

Household saving , total savings of the [household sector](#) in [national accounts](#) , may be estimated by subtracting individual consumption expenditure and the net adjustment for change in pension entitlements of [households](#) from disposable income.

The latter consists essentially of income from employment and from the operation of unincorporated enterprises, plus receipts of [interest](#) , [dividends](#) and [social benefits](#) minus payments of income taxes, interest and [social contributions](#) .

Related concepts

- [Household saving rate](#)

Statistical data

- [National accounts and GDP](#)