

Statistical bulletin

Economic activity and social change in the UK, real-time indicators: 20 November 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 October 2025:

- Seasonally adjusted consumer spending on Revolut debit cards showed growth for all sectors in the latest month, but seasonally adjusted Direct Debit average transaction amounts were broadly unchanged, compared with September 2025 (Revolut, Vocalink and Pay.UK). [Section 3: Consumer behaviour](#).
- Non-seasonally adjusted total UK retail footfall increased by 6%, compared with September 2025, but decreased by 4%, when compared with October 2024 (BT Active Intelligence). [Section 3: Consumer behaviour](#).
- The number of firms reporting increased turnover was 3% higher than those reporting decreased turnover, this is broadly unchanged from September 2025 (HM Revenue and Customs Value Added Tax returns). [Section 4: Business and workforce](#).
- The number of potential redundancies increased by 2%, compared with September 2025, and increased by 30%, when compared with October 2024 (Insolvency Service HR1 forms). [Section 4: Business and workforce](#).
- The System Average Price (SAP) of gas decreased by 1%, compared with September 2025, from 2.716p /kWh to 2.684p/kWh, while the System Price of electricity increased by 18%, from 6.471p/kWh to 7.619p /kWh (National Gas Transmission, Elexon). [Section 5: Energy](#).
- Seasonally adjusted transport indicators were stable, compared with September 2025; the number of UK flights increased slightly by 1%, while the number of ship visits to major UK ports remained broadly unchanged (EUROCONTROL, exactEarth). [Section 6: Transport](#).
- The seasonally adjusted number of Energy Performance Building Certificates (EPCs) lodged for new dwellings across England and Wales increased by 5%, compared with September 2025, and increased by 12%, when compared with October 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. 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.
3. Existing EPC data can show sudden spikes when housing associations lodge multiple expired EPCs at once.

3 . Consumer behaviour

Our indicators show mixed trends in consumer behaviour for October 2025, when compared with September 2025. Seasonally adjusted consumer spending on Revolut debit cards showed growth in all sectors and non-seasonally adjusted total UK retail footfall increased by 6% on the month. Meanwhile, seasonally adjusted Direct Debit average transaction amounts were unchanged.

UK retail footfall

UK retail footfall increased by 6% in October 2025, compared with September 2025 but decreased by 4%, when compared with October 2024.

Footfall increased in each of the three site types compared with September 2025: district or local centres increased by 7%, town and city centres by 6%, and retail parks by 4%.

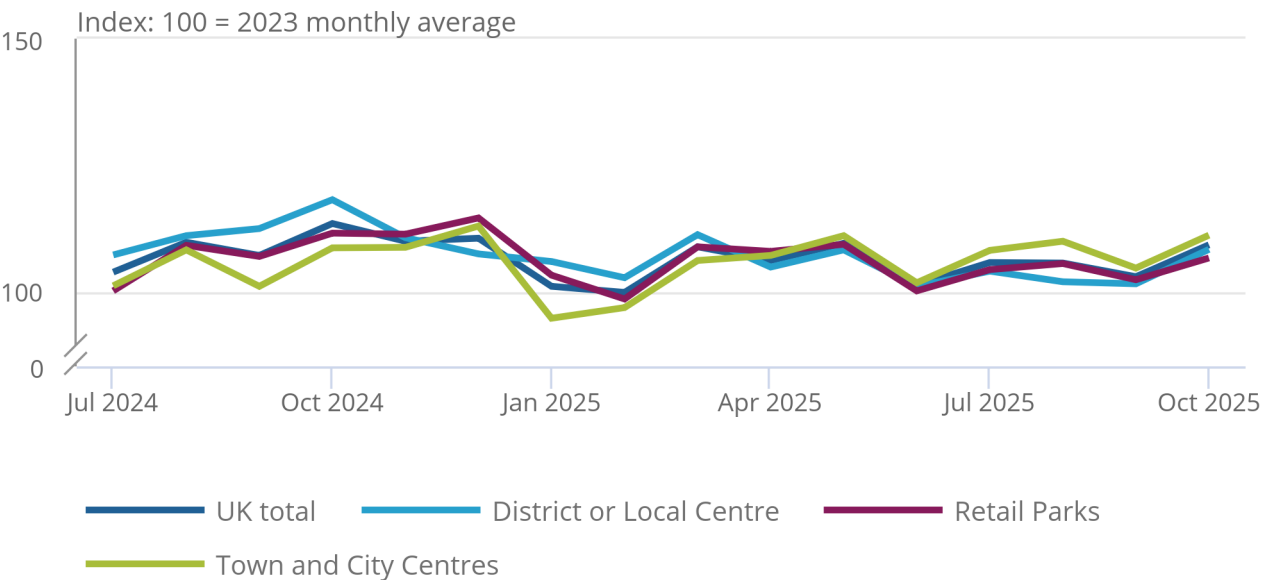
When compared with October 2024, decreases in footfall were seen in district or local centres (8%) and retail parks (4%), while footfall in town and city centres increased by 2%.

Figure 1: UK retail footfall increased by 6% in October 2025 compared with September 2025

Index of monthly retail footfall volumes, UK, July 2024 to October 2025, non-seasonally adjusted

Figure 1: UK retail footfall increased by 6% in October 2025 compared with September 2025

Index of monthly retail footfall volumes, UK, July 2024 to October 2025, non-seasonally adjusted



Source: BT Active Intelligence

Notes:

1. BT Active Intelligence retail footfall data are an estimate of UK retail footfall. The data exclude those who work and live in retail areas and only count visitors to these locations.
2. The data are available from July 2024 onwards. This back series is not long enough to perform seasonal adjustment of the data, so caution is advised when assessing seasonal impacts.

Retail footfall increased in all 12 regions in October 2025, compared with September 2025. The largest increase was in London (11%). When compared with October 2024, retail footfall decreased in 10 regions and remained unchanged in Scotland. The only increase over this period was in the West Midlands (3%).

Figure 2: Retail footfall decreased in all but two UK regions in October 2025, when compared with October 2024

Change in retail footfall by region, UK, October 2025, non-seasonally adjusted

Details of the methods used to compile these data are available in the [BT Active Intelligence methodology](#).

Data are available in further detail, broken down by region and site type, in our accompanying [UK retail footfall dataset](#).

Monthly Direct Debit average transaction amount and failure rate

The non-seasonally adjusted Direct Debit average transaction amount decreased by 2% in October 2025, compared with September 2025. The largest percentage decrease over this period was for the “Loans” category (11%), followed by the “Water” category (2%). The remaining categories had very small changes or were broadly unchanged.

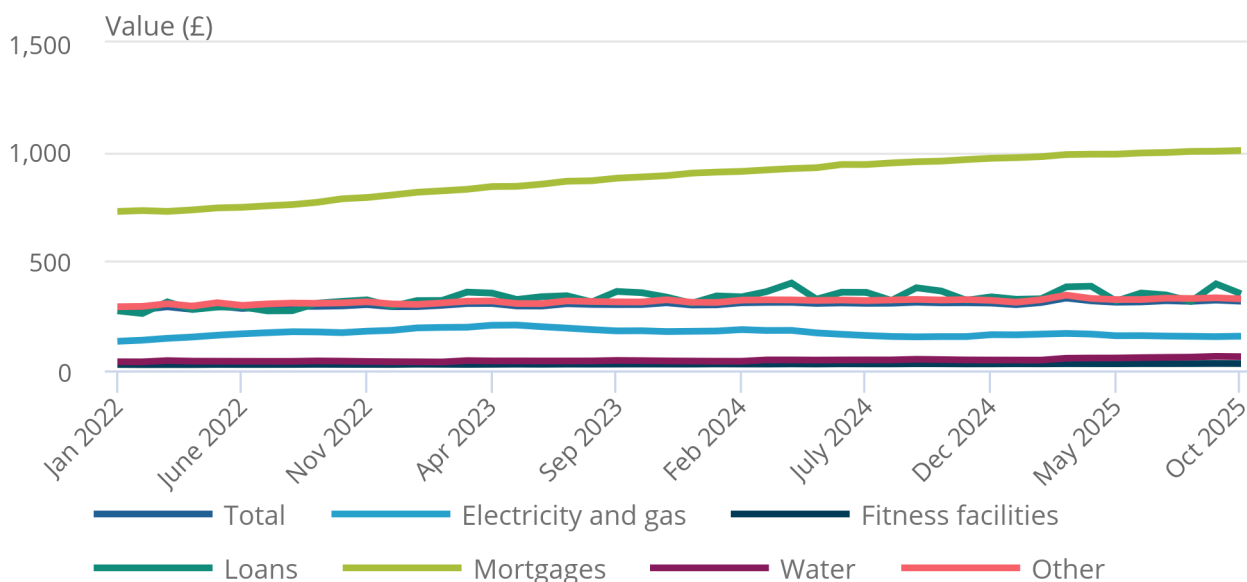
The non-seasonally adjusted Direct Debit average transaction amount increased by 2% compared with October 2024. The largest percentage increase over this period was for “Water”, which rose by 27%.

Figure 3: The non-seasonally adjusted Direct Debit average transaction amount for October 2025 decreased by 2% compared with September 2025

Average transaction amount, UK, January 2022 to October 2025, non-seasonally adjusted

Figure 3: The non-seasonally adjusted Direct Debit average transaction amount for October 2025 decreased by 2% compared with September 2025

Average transaction amount, UK, January 2022 to October 2025, non-seasonally adjusted



Source: Pay.UK and Vocalink

Notes:

1. Data include both individual and business Direct Debit transactions.
2. Data are not adjusted for inflation.

The seasonally adjusted Direct Debit failure rate remained broadly unchanged in October 2025, compared with September 2025. “Electricity and gas” saw the largest increase (7%). Failure rates decreased for “Fitness Facilities” (8%), “Loans” (5%), and “Mortgages” (3%).

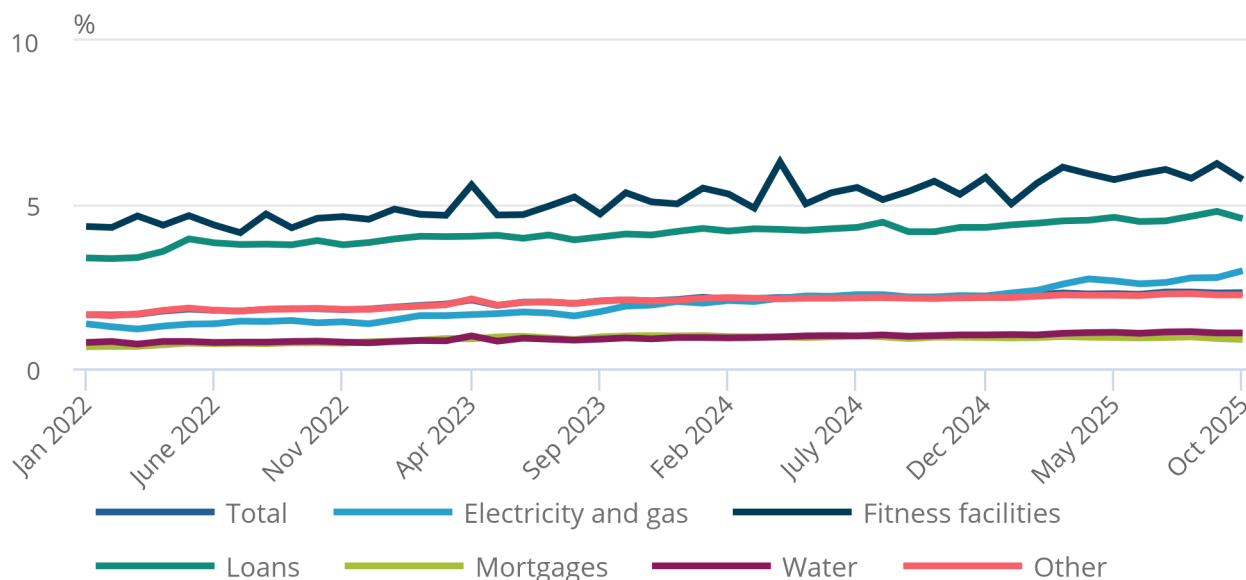
The seasonally adjusted Direct Debit failure rate increased by 7% when compared with October 2024. The largest increase over this period was for “Electricity and Gas” (37%), followed by “Loans” (10%), and “Water” (8%). In contrast, failure rates for “Mortgages” decreased by 7%.

Figure 4: The Direct Debit failure rate was broadly unchanged in October 2025 compared with September 2025

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

Figure 4: The Direct Debit failure rate was broadly unchanged in October 2025 compared with September 2025

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



Source: Pay.UK and Vocalink

Notes:

1. 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 Revolut debit card spending increased by 3% in October 2025 compared with September 2025. Increases were seen across all spend categories, the largest being in "Entertainment", "Restaurants", and "Services", all increasing by 4%.

When compared with October 2024, seasonally adjusted Revolut debit card spending increased by 16%. Like the month-on-month change, all categories saw increases, with the largest changes in "Entertainment", "Services", and "Utilities" increasing by 28%, 23%, and 22%, respectively.

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

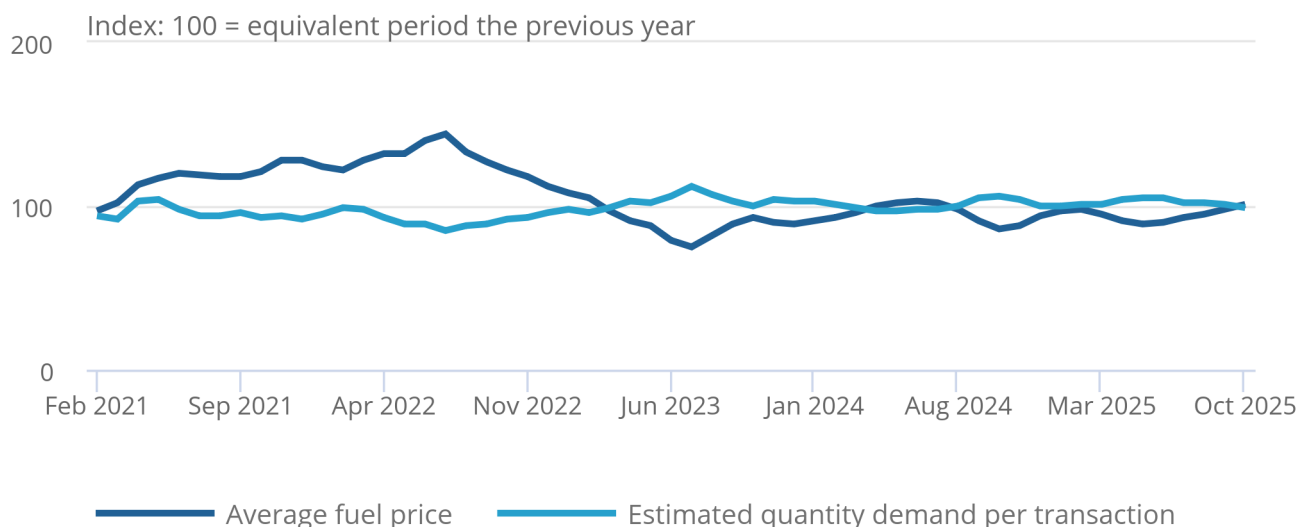
Automotive fuel spending

Figure 5: The annual growth rate for average automotive fuel demand per transaction decreased by 2 percentage points in October 2025 compared with the previous month

Index of year-on-year change in fuel price and estimated quantity demand, UK, February 2021 to October 2025, non-seasonally adjusted

Figure 5: The annual growth rate for average automotive fuel demand per transaction decreased by 2 percentage points in October 2025 compared with the previous month

Index of year-on-year change in fuel price and estimated quantity demand, UK, February 2021 to October 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 3 percentage points in October 2025 compared with the previous month, while the growth rate for average fuel demand per transaction decreased by 2 percentage points.

When compared with the same month of 2024, the annual growth rate for the average price of automotive fuel increased by 15 percentage points while the growth rate for average automotive fuel demand per transaction decreased by 7 percentage points.

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

4 . Business and workforce

There has been little movement in the business indicators in October 2025 when compared with the previous month. There was no change in the proportion of firms reporting increased turnover in their VAT returns whilst the number of potential redundancies had small growth.

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 Value Added Tax (VAT) returns. They are calculated as the percentage of firms with increasing turnover, minus the percentage of firms with decreasing turnover.

VAT returns are forms submitted by businesses to HMRC that detail how much VAT they have charged (turnover VAT), and how much they have paid to other businesses (expenditure VAT). This dataset only uses VAT returns received within the first seven days after each reporting month to allow for early (flash) estimates. This accounted for approximately 8,350 businesses in October 2025. Quarterly or annual reporting businesses are not included, as they do not file returns every month and are not part of the flash estimate pipeline.

Figure 6: The number of firms reporting increased turnover was 3% higher than those reporting decreased turnover in October 2025, which is on the upper limit of normal month-on-month variation

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

Notes:

1. These data are current price 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 of these limits, it is a statistically significant difference.

A net 3% of firms reported an increase in turnover in October 2025, remaining broadly unchanged from September 2025.

The services sector, the largest contributing sector to gross domestic product (GDP), was the only sector to move in a negative direction. A net 3% of firms in the services sector reported increased turnover in October 2025, compared with the previous month. This is a decrease of 1 percentage point from September 2025 and is within normal month-on-month variation.

The production sector had the largest increase of 6 percentage points compared with September 2025, with a net 5% of firms reporting increased turnover, this is just within normal month-on-month variation.

A net 2% of firms in the construction sector reported increased turnover in October 2025 compared with the previous month. This was an increase of 2 percentage points from September 2025 and is within normal month-on-month variation.

A net 2% of firms in the agriculture sector reported decreased turnover in October 2025 compared with the previous month. This was an increase of 1 percentage point from September 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.

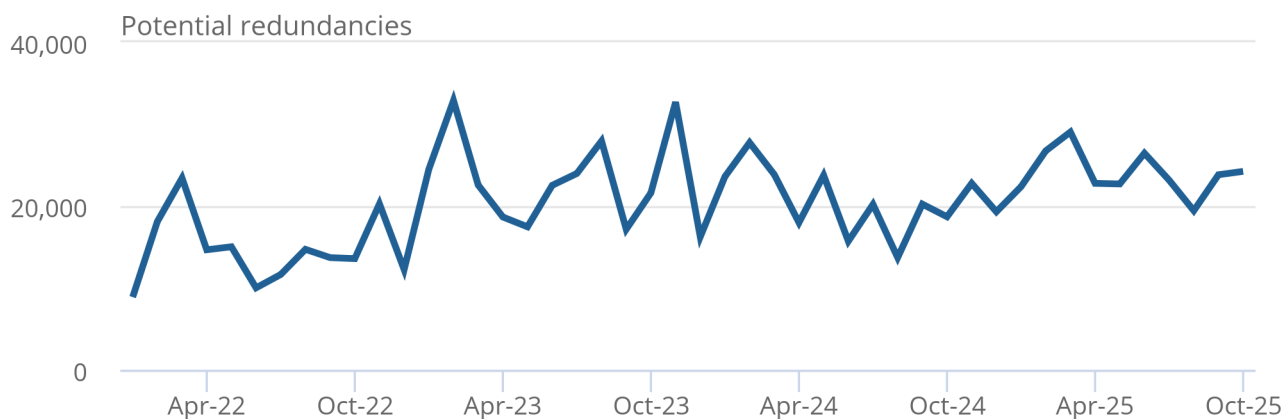
Advanced notification of potential redundancies

Figure 7: The number of potential redundancies increased by 2% in October 2025 compared with September 2025, and increased 30% when compared with October 2024

Monthly potential redundancies, UK, January 2022 to October 2025, non-seasonally adjusted

Figure 7: The number of potential redundancies increased by 2% in October 2025 compared with September 2025, and increased 30% when compared with October 2024

Monthly potential redundancies, UK, January 2022 to October 2025, non-seasonally adjusted



Source: Insolvency Service HR1 forms

The number of potential redundancies increased by 2% in October 2025, compared with September 2025. The number of employers proposing redundancies increased by 16% over the same period.

The number of potential redundancies increased by 30%, and the number of employers proposing redundancies increased by 15%, when compared with October 2024.

For more information, our accompanying [Advanced notification of potential redundancies weekly dataset](#) is available. Industry and regional breakdowns by month are available in our [monthly potential redundancies dataset](#).

5 . Energy

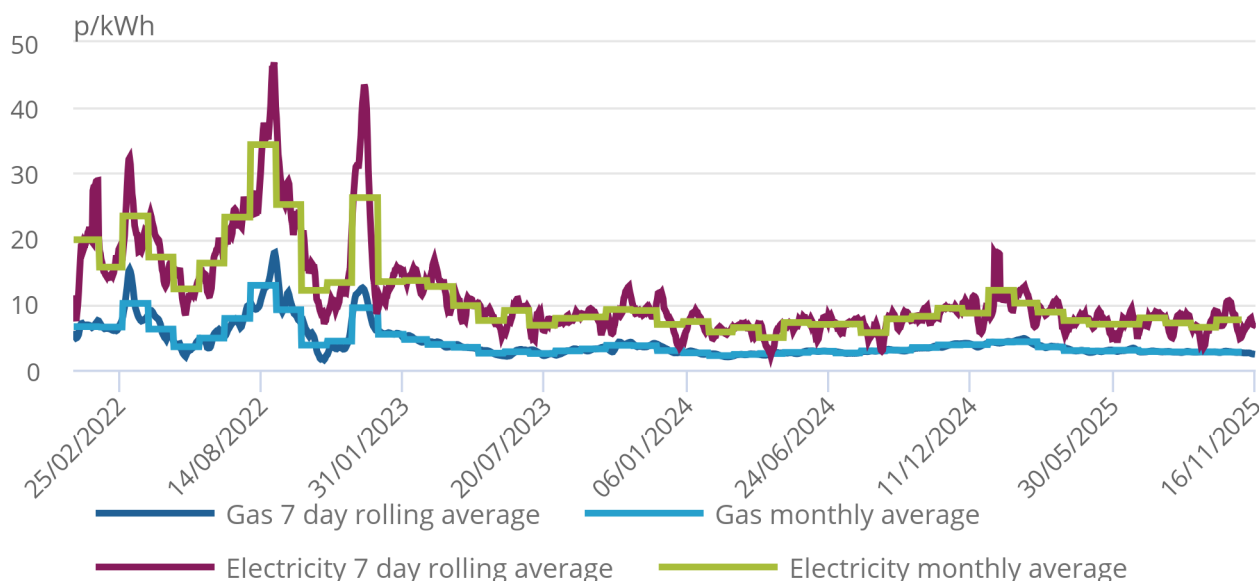
System Average Price of gas and System Price of electricity

Figure 8: The System Average Price of gas decreased by 1% in October 2025, while the System Price of electricity increased by 18%, compared with September 2025

System Average Price (SAP) of gas and System Price of electricity, monthly average and seven-day rolling average, UK, 1 January 2022 to 16 November 2025, non-seasonally adjusted

Figure 8: The System Average Price of gas decreased by 1% in October 2025, while the System Price of electricity increased by 18%, compared with September 2025

System Average Price (SAP) of gas and System Price of electricity, monthly average and seven-day rolling average, UK, 1 January 2022 to 16 November 2025, non-seasonally adjusted



Source: Elexon, National Gas Transmission

The System Average Price of gas decreased by 1% in October 2025, when compared with September 2025, from 2.716p/kWh to 2.684p/kWh, and decreased by 21% when compared with October 2024, which had a monthly average price of 3.385p/kWh.

The System Price of electricity increased by 18% in October 2025, when compared with September 2025, from 6.471p/kWh to 7.619p/kWh, but decreased by 7% when compared with October 2024, which had a monthly price of 8.156p/kWh.

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 of gas dataset](#) and [System Price of electricity dataset](#) are available.

6 . Transport

UK flights

The seasonally adjusted number of UK Flights increased by 1% in October 2025 compared with the previous month and was 2% higher than October 2024.

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

Shipping

The seasonally adjusted total number of ship visits to selected UK ports remained broadly unchanged in October 2025, compared with the previous month. Over this period, the number of cargo ship and tanker visits decreased by 3% and other ship visits increased by 3%.

When compared with October 2024, the seasonally adjusted total number of ship visits decreased by 7%, with cargo ship and tanker visits decreasing by 15%, and other ship visits increasing by 2%.

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

New vehicle registrations

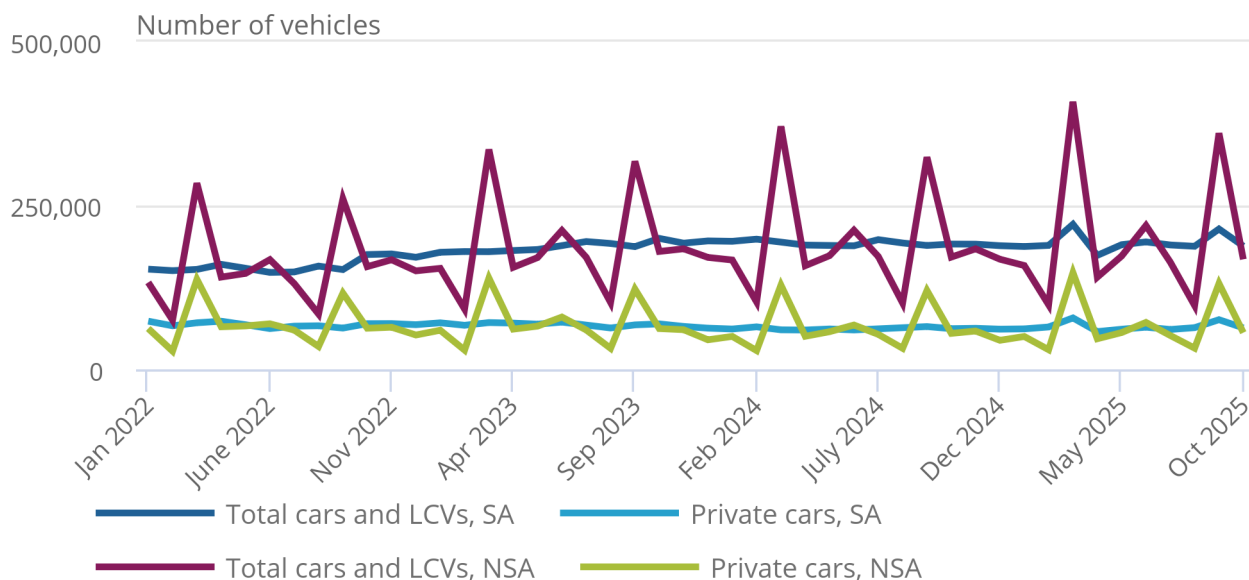
The seasonally adjusted number of new vehicle registrations decreased by 12% in October 2025 compared with September 2025. The largest percentage decrease over this period was for private car registrations (16%). New registrations of fleet cars (vehicles registered to a business with more than 25 registered vehicles) fell by 10% while new registrations of both business cars and light commercial vehicles (LCVs) fell by 9%.

Figure 9: The seasonally adjusted total number of new car and LCV registrations decreased by 12% in October 2025 compared with September 2025

Number of new car and Light Commercial Vehicle (LCV) registrations, UK, January 2022 to October 2025, seasonally adjusted and non-seasonally adjusted

Figure 9: The seasonally adjusted total number of new car and LCV registrations decreased by 12% in October 2025 compared with September 2025

Number of new car and Light Commercial Vehicle (LCV) registrations, UK, January 2022 to October 2025, seasonally adjusted and non-seasonally adjusted



Source: The Society of Motor Manufacturers and Traders (SMMT), seasonally adjusted by the Office for National Statistics

Notes:

1. New registrations include all cars and LCVs up to 3.5 tonnes that were newly registered with the Driver and Vehicle Licensing Association (DVLA). Heavy Goods Vehicles, buses, and coaches are not included.
2. Further information on definitions and compilation methods is available in our [Economic activity and social change in the UK, real-time indicators methodology article](#).

The seasonally adjusted number of new registrations for plug-in hybrid electric vehicles and hybrid electric vehicles saw the largest decreases in October 2025, down by 35% and 27%, respectively, compared with September 2025. This follows large growth in September 2025.

All figures quoted in this section are seasonally adjusted (SA) unless stated otherwise. Non-seasonally adjusted (NSA) and SA data are available in our [SMMT vehicle production and registrations dataset](#).

7 . Housing

Energy Performance Building Certificates

The seasonally adjusted number of Energy Performance Building Certificates (EPCs) lodged in England and Wales for new dwellings increased by 5% in October 2025, compared with the previous month. When compared with October 2024, they increased by 12%.

The seasonally adjusted number of Energy Performance Building Certificates (EPCs) lodged in England and Wales for existing dwellings decreased by 1% in October 2025, compared with the previous month. When compared with October 2024, they were broadly unchanged.

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 20 November 2025

Daily data showing System Average Price (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 20 November 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 20 November 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.

This section lists a selection of data available in this publication. 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 20 November 2025.
- [Automotive fuel spending dataset](#); updated 20 November 2025.
- [UK retail footfall dataset](#); updated 20 November 2025.
- [Advanced notification of potential redundancies dataset](#); updated 20 November 2025.
- [System Average Price of gas dataset](#); updated 20 November 2025.
- [System Price of electricity dataset](#); updated 20 November 2025.
- [Energy Performance Building Certificates \(EPC\) dataset](#); updated 20 November 2025.
- [Weekly shipping indicators dataset](#); updated 20 November 2025.
- [Daily UK flights dataset](#); updated 20 November 2025.

Monthly data release

- [Monthly Direct Debit failure rate and average transaction amount dataset](#); updated 13 November 2025.
- [Textkernel new online job adverts dataset](#); updated 23 October 2025.
- [Value Added Tax \(VAT\) flash estimates dataset](#); updated 20 November 2025.
- [Renter affordability for new tenancies dataset](#); updated 13 November 2025.
- [SMMT vehicle registration and production dataset](#); updated 13 November 2025.

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 6 November 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 important issues, cost of living, and artificial intelligence 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 20 November 2025, ONS website, statistical bulletin, [Economic activity and social change in the UK, real-time indicators: 20 November 2025](#)