

Household saving rate

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"The gross household saving rate measures the portion of disposable income that is not used by the household for final consumption. It is measured by gross saving divided by gross disposable income adjusted for the change in the net equity in pension fund reserves."

(Eurostat, http://ec.europa.eu/eurostat/cache/metadata/EN/tsdec240_esmsip.htm [2], 13-01-2015)

Data host:

Eurostat

Unit of Measurement:

Percentage (%) of Gross Disposable income (B6G)

Link to Data:

<http://ec.europa.eu/eurostat/tgm/table.do> [3]

Type of Indicator source:

- [Statistical office](#) [4]

Geographical Level:

- [National](#) [5]

Same/similar indicators appears in the following sets:

- [EU Eurostat SDI Indicators](#) [6]
- [EU Quality of Life Indicators](#) [7]
- [EU social indicators \(EU: Commonly agreed EU indicator, NAT: Commonly agreed national indicators\)](#) [8]
- [European System of Social Indicators](#) [9]

Methodological transparency:

- [Complete methodology available](#) [10]

Indicator relation: Indicator: [Ready for a rainy day: the household saving ratio](#) [11]

Type of relation: Similar indicator

Indicator: [Household net adjusted disposable income](#) [12]

Relationship explanation: "The gross household saving rate [...] is measured by gross saving divided by gross disposable income adjusted for the change in the net equity in pension fund reserves." (Eurostat, http://ec.europa.eu/eurostat/cache/metadata/EN/tsdec240_esmsip.htm, 13-01-2015)

Type of relation: Aggregated indicator which includes the component

Indicator: [Household net adjusted disposable income](#) [13]

Relationship explanation: "The gross household saving rate [..] is measured by gross saving divided by gross disposable income adjusted for the change in the net equity in pension fund reserves." (Eurostat, http://ec.europa.eu/eurostat/cache/metadata/EN/tsdec240_esmsip.htm, 13-01-2015)

Indicator: [Gross domestic savings \(current US\\$\)](#) [14]

Relationship explanation: "The gross household saving rate [..] is measured by gross saving divided by gross disposable income adjusted for the change in the net equity in pension fund reserves." (Eurostat, http://ec.europa.eu/eurostat/cache/metadata/EN/tsdec240_esmsip.htm, 13-01-2015)

Type of relation: Other arithmetical connection

Temporal Coverage:

1995 to 2013

Frequency of Updates:

- [quarterly](#) [15]

Indicator developer:

Eurostat, the statistical office of the European Union

Link to Methodology:

[Household saving rate \(tsdec240\) Indicator Profile, ESMS](#) [2]

Aggregation level of indicator:

- [Aggregate](#) [16]

Data quality assesment:

- [Assessed by statistical office](#) [17]

Publishing delay:

- [1-3 years](#) [18]

Link to data quality assessment:

[Household saving rate \(tsdec240\) Indicator Profile, ESMS](#) [2]

Contribution to the green economy:

The household saving rate is showing witch part of the income is saved and not consumed. If the household saving

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rate is high, people (in the average) are able to build assets.

Cost of accessing data:

- [free of charge](#) [19]

Potential misinterpretation: Increasing saving rates do not necessarily imply a lower consumption or lower economic activities, e.g. if additional savings are based on growth.

Related Indicator: [GDP growth](#) [20]

Potential misinterpretation: High saving rates does not necessary indicate an increasing income level of the people. People may fear an economic crisis. Saving rates may go up, because households cuts there spending on consumption while the net income is still shrinking.

Related Indicator: [Household net financial wealth](#) [21]

Potential misinterpretation: High saving rates does not necessary indicate an increasing income level of the people. People may fear an economic crisis. Saving rates may go up, because households cuts there spending on consumption while the net income is still shrinking.

Related Indicator: [Equivalised Household Net Income per Capita](#) [22]



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Source URL: <https://measuring-progress.eu/household-saving-rate-%C2%A0%C2%A0>

Links

- [1] <https://measuring-progress.eu/coll-del/nojs/904>
- [2] http://ec.europa.eu/eurostat/cache/metadata/EN/tsdec240_esmsip.htm
- [3] <http://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&pcode=tsdec240&plugin=1>
- [4] <https://measuring-progress.eu/taxonomy/term/45>
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- [13] <https://measuring-progress.eu/household-net-adjusted-disposable-income-0>
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 - [20] <https://measuring-progress.eu/gdp-growth>
 - [21] <https://measuring-progress.eu/household-net-financial-wealth>
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