

Statistical bulletin

Quarterly sector accounts, UK: October to December 2025

Detailed estimates of quarterly sector accounts that can be found in the UK Economic Accounts (UKEA).

Contact:
Sector Accounts team
sector.accounts@ons.gov.uk
[+44 1633 456366](tel:+441633456366)

Release date:
31 March 2026

Next release:
30 June 2026

Table of contents

1. [Main points](#)
2. [Data on quarterly sector accounts](#)
3. [Glossary](#)
4. [Data sources and quality](#)
5. [Related links](#)
6. [Cite this statistical bulletin](#)

1 . Main points

- Real household disposable income per head increased by 1.2% in Quarter 4 (Oct to Dec) 2025, following a fall of 1.2% in the previous quarter.
- The household saving ratio increased by 0.8 percentage points to 9.9%; during this quarter the increase was driven by a rise in the contribution of non-pension saving.
- The UK's borrowing position with the rest of the world, as a percentage of gross domestic product (GDP), is estimated to have increased to 2.5% in the latest quarter compared with 1.6% of GDP in the previous quarter.
- Non-financial corporations decreased their net lending to 0.1% of GDP in the latest quarter, from lending of 1.0% of GDP in the previous quarter; within non-financial corporations, private non-financial corporations decreased their net lending to £0.4 billion in the latest quarter from net lending of £7.3 billion in the previous quarter.
- Financial corporations' net lending position was at 0.1% of GDP in the latest quarter, following lending of 0.4% of GDP in the previous quarter.
- General government net borrowing was unchanged from the previous quarter at 5.0% of GDP; within general government, central government decreased their net borrowing to £34.6 billion, compared with £36.4 billion in the previous quarter.
- Households increased their net lending position to 2.5% of GDP in the latest quarter, from 2.1% of GDP in the previous quarter.

2 . Data on quarterly sector accounts

[Quarterly sector accounts](#)

Dataset | Released 31 March 2026

Quarterly aggregate economic indicators and summary estimates for the private non-financial corporations and households sectors of the UK economy, and revisions.

[UK Economic Accounts](#)

Dataset | Released 31 March 2026

Quarterly national accounts aggregates, per capita data, including gross domestic product by income and expenditure, gross value added, gross fixed capital formation, change in inventories, gross operating surplus and revisions.

[UK Economic Accounts time series](#)

Dataset | Released 31 March 2026

Quarterly estimates of national product, income and expenditure, sector accounts revisions and balance of payments.

3 . Glossary

Gross disposable household income and real household disposable income

Gross disposable household income (GDHI) is the estimate of the total amount of income that households have available to either spend, save or invest. GDHI includes income received from wages (and the self-employed), social benefits, pensions and net property income (that is, earnings from interest on savings and dividends from shares), less taxes on income and wealth.

Adjusting GDHI to remove the effects of inflation gives real household disposable income (RHDI). RHDI is a measure of the real purchasing power of households' income, in terms of the physical quantity of goods and services they would be able to purchase if prices remained constant over time. This is explained in detail in our [Understanding real household disposable income per head article](#).

Household saving ratio

The saving ratio estimates the amount of money households have available to save as a percentage of their gross disposable income plus pension accumulations.

Net lending or borrowing

The net lending of a sector represents the surplus resources that a sector makes available to other sectors. Net borrowing represents their financing of a deficit from other sectors.

Net lending means a sector has money left over after its spending and investment in each period.

Net borrowing means it has spent and invested more than it received and has a need for financing, which may be covered by borrowing, issuing shares or bonds, or by drawing on reserves.

4 . Data sources and quality

Revisions within this release

This bulletin includes new data for the latest available quarter, Quarter 4 (October to December) 2025 with revisions from Quarter 1 (January to March) 2024. This bulletin follows the [National Accounts Revisions Policy](#).

Population figures for up to mid-2024 are based on mid-year UK population estimates published on 26 September 2025. Figures for Quarter 3 (July to Sept) 2024 to Quarter 1 2025 are based on an interpolation between the mid-2024 estimate and the provisional mid-2025 estimate published on 27 November 2025. For Quarter 2 (Apr to June) 2025, the population figure is based on the provisional mid-2025 estimate. The population figures for Q3 2025 onwards are based on an interpolation between UK 2022-based population projections for mid-2026 (as published on 28 January 2025) using the migration category variant and the mid-2025 provisional UK population estimate.

Understanding the sector and financial accounts

This bulletin presents analysis on UK aggregate data for the main economic indicators and summary estimates from the institutional sectors of the UK economy presented in the UK Economic Accounts (UKEA) dataset. These institutional sectors include:

- public corporations
- private non-financial corporations
- financial corporations
- households
- non-profit institutions serving households (NPISH)
- central government
- local government
- rest of the world

This bulletin uses data from the UKEA to provide detailed estimates of:

- national product, income and expenditure
- UK sector non-financial and financial accounts
- UK balance of payments

These accounts are the underlying data that produce a single estimate of Gross Domestic Product (GDP) using income, production and expenditure data.

Quality and Methodology Information report

The [Quarterly sector accounts quality and methodology information \(QMI\) report](#) contains important information on:

- the strengths and limitations of the data, and how they compare with related data
- uses and users of the data
- how the output was created
- the quality of the output, including the accuracy of the data

System of National Accounts consultation

As part of an update to the System of National Accounts, the United Nations (UN) are in the process of consulting on several areas being considered for improvement. Previous and live consultations can be found on the [UN Statistics Division's Consultations page](#).

If you would like to discuss any of these consultations with us, please contact us at sna.consultations@ons.gov.uk. Bodies outside the UK national statistical system are also free to respond to the consultations.

Economic statistics governance after Brexit

New governance arrangements are being put in place following Brexit to support the adoption and implementation of high-quality standards for UK economic statistics. These governance arrangements will promote international comparability and add to the credibility and independence of the UK's statistical system.

At the centre of this new governance framework will be the new National Statistician's Committee for Advice on Standards for Economic Statistics (NSCASE). NSCASE will support the UK by ensuring its processes for influencing and adopting international statistical standards are world leading. The advice NSCASE provides to the National Statistician will span the full range of domains in economic statistics, including the national accounts, fiscal statistics, prices, trade and the balance of payments, and labour market statistics.

5 . Related links

[GDP quarterly national accounts](#)

Bulletin | Released 31 March 2026

Revised quarterly estimate of gross domestic product (GDP) for the UK. Uses additional data to provide a more precise indication of economic growth than the first estimate.

[GDP first quarterly estimate](#)

Bulletin | Released 31 March 2026

First quarterly estimate of gross domestic product (GDP). Contains current and constant price data on the value of goods and services to indicate the economic performance of the UK.

[Balance of payments](#)

Bulletin | Released 31 March 2026

A measure of cross-border transactions between the UK and rest of the world. Includes trade, income, capital transfers and foreign assets and liabilities.

[Quarterly economic commentary: October to December 2025](#)

Article | Released 31 March 2026

Economic commentary for the latest quarterly national accounts, prices and labour market indicators.

[UK flow of funds accounts matrices: 2019](#)

Article | Released 7 November 2019

Annual update of the UK flow of funds matrices incorporating the latest available Blue Book data, as part of the Economic Statistics Transformation Programme.

[Alternative measure of UK households' income and saving: April to June 2018](#)

Article | Released 8 October 2018

Annual and quarterly data on the impact of removing "imputed" transactions from real household disposable income and the saving ratio to better represent the economic experience of UK households.

6 . Cite this statistical bulletin

Office for National Statistics (ONS), released 31 March 2026, ONS website, statistical bulletin, [Quarterly sector accounts, UK: October to December 2025](#)

B.9N Net lending (+) / net borrowing (-) by sector from the capital account

£ million

Net lending (+) / Net borrowing (-) by sector ¹												
	Corporations					General government			Households & non-profit institutions serving households			Rest of the World
	Non-financial				Financial	Central	Local	Total	Households	Non-profit institutions serving households	Total	
	UK	Public	Private	Total								
	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	
	NQFH	CPCM	DTAL	EABO	NHCQ	NMFJ	NMOE	NNBK	A99R	AA7W	NSSZ	NHRB
2021	-19 798	3 255	15 407	18 662	32 763	-179 353	-500	-179 853	111 141	-2 511	108 630	19 798
2022	-52 852	3 810	42 659	46 469	52 636	-110 591	-11 526	-122 117	-25 362	-4 478	-29 840	52 852
2023	-103 255	4 247	1 997	6 244	49 537	-151 945	-14 360	-166 305	9 760	-2 491	7 269	103 255
2024	-90 211	2 067	-32 994	-30 927	35 635	-162 536	-14 742	-177 278	79 028	1 644	80 672	90 211
2025	-78 537	2 895	5 947	8 842	652	-151 063	-14 774	-165 837	80 812	497	81 309	78 537
Seasonally adjusted												
	RQCI	RQBN	RQBV	RQAW	RPYN	RPYH	RQAJ	RPZD	AA7T	AAA3	RPZT	RQCH
2022 Q3	-3 168	1 077	8 556	9 633	18 505	-21 776	-3 066	-24 842	-5 443	-1 021	-6 464	3 168
Q4	3 955	1 164	25 930	27 094	29 981	-34 408	-1 051	-35 459	-16 637	-1 024	-17 661	-3 955
2023 Q1	-21 925	2 473	20 104	22 577	11 171	-46 477	-5 609	-52 086	-3 533	-54	-3 587	21 925
Q2	-35 544	1 111	-4 797	-3 686	12 851	-43 553	-3 065	-46 618	3 279	-1 370	1 909	35 544
Q3	-16 508	340	1 096	1 436	11 286	-30 926	-3 564	-34 490	5 907	-647	5 260	16 508
Q4	-29 278	323	-14 406	-14 083	14 229	-30 989	-2 122	-33 111	4 107	-420	3 687	29 278
2024 Q1	-23 043	1 220	-1 134	86	5 017	-39 641	-6 240	-45 881	15 901	1 273	17 174	23 042
Q2	-23 627	705	-9 637	-8 932	8 342	-39 667	-1 910	-41 577	17 943	25	17 968	23 627
Q3	-15 274	-423	-7 558	-7 981	14 079	-38 676	-3 591	-42 267	20 559	61	20 620	15 275
Q4	-28 267	565	-14 665	-14 100	8 197	-44 551	-3 001	-47 552	24 623	286	24 909	28 267
2025 Q1	-21 943	966	-725	241	-4 429	-36 034	-6 133	-42 167	23 503	1 383	24 886	21 942
Q2	-24 987	625	-952	-327	1 465	-44 019	-2 619	-46 638	21 852	-337	21 515	24 987
Q3	-12 400	594	7 263	7 857	2 740	-36 447	-2 083	-38 530	16 413	130	16 543	12 401
Q4	-19 207	710	361	1 071	876	-34 562	-3 939	-38 501	19 042	-678	18 364	19 207

¹ The sum of net lending by sector is equal (but opposite sign) to the residual error between the expenditure and income based estimates of GDP.

Net lending (+) / Net borrowing (-) by sector as a percentage of GDP²

	Corporations				General government				Households & non-profit institutions serving households			Rest of the World
	Non-financial			Financial	Central	Local	Total	Households	Non-profit institutions serving households	Total		
	UK	Public	Private								Total	
	CWPQ	CT8I	CT8J	CT8K	CT8L	CT8M	CT8N	CT8O	CT8P	CT8Q	CT8R	CT8S
2021	-0.9	0.1	0.7	0.8	1.4	-7.7	-	-7.7	4.8	-0.1	4.7	0.9
2022	-2.0	0.1	1.7	1.8	2.0	-4.3	-0.4	-4.7	-1.0	-0.2	-1.2	2.0
2023	-3.8	0.2	0.1	0.2	1.8	-5.5	-0.5	-6.0	0.4	-0.1	0.3	3.8
2024	-3.1	0.1	-1.1	-1.1	1.2	-5.6	-0.5	-6.1	2.7	0.1	2.8	3.1
2025	-2.6	0.1	0.2	0.3	-	-5.0	-0.5	-5.5	2.7	-	2.7	2.6
Seasonally adjusted												
2022 Q3	-0.5	0.2	1.3	1.5	2.8	-3.3	-0.5	-3.8	-0.8	-0.2	-1.0	0.5
Q4	0.6	0.2	3.9	4.1	4.5	-5.1	-0.2	-5.3	-2.5	-0.2	-2.6	-0.6
2023 Q1	-3.2	0.4	3.0	3.3	1.6	-6.8	-0.8	-7.7	-0.5	-	-0.5	3.2
Q2	-5.2	0.2	-0.7	-0.5	1.9	-6.3	-0.4	-6.8	0.5	-0.2	0.3	5.2
Q3	-2.4	-	0.2	0.2	1.6	-4.5	-0.5	-5.0	0.9	-0.1	0.8	2.4
Q4	-4.2	-	-2.1	-2.0	2.1	-4.5	-0.3	-4.8	0.6	-0.1	0.5	4.2
2024 Q1	-3.3	0.2	-0.2	-	0.7	-5.6	-0.9	-6.5	2.3	0.2	2.4	3.3
Q2	-3.3	0.1	-1.3	-1.2	1.2	-5.5	-0.3	-5.8	2.5	-	2.5	3.3
Q3	-2.1	-0.1	-1.0	-1.1	1.9	-5.3	-0.5	-5.8	2.8	-	2.8	2.1
Q4	-3.8	0.1	-2.0	-1.9	1.1	-6.0	-0.4	-6.4	3.3	-	3.4	3.8
2025 Q1	-2.9	0.1	-0.1	-	-0.6	-4.8	-0.8	-5.6	3.1	0.2	3.3	2.9
Q2	-3.3	0.1	-0.1	-	0.2	-5.8	-0.3	-6.2	2.9	-	2.8	3.3
Q3	-1.6	0.1	0.9	1.0	0.4	-4.8	-0.3	-5.0	2.1	-	2.2	1.6
Q4	-2.5	0.1	-	0.1	0.1	-4.5	-0.5	-5.0	2.5	-0.1	2.4	2.5

² Using series YBHA: GDP at current market prices

B.9F Net lending (+) / net borrowing (-) by sector from the financial account

£ million

Financial Account (III.2)												
Net lending (+) / Net borrowing (-) by sector												
	Corporations				General government				Households & non-profit institutions serving households			Rest of the World
	Non-financial				Financial	Central	Local	Total	Households	Non-profit institutions serving households		
	UK	Public	Private	Total						B.9F	B.9F	
B.9F	B.9F	B.9F	B.9F	B.9F	B.9F	B.9F	B.9F	B.9F	B.9F	B.9F	B.9F	B.9F
	NQDL	NZEC	NYOA	NYNT	NYNL	NZDX	NYNQ	NYNO	NYNP	NYNW	NZDY	NYOD
2021	-34 048	2 306	394	2 700	34 116	-179 385	55	-179 330	109 701	-1 235	108 466	34 048
2022	-60 211	3 336	27 208	30 544	38 535	-110 465	-10 797	-121 262	-11 261	3 233	-8 028	60 211
2023	-85 194	3 315	-11 655	-8 340	64 342	-152 586	-13 708	-166 294	24 365	733	25 098	85 194
2024	-94 047	1 987	-46 089	-44 102	32 340	-163 393	-14 196	-177 589	93 356	1 948	95 304	94 047
2025	-86 363	1 974	-5 902	-3 928	-12 289	-151 041	-14 722	-165 763	90 911	4 706	95 617	86 363
Not seasonally adjusted												
2022 Q3	-12 052	1 169	-3 718	-2 549	4 497	-23 122	-3 767	-26 889	11 254	1 635	12 889	12 052
Q4	10 367	578	15 814	16 392	43 408	-39 940	-4 652	-44 592	-6 117	1 276	-4 841	-10 367
2023 Q1	-23 428	2 216	3 124	5 340	-1 934	-16 489	-6 014	-22 503	-5 175	844	-4 331	23 428
Q2	-26 127	685	3 329	4 014	22 566	-65 628	3 089	-62 539	7 981	1 851	9 832	26 127
Q3	-13 518	115	2 306	2 421	18 819	-33 597	-4 697	-38 294	4 753	-1 217	3 536	13 518
Q4	-22 121	299	-20 414	-20 115	24 891	-36 872	-6 086	-42 958	16 806	-745	16 061	22 121
2024 Q1	-4 356	1 223	-8 558	-7 335	5 024	-10 509	-7 261	-17 770	15 248	477	15 725	4 356
Q2	-31 632	896	-12 026	-11 130	5 982	-63 745	3 915	-59 830	32 820	526	33 346	31 632
Q3	-27 743	246	-9 075	-8 829	17 638	-41 146	-4 355	-45 501	9 314	-365	8 949	27 743
Q4	-30 316	-378	-16 430	-16 808	3 696	-47 993	-6 495	-54 488	35 974	1 310	37 284	30 316
2025 Q1	-21 236	1 039	-9 827	-8 788	-17 825	-4 754	-8 698	-13 452	17 157	1 672	18 829	21 236
Q2	-30 534	-5	456	451	1 925	-69 491	3 216	-66 275	32 163	1 202	33 365	30 534
Q3	-25 222	458	1 642	2 100	3 186	-38 272	-2 977	-41 249	10 099	642	10 741	25 222
Q4	-9 371	482	1 827	2 309	425	-38 524	-6 263	-44 787	31 492	1 190	32 682	9 371

B.9F Net lending (+) / net borrowing (-) by sector from the financial account

continued

per cent

Financial Account (III.2)

Net lending (+) / Net borrowing (-) by sector as a percentage of GDP

	Net lending (+) / Net borrowing (-) by sector as a percentage of GDP												
	Corporations				General government				Households & non-profit institutions serving households				Rest of the World
	Non-financial				Financial	Central	Local	Total	Households	Non-profit institutions serving households		Total	
	UK	Public	Private	Total						Households	Non-profit institutions serving households			Total
B.9F	B.9F	B.9F	B.9F	B.9F						B.9F	B.9F		
	JN2W	JN2X	JN2Y	JN2Z	JN32	JN33	JN34	JN35	JN36	JN37	JN3C	JN3D	
2021	-1.5	0.1	-	0.1	1.5	-7.7	-	-7.7	4.7	-0.1	4.7	1.5	
2022	-2.3	0.1	1.1	1.2	1.5	-4.3	-0.4	-4.7	-0.4	0.1	-0.3	2.3	
2023	-3.1	0.1	-0.4	-0.3	2.3	-5.5	-0.5	-6.0	0.9	-	0.9	3.1	
2024	-3.3	0.1	-1.6	-1.5	1.1	-5.7	-0.5	-6.1	3.2	0.1	3.3	3.3	
2025	-2.8	0.1	-0.2	-0.1	-0.4	-5.0	-0.5	-5.5	3.0	0.2	3.1	2.8	
Not seasonally adjusted													
2022 Q3	-1.9	0.2	-0.6	-0.4	0.7	-3.6	-0.6	-4.1	1.7	0.3	2.0	1.9	
Q4	1.5	0.1	2.3	2.4	6.4	-5.8	-0.7	-6.5	-0.9	0.2	-0.7	-1.5	
2023 Q1	-3.5	0.3	0.5	0.8	-0.3	-2.5	-0.9	-3.3	-0.8	0.1	-0.6	3.5	
Q2	-3.8	0.1	0.5	0.6	3.3	-9.7	0.5	-9.2	1.2	0.3	1.4	3.8	
Q3	-1.9	-	0.3	0.3	2.7	-4.8	-0.7	-5.5	0.7	-0.2	0.5	1.9	
Q4	-3.1	-	-2.9	-2.9	3.5	-5.2	-0.9	-6.1	2.4	-0.1	2.3	3.1	
2024 Q1	-0.6	0.2	-1.2	-1.0	0.7	-1.5	-1.0	-2.5	2.1	0.1	2.2	0.6	
Q2	-4.5	0.1	-1.7	-1.6	0.8	-9.0	0.6	-8.4	4.6	0.1	4.7	4.5	
Q3	-3.8	-	-1.2	-1.2	2.4	-5.7	-0.6	-6.2	1.3	-0.1	1.2	3.8	
Q4	-4.1	-0.1	-2.2	-2.3	0.5	-6.5	-0.9	-7.3	4.8	0.2	5.0	4.1	
2025 Q1	-2.8	0.1	-1.3	-1.2	-2.4	-0.6	-1.2	-1.8	2.3	0.2	2.5	2.8	
Q2	-4.1	-	0.1	0.1	0.3	-9.3	0.4	-8.9	4.3	0.2	4.5	4.1	
Q3	-3.3	0.1	0.2	0.3	0.4	-5.0	-0.4	-5.4	1.3	0.1	1.4	3.3	
Q4	-1.2	0.1	0.2	0.3	0.1	-5.0	-0.8	-5.8	4.1	0.2	4.2	1.2	

BF.90 Financial net worth by sector from the financial balance sheets

£ million

Financial balance sheets (IV.3)

Financial net worth by sector

	Corporations				General government				Households & non-profit institutions serving households				Rest of the world
	Non-financial				Financial	Central	Local	Total	Households	Non-profit institutions serving households	Total		
	UK	Public	Private	Total									
	BF.90	BF.90	BF.90	BF.90	BF.90	BF.90	BF.90	BF.90	BF.90	BF.90	BF.90	BF.90	
NQFT	NYOP	NYOT	NYOM	NYOE	NZDZ	NYOJ	NYOG	NYOH	NYOO	NZEA	NLFK		
2021	-324 944	-144 942	-3 483 173	-3 628 115	103 244	-2 443 165	76 511	-2 366 654	5 455 798	110 775	5 566 573	338 370	
2022	-66 688	-147 087	-2 869 447	-3 016 534	312 444	-1 749 068	-4 241	-1 753 309	4 273 985	116 722	4 390 707	81 772	
2023	-267 332	-148 975	-2 899 791	-3 048 766	346 090	-1 901 471	-5 399	-1 906 870	4 225 953	116 264	4 342 217	283 490	
2024	-172 356	-149 299	-2 907 873	-3 057 172	545 240	-1 892 038	-42 276	-1 934 314	4 152 348	121 541	4 273 889	193 267	
2025	-199 800	-158 342	-3 178 917	-3 337 259	799 476	-2 031 052	-35 283	-2 066 335	4 271 262	133 054	4 404 316	231 952	
Not seasonally adjusted													
2022 Q3	39 048	-144 202	-2 635 180	-2 779 382	199 138	-1 729 128	7 404	-1 721 724	4 224 309	116 706	4 341 015	-24 092	
Q4	-66 688	-147 087	-2 869 447	-3 016 534	312 444	-1 749 068	-4 241	-1 753 309	4 273 985	116 722	4 390 707	81 772	
2023 Q1	-140 424	-148 712	-2 927 970	-3 076 682	327 886	-1 797 892	-5 817	-1 803 709	4 294 509	117 572	4 412 081	156 381	
Q2	-188 044	-148 894	-2 715 841	-2 864 735	211 212	-1 735 170	-2 259	-1 737 429	4 079 767	123 140	4 202 907	203 075	
Q3	-193 012	-150 414	-2 781 513	-2 931 927	311 808	-1 702 428	-15 764	-1 718 192	4 025 080	120 221	4 145 301	208 221	
Q4	-267 332	-148 975	-2 899 791	-3 048 766	346 090	-1 901 471	-5 399	-1 906 870	4 225 953	116 264	4 342 217	283 490	
2024 Q1	-288 960	-150 083	-3 050 477	-3 200 560	402 144	-1 853 221	-4 789	-1 858 010	4 247 336	120 130	4 367 466	306 458	
Q2	-329 332	-149 774	-3 085 865	-3 235 639	446 124	-1 876 894	-5 528	-1 882 422	4 221 907	120 697	4 342 604	347 685	
Q3	-378 564	-148 488	-3 106 894	-3 255 382	478 392	-1 939 743	-28 765	-1 968 508	4 246 377	120 555	4 366 932	398 158	
Q4	-172 356	-149 299	-2 907 873	-3 057 172	545 240	-1 892 038	-42 276	-1 934 314	4 152 348	121 541	4 273 889	193 267	
2025 Q1	-305 724	-153 330	-2 923 138	-3 076 468	435 876	-1 876 163	-19 767	-1 895 930	4 105 535	125 263	4 230 798	329 853	
Q2	-224 120	-156 300	-2 932 439	-3 088 739	520 644	-1 953 906	23 571	-1 930 335	4 147 645	126 659	4 274 304	248 057	
Q3	-151 816	-156 547	-3 049 945	-3 206 492	739 722	-1 940 586	-45 895	-1 986 481	4 169 116	132 320	4 301 436	180 372	
Q4	-199 800	-158 342	-3 178 917	-3 337 259	799 476	-2 031 052	-35 283	-2 066 335	4 271 262	133 054	4 404 316	231 952	

GNI Sector share of gross national income (GNI)¹

per cent

	Corporations				General government			Households & Non-profit institutions serving households		
	Non-financial			Financial	Central	Local	Total	Households	Non-profit institutions serving households	Total
	Public	Private	Total							
	CSZ5	NRGZ	RVGI	RVGH	CSZ9	CT23	CSZ7	ADIV	ADSY	RVGG
2021	0.5	13.2	13.6	2.9	8.8	0.2	9.0	73.7	0.9	74.7
2022	0.5	14.7	15.2	2.6	8.9	0.4	9.3	71.9	1.0	72.9
2023	0.6	13.5	14.1	1.2	9.6	0.4	10.0	73.7	1.1	74.8
2024	0.5	12.1	12.7	1.2	10.4	0.4	10.8	74.4	1.0	75.4
2025	0.5	13.3	13.9	1.3	9.8	0.3	10.1	74.0	1.0	75.0
Seasonally adjusted										
	CSZ6	NRJL	NRJJ	NRJI	CT22	CT24	CSZ8	ADMX	ADTI	NRJH
2022 Q3	0.5	13.7	14.2	2.1	9.8	0.4	10.2	72.5	1.0	73.5
Q4	0.6	16.2	16.8	2.9	7.1	0.4	7.6	71.8	1.0	72.8
2023 Q1	0.7	16.0	16.6	1.2	7.4	0.4	7.8	73.2	1.1	74.3
Q2	0.6	13.0	13.6	1.2	9.2	0.4	9.6	74.5	1.1	75.6
Q3	0.5	13.6	14.1	0.7	10.9	0.4	11.3	72.9	1.0	74.0
Q4	0.6	11.6	12.2	1.7	10.7	0.4	11.1	73.9	1.1	75.0
2024 Q1	0.6	12.7	13.3	0.2	10.6	0.4	11.1	74.4	1.0	75.5
Q2	0.5	12.3	12.8	1.7	10.5	0.4	10.9	73.6	1.0	74.6
Q3	0.5	12.4	12.9	1.2	10.5	0.4	10.9	74.1	1.0	75.1
Q4	0.6	11.0	11.6	1.7	10.0	0.4	10.4	75.4	1.0	76.4
2025 Q1	0.6	13.2	13.7	0.6	10.1	0.4	10.5	74.3	1.0	75.3
Q2	0.6	13.3	13.9	1.7	9.4	0.2	9.6	74.1	1.0	75.1
Q3	0.5	14.1	14.6	1.3	9.4	0.3	9.8	73.6	1.0	74.6
Q4	0.5	12.8	13.3	1.7	10.1	0.3	10.5	73.7	1.0	74.7

¹ Please note: Sectors may not add up to totals due to rounding

	Seasonally adjusted				Not seasonally adjusted			
	Per Head ¹				Private non-financial corporations self-investment ratio: percentage ³	Real Households' and NPISH disposable income chained volume measure (reference year 2023)	Private non-financial corporations self-investment ratio: percentage ³	Households debt to income ratio: percentage ⁴
	UK resident population mid-year estimates (persons thousands) ²	Households gross disposable income per head (£ at current market prices)	Households real disposable income per head (£ at chained volume measures (reference year 2023))					
	EBAQ	CRXS	CRXX	CW7V	NRJR	CW7U	CVZH	
2021	66 978	21 844	25 418	108.3	1 762 861	108.3	133.9	
2022	67 636	22 964	24 564	118.8	1 725 226	118.8	131.4	
2023	68 526	24 451	24 451	101.6	1 740 150	101.6	124.5	
2024	69 281	25 950	25 196	89.9	1 808 439	89.9	119.1	
2025	69 487	27 084	25 358	101.6	1 828 770	101.6	117.5	
							CVZI	
2022 Q3	67 859	5 724	6 063	105.1	427 417	105.0	133.7	
Q4	68 081	5 970	6 150	131.1	434 778	117.1	131.4	
2023 Q1	68 304	6 004	6 065	125.0	430 646	126.7	129.1	
Q2	68 526	6 127	6 131	93.0	436 064	92.9	126.6	
Q3	68 715	6 132	6 106	105.2	435 489	102.7	125.7	
Q4	68 904	6 157	6 118	82.9	437 951	85.8	124.5	
2024 Q1	69 093	6 348	6 219	97.7	444 999	102.8	122.9	
Q2	69 281	6 396	6 234	92.6	447 471	86.4	121.9	
Q3	69 333	6 533	6 333	90.7	454 998	91.0	120.9	
Q4	69 384	6 676	6 413	79.2	460 971	80.5	119.1	
2025 Q1	69 436	6 709	6 354	98.8	457 263	104.0	118.4	
Q2	69 487	6 770	6 354	101.6	458 516	95.5	117.2	
Q3	69 578	6 739	6 278	108.7	453 773	109.6	117.3	
Q4	69 669	6 845	6 353	97.0	459 218	97.1	117.5	
Percentage change, latest year on previous year								
		CRXT	CRXY					
2021		4.1	1.1					
2022		5.1	-3.4					
2023		6.5	-0.5					
2024		6.1	3.0					
2025		4.4	0.6					
Percentage change, latest quarter on previous quarter								
		CRXU	CRXZ					
2022 Q3		1.5	-0.2					
Q4		4.3	1.4					
2023 Q1		0.6	-1.4					
Q2		2.0	1.1					
Q3		0.1	-0.4					
Q4		0.4	0.2					
2024 Q1		3.1	1.7					
Q2		0.8	0.2					
Q3		2.1	1.6					
Q4		2.2	1.3					
2025 Q1		0.5	-0.9					
Q2		0.9	-					
Q3		-0.5	-1.2					
Q4		1.6	1.2					
Percentage change, latest quarter on corresponding quarter of previous year								
		CRXV	CRYA					
2022 Q3		4.5	-4.5					
Q4		8.7	-1.2					
2023 Q1		7.5	-2.6					
Q2		8.7	0.9					
Q3		7.1	0.7					
Q4		3.1	-0.5					
2024 Q1		5.7	2.5					
Q2		4.4	1.7					
Q3		6.5	3.7					
Q4		8.4	4.8					
2025 Q1		5.7	2.2					
Q2		5.8	1.9					
Q3		3.2	-0.9					
Q4		2.5	-0.9					

1 This data uses the latest population estimates with the exception of the latest year where populations projections are used. The quarterly data in this table does not sum to annuals

2 This data uses the UK resident population mid-year estimates published and the population projections available

3 The private non-financial corporations self-investment ratio is calculated by taking the sectors gross saving (RPKZ) and dividing it by their gross fixed capital formation (ROAW)

4 Quarterly Households debt to income ratio is calculated by taking the balance of Household debt (NIWK) and dividing it by the four quarter rolling sum of gross disposable income (HABN).

HH1 Households Sector (S.14) Allocation of Primary Income Account (II.1.2)

£ million

	Resources					Uses			
	Gross operating surplus including gross mixed income	Compensation of employees			Property income received	Total resources	Property income paid	Balance of gross primary incomes	Total uses
		Wages and salaries	Employers' social contributions	Property income received					
	CRTZ	DTWO	DTWP	ROYB	ROYC	ROYE	ROYD	ROYC	
2021	352 279	949 480	206 411	220 899	1 729 069	21 071	1 707 998	1 729 069	
2022	384 135	1 021 159	224 788	269 025	1 899 107	42 736	1 856 371	1 899 107	
2023	423 363	1 094 554	234 571	324 447	2 076 935	83 394	1 993 541	2 076 935	
2024	449 087	1 161 074	249 298	349 149	2 208 608	93 357	2 115 251	2 208 608	
2025	461 143	1 232 458	281 393	344 896	2 319 890	86 713	2 233 177	2 319 890	
Seasonally adjusted									
2022 Q3	96 741	255 814	57 331	71 003	480 889	11 260	469 629	480 889	
Q4	101 160	263 842	57 092	72 821	494 915	15 122	479 793	494 915	
2023 Q1	104 146	269 012	57 732	78 142	509 032	19 100	489 932	509 032	
Q2	104 718	272 690	59 878	81 645	518 931	20 001	498 930	518 931	
Q3	106 854	277 091	57 433	82 788	524 166	21 600	502 566	524 166	
Q4	107 645	275 761	59 528	81 872	524 806	22 693	502 113	524 806	
2024 Q1	111 150	282 177	61 515	86 227	541 069	23 846	517 223	541 069	
Q2	110 227	286 711	61 576	86 285	544 799	22 949	521 850	544 799	
Q3	112 948	292 807	61 883	86 744	554 382	23 052	531 330	554 382	
Q4	114 762	299 379	64 324	89 893	568 358	23 510	544 848	568 358	
2025 Q1	115 409	303 832	66 518	87 362	573 121	22 639	550 482	573 121	
Q2	114 873	306 886	69 296	86 126	577 181	21 719	555 462	577 181	
Q3	115 168	309 410	72 359	86 224	583 161	21 160	562 001	583 161	
Q4	115 693	312 330	73 220	85 184	586 427	21 195	565 232	586 427	
Percentage change, latest year on previous year									
	CSB2	CSB3	CSB4	CSB5	CSB6	CSB7	CSB8	CSB6	
2021	6.1	6.3	2.8	20.6	7.4	11.4	7.4	7.4	
2022	9.0	7.5	8.9	21.8	9.8	102.8	8.7	9.8	
2023	10.2	7.2	4.4	20.6	9.4	95.1	7.4	9.4	
2024	6.1	6.1	6.3	7.6	6.3	11.9	6.1	6.3	
2025	2.7	6.1	12.9	-1.2	5.0	-7.1	5.6	5.0	
Percentage change, latest quarter on previous quarter									
	CSD4	CSD5	CSD6	CSD7	CSD8	CSD9	CSE2	CSD8	
2022 Q3	3.3	1.3	1.7	11.5	3.1	23.0	2.7	3.1	
Q4	4.6	3.1	-0.4	2.6	2.9	34.3	2.2	2.9	
2023 Q1	3.0	2.0	1.1	7.3	2.9	26.3	2.1	2.9	
Q2	0.5	1.4	3.7	4.5	1.9	4.7	1.8	1.9	
Q3	2.0	1.6	-4.1	1.4	1.0	8.0	0.7	1.0	
Q4	0.7	-0.5	3.6	-1.1	0.1	5.1	-0.1	0.1	
2024 Q1	3.3	2.3	3.3	5.3	3.1	5.1	3.0	3.1	
Q2	-0.8	1.6	0.1	0.1	0.7	-3.8	0.9	0.7	
Q3	2.5	2.1	0.5	0.5	1.8	0.4	1.8	1.8	
Q4	1.6	2.2	3.9	3.6	2.5	2.0	2.5	2.5	
2025 Q1	0.6	1.5	3.4	-2.8	0.8	-3.7	1.0	0.8	
Q2	-0.5	1.0	4.2	-1.4	0.7	-4.1	0.9	0.7	
Q3	0.3	0.8	4.4	0.1	1.0	-2.6	1.2	1.0	
Q4	0.5	0.9	1.2	-1.2	0.6	0.2	0.6	0.6	
Percentage change, latest quarter on corresponding quarter of previous year									
	CSF5	CSF6	CSF7	CSF8	CSF9	CSFB	CSG2	CSF9	
2022 Q3	9.4	6.6	10.0	26.9	10.2	127.3	8.8	10.2	
Q4	12.2	8.8	10.0	29.5	12.3	169.8	10.3	12.3	
2023 Q1	12.5	8.0	6.9	27.0	11.4	165.3	8.9	11.4	
Q2	11.8	8.0	6.2	28.2	11.3	118.5	9.2	11.3	
Q3	10.5	8.3	0.2	16.6	9.0	91.8	7.0	9.0	
Q4	6.4	4.5	4.3	12.4	6.0	50.1	4.7	6.0	
2024 Q1	6.7	4.9	6.6	10.3	6.3	24.8	5.6	6.3	
Q2	5.3	5.1	2.8	5.7	5.0	14.7	4.6	5.0	
Q3	5.7	5.7	7.7	4.8	5.8	6.7	5.7	5.8	
Q4	6.6	8.6	8.1	9.8	8.3	3.6	8.5	8.3	
2025 Q1	3.8	7.7	8.1	1.3	5.9	-5.1	6.4	5.9	
Q2	4.2	7.0	12.5	-0.2	5.9	-5.4	6.4	5.9	
Q3	2.0	5.7	16.9	-0.6	5.2	-8.2	5.8	5.2	
Q4	0.8	4.3	13.8	-5.2	3.2	-9.8	3.7	3.2	

HH2 Households Sector (S.14) Secondary Distribution of Income Account (II.2)

£ million

	Resources					Use						Households expenditure implied deflator (2023=100)	Real households disposable income: at chained volume measures (2023=100)
	Balance of gross primary incomes	Social contributions	Social benefits other than social transfers in kind	Other current transfers	Total resources	Current taxes on income, wealth, etc.	Net social contributions ¹	Social benefits other than social transfers in kind	Other current transfers	Gross disposable income	Total uses		
	ROYD	L8RQ	RPGT	RPGY	RPGZ	RPHB	RPHF	L8TO	RPHH	RPHA	RPGZ	DG2Q	DG2R
2021	1 707 998	80	394 561	25 112	2 127 751	279 747	346 098	80	38 785	1 463 041	2 127 751	85.9	1 702 458
2022	1 856 371	75	409 989	33 744	2 300 179	309 265	397 622	75	40 050	1 553 167	2 300 179	93.5	1 661 436
2023	1 993 541	103	448 942	32 765	2 475 351	343 051	414 489	103	42 166	1 675 542	2 475 351	100.0	1 675 542
2024	2 115 251	82	486 419	25 758	2 627 510	368 626	418 796	82	42 134	1 797 872	2 627 510	103.0	1 745 628
2025	2 233 177	98	516 201	26 085	2 775 561	398 562	451 939	98	42 949	1 882 013	2 775 561	106.8	1 762 069
Seasonally adjusted													
2022 Q3	469 629	14	106 608	6 519	582 770	78 544	105 176	14	10 618	388 418	582 770	94.4	411 442
Q4	479 793	31	105 653	12 722	598 199	81 239	100 286	31	10 177	406 466	598 199	97.1	418 703
2023 Q1	489 932	25	103 797	13 546	607 300	84 295	102 265	25	10 615	410 100	607 300	99.0	414 255
Q2	498 930	44	116 125	6 455	621 554	84 696	106 378	44	10 580	419 856	621 554	99.9	420 160
Q3	502 566	10	112 572	6 450	621 598	86 694	102 958	10	10 598	421 338	621 598	100.4	419 540
Q4	502 113	24	116 448	6 314	624 899	87 366	102 888	24	10 373	424 248	624 899	100.6	421 587
2024 Q1	517 223	18	119 072	6 252	642 565	89 051	104 392	18	10 497	438 607	642 565	102.1	429 723
Q2	521 850	24	120 421	6 428	648 723	91 332	103 640	24	10 581	443 146	648 723	102.6	431 884
Q3	531 330	16	121 564	6 524	659 434	93 023	102 896	16	10 567	452 932	659 434	103.2	439 078
Q4	544 848	24	125 362	6 554	676 788	95 220	107 868	24	10 489	463 187	676 788	104.1	444 943
2025 Q1	550 482	21	126 146	6 492	683 141	98 832	107 844	21	10 618	465 826	683 141	105.6	441 169
Q2	555 462	23	127 603	6 347	689 435	96 146	112 044	23	10 824	470 398	689 435	106.5	441 493
Q3	562 001	25	130 486	6 202	698 714	102 466	116 559	25	10 757	468 907	698 714	107.4	436 779
Q4	565 232	29	131 966	7 044	704 271	101 118	115 492	29	10 750	476 882	704 271	107.7	442 628
Percentage change, latest year on previous year													
	CSB8	CSB9	CSC2	CSC3	CSC4	CSC5		CSC6	CSC7	CSC3	CSC8	CSC9	
2021	7.4	1.9	-15.8	6.0	13.2	8.5		-4.1	4.4	6.0	2.9	1.4	
2022	8.7	3.9	34.4	8.1	10.6	14.9		3.3	6.2	8.1	8.8	-2.4	
2023	7.4	9.5	-2.9	7.6	10.9	4.2		5.3	7.9	7.6	7.0	0.8	
2024	6.1	8.3	-21.4	6.1	7.5	1.0		-0.1	7.3	6.1	3.0	4.2	
2025	5.6	6.1	1.3	5.6	8.1	7.9		1.9	4.7	5.6	3.7	0.9	
Percentage change, latest quarter on previous quarter													
	CSE2	CSE3	CSE4	CSE5	CSE6	CSE7		CSE8	CSE9	CSE5	CSEZ	CSF2	
2022 Q3	2.7	6.5	-25.4	3.0	2.7	6.8		9.3	1.9	3.0	1.8	0.1	
Q4	2.2	-0.9	95.2	2.6	3.4	-4.6		-4.2	4.6	2.6	2.8	1.8	
2023 Q1	2.1	-1.8	6.5	1.5	3.8	2.0		4.3	0.9	1.5	2.0	-1.1	
Q2	1.8	11.9	-52.3	2.3	0.5	4.0		-0.3	2.4	2.3	0.9	1.4	
Q3	0.7	-3.1	-0.1	-	2.4	-3.2		0.2	0.4	-	0.5	-0.1	
Q4	-0.1	3.4	-2.1	0.5	0.8	-0.1		-2.1	0.7	0.5	0.2	0.5	
2024 Q1	3.0	2.3	-1.0	2.8	1.9	1.5		1.2	3.4	2.8	1.4	1.9	
Q2	0.9	1.1	2.8	1.0	2.6	-0.7		0.8	1.0	1.0	0.5	0.5	
Q3	1.8	0.9	1.5	1.7	1.9	-0.7		-0.1	2.2	1.7	0.5	1.7	
Q4	2.5	3.1	0.5	2.6	2.4	4.8		-0.7	2.3	2.6	0.9	1.3	
2025 Q1	1.0	0.6	-0.9	0.9	3.8	-		1.2	0.6	0.9	1.4	-0.8	
Q2	0.9	1.2	-2.2	0.9	-2.7	3.9		1.9	1.0	0.9	0.9	0.1	
Q3	1.2	2.3	-2.3	1.3	6.6	4.0		-0.6	-0.3	1.3	0.8	-1.1	
Q4	0.6	1.1	13.6	0.8	-1.3	-0.9		-0.1	1.7	0.8	0.4	1.3	
Percentage change, latest quarter on corresponding quarter of previous year													
	CSG2	CSG3	CSG4	CSG5	CSG6	CSG7		CSG8	CSG9	CSG5	CSGE	CSGH	
2022 Q3	8.8	8.2	9.7	8.7	11.1	19.7		9.9	5.6	8.7	9.5	-3.5	
Q4	10.3	7.6	94.2	10.8	11.5	14.6		4.3	9.9	10.8	10.1	-0.1	
2023 Q1	8.9	6.3	135.1	9.8	15.4	9.2		11.2	8.8	9.8	10.4	-1.4	
Q2	9.2	16.0	-26.2	9.8	10.8	8.0		8.9	10.1	9.8	7.8	2.2	
Q3	7.0	5.6	-1.1	6.7	10.4	-2.1		-0.2	8.5	6.7	6.4	-2.0	
Q4	4.7	10.2	-50.4	4.5	7.5	2.6		1.9	4.4	4.5	3.7	0.7	
2024 Q1	5.6	14.7	-53.8	5.8	5.6	2.1		-1.1	7.0	5.8	3.1	3.7	
Q2	4.6	3.7	-0.4	4.4	7.8	-2.6		-	5.5	4.4	2.7	2.8	
Q3	5.7	8.0	1.1	6.1	7.3	-0.1		-0.3	7.5	6.1	2.7	4.7	
Q4	8.5	7.7	3.8	8.3	9.0	4.8		1.1	9.2	8.3	3.4	5.5	
2025 Q1	6.4	5.9	3.8	6.3	11.0	3.3		1.2	6.2	6.3	3.4	2.7	
Q2	6.4	6.0	-1.3	6.3	5.3	8.1		2.3	6.1	6.3	3.8	2.2	
Q3	5.8	7.3	-4.9	6.0	10.2	13.3		1.8	3.5	6.0	4.1	-0.5	
Q4	3.7	5.3	7.5	4.1	6.2	7.1		2.5	3.0	4.1	3.5	-0.5	

HH3 Households Sector (S.14) Use of Disposable Income Account (II.4.1)

£ million unless otherwise stated

	Resources			Uses			Households' saving ratio ¹ (per cent)	of which, Contribution of non-pension saving to households' saving ratio (percentage points)	of which, Contribution of pension saving to the households' saving ratio (percentage points)
	Gross disposable income	Adjustment for the change in pension entitlements	Total available resources	Final consumption expenditure	Gross saving	Total uses			
	B.6g	D.8	TR	P.31	B.8g	TU			
	RPHA	RNMB	RPQF	ABJQ	RPQG	RPQF	DGD8	JS8S	JS97
2021	1 463 041	55 486	1 518 527	1 325 178	193 349	1 518 527	12.7	9.1	3.6
2022	1 553 167	84 285	1 637 452	1 549 599	87 853	1 637 452	5.4	0.2	5.2
2023	1 675 542	86 808	1 762 350	1 652 281	110 069	1 762 350	6.2	1.3	4.9
2024	1 797 872	86 950	1 884 822	1 700 131	184 691	1 884 822	9.8	5.2	4.6
2025	1 882 013	86 789	1 968 802	1 776 885	191 917	1 968 802	9.7	5.3	4.4
Seasonally adjusted									
2022 Q3	388 418	25 079	413 497	392 710	20 787	413 497	5.0	-1.0	6.1
Q4	406 466	21 336	427 802	405 475	22 327	427 802	5.2	0.2	5.0
2023 Q1	410 100	21 383	431 483	411 023	20 460	431 483	4.7	-0.2	5.0
Q2	419 856	23 461	443 317	415 765	27 552	443 317	6.2	0.9	5.3
Q3	421 338	22 207	443 545	412 674	30 871	443 545	7.0	2.0	5.0
Q4	424 248	19 757	444 005	412 819	31 186	444 005	7.0	2.6	4.4
2024 Q1	438 607	21 662	460 269	419 987	40 282	460 269	8.8	4.0	4.7
Q2	443 146	22 228	465 374	421 868	43 506	465 374	9.3	4.6	4.8
Q3	452 932	20 880	473 812	426 781	47 031	473 812	9.9	5.5	4.4
Q4	463 187	22 180	485 367	431 495	53 872	485 367	11.1	6.5	4.6
2025 Q1	465 826	22 114	487 940	438 772	49 168	487 940	10.1	5.5	4.5
Q2	470 398	21 201	491 599	442 953	48 646	491 599	9.9	5.6	4.3
Q3	468 907	22 432	491 339	446 644	44 695	491 339	9.1	4.5	4.6
Q4	476 882	21 042	497 924	448 516	49 408	497 924	9.9	5.7	4.2
Percentage change, latest year on previous year									
	CSC7		CSD2	CSD3		CSD2			
2021	4.4		5.2	10.1		5.2			
2022	6.2		7.8	16.9		7.8			
2023	7.9		7.6	6.6		7.6			
2024	7.3		6.9	2.9		6.9			
2025	4.7		4.5	4.5		4.5			
Percentage change, latest quarter on previous quarter									
	CSE9		CSF3	CSF4		CSF3			
2022 Q3	1.9		3.1	1.8		3.1			
Q4	4.6		3.5	3.3		3.5			
2023 Q1	0.9		0.9	1.4		0.9			
Q2	2.4		2.7	1.2		2.7			
Q3	0.4		0.1	-0.7		0.1			
Q4	0.7		0.1	-		0.1			
2024 Q1	3.4		3.7	1.7		3.7			
Q2	1.0		1.1	0.4		1.1			
Q3	2.2		1.8	1.2		1.8			
Q4	2.3		2.4	1.1		2.4			
2025 Q1	0.6		0.5	1.7		0.5			
Q2	1.0		0.7	1.0		0.7			
Q3	-0.3		-0.1	0.8		-0.1			
Q4	1.7		1.3	0.4		1.3			
Percentage change, latest quarter on corresponding quarter of previous year									
	CSG9		CSGI	CSH2		CSGI			
2022 Q3	5.6		8.3	13.6		8.3			
Q4	9.9		11.8	14.4		11.8			
2023 Q1	8.8		9.2	12.4		9.2			
Q2	10.1		10.5	7.8		10.5			
Q3	8.5		7.3	5.1		7.3			
Q4	4.4		3.8	1.8		3.8			
2024 Q1	7.0		6.7	2.2		6.7			
Q2	5.5		5.0	1.5		5.0			
Q3	7.5		6.8	3.4		6.8			
Q4	9.2		9.3	4.5		9.3			
2025 Q1	6.2		6.0	4.5		6.0			
Q2	6.1		5.6	5.0		5.6			
Q3	3.5		3.7	4.7		3.7			
Q4	3.0		2.6	3.9		2.6			

¹ Saving as a percentage of total available resources.

HHALT Households Sector (S.14)

Experimental Statistics: Alternative measures of Income and Saving

£ million

Seasonally adjusted				
At chained volume measure, reference year = 2023				
	CASH BASIS: Gross disposable income: Current price: £million	CASH BASIS: Real households disposable income: £million	CASH BASIS: Real households disposable income: Per head: £	CASH BASIS: Households saving ratio (per cent)
	B.6g_X			
	CSJ4	CSJ6	CSK2	CSJ8
2021	1 211 664	1 387 433	20 682	12.0
2022	1 275 816	1 350 876	19 936	1.2
2023	1 365 752	1 365 752	19 904	2.8
2024	1 467 358	1 435 487	20 722	7.8
2025	1 531 264	1 449 794	20 847	8.1
Seasonally adjusted				
2022 Q3	318 195	333 463	4 914	-0.5
Q4	332 764	341 404	5 015	1.3
2023 Q1	333 276	336 558	4 927	0.7
Q2	343 302	342 663	5 000	2.3
Q3	343 685	342 148	4 979	3.7
Q4	345 489	344 383	4 998	4.5
2024 Q1	357 451	351 997	5 095	6.3
Q2	361 835	354 677	5 119	7.1
Q3	370 039	361 653	5 216	8.3
Q4	378 033	367 160	5 292	9.5
2025 Q1	379 159	362 972	5 227	8.3
Q2	383 114	363 648	5 233	8.4
Q3	381 101	358 780	5 157	7.2
Q4	387 890	364 394	5 230	8.6
Percentage change, latest year on previous year				
	CVV5	CSJ7	CSK3	
2021	4.4	1.9	1.4	
2022	5.3	-2.6	-3.6	
2023	7.0	1.1	-0.2	
2024	7.4	5.1	4.1	
2025	4.4	1.0	0.6	
Percentage change, latest quarter on previous quarter				
2022 Q3	1.3	-	-0.4	
Q4	4.6	2.4	2.1	
2023 Q1	0.2	-1.4	-1.8	
Q2	3.0	1.8	1.5	
Q3	0.1	-0.2	-0.4	
Q4	0.5	0.7	0.4	
2024 Q1	3.5	2.2	1.9	
Q2	1.2	0.8	0.5	
Q3	2.3	2.0	1.9	
Q4	2.2	1.5	1.5	
2025 Q1	0.3	-1.1	-1.2	
Q2	1.0	0.2	0.1	
Q3	-0.5	-1.3	-1.5	
Q4	1.8	1.6	1.4	
Percentage change, latest quarter on corresponding quarter of previous year				
	CVV6	CSK4	CT3K	
2022 Q3	4.5	-4.1	-5.1	
Q4	9.0	0.4	-0.8	
2023 Q1	7.2	-1.7	-2.9	
Q2	9.3	2.7	1.4	
Q3	8.0	2.6	1.3	
Q4	3.8	0.9	-0.3	
2024 Q1	7.3	4.6	3.4	
Q2	5.4	3.5	2.4	
Q3	7.7	5.7	4.8	
Q4	9.4	6.6	5.9	
2025 Q1	6.1	3.1	2.6	
Q2	5.9	2.5	2.2	
Q3	3.0	-0.8	-1.1	
Q4	2.6	-0.8	-1.2	

1 Saving as a percentage of total available resources.

PNFC1 Private Non-Financial Corporations Sector (S.11002+S.11003) Allocation of Primary Income Account (II.1.2)

£ million

	Gross operating surplus						Property income payments				Gross balance of primary incomes ¹
	Gross trading profits		Rental of buildings	less Inventory holding gains ²	Gross operating surplus ¹	Property income receipts	Total resources ^{1,2}	Total payments	of which Interest	of which Dividends	
	Continental shelf companies	Others ¹									
					B.2g	D.4	TR	D.4	D.41	D.421		B.5g
	CAGD	CAED	DTWR	DLRA	CAER	RPBM	RPBN	RPBP	ROCG	RVFT	RPBO
2021	15 156	409 678	27 515	23 623	428 726	127 556	556 282	250 874	24 372	210 246	305 408
2022	35 473	441 762	31 636	35 051	473 820	190 689	664 509	283 540	27 938	198 680	380 969
2023	13 031	483 210	24 038	1 671	518 608	182 720	701 328	335 113	48 706	226 295	366 215
2024	6 426	482 661	35 347	247	524 188	164 951	689 139	345 245	63 342	231 559	343 894
2025	3 849	499 563	38 211	6 100	535 522	170 389	705 911	302 921	58 818	188 918	402 990
Seasonally adjusted											
2022 Q3	11 121	102 021	8 071	4 929	116 284	45 270	161 554	72 900	7 017	46 590	88 654
Q4	6 707	116 467	8 657	2 548	129 283	50 416	179 699	71 433	8 868	52 700	108 266
2023 Q1	4 863	128 804	5 711	800	138 578	50 273	188 851	82 035	10 832	55 240	106 816
Q2	3 342	119 466	5 945	-723	129 476	41 314	170 790	83 968	11 389	55 640	86 822
Q3	2 641	118 954	6 132	-219	127 946	49 816	177 762	84 146	12 926	57 574	93 616
Q4	2 185	115 986	6 250	1 813	122 608	41 317	163 925	84 964	13 559	57 841	78 961
2024 Q1	1 422	114 041	8 618	-2 588	126 669	42 059	168 728	80 494	14 976	48 217	88 234
Q2	2 061	124 128	8 755	2 317	132 627	43 450	176 077	88 920	15 474	58 872	87 157
Q3	1 331	121 951	8 901	-1 585	133 768	40 754	174 522	85 797	15 229	60 737	88 725
Q4	1 613	122 541	9 073	2 103	131 124	38 688	169 812	90 034	17 663	63 733	79 778
2025 Q1	2 093	119 642	9 256	1 103	129 888	36 352	166 240	68 705	14 311	43 046	97 535
Q2	1 328	127 770	9 449	1 135	137 412	43 393	180 805	81 047	14 999	53 548	99 758
Q3	600	128 276	9 652	3 736	134 792	41 764	176 556	69 082	14 817	45 183	107 474
Q4	-173	123 875	9 854	126	133 430	48 880	182 310	84 087	14 691	47 141	98 223
Percentage change, latest year on previous year											
	KH5C	KH5F		KH59	KGR2	KH9U	KGR3	KGS4	KGS7	KGO7	
2021	426.8	7.4		5.5	167.5	22.5	19.7	-5.4	23.4	24.9	
2022	134.1	7.8		10.5	49.5	19.5	13.0	14.6	-5.5	24.7	
2023	-63.3	9.4		9.5	-4.2	5.5	18.2	74.3	13.9	-3.9	
2024	-50.7	-0.1		1.1	-9.7	-1.7	3.0	30.0	2.3	-6.1	
2025	-40.1	3.5		2.2	3.3	2.4	-12.3	-7.1	-18.4	17.2	
Percentage change, latest quarter on previous quarter											
	KH5D	KH5G		KH5A	KGR6	KH9W	KGR7	KGS5	KGS8	KGO9	
2022 Q3	30.5	-13.1		0.1	-14.6	-4.5	9.8	13.5	1.8	-13.7	
Q4	-39.7	14.2		11.2	11.4	11.2	-2.0	26.4	13.1	22.1	
2023 Q1	-27.5	10.6		7.2	-0.3	5.1	14.8	22.1	4.8	-1.3	
Q2	-31.3	-7.2		-6.6	-17.8	-9.6	2.4	5.1	0.7	-18.7	
Q3	-21.0	-0.4		-1.2	20.6	4.1	0.2	13.5	3.5	7.8	
Q4	-17.3	-2.5		-4.2	-17.1	-7.8	1.0	4.9	0.5	-15.7	
2024 Q1	-34.9	-1.7		3.3	1.8	2.9	-5.3	10.5	-16.6	11.7	
Q2	45.0	8.8		4.7	3.3	4.4	10.5	3.3	22.1	-1.2	
Q3	-35.4	-1.8		0.9	-6.2	-0.9	-3.5	-1.6	3.2	1.8	
Q4	21.2	0.5		-2.0	-5.1	-2.7	4.9	16.0	4.9	-10.1	
2025 Q1	29.8	-2.4		-0.9	-6.0	-2.1	-23.7	-19.0	-32.5	22.3	
Q2	-36.5	6.8		5.8	19.4	8.8	18.0	4.8	24.4	2.3	
Q3	-54.8	0.4		-1.9	-3.8	-2.4	-14.8	-1.2	-15.6	7.7	
Q4	-128.7	-3.4		-1.0	17.0	3.3	21.7	-0.9	4.3	-8.6	
Percentage change, latest quarter on corresponding quarter of previous year											
	KH5E	KH5H		KH5B	KGS2	KH9Y	KGS3	KGS6	KGS9	KGP3	
2022 Q3	159.8	-2.6		5.4	45.3	14.2	15.6	17.1	-20.3	13.1	
Q4	-9.8	10.7		16.0	46.7	23.2	16.6	49.7	5.6	27.9	
2023 Q1	-46.7	21.6		23.6	19.7	22.6	12.7	84.6	3.0	31.4	
Q2	-60.8	1.8		11.5	-22.1	1.0	26.4	84.1	21.5	-15.5	
Q3	-76.3	16.6		10.0	10.0	10.0	15.4	84.2	23.6	5.6	
Q4	-67.4	-0.4		-5.2	-18.0	-8.8	18.9	52.9	9.8	-27.1	
2024 Q1	-70.8	-11.5		-8.6	-16.3	-10.7	-1.9	38.3	-12.7	-17.4	
Q2	-38.3	3.9		2.4	5.2	3.1	5.9	35.9	5.8	0.4	
Q3	-49.6	2.5		4.6	-18.2	-1.8	2.0	17.8	5.5	-5.2	
Q4	-26.2	5.7		6.9	-6.4	3.6	6.0	30.3	10.2	1.0	
2025 Q1	47.2	4.9		2.5	-13.6	-1.5	-14.6	-4.4	-10.7	10.5	
Q2	-35.6	2.9		3.6	-0.1	2.7	-8.9	-3.1	-9.0	14.5	
Q3	-54.9	5.2		0.8	2.5	1.2	-19.5	-2.7	-25.6	21.1	
Q4	-110.7	1.1		1.8	26.3	7.4	-6.6	-16.8	-26.0	23.1	

1 Quarterly alignment adjustment included in this series.

2 Total resources equals total uses.

PNFC2 Private Non-financial Corporations Sector (S.11002+S.11003) Secondary Distribution of Income Account (II.2) and Capital Account (III.1)

£ million

	Secondary Distribution of Income Account (II.2)						Capital Account (III.1)					
	Resources			Uses			Changes in liabilities & net worth		Changes in assets			
	Gross balance of primary incomes ¹	Other resources ²	Total resources ^{1,3}	Taxes on income	Other uses ⁴	Gross disposable income ^{1,5}	Net capital transfer receipts	Total change	Gross fixed capital formation	Changes in inventories ¹	Other changes in assets ⁶	Net lending (+) or borrowing (-) ^{1,7}
	B.5g	D.612+D.72	TR	D.51	D.62+D.7	B.6g	D.9n	B.10.1g	P.51g	P.52	P.53+NP	B.9N
	RPBO	NROQ	RPKY	RPLA	NROO	RPKZ	NROP	RPXH	ROAW	DLQY	NRON	RQBV
2021	305 408	26 709	332 117	55 516	32 686	243 915	1 751	245 666	225 186	717	4 356	15 407
2022	380 969	29 770	410 739	69 935	36 337	304 467	2 996	307 463	256 325	3 210	5 269	42 659
2023	366 215	28 863	395 078	79 727	35 810	279 541	2 739	282 280	275 202	1 333	3 748	1 997
2024	343 894	27 604	371 498	80 746	34 553	256 199	5 897	262 096	285 062	8 046	1 982	-32 994
2025	402 990	28 610	431 600	84 738	35 820	311 042	5 593	316 635	306 294	378	4 016	5 947
Seasonally adjusted												
2022 Q3	88 654	7 435	96 089	18 486	9 045	68 558	539	69 097	65 234	-6 356	1 663	8 556
Q4	108 266	8 747	117 013	19 443	10 707	86 863	630	87 493	66 277	-5 863	1 149	25 930
2023 Q1	106 816	7 737	114 553	18 583	9 458	86 512	1 296	87 808	69 197	-2 880	1 387	20 104
Q2	86 822	8 677	95 499	19 629	10 375	65 495	269	65 764	70 437	-534	658	-4 797
Q3	93 616	5 990	99 606	20 549	7 748	71 309	392	71 701	67 783	1 725	1 097	1 096
Q4	78 961	6 459	85 420	20 966	8 229	56 225	782	57 007	67 785	3 022	606	-14 406
2024 Q1	88 234	6 623	94 857	19 874	8 409	66 574	1 481	68 055	68 167	1 019	3	-1 134
Q2	87 157	7 138	94 295	20 144	8 823	65 328	529	65 857	70 547	4 120	827	-9 637
Q3	88 725	6 706	95 431	20 445	8 429	66 557	679	67 236	73 415	745	634	-7 558
Q4	79 778	7 137	86 915	20 283	8 892	57 740	3 208	60 948	72 933	2 162	518	-14 665
2025 Q1	97 535	7 084	104 619	20 802	8 885	74 932	1 706	76 638	75 861	327	1 175	-725
Q2	99 758	6 906	106 664	20 958	8 664	77 042	1 279	78 321	75 852	2 079	1 342	-952
Q3	107 474	7 202	114 676	21 055	9 000	84 621	1 281	85 902	77 850	-142	931	7 263
Q4	98 223	7 418	105 641	21 923	9 271	74 447	1 327	75 774	76 731	-1 886	568	361
Percentage change, latest year on previous year												
	KGO7	KHJ6	KHA2	KGT3	KHJ4	KGP5	KHJ5	KGN8	KH7M			
2021	24.9	-4.9	21.8	28.0	-6.6	25.6	-49.8	24.2	9.2			
2022	24.7	11.5	23.7	26.0	11.2	24.8	71.1	25.2	13.8			
2023	-3.9	-3.0	-3.8	14.0	-1.5	-8.2	-8.6	-8.2	7.4			
2024	-6.1	-4.4	-6.0	1.3	-3.5	-8.4	115.3	-7.2	3.6			
2025	17.2	3.6	16.2	4.9	3.7	21.4	-5.2	20.8	7.4			
Percentage change, latest quarter on previous quarter												
	KGO9	KHJ9	KHA4	KGT5	KHJ7	KGP7	KHJ8	KGN9	KH7O			
2022 Q3	-13.7	2.3	-12.7	14.7	2.7	-19.4	769.4	-18.9	2.0			
Q4	22.1	17.6	21.8	5.2	18.4	26.7	16.9	26.6	1.6			
2023 Q1	-1.3	-11.5	-2.1	-4.4	-11.7	-0.4	105.7	0.4	4.4			
Q2	-18.7	12.1	-16.6	5.6	9.7	-24.3	-79.2	-25.1	1.8			
Q3	7.8	-31.0	4.3	4.7	-25.3	8.9	45.7	9.0	-3.8			
Q4	-15.7	7.8	-14.2	2.0	6.2	-21.2	99.5	-20.5	-			
2024 Q1	11.7	2.5	11.0	-5.2	2.2	18.4	89.4	19.4	0.6			
Q2	-1.2	7.8	-0.6	1.4	4.9	-1.9	-64.3	-3.2	3.5			
Q3	1.8	-6.1	1.2	1.5	-4.5	1.9	28.4	2.1	4.1			
Q4	-10.1	6.4	-8.9	-0.8	5.5	-13.2	372.5	-9.4	-0.7			
2025 Q1	22.3	-0.7	20.4	2.6	-0.1	29.8	-46.8	25.7	4.0			
Q2	2.3	-2.5	2.0	0.7	-2.5	2.8	-25.0	2.2	-			
Q3	7.7	4.3	7.5	0.5	3.9	9.8	0.2	9.7	2.6			
Q4	-8.6	3.0	-7.9	4.1	3.0	-12.0	3.6	-11.8	-1.4			
Percentage change, latest quarter on corresponding quarter of previous year												
	KGP3	KHK4	KHA6	KGT7	KHK2	KGP9	KHK3	KGO2	KH7Q			
2022 Q3	13.1	12.0	13.0	33.1	10.8	8.8	-12.4	8.6	9.9			
Q4	27.9	34.7	28.4	30.4	32.8	27.5	-13.2	27.0	11.7			
2023 Q1	31.4	22.4	30.8	17.0	21.6	35.3	-26.6	33.6	13.7			
Q2	-15.5	19.4	-13.2	21.8	17.8	-23.0	333.9	-22.8	10.2			
Q3	5.6	-19.4	3.7	11.2	-14.3	4.0	-27.3	3.8	3.9			
Q4	-27.1	-26.2	-27.0	7.8	-23.1	-35.3	24.1	-34.8	2.3			
2024 Q1	-17.4	-14.4	-17.2	6.9	-11.1	-23.0	14.3	-22.5	-1.5			
Q2	0.4	-17.7	-1.3	2.6	-15.0	-0.3	96.7	0.1	0.2			
Q3	-5.2	12.0	-4.2	-0.5	8.8	-6.7	73.2	-6.2	8.3			
Q4	1.0	10.5	1.8	-3.3	8.1	2.7	310.2	6.9	7.6			
2025 Q1	10.5	7.0	10.3	4.7	5.7	12.6	15.2	12.6	11.3			
Q2	14.5	-3.3	13.1	4.0	-1.8	17.9	141.8	18.9	7.5			
Q3	21.1	7.4	20.2	3.0	6.8	27.1	88.7	27.8	6.0			
Q4	23.1	3.9	21.5	8.1	4.3	28.9	-58.6	24.3	5.2			

1 Quarterly alignment adjustment included in this series.

2 Social contributions and other current transfers.

3 Total resources equals total uses.

4 Social benefits and other current transfers.

5 Also known as gross saving.

6 Acquisitions less disposals of valuables and non-produced non-financial assets.

7 Gross of fixed capital consumption.

REV UK sector accounts revisions from previous estimate^{1 2}

Current price £ million, seasonally adjusted

	Net lending (+) / Net borrowing (-) by sector (Table B.9n)							
	Corporations			Government		Households	Non-profit institutions serving households	Rest of the world
	Public	Private non-financial	Financial	Central	Local			
B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N	B.9N
Current estimates	RQBN	RQBV	RPYN	RPYH	RQAJ	AA7T	AAA3	RQCH
2023	4 247	1 997	49 537	-151 945	-14 360	9 760	-2 491	103 255
2024	2 067	-32 994	35 635	-162 535	-14 742	79 026	1 645	90 211
2025	2 895	5 947	652	-151 062	-14 774	80 810	498	78 537
Previous estimates	N46O	N46S	N46Q	N46K	N46M	CSW9	CSXU	N46W
2023	4 247	1 997	49 537	-151 945	-14 360	9 760	-2 491	103 255
2024	2 048	-34 906	35 651	-161 560	-14 821	82 010	592	90 636
2025	..	..	..	..	..	..	..	..
Revisions	N46P	N46T	N46R	N46L	N46N	CSX2	CSY2	N46X
2023	-	-	-	-	-	-	-	-
2024	19	1 912	-16	-975	79	-2 984	1 053	-425
2025	..	..	..	..	..	..	..	..
Current estimates	RQBN	RQBV	RPYN	RPYH	RQAJ	AA7T	AAA3	RQCH
2023 Q1	2 473	20 104	11 171	-46 477	-5 609	-3 533	-54	21 925
Q2	1 111	-4 797	12 851	-43 553	-3 065	3 279	-1 370	35 544
Q3	340	1 096	11 286	-30 926	-3 564	5 907	-647	16 508
Q4	323	-14 406	14 229	-30 989	-2 122	4 107	-420	29 278
2024 Q1	1 220	-1 134	5 017	-39 641	-6 240	15 901	1 273	23 042
Q2	705	-9 637	8 342	-39 667	-1 910	17 943	25	23 627
Q3	-423	-7 558	14 079	-38 676	-3 591	20 559	61	15 275
Q4	565	-14 665	8 197	-44 551	-3 001	24 623	286	28 267
2025 Q1	966	-725	-4 429	-36 034	-6 133	23 503	1 383	21 942
Q2	625	-952	1 465	-44 019	-2 619	21 852	-337	24 987
Q3	594	7 263	2 740	-36 447	-2 083	16 413	130	12 401
Q4	710	361	876	-34 562	-3 939	19 042	-678	19 207
Previous estimates	N46O	N46S	N46Q	N46K	N46M	CSW9	CSXU	N46W
2023 Q1	2 473	20 104	11 171	-46 477	-5 609	-3 533	-54	21 925
Q2	1 111	-4 797	12 851	-43 553	-3 065	3 279	-1 370	35 544
Q3	340	1 096	11 286	-30 926	-3 564	5 907	-647	16 508
Q4	323	-14 406	14 229	-30 989	-2 122	4 107	-420	29 278
2024 Q1	1 292	-626	5 518	-40 178	-6 118	16 532	753	22 993
Q2	667	-9 879	8 408	-39 438	-1 857	18 085	-424	24 586
Q3	-473	-8 685	13 071	-39 087	-3 610	21 691	-128	16 890
Q4	562	-15 716	8 654	-42 857	-3 236	25 702	391	26 167
2025 Q1	927	-3 763	-4 049	-35 782	-5 801	24 772	1 426	22 675
Q2	399	-2 968	1 226	-42 136	-2 508	23 716	-249	22 929
Q3	315	2 754	-351	-33 649	-1 697	19 048	213	13 780
Q4	..	..	..	..	..	..	..	..
Revisions	N46P	N46T	N46R	N46L	N46N	CSX2	CSY2	N46X
2023 Q1	-	-	-	-	-	-	-	-
Q2	-	-	-	-	-	-	-	-
Q3	-	-	-	-	-	-	-	-
Q4	-	-	-	-	-	-	-	-
2024 Q1	-72	-508	-501	537	-122	-631	520	49
Q2	38	242	-66	-229	-53	-142	449	-959
Q3	50	1 127	1 008	411	19	-1 132	189	-1 615
Q4	3	1 051	-457	-1 694	235	-1 079	-105	2 100
2025 Q1	39	3 038	-380	-252	-332	-1 269	-43	-733
Q2	226	2 016	239	-1 883	-111	-1 864	-88	2 058
Q3	279	4 509	3 091	-2 798	-386	-2 635	-83	-1 379
Q4	..	..	..	..	..	..	..	..

1 Previous estimates refer to the estimate from the previous Quarterly Sector Accounts published 2 Current estimate refers to the estimate released within this publication (Quarterly Sector Accounts)

REV UK sector accounts revisions from previous estimate^{1 2}

continued

%

Households' sector (Tables HH1, HH2 and HH3)

Real household disposable income growth: Reference year = 2023

	Year on year	Quarter on quarter	Quarter on corresponding quarter of previous year	Households' saving ratio
Current estimates				
	CSC9			DGD8
2023	0.8			6.2
2024	4.2			9.8
2025	0.9			9.7
Previous estimates				
	CSX3			CSX9
2023	0.8			6.2
2024	4.4			10.0
2025	..			..
Revisions				
	CSX4			CSXT
2023	-			-
2024	-0.2			-0.2
2025	..			..
Current estimates				
		CSF2	CSGH	DGD8
2023 Q1		-1.1	-1.4	4.7
Q2		1.4	2.2	6.2
Q3		-0.1	2.0	7.0
Q4		0.5	0.7	7.0
2024 Q1		1.9	3.7	8.8
Q2		0.5	2.8	9.3
Q3		1.7	4.7	9.9
Q4		1.3	5.5	11.1
2025 Q1		-0.8	2.7	10.1
Q2		0.1	2.2	9.9
Q3		-1.1	-0.5	9.1
Q4		1.3	-0.5	9.9
Previous estimates				
		CSX5	CSX7	CSX9
2023 Q1		-1.1	-1.4	4.7
Q2		1.4	2.2	6.2
Q3		-0.1	2.0	7.0
Q4		0.5	0.7	7.0
2024 Q1		2.1	3.9	8.9
Q2		0.4	2.8	9.4
Q3		2.0	5.1	10.2
Q4		1.2	5.8	11.3
2025 Q1		-0.9	2.8	10.3
Q2		-	2.4	10.2
Q3		-0.7	-0.3	9.5
Q4		..	..	..
Revisions				
		CSX6	CSX8	CSXT
2023 Q1		-	-	-
Q2		-	-	-
Q3		-	-	-
Q4		-	-	-
2024 Q1		-0.2	-0.2	-0.1
Q2		0.1	-	-0.1
Q3		-0.3	-0.4	-0.3
Q4		0.1	-0.3	-0.2
2025 Q1		0.1	-0.1	-0.2
Q2		0.1	-0.2	-0.3
Q3		-0.4	-0.2	-0.4
Q4		..	..	..

1 Previous estimates refer to the estimate from the previous Quarterly Sector Accounts published

2 Current estimate refers to the estimate released within this publication (Quarterly Sector Accounts)