

Glossary: Household saving rate

Statistics Explained

The **household saving rate** is defined as gross [household saving](#) divided by gross disposable income, with the latter being adjusted for the change in pension entitlement of [households](#) .

Gross saving is the part of the gross disposable income which is not spent as final consumption expenditure. Therefore, the saving rate increases when gross disposable income grows at a higher rate than final consumption expenditure.

Saving rates can be measured on either a gross or net basis. Net saving rates are measured after deducting [consumption of fixed capital](#) (depreciation).

Related concepts

- [Household saving](#)
- [Household sector](#)

Statistical data

- [National accounts and GDP](#)
- [Quarterly sector accounts - households](#)