Statistical bulletin

Economic activity and social change in the UK, real-time indicators: 19 November 2026

Faster indicators of trends in the UK economy and society, using innovative surveys, methods and data sources. These are official statistics in development.

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Next release:
17 December 2026

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1 . Main points

In October 2026:

- Consumer behaviour indicators showed increased activity compared with September 2026: retail footfall and Revolut debit card spending increased, while Direct Debit failure rates decreased slightly (BT Active Intelligence, Revolut, Vocalink and Pay.UK).
- Business and workforce indicators showed more businesses reported a month-on-month decrease in turnover, than reported an increase, while potential redundancies increased, compared with both September 2026 and October 2025 (HM Revenue and Customs Value Added Tax returns, Insolvency Service HR1 forms).
- Wholesale energy prices and automotive fuel prices at pumps increased compared with September 2026 and when compared with October 2025 (National Gas Transmission, Elexon, Department for Energy Security and Net Zero).
- Seasonally adjusted UK flights and ship visits to selected UK ports both decreased compared with September 2026, partly reflecting disruption from Storms Austen and Boelo late in the month (EUROCONTROL, exactEarth).
- Seasonally adjusted new vehicle registrations decreased by 6% compared with September 2026 but increased by 7% when compared with October 2025 (The Society of Motor Manufacturers and Traders).
- Seasonally adjusted housing market indicators showed continued weak activity with decreased property sales listings compared with September 2026 and increased average time on market; the number of Energy Performance Building Certificates (EPCs) lodged for new dwellings was 17% lower than October 2025 (Rightmove, Ministry of Housing, Communities and Local Government).

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: Quality, methods and data sources.

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. Users should be cautious when interpreting month-on-month changes in non-seasonally adjusted data, as some indicators can be affected by calendar variation, including the number of days in a month.
4. Existing EPC data can show sudden spikes when housing associations lodge multiple expired EPCs at once.

3 . Consumer behaviour

Consumer activity was slightly more positive in October 2026 compared with September 2026. Retail footfall increased compared with September 2026 and Revolut debit card spending increased on the month and the year. Direct Debit failure rates fell slightly month-on-month but increased when compared with last year.

UK retail footfall

UK retail footfall increased by 6% in October 2026, compared with September 2026 but decreased by 1% when compared with October 2025.

Footfall increased in all three site types compared with September 2026: "retail parks", up by 7%, "town and city centres", up by 6%, and "district or local centres", up by 5%. Footfall in both "retail parks" and "district or local centres" decreased by 7% and 2%, respectively, when compared with October 2025, while footfall in "town and city centres" increased by 1% over the same period.

Footfall increased in all 12 of the regions of the UK (including UK countries and English regions), compared with September 2026. The largest increases were in Yorkshire and The Humber, which rose by 10%, followed by Northern Ireland and the North West, which both rose by 9%.

When compared with October 2025, footfall increased in London, up by 4%, and Scotland, up by 1%, but fell in all other regions. The largest falls were in the South East and Wales, both down by 7%.

Figure 1: Retail footfall increased in all regions in October 2026 compared with September 2026

Change in retail footfall by region, UK, October 2026, non-seasonally adjusted

Notes:

1. Details of the methods used to compile these data are available in the BT Active Intelligence methodology.
2. Caution is advised when interpreting month-on-month changes which are affected by calendar variation, including the number of days in a month.
3. Data are available in further detail, broken down by region and site type, in our accompanying UK retail footfall dataset.

Revolut spending on debit cards

Seasonally adjusted Revolut debit card spending increased by 1% in October 2026 compared with September 2026. Spending increased by 1% in three of the nine sectors, remained broadly unchanged in four and decreased by 1% in the remaining two.

Seasonally adjusted Revolut debit card spending increased by 3% in October 2026 when compared with October 2025. Spending increased in all sectors over this period except "travel", which fell by 1%.

Our accompanying Revolut spending on debit cards dataset is available.

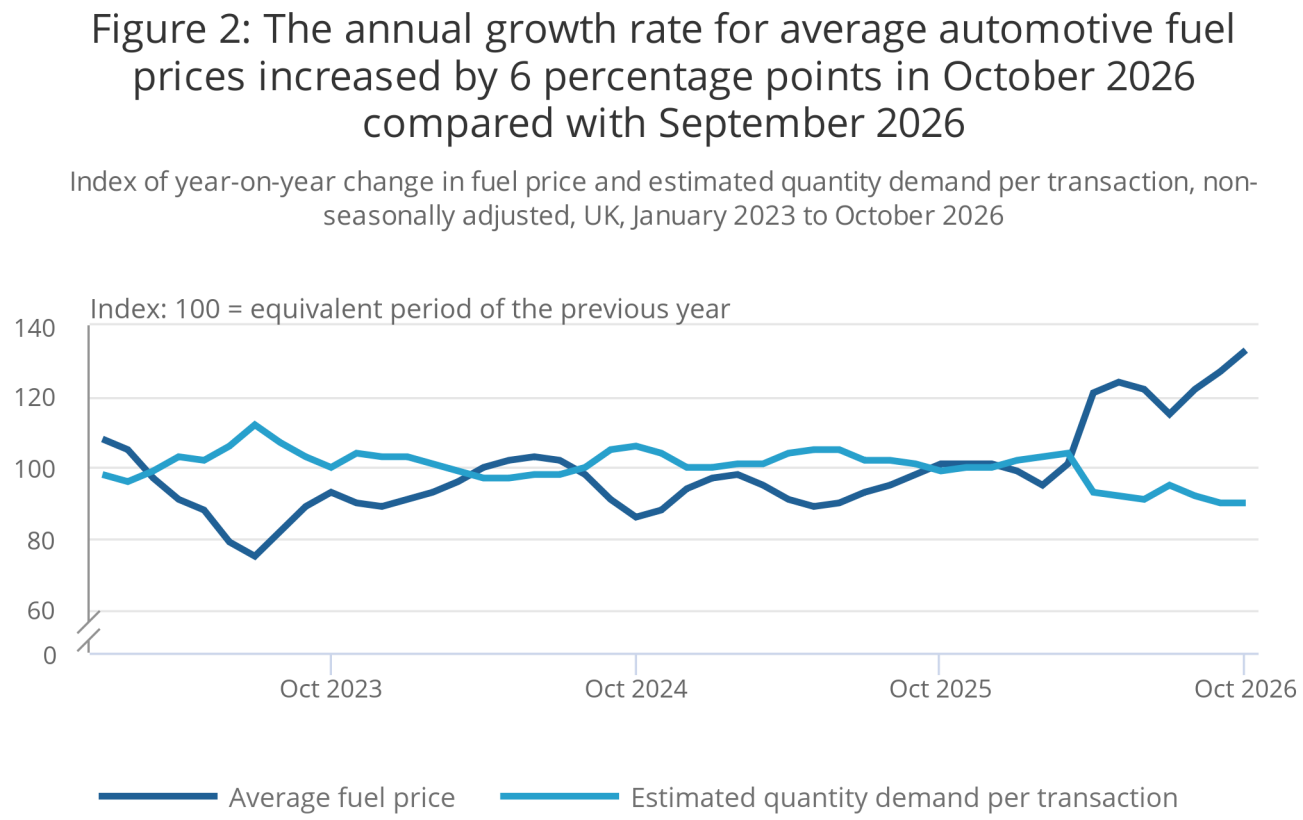
Automotive fuel spending

The annual growth rate of average automotive fuel prices increased by 6 percentage points in October 2026, compared with September 2026, and by 32 percentage points when compared with October 2025.

Fuel price inflation remained high in October 2026 because of the conflict in the Middle East. The growth rate of the average quantity of fuel demanded per transaction decreased by 1 percentage point, compared with the previous month, and by 9 percentage points when compared with October 2025.

Figure 2: The annual growth rate for average automotive fuel prices increased by 6 percentage points in October 2026 compared with September 2026

Index of year-on-year change in fuel price and estimated quantity demand per transaction, non-seasonally adjusted, UK, January 2023 to October 2026



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

Our accompanying Automotive fuel spending dataset is available.

Monthly Direct Debit average transaction amount and failure rate

This release introduces a new "Telecoms" sector, covering anonymised Direct Debit payments for mobile phone plans, internet and broadband services, and related bundles (not including artificial intelligence (AI) subscriptions). Previously, these payments were included within the "Other" category, which also contains payments not captured by the specified sectors, including credit card bills, Council Tax and insurance. The change means that around 20% of Direct Debits previously classified as "Other" are now classified as "Telecoms".

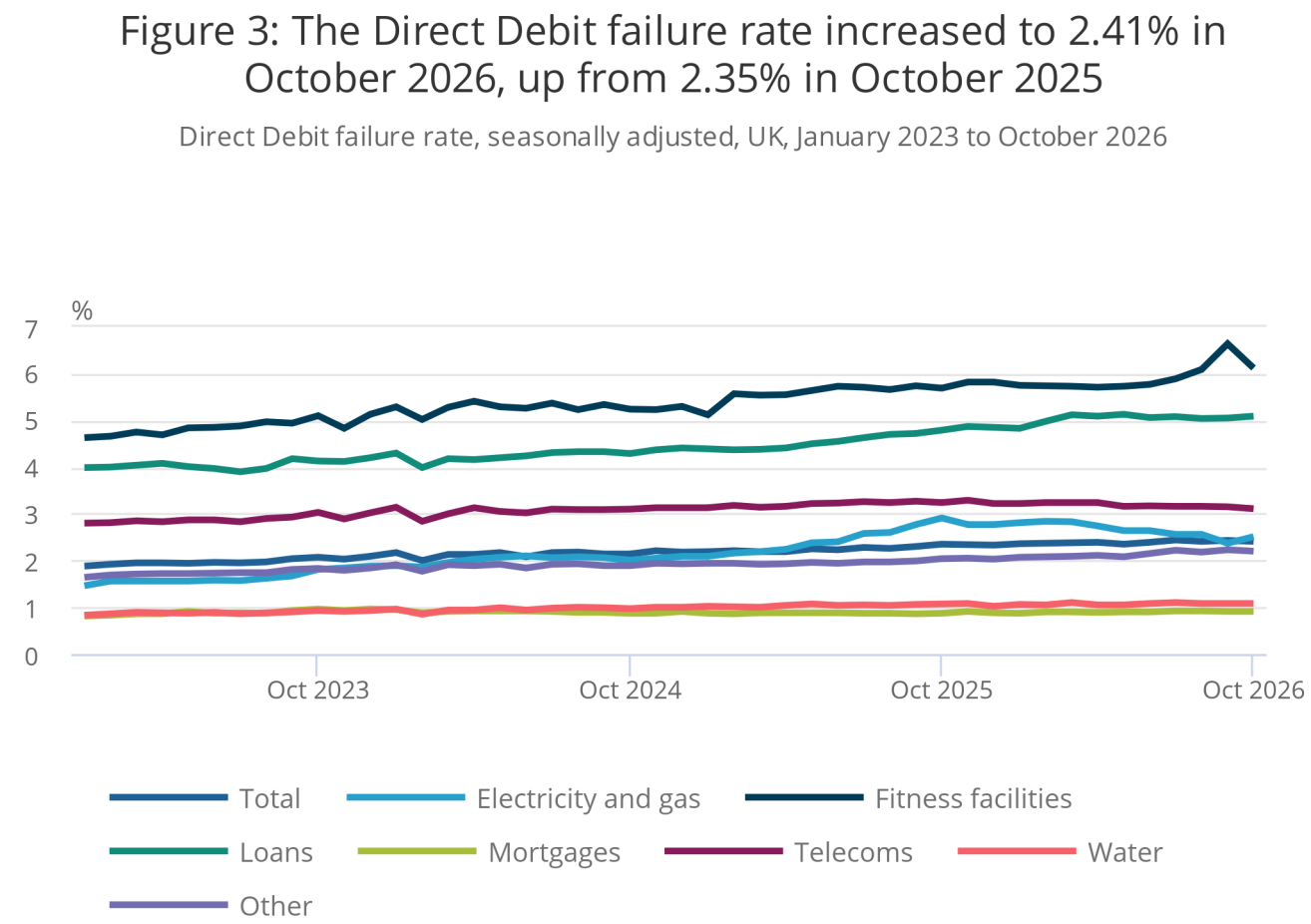
Users comparing the latest data with previous releases should therefore note that this reclassification has increased the average Direct Debit value and reduced the failure rate of the "Other" series for all individuals by around 10% to 15%. Following its introduction, "Telecoms" is the largest individual sector by total Direct Debit count by a considerable margin, aside from the aggregate "Other" and "Total" categories.

The seasonally adjusted total Direct Debit average transaction amount increased by 2% in October 2026, compared with October 2025. The largest year-on-year increases were for "Water" and "Mortgages", both rising by 4%. The only decreases were in "Loans", down by 3%, and "Electricity and gas", down by 1%.

The seasonally adjusted Direct Debit failure rate increased from 2.35% in October 2025 to 2.41% in October 2026. The largest increases over this period were in "Fitness facilities", which increased from 5.69% in October 2025 to 6.12% in October 2026, and "Loans", which increased from 4.79% to 5.09% over the same period. The only decreases were in "Electricity and gas", which fell from 2.91% to 2.51% and "Telecoms", which fell from 3.24% to 3.11%, over the same period.

Figure 3: The Direct Debit failure rate increased to 2.41% in October 2026, up from 2.35% in October 2025

Direct Debit failure rate, seasonally adjusted, UK, January 2023 to October 2026



Source: Pay.UK and Vocalink

Notes:

1. Data are based on a sample of anonymised and aggregated Bacs Direct Debit payments data.
2. The underlying failure rates are low, with month-to-month volatility expected.
3. “Other” includes payments such as credit card bills, Council Tax, and insurance.

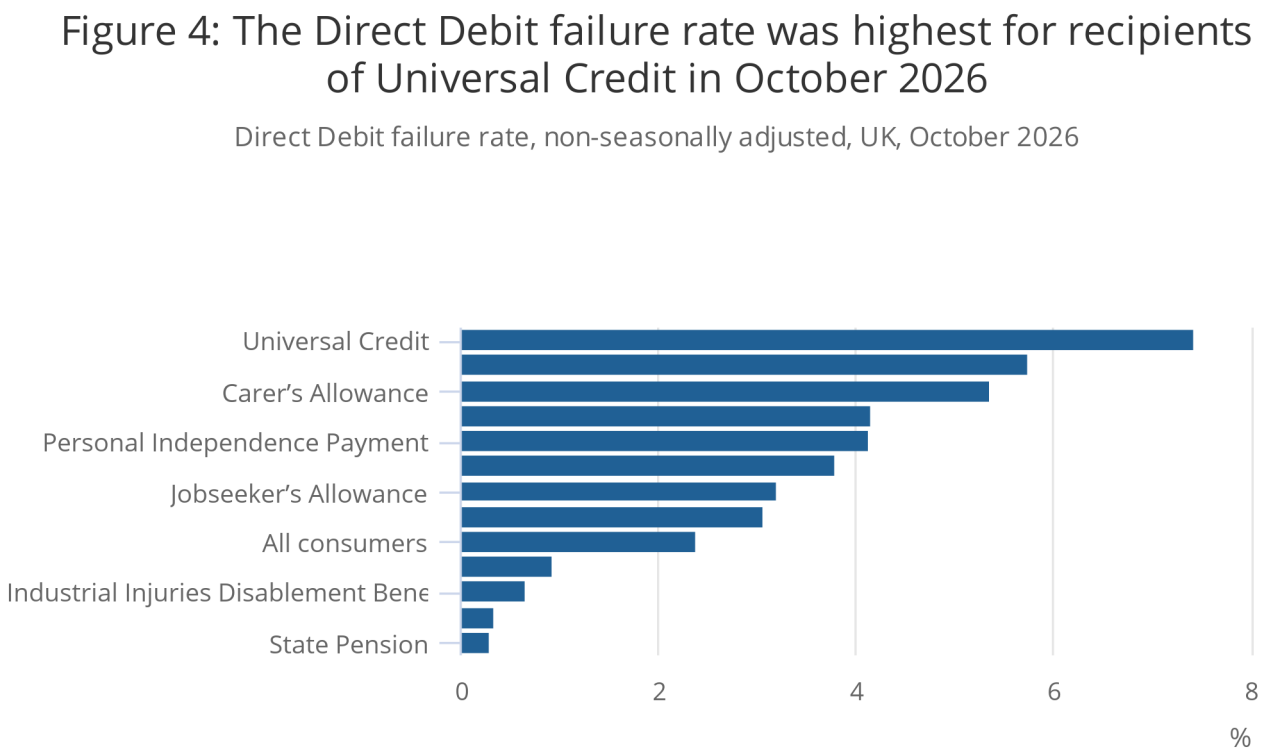
This release also introduces changes to the identification and presentation of accounts receiving benefits. Accounts are now classified as benefit recipients only in months in which a benefit payment is received, rather than throughout the calendar year in which a payment was received.

As a result, the number of Direct Debits identified as being made by benefit recipients has decreased compared with the previous methodology, particularly for Jobseeker's Allowance and Maternity Allowance recipients, which are typically received for less than a year. The change has also affected the average value and failure rate series for benefit recipients.

The Winter Fuel Payments series has also been redefined and is now only presented between November and March, reflecting that Winter Fuel Payments are not made outside these months.

Figure 4: The Direct Debit failure rate was highest for recipients of Universal Credit in October 2026

Direct Debit failure rate, non-seasonally adjusted, UK, October 2026



Source: Pay.UK and Vocalink

Notes:

1. Data are based on a sample of anonymised and aggregated Bacs Direct Debit payments data.
2. Benefit classification is based on receiving at least one relevant benefit payment within the reference month.
3. Individuals can be in receipt of more than one benefit at once and this is reflected in these figures.

Accounts receiving Universal Credit had the highest Direct Debit payment failure rate in October 2026, at 7.44%, followed by those receiving Maternity Allowance, at 5.76%, and Carer's Allowance, at 5.36%. These rates were more than twice the failure rate for all consumers, including those receiving and not receiving benefit payments, at 2.38%. By contrast, accounts receiving the State Pension and Attendance Allowance had the lowest failure rates, at 0.29% and 0.34%, respectively.

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.

4 . Business and workforce

More businesses reported a decrease in turnover in October 2026 than reported an increase, while potential redundancies increased compared with both September 2026 and October 2025.

Value Added Tax flash estimates

Turnover diffusion indices are an aggregate measure used to track whether most firms are reporting an increase or a decrease in turnover in their Value Added Tax (VAT) returns.

Figure 5: The number of firms reporting decreased turnover in October 2026 was 1 percentage point more than the number reporting increased turnover

Weighted Value Added Tax (VAT) month-on-month turnover diffusion indices, UK, January 2023 to October 2026, 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.

The VAT turnover diffusion index shows that the proportion of firms reporting a decrease in turnover was 1 percentage point more than the proportion reporting an increase, in October 2026. This net difference is 4 percentage points lower than in September 2026, but remains within the range of normal month-on-month variation.

Looking across the four main industrial sectors, the proportion of firms reporting decreased turnover was 1% more in "Services" than the proportion reporting an increase, in October 2026, while the proportions reporting increases and decreases were broadly equal in "Production". In contrast, the net proportion of firms reporting increased turnover was 2% more in both "Agriculture" and "Construction". All sectors were within their normal range of month-on-month variation.

The net difference between firms reporting increases and decreases in turnover decreased in two of the four sectors compared with September 2026. Net differences decreased by 5 percentage points in "Services" and by 2 percentage points in "Production", whereas the net differences increased by 1 percentage point in both "Agriculture" and "Construction".

Industry-to-industry interbank payment flows

Monthly industry-to-industry payment flows are anonymised, aggregated Bacs Payment System (Bacs) Direct Debit, Bacs Direct Credit, and Faster Payment System (FPS) payments.

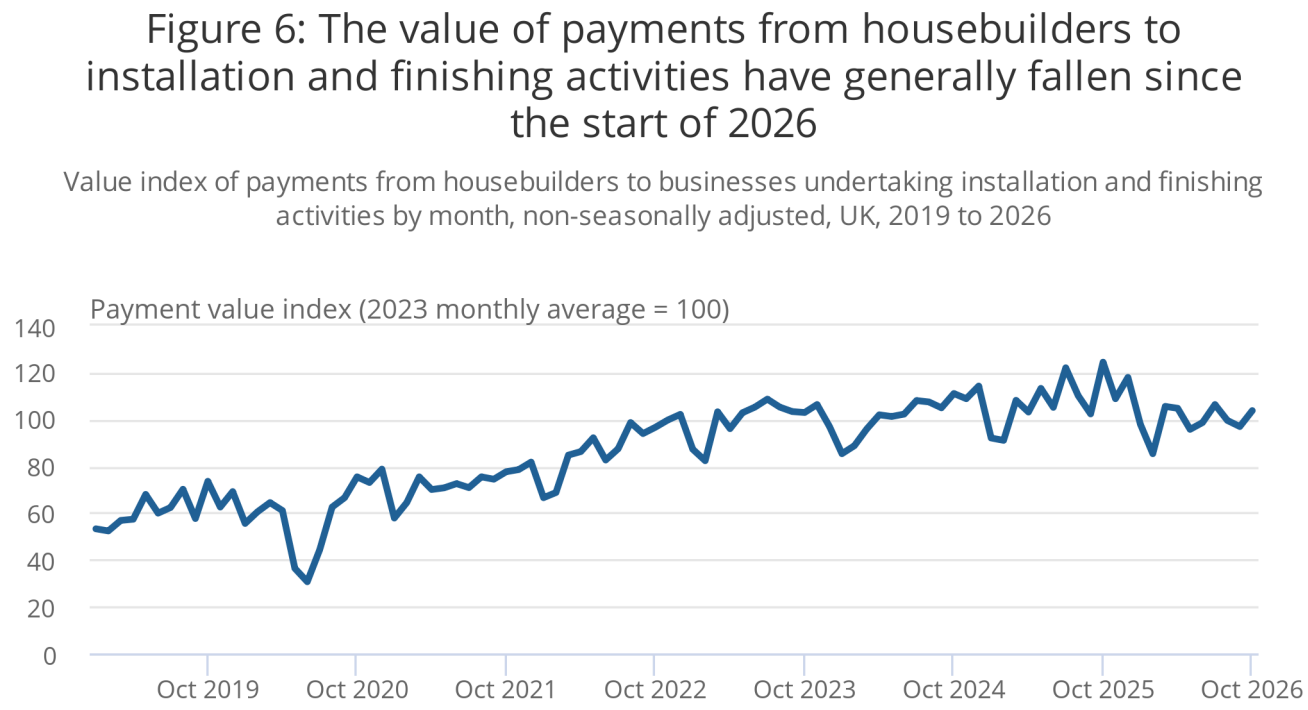
Further information on this indicator can be found in our Industry-to-industry payment flows, UK: 2019 to 2025 article and its accompanying Quality and methodology information.

This month, we have examined payments from businesses classified as "construction of domestic buildings" (Standard Industrial Classification; SIC 41202) to businesses undertaking "electrical, plumbing and other construction installation activities" (SIC 432), and "building completion and finishing" activities (SIC 433). The value of these payments has generally fallen since the start of 2026 and, in the three months to October 2026, was 11% lower than in the same period in 2025.

These activities include electrical and plumbing installation, plastering, joinery, flooring, painting and glazing, and typically take place during the construction and finishing stages of housebuilding.

Figure 6: The value of payments from housebuilders to installation and finishing activities have generally fallen since the start of 2026

Value index of payments from housebuilders to businesses undertaking installation and finishing activities by month, non-seasonally adjusted, UK, 2019 to 2026



Source: Pay.UK and Vocalink

Notes:

1. Payments data for this chart are derived by combining Bacs Direct Debit, Bacs Direct Credit, and FPS payments from 2019 to 2026.

2. Values are not adjusted for inflation.

3. There may be some industry misclassification in the data because of incorrect SIC filing to Companies House and false positives in fuzzy matching.

This is consistent with signs of weaker activity in other housing indicators, including new-dwelling Energy Performance Certificate (EPC) lodgements and new-build completions.

As installation and finishing activities occur before completion, the earlier decline in payments may be consistent with subsequent weakness in housing completions and other housing indicators.

Advanced notification of potential redundancies

The number of potential redundancies increased by 3%, and the number of employers proposing redundancies increased by 19% in October 2026, compared with September 2026.

The number of potential redundancies increased by 2%, and the number of employers proposing redundancies increased by 4% when compared with October 2025. "Banking and finance" and "Transport and communication" accounted for the largest shares of potential redundancies in October 2026, representing 35% and 19% of the total, respectively. Specifically, "Transport and communication" potential redundancies were 76% higher in October 2026 than in September 2026 and 29% higher than in October 2025.

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.

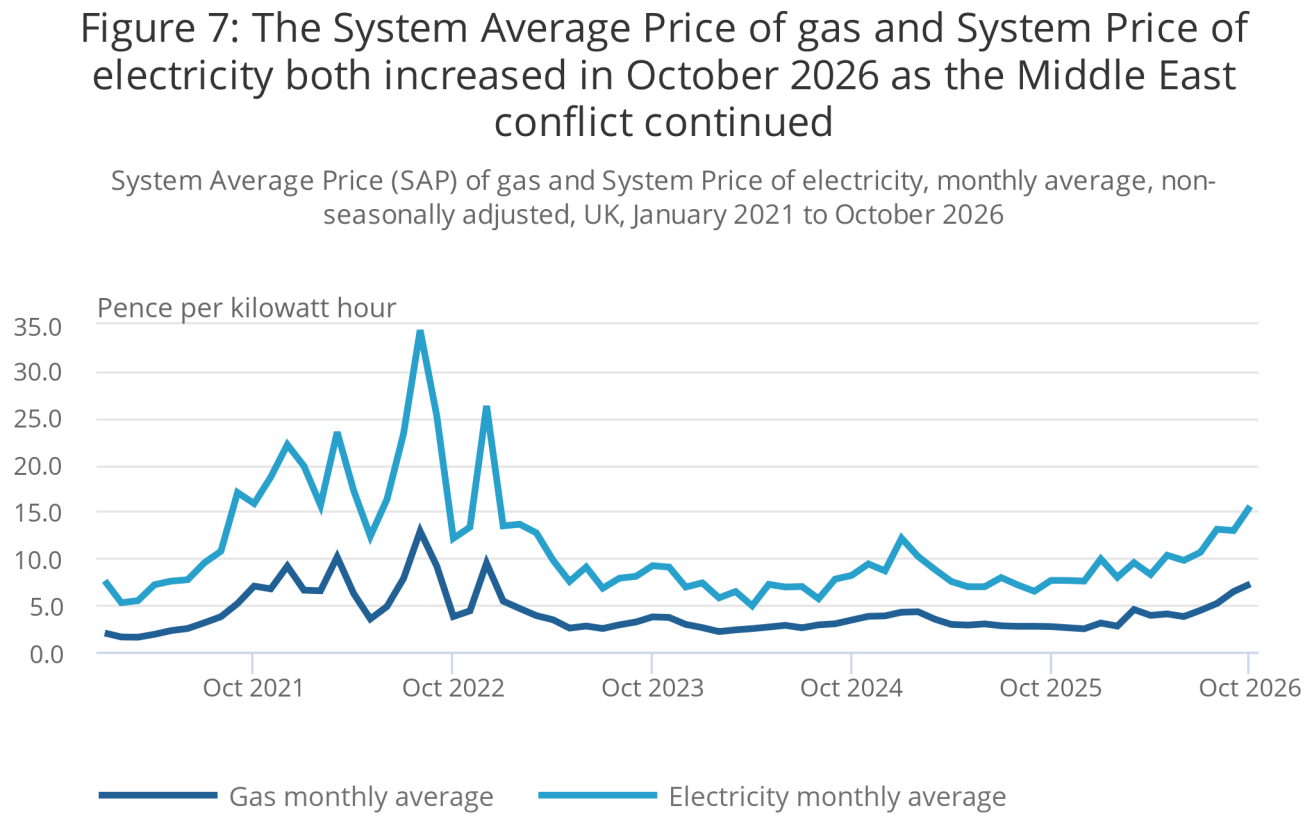
5 . Energy

Wholesale energy prices further increased in October 2026, as ongoing concerns about global energy supplies continued to put upward pressure on prices, with both gas and electricity prices significantly increasing when compared with the previous year.

System Average Price of gas and System Price of electricity

Figure 7: The System Average Price of gas and System Price of electricity both increased in October 2026 as the Middle East conflict continued

System Average Price (SAP) of gas and System Price of electricity, monthly average, non-seasonally adjusted, UK, January 2021 to October 2026



Source: National Gas Transmission, Elexon

The System Average Price (SAP) of gas increased by 12% in October 2026, compared with September 2026, to 7.236 pence per kilowatt hour (p/kWh). This was 170% higher than October 2025, which had a monthly average price of 2.684 p/kWh.

The System Price of electricity increased by 20% in October 2026, compared with September 2026, to 15.548 p /kWh. This was 104% higher than October 2025, which had a monthly average price of 7.619 p/kWh.

More recent data indicate that gas and electricity prices remained elevated into early November 2026 but may be starting to level off. In the week ending 15 November 2026, the System Price of electricity increased by 2%, from 21.163 p/kWh to 21.679 p/kWh, while the SAP of gas decreased by 1%, from 7.652 p/kWh to 7.540 p/kWh, compared with the previous week.

Changes in the 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 . Housing

Housing market: rentals

The seasonally adjusted number of new rental listings increased by 1% in October 2026, compared with September 2026, and increased by 3% when compared with October 2025.

The number of new rental listings increased in 6 out of 11 regions (includes Scotland, Wales and English regions), decreased in 4 regions and was unchanged in one region, compared with the previous month. The largest increases were in the South West and the North East, both up by 2%. The largest decreases were in Wales and Yorkshire and The Humber, both down by 3%.

When compared with October 2025, the largest increase in new rental listings was in Wales, up by 17%. The largest decrease was in the South West, where the number of new rental listings fell by 4%.

Housing market: sales

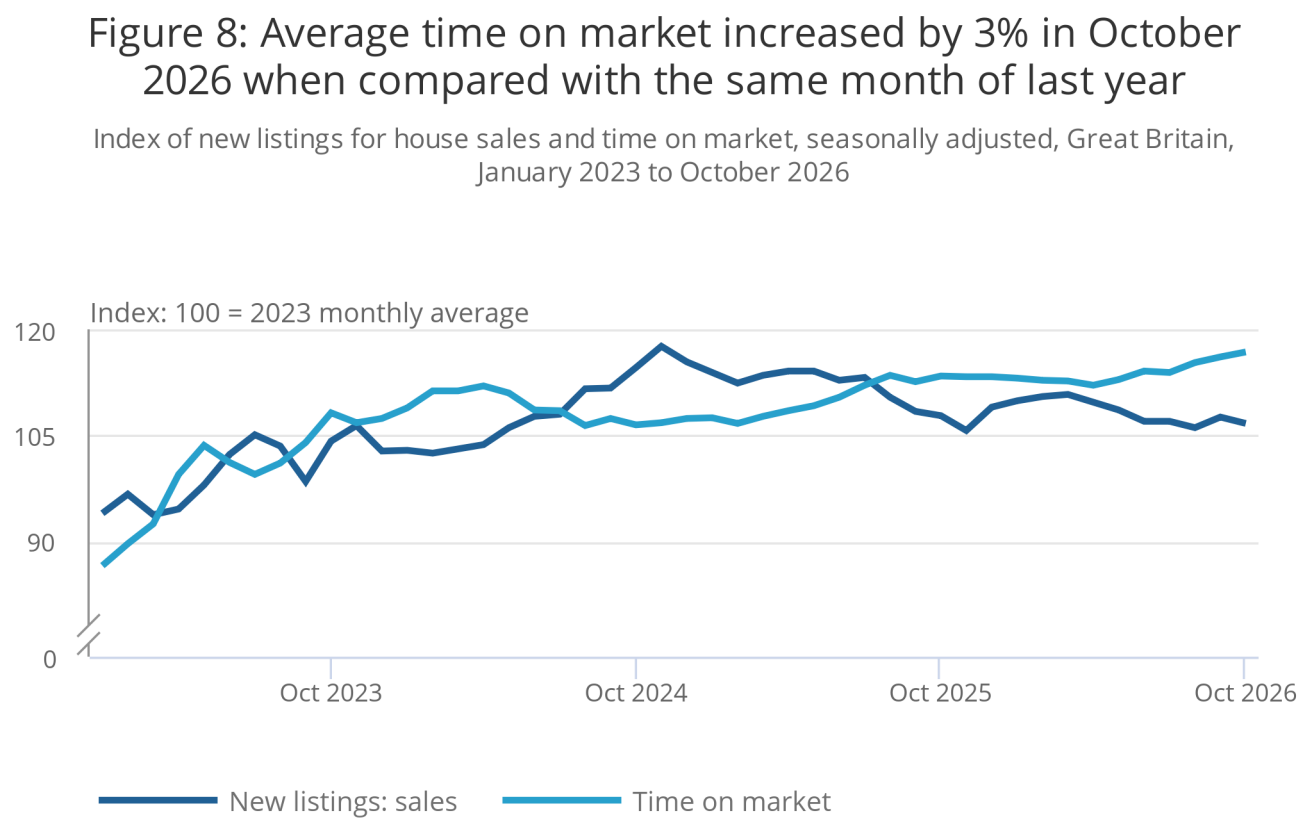
The seasonally adjusted number of new property sales listings decreased by 1% in October 2026, compared with September 2026, and also by 1% when compared with October 2025.

The number of new sales listings decreased in 5 of the 11 regions compared with the previous month. The largest decrease was in London, down by 5%, followed by Wales and the North East, both down by 3%.

When compared with October 2025, new sales listings decreased in 5 of the 11 regions. Only the West Midlands and the South East had an increase in new listings, both up by 2%. The largest decreases were in Wales and Yorkshire and The Humber, both down by 5% and 4%, respectively.

Figure 8: Average time on market increased by 3% in October 2026 when compared with the same month of last year

Index of new listings for house sales and time on market, seasonally adjusted, Great Britain, January 2023 to October 2026



Source: Rightmove

The seasonally adjusted average time on market for property sales was 69.7 days in October 2026, an increase of 1% from September 2026 and 3% higher than October 2025.

London continued to have the longest average time on market (79.1 days) and Scotland had the shortest (37.3 days). The largest increases compared with the previous month were in the North East and the West Midlands, both up by 2%. When compared with October 2025, London and the South East had the largest increases, both up by 7%, while Wales recorded the largest decrease, down by 3%.

Our accompanying Housing market insights dataset is available.

Energy Performance Building Certificates

The seasonally adjusted number of Energy Performance Building Certificates (EPCs) lodged in England and Wales for new dwellings increased by 2% in October 2026, compared with September 2026, but decreased by 17% when compared with October 2025.

The seasonally adjusted number of EPCs lodged in England and Wales for existing dwellings rose by 2% in October 2026, compared with September 2026, and increased by 14% when compared with October 2025.

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.

7 . Transport

New vehicle registrations

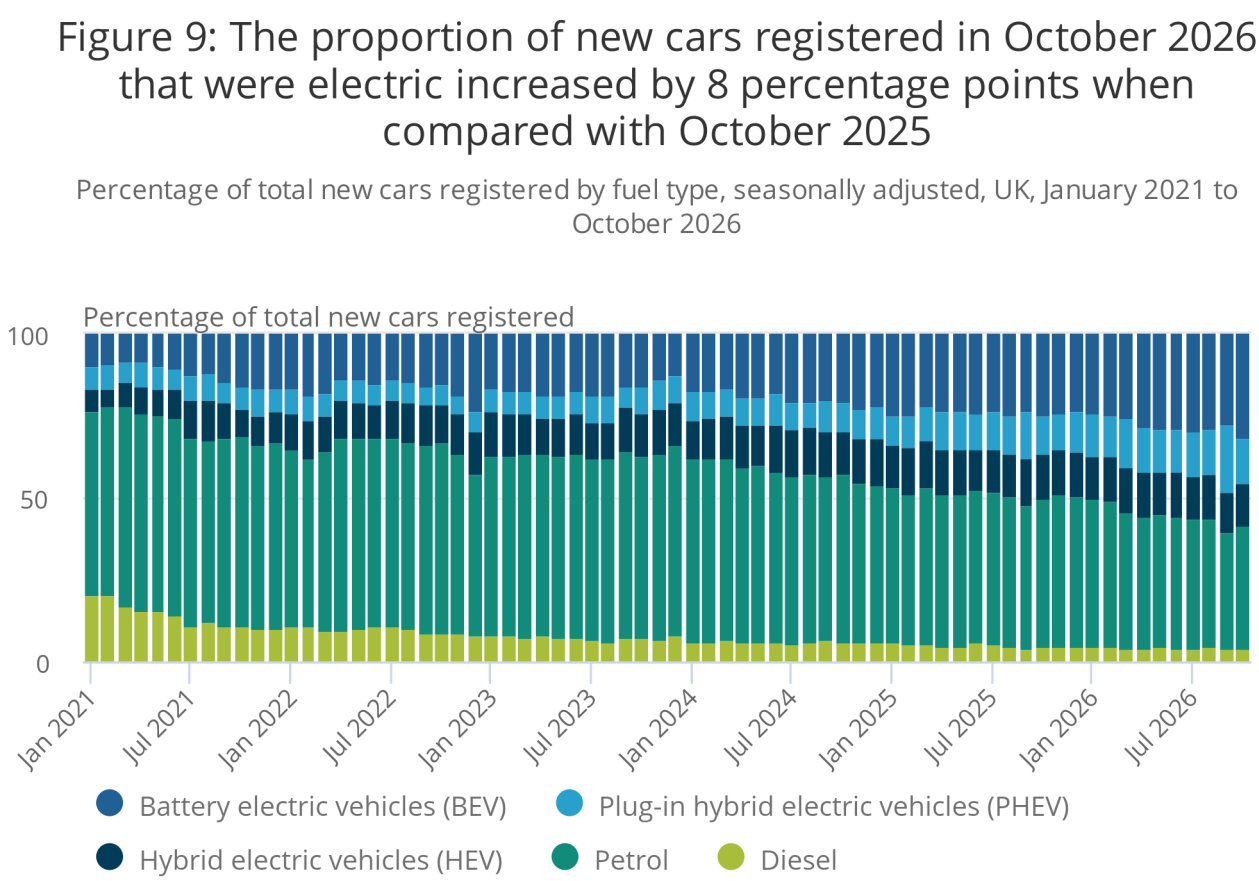
The seasonally adjusted number of new vehicle registrations (cars and light commercial vehicles) decreased by 6% in October 2026 compared with September 2026, but was 7% higher than in October 2025.

New registrations of fleet cars, which account for around a half of all registrations, decreased by 5% in October 2026, compared with the previous month, but increased by 7% when compared with October 2025.

Private car registrations, which account for around one-third of registrations, decreased by 8% on the month, but increased by 6% on the year. Business car, and light commercial vehicle registrations decreased by 7% and 1%, respectively, compared with September 2026, but increased by 23% and 12%, respectively when compared with October 2025.

Figure 9: The proportion of new cars registered in October 2026 that were electric increased by 8 percentage points when compared with October 2025

Percentage of total new cars registered by fuel type, seasonally adjusted, UK, January 2021 to October 2026



Source: Society of Motor Manufacturers and Traders (SMMT)

The proportion of new car registrations that were electric vehicles decreased by 2 percentage points to 58% in October 2026, compared with September 2026, and was 8 percentage points higher than a year earlier. Battery electric vehicles (BEVs), plug-in hybrid electric vehicles (PHEVs) and hybrid electric vehicles (HEVs) accounted for 31%, 14%, and 13% of new car registrations, respectively, in October 2026. Petrol and diesel vehicles accounted for 38% and 4% of new car registrations, respectively.

Our accompanying UK new vehicle registrations and production dataset is available.

UK flights

The seasonally adjusted number of UK flights decreased by 1% in October 2026, compared with the previous month, but remained broadly unchanged when compared with October 2025.

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 October 2026, compared with September 2026. Cargo and tanker visits decreased by 1% and other ship visits decreased by 5%, over the same period. Storms Austen and Boelo (PDF, 2.9MB) (opens in new tab) brought strong winds and disruption to the UK in the second half of October.

The seasonally adjusted total number of ship visits decreased by 2%, compared with October 2025. Cargo and tanker visits decreased by 1% and other ship visits decreased by 3%, over the same period.

Our accompanying Weekly shipping indicators dataset is available.

8 . Data

System Average Price (SAP) of gas
Dataset | Released 19 November 2026
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 19 November 2026
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 19 November 2026
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 . Definitions

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.

10 . Quality, methods and data sources

About the statistics

Economic activity and social change in the UK, real-time indicators methodology
Methodology | Last revised 23 July 2026
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.

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.

About the data sources

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 5 November 2026.
- Automotive fuel spending dataset; updated 19 November 2026.
- UK retail footfall dataset; updated 19 November 2026.
- Advanced notification of potential redundancies dataset; updated 19 November 2026.
- System Average Price of gas dataset; updated 19 November 2026.
- System Price of electricity dataset; updated 19 November 2026.
- Energy Performance Building Certificates (EPC) dataset; updated 12 November 2026.
- Weekly shipping indicators dataset; updated 19 November 2026.
- Daily UK flights dataset; updated 19 November 2026.

Monthly data release

- Monthly Direct Debit failure rate and average transaction amount dataset; updated 19 November 2026.
- Textkernel new online job adverts dataset; updated 22 October 2026.
- Value Added Tax (VAT) flash estimates dataset; updated 19 November 2026.
- Renter affordability for new tenancies dataset; updated 12 November 2026.
- Rightmove Housing Market Insights; updated 19 November 2026.
- UK new vehicle registration and production dataset; updated 12 November 2026.
- Industry-to-industry payment flows, Standard Industrial Classification (SIC) 2, dataset; updated 19 November 2026.
- Industry-to-industry payment flows, SIC5, dataset; updated 19 November 2026.
- Region-to-region organisation payment flows dataset; updated 19 November 2026.
- Industry-to-industry payment flows by region dataset; updated 19 November 2026.

Statistical designation

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.

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.

11 . Related links

Economic activity and social change real-time indicators, UK, dashboard
Dashboard | Released weekly
An overview of the UK economy and society, based on rapid response surveys, novel data sources, and innovative methods.

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 the economy and its growth.

Public opinions and social trends, Great Britain
Bulletin | Released monthly
Social insights on daily life and events, including experiences of cost of living 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.

12 . Cite this statistical bulletin

Office for National Statistics (ONS), published 19 November 2026, ONS website, statistical bulletin, Economic activity and social change in the UK, real-time indicators: 19 November 2026