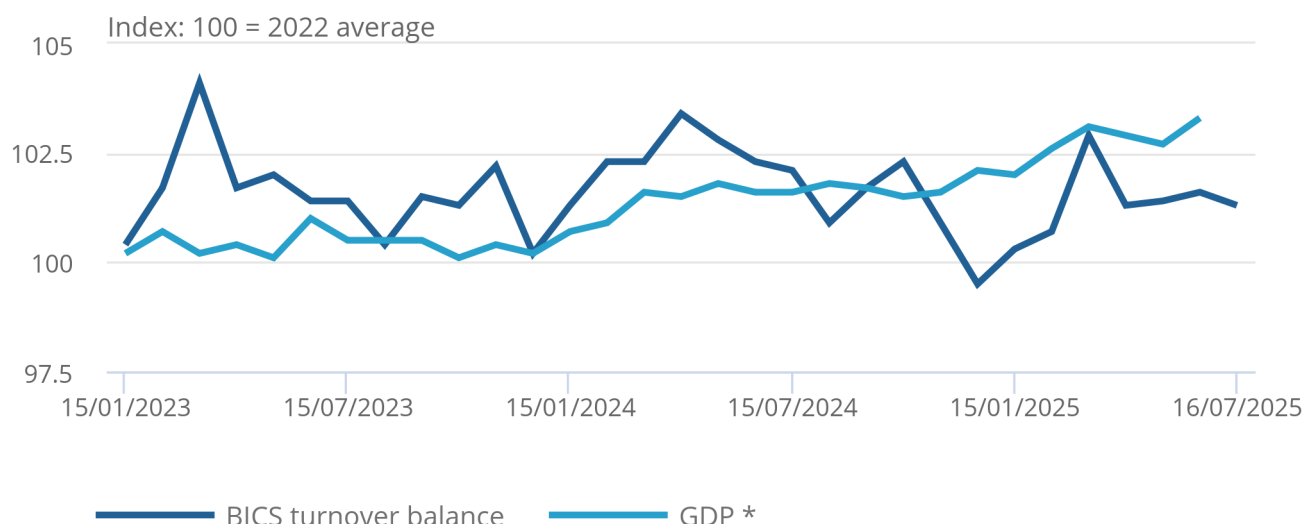
We have created a reweighted gross domestic product (GDP) estimate, termed as GDP*, to enable comparisons. This estimate only includes the industries covered by BICS.

Figure 5: The BICS standardised turnover balance fell by 0.3 percentage points between June and July 2025

Business Insights and Conditions Survey (BICS) standardised turnover balance and monthly gross domestic product* (GDP*) estimates, UK, 1 June 2020 to 31 July 2025

Figure 5: The BICS standardised turnover balance fell by 0.3 percentage points between June and July 2025

Business Insights and Conditions Survey (BICS) standardised turnover balance and monthly gross domestic product* (GDP*) estimates, UK, 1 June 2020 to 31 July 2025



Source: BICS from the Office for National Statistics

Notes:

1. Final weighted results, Wave 138 of BICS and adjusted monthly GDP* estimates.
2. BICS turnover balances have been standardised and adjusted for magnitude and trading status.
3. GDP* is a comparative measure derived to cover the same industries as those covered by BICS, which are then re-weighted. This differs from published monthly GDP.
4. In Wave 53, the BICS question changed from "the last two weeks" to "the last month". From Wave 55 the question changed to ask specifically about the most recent calendar month.
5. BICS asks businesses to report how their value of turnover compares with the previous month, excluding seasonal changes. GDP* excludes any inflationary impact and reflects the changes in volume terms.
6. Data are plotted in the middle of the reference period.
7. BICS turnover balances are subject to revision because they are calculated using a rolling average of monthly GDP estimates.

Advanced notification of potential redundancies

The number of potential redundancies decreased by 12% in July 2025 compared with the previous month, while the number of employers proposing redundancies increased by 2%.

When compared with the equivalent month of 2024, the number of potential redundancies increased by 15% and the number of employers proposing redundancies increased by 9%.

For more information, our accompanying [Advanced notification of potential redundancies dataset](#) is available.

5 . Energy

The System Average Price of gas decreased by 7% to a monthly average price of 2.769 pence per kilowatt hour (p/kWh) in July 2025, compared with the previous month. This figure is 8% higher than in July 2024, when the monthly average price was 2.553 p/kWh.

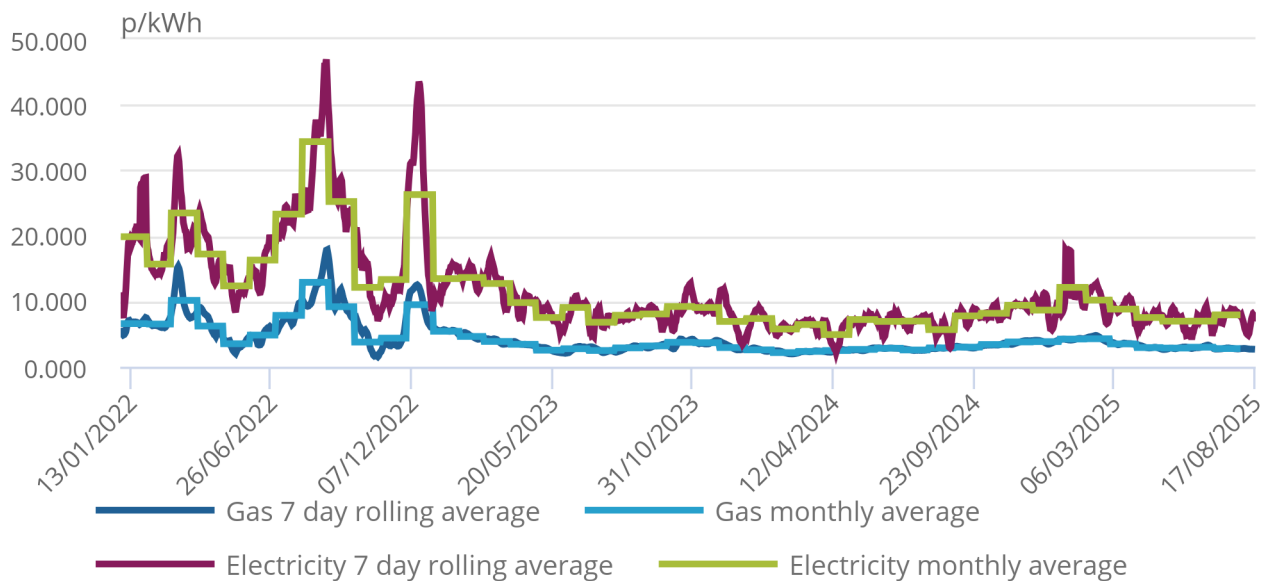
System Average Price of gas and System Price of electricity

Figure 6: The System Average Price of gas decreased by 7% in July 2025 compared with the previous month, while the System Price of electricity increased by 14%

System Average Price (SAP) of gas and System Price of electricity, monthly average and seven-day rolling average, UK, 1 January 2022 to 17 August 2025, non-seasonally adjusted

Figure 6: The System Average Price of gas decreased by 7% in July 2025 compared with the previous month, while the System Price of electricity increased by 14%

System Average Price (SAP) of gas and System Price of electricity, monthly average and seven-day rolling average, UK, 1 January 2022 to 17 August 2025, non-seasonally adjusted



Source: Elexon, National Gas Transmission

The System Price of electricity increased by 14% to 7.915 p/kWh in July 2025 compared with the previous month. It was also 14% higher than July 2024, when the monthly average price was 6.967 p/kWh. These increases coincide with above-average temperatures in the UK, which heightened the demand for cooling, especially in commercial buildings and data centres. More information is available in the [Met Office Weather and climate summaries](#). July 2025 also saw periods of low wind speeds, which reduced renewable output. More information is available in the [Monthly energy statistics from the National Energy System Operator \(NESO\)](#).

Changes in the System Average Price (SAP) of gas and the System Price of electricity are considered by the Office of Gas and Electricity Markets (Ofgem) when setting the energy price caps for the next three months. Large changes in these prices can indicate that the future price cap set by Ofgem will change.

Our accompanying [System Average Price \(SAP\) of gas dataset](#) and [System Price of electricity dataset](#) are available.

6 . Transport

UK flights

The seasonally adjusted total number of flights remained broadly unchanged in July 2025 compared with the previous month, but increased by 2% when compared with July 2024.

Our accompanying [Daily UK flights dataset](#) is available.

Shipping

The seasonally adjusted total number of ship visits to selected UK ports decreased by 3% in July 2025 compared with the previous month. Over the same period, the number of cargo ship and tanker visits decreased by 6%.

When compared with the equivalent month of 2024, the seasonally adjusted total number of ship visits decreased by 10%, and cargo ship and tanker visits decreased by 11%.

Our accompanying [Weekly shipping indicators dataset](#) is available.

7 . Housing

Energy Performance Building Certificates

The seasonally adjusted total number of Energy Performance Building Certificates (EPCs) for new dwellings across England and Wales decreased by 1% in July 2025 compared with the previous month, but decreased by 40% for existing dwellings over the same period. The large fall for existing dwellings follows a 35% increase in June 2025, when multiple housing associations lodged a large number of expired EPCs at the same time.

When compared with July 2024, the seasonally adjusted total number of EPCs for new dwellings increased by 2%. The number of EPCs for existing dwellings decreased by 7% over the same period.

Our accompanying [Energy Performance Building Certificates \(EPC\) dataset](#) and the Ministry of Housing, Communities and Local Government's weekly [EPCs for domestic properties dataset](#) are available.

8 . Data

[System Average Price \(SAP\) of gas](#)

Dataset | Released 21 August 2025

Daily data showing SAP of gas, and rolling seven-day average, traded in Great Britain over the On-the-Day Commodity Market (OCM). These are official statistics in development. Source: National Gas Transmission.

[System Price of electricity](#)

Dataset | Released 21 August 2025

Daily data showing the System Price of electricity, and rolling seven-day average, in Great Britain. These are official statistics in development. Source: Elexon

[Daily UK flights](#)

Dataset | Released 21 August 2025

Daily data showing UK flight numbers and rolling seven-day average, including flights to, from, and within the UK. These are official statistics in development. Source: EUROCONTROL.

For the full list of available datasets, please see our [accompanying dataset page](#).

9 . Glossary

Real-time indicator

A real-time indicator provides insights into economic activity using close-to-real-time big data, administrative data sources, rapid response surveys or experimental estimates, which represent useful economic and social concepts.

Seasonal adjustment

Seasonal adjustment is the identification and removal of consistent and systematic variation in time series associated with the time of year. For more information on seasonal variation, and how we implement seasonal adjustment, see Section 2 of our [Economic activity and social change in the UK, real-time indicators methodology article](#).

10 . Data sources and quality

Official statistics in development

These statistics are labelled as [official statistics in development](#). Until September 2023, these were called "experimental statistics". Read more about the change in our [Guide to official statistics in development](#).

We are developing how we collect and produce the data to improve the quality of these statistics. Find out more in our [Economic activity and social change in the UK, real-time indicators methodology article](#).

Once the developments are complete, we will review the statistics with the Statistics Head of Profession. We will decide if the statistics are of sufficient quality and value to be published as official statistics, or if further development is needed. Production may be stopped if they are not of sufficient quality or value. Users will be informed of the outcome and any changes.

We value your feedback on these statistics. If you would like to get in touch, please email realtime.indicators@ons.gov.uk.

Dataset release dates and intended release frequency

Latest release dates and intended release frequency of our associated datasets are available in this section. Please note that there may be some change to the intended release frequency for a variety of reasons, such as data availability. If you would like further information about any of these datasets, or previous release dates, please email realtime.indicators@ons.gov.uk.

Weekly data release

- [Revolut spending on debit cards dataset](#); updated 21 August 2025.
- [Automotive fuel spending dataset](#); updated 21 August 2025.
- [Company incorporations, voluntary dissolutions and compulsory dissolutions dataset](#); updated 30 January 2025.
- [Advanced notification of potential redundancies dataset](#); updated 21 August 2025.
- [System Average Price \(SAP\) of gas dataset](#); updated 21 August 2025.
- [System Price of electricity dataset](#); updated 21 August 2025.
- [Energy Performance Building Certificates \(EPC\) dataset](#); updated 21 August 2025.
- [Weekly shipping indicators dataset](#); updated 21 August 2025.
- [Daily UK flights dataset](#); updated 21 August 2025.

Monthly data release

- [Monthly Direct Debit failure rate and average transaction amount dataset](#); updated 14 August 2025.
- [Textkernel new online job adverts dataset](#); updated 24 July 2025.
- [Value Added Tax \(VAT\) flash estimates dataset](#); updated 21 August 2025.
- [Renter affordability for new tenancies dataset](#); updated 7 August 2025.

Quarterly data release

- [Sales and jobs in small businesses dataset](#); updated 7 November 2024.

Strengths and limitations

These statistics have been produced to provide timely indicators of the effect of developing world events on the UK economy and society. We use close-to-real-time big data, administrative data sources, rapid response surveys, or official statistics in development.

The data presented in this bulletin are reviewed and refreshed on a regular basis. Indicators are swapped in and out of the publication based on their suitability and availability.

Seasonality

Seasonal fluctuations are likely to be present in many of these indicators, so caution must be applied when interpreting changes in series that are not seasonally adjusted.

11 . Related links

[Economic activity and social change in the UK, real-time indicators methodology](#)

Methodology | Last revised 25 June 2025

Methodology for the data collection, aggregation, analysis and presentation for the real-time indicators bulletin.

[Economic activity and social change in the UK, real-time indicators: seasonal adjustment](#)

Article | Released 25 June 2025

Methodology for the seasonal adjustment of real-time indicators.

[GDP monthly estimate, UK](#)

Bulletin | Released monthly

Gross domestic product (GDP) measures the value of goods and services produced in the UK. It estimates the size of and growth in the economy.

[Public opinions and social trends, Great Britain](#)

Bulletin | Released monthly

Social insights on daily life and events, including experiences of the cost of living, well-being, and attitudes to important issues from the Opinions and Lifestyle Survey (OPN).

[Business insights and impact on the UK economy](#)

Bulletin | Released fortnightly

The impact of challenges facing the economy and other events on UK businesses, including financial performance, workforce, trade, and business resilience.

[Labour demand volumes by Standard Occupation Classification \(SOC 2020\). UK](#)

Dataset | Released quarterly

These tables contain the number of online job adverts, split by local authority and occupation (SOC 2020).

12 . Cite this statistical bulletin

Office for National Statistics (ONS), published 21 August 2025, ONS website, statistical bulletin, [Economic activity and social change in the UK, real-time indicators: 21 August 2025](#)